

ditto

PRESENTS

# PITCH PERFECT

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Flagship student startup pitch competition  
to reimagine how millions of  
Indians build wealth.





# About Ditto

## India's #1 rated insurance advisory platform.

With Ditto, you don't just compare insurance. You understand it. Narrow down choices. Avoid pitfalls and make better decisions.



**8 lakh+ Indians**  
choose Ditto for unbiased,  
100% honest insurance advice



No spam. Ever.



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## The best ideas will receive:



**Prize Pool of ₹10,00,000**

- ✦ Winners get ₹5,00,000
- ✦ Runners Up get ₹3,00,000
- ✦ People's Choice Award recipients get ₹2,00,000

Teams showing real building progress - research, prototypes, pilots, or customer validation - will be prioritized



## The best ideas will receive:



A chance to pitch your vision directly to industry legends



Potential funding to transform your concept into reality



Mentorship from industry pioneers who've built ethical, profitable businesses from the ground up

## Who Can Apply?

- ◆ Full-time students (UG/PG) across India
- ◆ Young entrepreneurs & builders ( $\leq 25$  years, educational background no bar,  $\leq ₹50L$  funding,  $< ₹1$  Cr ARR)
- ◆ Teams of 1-4



# Your Competition Journey

## STAGE 1

### Applications

- Submit your application
- Top 50 selected

July 21 - August 11

## STAGE 2

### Video Pitches

- Present your idea in under 5 minutes
- Top 5 finalists announced on August 23

August 14 - August 22

## STAGE 3

### Live Finals

- Pitch to our panel. All expenses covered. Winners announced on the same day.

September 13, 2025  
- Bangalore

An illustration on a dark blue background with a subtle grid pattern. Two light blue hands are shown, one from the top left and one from the bottom right, reaching towards each other. The text "Problem Statement" is centered between the hands. The background is decorated with small, glowing blue spheres and pink plus signs.

# Problem Statement

## Good for Customers, Good for Business: Reimagining Indian Financial Services

Imagine ordering a ₹5,000 pair of shoes online. If they don't fit? Return them in 30 days, no questions asked.

Now imagine investing ₹5,000 in a financial product. Confused by the fine print? Sorry, you're locked in - possibly for years.

This bizarre contrast defines the Indian financial landscape: consumer brands offer unprecedented flexibility and customer-centricity, while financial services - products that impact our lives far more profoundly - remain riddled with complexity, opacity, and inflexibility.

## The Real Problem Isn't Access. It's Understanding.

Let's be honest: much of this complexity isn't accidental. In many financial services, confusion is the business model. The fine print isn't fine because of regulatory requirements - it's fine because it often hides fees, penalties, and exclusions that boost profits while diminishing value.

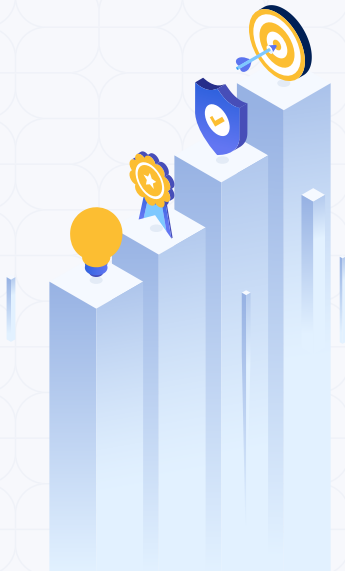
But one bad experience - a rejected claim, a hidden clause, a surprise penalty - can set someone back for years, emotionally and financially. It doesn't just erode trust in a brand - it erodes trust in the entire system.

## What We Believe



Here's something we've known at Ditto for a while:  
**doing right by customers is good business.**

At **Ditto**, we've built an insurance platform that prioritizes understanding over urgency. We've removed sales targets, trained advisors deeply, and built systems that support customers for years after a purchase - not just at the point of sale.



We believe that financial products should succeed because customers succeed - not in spite of them.

When trust, transparency, and clarity are at the core - users stay longer, recommend more, and rely on you through life's biggest moments.

**That's not just good ethics. That's good business.**



## The Challenge

**How might we design (or redesign) financial products, services, and experiences that are not only easy to purchase - but also easy to understand, use, and trust?**

Here's the thing: millions of Indians want to build wealth, but they don't trust the systems that are supposed to help them do it. Your job is to bridge this gap.



**We're not looking for yet another neobank, investment app, or loan platform.** We want your take on what's broken and how to fix it.



**Your canvas is vast:** 1.4 billion people with diverse needs, rapidly evolving digital behaviors, new regulatory possibilities, and generational shifts in how people think about money.

We want bold ideas that challenge fundamental assumptions, address real barriers, and create transformative impact - something people can see, feel, and benefit from in their daily lives.



What matters the most:  
pitch solutions that are  
**good for customers,**  
**good for business.**

Your solution should succeed because your users succeed, not in spite of them. **This is how you create something that lasts.**

**We have no idea what the best solution looks like. That's why we're looking to you.**

**What will you build?**

## What Sets Great Solutions Apart

The most compelling solutions will be those that demonstrate:



### **Customer insight -**

Deep understanding of specific user segments and their lived financial experiences, not generic "mass market" thinking



### **Solve real problems -**

Address specific pain points that prevent Indians from accessing, using, or benefiting from essential financial products



### **Align incentives -**

Create clear win-win structures where company success directly results from customer success



### **Trust by design -**

Experiences that rebuild confidence in financial systems through transparency, education, and ongoing support



### **Practical innovation -**

Solutions that can be implemented within India's current financial ecosystem while pushing meaningful boundaries

## Meet Your Judges



**Nithin Kamath**

Founder, Zerodha & Rainmatter

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Democratized stock market access  
for millions of Indians



**Shrehith Karkera**

Co-founder, Ditto & Finshots

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Pioneered personalized,  
jargon-free insurance advice in India



**Vaibhav Domkundwar**

Founder & CEO, Better Capital

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Backed 200+ startups, empowering  
India's next generation of founders

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**Have a bold idea to fix how millions  
of Indians build wealth?**

**APPLY NOW**