

RBIH SPARK

Our Monthly Innovation Digest



Welcome to the 28th edition of RBIH Spark, Our Monthly Innovation Digest

As a catalyst for financial sector innovation, we work to design customer-centric products and processes, accelerate fintech startups, and provide actionable insights through in-depth research and analysis. This newsletter is your monthly scoop into all the latest developments at RBIH. In this edition, we bring you highlights from our startup acceleration initiatives to our presence at the Bharat Inclusion Sprint.

Monthly Milestones

Mentorship Matters: Founders' Club Returns with Industry Insights

Our FinTech and Startups Engagement Team (FAST) hosted the second edition of Founders' Club, a mentorship platform for RBIH's startup cohorts. In this edition, Mr. Ajay Kaushal, Co-founder & Director, BillDesk shared candid insights with our fintech community on navigating the sector's landscape. The discussion offered invaluable lessons from an industry pioneer. With many more such conversations on the way, Founders' Club continues to be a space where experience meets aspiration.



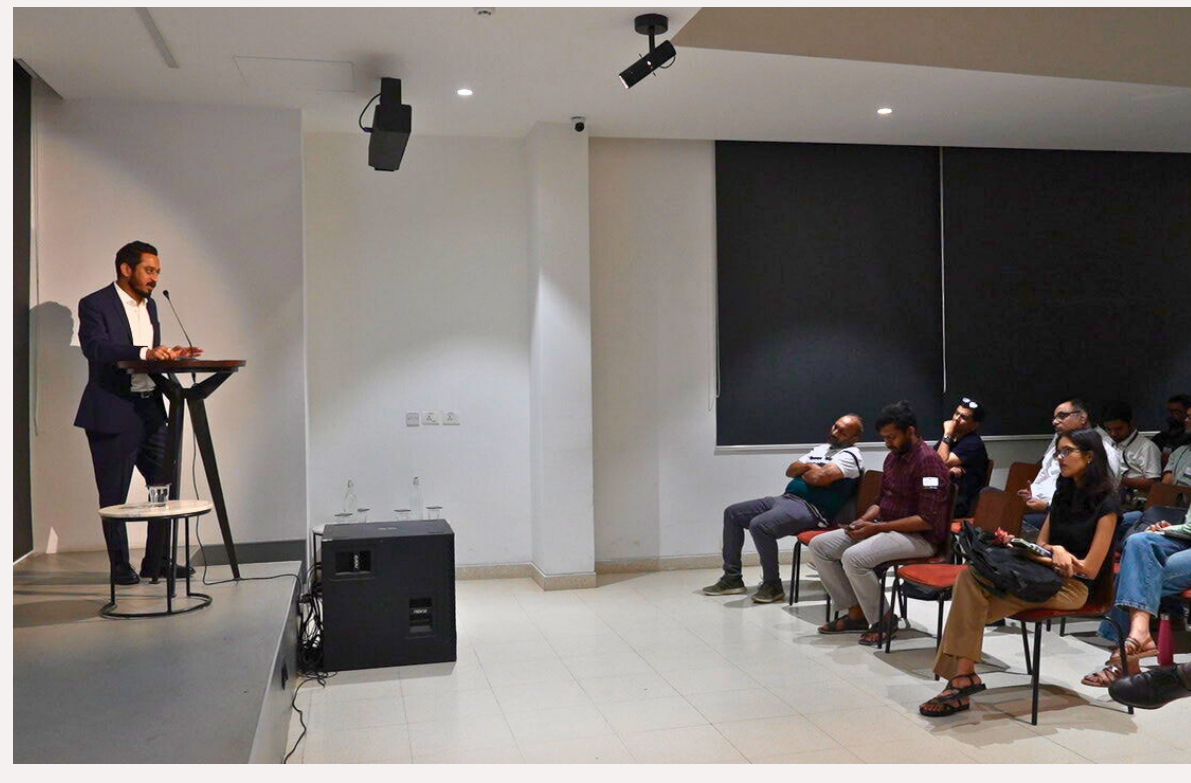
FinXcelerator 2.0: Graduation Day for Emerging Fintechs

The second edition of FinXcelerator, RBIH's emerging tech accelerator, concluded with a grand graduation ceremony, marking a significant milestone for 17 fintech startups. Conducted in collaboration with PIEDS: Pilani Innovation & Entrepreneurship Development Society, BITS Pilani, and ICICI Bank, the program provided startups with the 4Ms of RBIH's Fintech and Startup Acceleration (FAST) program—Mentorship, Market Access, Masterclasses, and Mixers—to help them scale and innovate. The journey culminated in the FinXcelerator Demo Day, where startups showcased their solutions to investors, unlocking new growth opportunities. As we continue to foster fintech innovation, we look forward to seeing these startups drive meaningful impact in the ecosystem.



RBIH at Bharat Inclusion Sprint

Our Head of Products and Digital Solutions, Mr. Arun Seethamraju, shared his insights on how the Unified Lending Interface (ULI) is expanding credit access for underserved populations at the Bharat Inclusion Sprint in Bengaluru. Ms. Preethi Ignatius, our Project Manager for MuleHunter.ai, highlighted the role of AI in combating financial fraud at the event. The discussions underscored fintech's role in driving financial inclusion and innovation, reinforcing RBIH's commitment to building impactful solutions for Bharat. Engaging with industry leaders at such forums helps shape a more inclusive future of digital finance.



The Fintech Mixer (TFM) in Pune

We hosted the seventh edition of The Fintech Mixer (TFM) in Pune, in collaboration with Bajaj Finserv. The event brought together fintech founders, banking leaders, investors, and industry experts for an evening of networking and knowledge exchange. A panel discussion featuring Mr. Vibhav Hathi, Co-founder of OneCard, and Mr. Ashish Fafadia, Partner at Blume Ventures, alongside leaders from RBIH and Bajaj Finserv, explored the future of financial technology in India. Several fintech startups also had the opportunity to pitch their solutions to banks and enablers, fostering valuable connections to drive innovation and growth.



Recommended Reads

RBIH Insights - Harnessing Behavioural Science to Unlock Frictionless Savings for Women

RBIH released a new whitepaper, 'Harnessing Behavioural Science to Unlock Frictionless Savings for Women', exploring how small, thoughtful design changes like digital nudges and goal-based tools can make digital savings more intuitive and empowering for rural women. While women are natural savers, many remain outside formal systems. This paper highlights how banks and fintechs can bridge the gender gap in formal savings and unlock economic potential. Read more: www.rbihub.in



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