

JS Bank Presents PROCOM '26

Hackathon - AI in Banking

Innovate, Build, Demo

Open Problem Statement

Design and build any AI-powered solution that meaningfully connects to banking or financial services. There are no predefined domains, tracks, or problem buckets. Teams are given a full creative license to identify a real problem, opportunity, or inefficiency and solve it using AI.

Your idea may target customers, internal bank teams, decision-makers, systems, or even future banking models. The only requirement is that the connection to banking is clear and the use of AI is intentional and valuable. You may also add detailed documentation of your project. Documentation is optional but if a team comes up with one, they will be awarded bonus points.

What This Hackathon Is About

This is a four-day open innovation hackathon. Unlike traditional hackathons, you are not constrained by fixed domains, predefined use cases, or narrow problem statements.

You are encouraged to:

- Explore unconventional ideas
- Combine multiple AI techniques
- Challenge how banking products, processes, or decisions work today
- Build something that could realistically exist in the real world

Judges care more about clarity of thought, depth of understanding, and execution than fitting into a category.

What Counts as Banking

We intentionally keep this definition broad.

If your solution touches any aspect of financial services — including but not limited to banks, payments, lending, compliance, risk, wealth, operations, customer interaction, or internal tooling is valid.

If you can clearly explain why your solution matters to banking, it belongs here.

What Counts as AI

Any AI approach is allowed. This includes (but is not limited to):

- Large or Small Language Models
- Retrieval-Augmented Generation (RAG)
- Machine Learning or Statistical Models
- Intelligent Agents or Workflow Automation
- Computer Vision or Multimodal Systems
- Hybrid or experimental approaches

Using AI is not about complexity it is about whether AI meaningfully improves the solution.

Constraints

- Do not use real customer or confidential bank data. Use synthetic, mocked, or public datasets only.
- Avoid collecting sensitive personal identifiers in demos.
- Your demo must represent a working flow.
- Include a short note on risks, limitations, and responsible AI considerations.

Required Deliverables

- Working prototype (web, app, or system)
- 2–4 minute recorded demo of the system
- Pitch deck (maximum 8 slides)
- Repository and prototype link(if deployed)

Judging Philosophy

There are no category-based scores.

Judges will evaluate submissions holistically based on:

- Problem insight and originality
- Relevance and potential impact on banking
- Quality and appropriateness of AI usage
- Technical execution and reliability
- Feasibility and real-world thinking
- Responsible AI awareness