

RBIH FinTech Founders' Playbook

Final Assignment

Instructions

This assignment has been created as the final step in the conclusion of the FinTech Founders' Playbook. Submission of this assignment with acceptable responses to the questions shall be a requirement for the successful completion of the course:

- *Students may enter their answers in the blank spaces after each question.*
 - *The submissions must be sent over email in PDF form only to startups@rbihub.in*
 - *Usage of unfair methods such as but not limited to cheating, AI generated solutions, etc will be deemed as instant disqualification from the course.*
 - *It is advisable to not spend more than 4 hours on this submission.*
 - *There is no one correct answer. It is expected for you to reflect on your learnings from the course and undertake some basic research to answer these questions.*
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Question 1:

Choose one underserved or excluded population segment (e.g., rural women, gig workers, persons with disabilities, etc.). Reflect on what barriers they face in accessing formal financial services. Based on the ideas discussed in the course, propose one innovative solution that could increase their financial inclusion. How might this improve their lives in the long term?

Question 2:

Pick any existing fintech startup (across any subsector of your interest) that interests you. Identify its core value proposition and explain its business model: Who are its target users? How does it make money? What makes it defensible or scalable?

Question 3:

Why do banks collaborate with fintechs? Choose one real-world example of a successful partnership between a bank and a fintech. What did each party gain from the partnership? What challenges might they have faced?

Question 4:

Research a recent financial sector regulation or initiative in India related to fintech (e.g., Account Aggregators, Bima Sugam, ULI, RBI Digital Lending guidelines etc). Explain its purpose and potential impact. How do you think a fintech startup can be prepared to deal with the regulation or utilise the initiative?

Question 5:

Using design thinking principles, reimagine a financial service (e.g., savings account, insurance claim process, loan application) for a segment like senior citizens or first-time digital users. Briefly describe the design thinking phases ("empathy", "define", and "ideate" etc) phases. What new feature or experience would you design?

Question 6:

Imagine you are preparing a 2-minute elevator pitch for a fintech startup that solves a real-world problem. In bullet points, answer:

- *What problem are you solving?*
- *Who is your target user?*
- *What is your solution?*
- *Why now?*
- *Why you? (Why are you or your team the right people to build this?)*