

FINTECH (FINANCIAL TECHNOLOGY)



ROUND 1 SUBMISSION

Team Name : AAA CODE DEVELOPERS
Chosen Track : FINTECH (FINANCIAL TECHNOLOGY)
Team Contact : +91 82480 82498
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+91 89031 48382

TEAM DETAILS:

Name	Department	Year	College
Aditya.A	B.E Computer Science Engineering (Cyber Security)	2024-2028	SRM MADURAI College For Engineering And Technology
Akash.N.A	B.E Computer Science Engineering (Cyber Security)	2024-2028	SRM MADURAI College For Engineering And Technology
Anandharaj.G	B.Tech Information Technology	2024-2028	SRM MADURAI College For Engineering And Technology

Problem: Limited Access to Credit for Small Businesses

Small and medium-sized enterprises (SMEs) face significant challenges in accessing credit from traditional financial institutions. Often, these businesses don't have extensive credit histories, sufficient collateral, or lengthy track records that banks typically require. This issue especially impacts SMEs in emerging economies or underbanked regions, limiting their growth potential and stifling economic development.

Solution: AI-Powered Alternative Credit Scoring System

Leverage Alternative Data Sources: Use data from non-traditional sources like transaction history, utility bill payments, social media activity, and digital wallet usage to assess a business's creditworthiness. AI algorithms can analyze this data to create a comprehensive credit profile for each business, even if they lack a traditional credit history.

Machine Learning Models for Risk Assessment: Apply machine learning models that can predict the probability of default based on alternative data points. By using predictive analytics, this solution can generate a dynamic, real-time credit score that adapts to the business's ongoing activity, giving lenders a more accurate view of the business's financial health.

Blockchain for Data Integrity and Transparency: Store and verify the business's alternative credit data on a blockchain, ensuring data accuracy and enhancing transparency. This setup allows financial institutions to trust the data without compromising privacy, as businesses can selectively grant access to their credit profiles.

Mobile-Friendly Platform: Develop a user-friendly, mobile-based platform to make credit application and tracking easy for SME owners. The platform would guide users in uploading documents, tracking their credit score, and exploring loan options tailored to their needs.

Gamified Financial Literacy: Integrate a financial literacy section with quizzes, videos, and tips to educate SMEs on how to improve their credit scores and manage loans effectively. This would empower users to grow their businesses sustainably and enhance their creditworthiness over time.

