**FinTrack India - Product Requirements Document (MVP)**

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**1. Introduction & Problem Statement**

The modern Indian investor's portfolio is fragmented across multiple platforms (brokers, banks, physical assets). There is no simple, trustworthy tool that provides a holistic view of their entire net worth without forcing them to compromise their data privacy. FinTrack will solve this by providing a privacy-first, manual-entry platform that offers unparalleled clarity and control over one's complete financial picture.

**2. Goals & Objectives**

* **Business Goal:** Achieve 1,000 activated users (users with >=3 assets tracked) within 3 months of public launch.
* **User Goal:** Empower a new user to see an accurate, consolidated view of their net worth within 5 minutes of signing up.
* **Success Metric (North Star):** The percentage of new users who successfully add at least 3 assets within their first week of signing up.

**3. User Personas**

* **Primary: "Ambitious Anjali"** (25-35, Tech-Savvy). Needs clarity on her scattered digital investments and wants to see how her physical gold contributes to her portfolio.
* **Secondary: "Prudent Philip"** (40-55, Diversified Investor). Needs a single, private place to track everything from FDs to stocks, without linking any accounts.

**4. MVP Features & Requirements**

This MVP is focused on delivering the core value proposition with no frills.

* **Epic 1: User Account Management**
  + **User Story 1.1:** As a new user, I want to sign up using my email and a secure password so that I can create a private account.
  + **User Story 1.2:** As a returning user, I want to log in with my credentials to access my dashboard.
  + **User Story 1.3:** As a user, I want a simple "forgot password" flow to securely reset my password.
* **Epic 2: Asset Management**
  + **User Story 2.1:** As a logged-in user, I want to click an "Add Asset" button to open a simple form.
  + **User Story 2.2:** As a user, I want to add different types of assets (Stocks, Mutual Funds, Gold, FDs) with specific, relevant fields for each.
  + **User Story 2.3:** As a user, I want to view a list of all my added assets and be able to edit or delete any of them.
* **Epic 3: Data Aggregation Engine (Backend)**
  + **User Story 3.1:** As the system, I want to run a daily scheduled script to fetch the latest closing prices for all unique stocks and mutual funds tracked by users.
  + **User Story 3.2:** As the system, I want to fetch the daily national benchmark rate for gold.
  + **User Story 3.3:** As the system, I want to calculate the current value for non-market assets like FDs based on their stored parameters (principal, rate, tenure).
* **Epic 4: The Dashboard**
  + **User Story 4.1:** As a user, when I log in, I want to immediately see my **Total Net Worth** (the sum of the current value of all my assets).
  + **User Story 4.2:** As a user, I want to see a clear **Asset Allocation pie chart** that shows the percentage breakdown of my investments (e.g., 50% Stocks, 30% Gold, etc.).
  + **User Story 4.3:** As a user, I want to see a simple table listing my individual assets, showing their invested amount, current value, and total profit/loss.

**5. Out of Scope for MVP**

To ensure a focused and timely launch, the following features will **NOT** be included in the first version:

* Automatic integration with any bank or broker.
* Native iOS or Android mobile apps (we will launch with a mobile-responsive web app).
* Advanced analytics, historical performance charts, or data export.
* Tracking of other asset classes (e.g., Real Estate, NPS, Crypto).
* Multi-currency support.

**FinTrack India - MVP Project Plan & Roadmap**

This plan breaks down the development of the MVP into manageable two-week "sprints."

**Methodology:** Agile-inspired Sprints

**Timeline:** July - October 2025

**Sprint 0: Foundation & Setup (2 Weeks: July 28 - Aug 8, 2025)**

* **Goal:** Prepare the complete development environment.
* **Deliverables:**
  1. Project structure set up in a Git repository on GitHub.
  2. Python, Flask, and PostgreSQL installed and configured.
  3. A basic "Hello World" Flask application running.
  4. Final database schema designed and created in PostgreSQL.

**Sprint 1: User Authentication (2 Weeks: Aug 11 - Aug 22, 2025)**

* **Goal:** Implement secure user sign-up, login, and logout functionality.
* **Deliverables:**
  1. Working sign-up page that hashes and stores user credentials.
  2. Working login page that authenticates users and creates a session.
  3. Password reset functionality.

**Sprint 2: Core Asset Logic (2 Weeks: Aug 25 - Sep 5, 2025)**

* **Goal:** Allow users to add, view, edit, and delete their assets.
* **Deliverables:**
  1. Backend logic and API endpoints for CRUD (Create, Read, Update, Delete) operations on assets.
  2. Frontend forms for adding/editing Stocks and Gold as the first two asset types.
  3. A simple "My Assets" page listing all entered holdings.

**Sprint 3: Data Engine & Dashboard V1 (2 Weeks: Sep 8 - Sep 19, 2025)**

* **Goal:** Build the automated data fetching engine and display the first version of the dashboard.
* **Deliverables:**
  1. A working Python script that can fetch and store daily prices for stocks and gold.
  2. A basic dashboard that calculates and displays the user's Total Net Worth and the asset breakdown table.
  3. Implementation of the Asset Allocation pie chart.

**Sprint 4: Expansion & Polish (2 Weeks: Sep 22 - Oct 3, 2025)**

* **Goal:** Add remaining asset types and refine the user interface.
* **Deliverables:**
  1. Full functionality for adding and tracking Mutual Funds and FDs.
  2. A polished, clean, and mobile-responsive UI for the entire application.
  3. All core MVP features are now "feature complete."

**Sprint 5: Testing & Beta Preparation (2 Weeks: Oct 6 - Oct 17, 2025)**

* **Goal:** Ensure the application is stable, secure, and ready for our first users.
* **Deliverables:**
  1. Rigorous end-to-end testing and bug fixing.
  2. Deployment of the application to a production server.
  3. A final, stable build ready for the Private Beta launch.