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FAQs

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.



Why This Competition?

Why are you running this competition?

The best ideas don't always come from boardrooms - they come from all sorts of places. Ditto started in a dorm room. Many great companies were built by founders who started off solving personal problems, challenging the status quo and winning by putting customers first.

This competition is our way of giving back and finding the diamond in the rough. We're looking for contrarian thinkers who see financial problems differently.

While our aim isn't specifically to find the next big thing, we wouldn't be mad if we did. Consider this a small step toward your larger career - whether that's in startups, entrepreneurship, fintech, or anything else.

What exactly are you looking for in winning solutions?

We want solutions that prove financial products can be genuinely good for customers AND profitable for businesses.

Think less "another fintech loan/savings app" and more "reimagining how financial relationships should work."

We especially value teams that have moved beyond just thinking about problems to actually building solutions - whether through research, prototypes, pilots, or customer validation.

The Bigger Picture

Are you looking for founders or students with ideas?

Both. We're looking for people who think like builders - whether they're students exploring problems for the first time or young entrepreneurs already working on solutions.

Builder thinking means: seeing problems others ignore, obsessing over customer experience, building solutions not just analyzing them, and taking ownership of outcomes. These skills matter whether you're a student considering entrepreneurship, already building a startup, or planning to work in traditional finance.

What's your advice for someone on the fence about applying?

If you're genuinely curious about a financial problem and have even the beginning of a different approach, apply.

For students: The worst outcome is spending time thinking deeply about something interesting and getting feedback from successful founders. The best outcome is discovering you can build something that matters for millions of Indians.

For young builders: This is a chance to stress-test your ideas with experienced founders and potentially unlock funding opportunities.

The regret of not trying usually outweighs the risk of not succeeding.

Application & Submission Process

What are you NOT looking for?

Generic neobanks/investment apps without differentiation, solutions that work anywhere (not India-specific), ideas profiting from customer confusion, or solutions addressing non-existent problems.

Can my solution be in sectors other than traditional financial services?

Yes, but only if it intersects with fintech, insurtech, wealth management, financial education, financial inclusion, etc. while aligning with our customer-centric theme.

Team & Eligibility Details

Who exactly can apply? I'm not sure if I'm eligible.

- **Students:** Full-time students (UG/PG) across India - individually or in teams of 2-4
- **Young Entrepreneurs & Builders:** Age ≤ 25 , any educational background, with $\leq ₹50L$ total funding and $< ₹1$ Cr ARR
- **Mixed Teams:** Students and young entrepreneurs can team up together

Do I need to have a company or is an idea enough?

Just an idea works for students. Young entrepreneurs can apply with early-stage ventures (\leq ₹50L funding, $<$ ₹1 Cr ARR). We're looking for fresh thinking from people who see financial problems differently, regardless of how far along they are.

However, 'just an idea' doesn't mean 'just a random thought.' You should understand why this problem matters, why existing solutions fail, and how your approach would be different.

Vision & Philosophy

The proposal mentions "confusion is the business model" in traditional financial services. Are you essentially asking participants to build less profitable businesses?

Not at all. We're asking them to build differently profitable businesses. The current model extracts value through complexity and information asymmetry - think hidden fees, confusing terms, rejection of valid claims. The alternative model creates value through genuine utility and long-term relationships.

The question is: can you find profit in customer success rather than customer confusion?

How do you differentiate between "good complexity" (necessary for financial products) and "bad complexity" (designed to confuse)?

Good complexity serves genuine risk management or regulatory compliance - like KYC requirements or insurance underwriting. Bad complexity serves profit extraction - like 47-page terms documents written to discourage reading, or fee structures designed to be incomprehensible. We want solutions that embrace necessary complexity while eliminating exploitative complexity. The test: can you comfortably explain most, if not every aspect of your business model to a twelve year-old?

What does "trust by design" actually mean in practical product development terms?

It means building systems where the right thing for the customer is also the easiest thing for your business to do. For example: instead of burying important information in fine print, make it the most prominent part of your interface. It's about aligning your technical architecture with customer advocacy, not just your marketing messaging.

How should teams approach the "India context" requirement without falling into cultural stereotyping?

Focus on structural and behavioral specifics, not cultural generalizations. For example: India's family-based financial decision making (joint accounts, family insurance policies), the cash-to-digital transition happening simultaneously across income segments, or the unique trust-building role of local agents in smaller cities. Avoid assumptions like "Indians are price-sensitive" or "Indians don't trust digital" - instead, understand specific friction points that exist in the Indian financial ecosystem.

If existing solutions already exist for most financial problems, what kind of "original thinking" are you actually looking for?

We're looking for solutions that challenge fundamental assumptions about how financial products should work. For example: instead of "how do we make investment advice cheaper?", ask "how do we make investment advice unnecessary through better product design?" Original thinking means questioning the basic structure of financial relationships, not just optimizing existing processes.

Operational & Execution Challenges

The ₹1 crore "first 100 days" question - are you looking for detailed financial planning or strategic thinking?

Strategic thinking over financial precision. We want to understand your prioritization framework and risk management approach. Would you spend on customer research, product development, regulatory approvals, or market testing first? How would you validate assumptions before scaling? We're less interested in exact budget breakdowns and more interested in how you'd systematically de-risk the venture while building toward product-market fit.

How should teams handle intellectual property concerns when presenting detailed solutions publicly?

You retain full ownership of all intellectual property. However, bear in mind that you'll be pitching to a room full of people so we recommend you only share information you're comfortable making public.

How do you balance innovation vs. feasibility in evaluation?

We look for "feasible innovation" - ideas that push boundaries within realistic constraints. Pure innovation without feasibility is academic; pure feasibility without innovation is incremental. The sweet spot is solutions that seem ambitious but have clear paths to implementation.

Be optimistic about possibilities but realistic about obstacles.

Investment & Funding

Does winning the competition guarantee funding from Rainmatter? Does not winning mean we won't be considered for investment?

Absolutely not on both counts. Winning demonstrates exceptional presentation skills and idea refinement under competition pressure, but investment decisions depend on factors beyond a pitch competition: market timing, founder-market fit, execution progress, and strategic alignment with Rainmatter's evolving thesis.

The competition is one data point, not the final verdict.

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

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