CODING:

```
<!DOCTYPE html>
<html lang="en">
<head>
<meta charset="UTF-8">
<meta name="viewport" content="width=device-width, initial-scale=1.0">
<title>Fintech Solutions</title>
<link href="https://cdn.jsdelivr.net/npm/bootstrap@5.3.0/dist/css/bootstrap.min.css"
rel="stylesheet">
<link rel="stylesheet" href="css/styles.css">
</head>
<body>
<script
src="https://cdn.jsdelivr.net/npm/bootstrap@5.3.0/dist/js/bootstrap.bundle.min.js"></
script>
<nav class="navbarnavbar-expand-lgnavbar-light bg-light">
<div class="container">
<a class="navbar-brand" href="#">FintechSolutions</a>
<button class="navbar-toggler" type="button" data-bs-toggle="collapse" data-bs-
target="#navbarNav">
<span class="navbar-toggler-icon"></span>
</button>
<div class="collapse navbar-collapse" id="navbarNav">
<ul class="navbar-navms-auto">
<li class="nav-item"><a class="nav-link" href="#">Home</a></li>
<li class="nav-item"><a class="nav-link" href="#features">Features</a></li>
<li class="nav-item"><a class="nav-link" href="#pricing">Pricing</a></li>
<li class="nav-item"><a class="nav-link" href="#team">Team</a></li>
<li class="nav-item"><a class="nav-link"
href="#testimonials">Testimonials</a></li>
<li class="nav-item"><a class="nav-link" href="#contact">Contact</a></li>
</ul>
```

```
</div>
</div>
</nav>
<section class="bg-primary text-white text-center py-5">
<div class="container">
<h1>Welcome to Fintech Solutions</h1>
<p>Your path to smart financial growth starts here.</p>
<a href="#features" class="btn btn-light mt-3">Explore Features</a>
</div>
</section>
<br>
<br>
<div class="container">
<div class="row">
<div class="col-sm-6">

</div>
<div class="col-sm-6">

</div>
</div>
</div>
<br>
<br>
<section id="features" class="py-5">
<div class="container text-center">
<h2 class="mb-4">Our Features</h2>
<div class="row">
<div class="col-md-4">
<i class="bi bi-shield-lock display-4 text-primary"></i>
<h4 class="mt-3">Secure Transactions</h4>
<p>We prioritize your security with cutting-edge encryption and safe
transactions.</p>
</div>
<div class="col-md-4">
```



```
<i class="bi bi-speedometer2 display-4 text-primary"></i>
<h4 class="mt-3">Fast Processing</h4>
<p>Experience fast and seamless transactions with our optimized platform.</p>
</div>
<div class="col-md-4">
<i class="bi bi-phone display-4 text-primary"></i>
<h4 class="mt-3">Insurance</h4>
<p>Digital insurance service providers today offer InsurTech solutions integrated
with modern technologies..</p>
</div>
</div>
</div>
</section>
<section>
<div class="container">
<div class="row">
<div class="col-sm-4">
<div class="card">
<imgsrc="E:/New folder/secure.jpg" class="card-img-top" alt="Phone">
<div class="card-body">
<h5 class="card-title">Secure Transactions</h5>
<button class="btn btn-primary">Try now</button>
</div>
</div>
<div class="col-sm-4">
<div class="card">
<imgsrc="E:/New folder/fast.jpg" class="card-img-top" alt="LED TV">
<div class="card-body">
<h5 class="card-title">Fast Processing</h5>
<button class="btn btn-primary">Try now</button>
</div>
</div>
<div class="col-sm-4">
<div class="card">
<imgsrc="E:/New folder/insurance.jpg" class="card-img-top" alt="LAPTOP">
```



```
<div class="card-body">
<h5 class="card-title">Insurance</h5>
<button class="btn btn-primary">Try now</button>
</div>
</div>
</section>
<section id="features" class="py-5">
<div class="container text-center">
<h2 class="mb-4">Data visualization</h2>
<div class="row">
<div class="col-md-4">
<i class="bi bi-shield-lock display-4 text-primary"></i>
<h4 class="mt-3">Data visualization</h4>
<p>Over the years, we as users have been having superficial access to information about our transactions, expenses, and incomes.</p>
</div>
<div class="col-md-4">
<i class="bi bi-speedometer2 display-4 text-primary"></i>
<h4 class="mt-3">Account management</h4>
<p>Developing a unique user experience requires a specialized strategy for each of your clients.</p>
</div>
<div class="col-md-4">
<i class="bi bi-phone display-4 text-primary"></i>
<h4 class="mt-3">Mobile App</h4>
<p>Manage finances on the go with our intuitive mobile app.</p>
</div>
</div>
</div>
</section>
<section>
<div class="container">
<div class="row">
<div class="col-sm-4">
<div class="card">
<imgsrc="E:/New folder/visualisation.jpg" class="card-img-top" alt="Phone">
<div class="card-body">
<h5 class="card-title">Data visualization</h5>
<button class="btn btn-primary">Try now</button>
</div>
```

```
</div>
</div>
<div class="col-sm-4">
<div class="card">
<imgsrc="E:/New folder/account.jpg" class="card-img-top" alt="LED TV">
<div class="card-body">
<h5 class="card-title">Account management</h5>
<button class="btn btn-primary">Try now</button>
</div>
</div>
</div>
<div class="col-sm-4">
<div class="card">
<imgsrc="E:/New folder/mobile.jpg" class="card-img-top" alt="LAPTOP">
<div class="card-body">
<h5 class="card-title">Mobile App</h5>
<button class="btn btn-primary">Try now</button>
</div>
</div>
</div>
</section>
<section id="features" class="py-5">
<div class="container text-center">
<h2 class="mb-4">Our Features</h2>
<div class="row">
<div class="col-md-4">
<i class="bi bi-shield-lock display-4 text-primary"></i>
<h4 class="mt-3">Digital banking</h4>
<p>Online banking is now the go-to option for anyone who needs to manage their financial transactions and bank accounts quickly.</p>
</div>
<div class="col-md-4">
<i class="bi bi-speedometer2 display-4 text-primary"></i>
<h4 class="mt-3">Rewards and incentives</h4>
<p>Rewards and incentives are one of the features of a fintech app that encourages users to engage with the app.</p>
</div>
<div class="col-md-4">
<i class="bi bi-phone display-4 text-primary"></i>
```


Personalization</h4>

</div>

</div>

</div>

</section>

<section>

<div class="container">

<div class="row">

<div class="col-sm-4">

<div class="card">

<imgsrc="E:/New folder/bank.jpg" class="card-img-top" alt="Phone">

<div class="card-body">

<h5 class="card-title">Digital banking</h5>

<button class="btn btn-primary">Try now</button>

</div>

</div>

</div>

<div class="col-sm-4">

<div class="card">

<imgsrc="E:/New folder/rewards.jpg" class="card-img-top" alt="LED TV">

<div class="card-body">

<h5 class="card-title">Rewards and incentives</h5>

<button class="btn btn-primary">Try now</button>

</div>

</div>

</div>

<div class="col-sm-4">

<div class="card">

<imgsrc="E:/New folder/personal.jpg" class="card-img-top" alt="LAPTOP">

<div class="card-body">

<h5 class="card-title">Personalization</h5>

<button class="btn btn-primary">Try now</button>

</div>

</div>

</div>

</section>

<section id="pricing" class="py-5 bg-light">

<div class="container text-center">

<h2 class="mb-4">Pricing Plans</h2>


```
<div class="row">
  <div class="col-md-4">
    <div class="card">
      <div class="card-body">
        <h5 class="card-title">Basic</h5>
        <p class="card-text">$5/month</p>
        <ul class="list-unstyled">
          <li>Basic financial insights</li>
          <li>Email support</li>
        </ul>
        <a href="#" class="btn btn-primary">Get Started</a>
      </div>
    </div>
    <div class="col-md-4">
      <div class="card">
        <div class="card-body">
          <h5 class="card-title">Pro</h5>
          <p class="card-text">$15/month</p>
          <ul class="list-unstyled">
            <li>All Basic features</li>
            <li>Advanced analytics</li>
          </ul>
          <a href="#" class="btn btn-primary">Get Started</a>
        </div>
      </div>
      <div class="col-md-4">
        <div class="card">
          <div class="card-body">
            <h5 class="card-title">Premium</h5>
            <p class="card-text">$25/month</p>
            <ul class="list-unstyled">
              <li>All Pro features</li>
              <li>Personalized support</li>
            </ul>
            <a href="#" class="btn btn-primary">Get Started</a>
          </div>
        </div>
      </div>
    </div>
  </div>
```

```
</section>
<section id="testimonials" class="py-5 text-center">
<div class="container">
<h2 class="mb-4">What Our Clients Say</h2>
<div id="carouselExampleIndicators" class="carousel slide" data-bs-ride="carousel">
<div class="carousel-inner">
<div class="carousel-item active">
<blockquote class="blockquote">
<p>"Fintech Solutions has transformed the way I handle my finances."</p>
<footer class="blockquote-footer">John Doe</footer>
</blockquote>
</div>
<div class="carousel-item">
<blockquote class="blockquote">
<p>"Their team is fantastic and their app is a game-changer."</p>
<footer class="blockquote-footer">Jane Smith</footer>
</blockquote>
</div>
</div>
<div>
<button class="carousel-control-prev" type="button" data-bs-target="#carouselExampleIndicators" data-bs-slide="prev">
<span class="carousel-control-prev-icon" aria-hidden="true"></span>
<span class="visually-hidden">Previous</span>
</button>
<button class="carousel-control-next" type="button" data-bs-target="#carouselExampleIndicators" data-bs-slide="next">
<span class="carousel-control-next-icon" aria-hidden="true"></span>
<span class="visually-hidden">Next</span>
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<span class="carousel-control-prev-icon" aria-hidden="true"></span>
<span class="visually-hidden">Previous</span>
</button>
<button class="carousel-control-next" type="button" data-bs-
target="#carouselExampleIndicators" data-bs-slide="next">
<span class="carousel-control-next-icon" aria-hidden="true"></span>
<span class="visually-hidden">Next</span>
</button>
</div>
</div>
</section>
<section id="team" class="py-5 bg-light text-center">
<div class="container">
<h2 class="mb-4">Our Team</h2>
<div class="row">
<div class="col-md-4">
<imgsrc="E:/Images/SRH/aditya.jpg" class="rounded-circle mb-3" alt="Team Member
1" width="140" height="140">
<h5>Aditya</h5>
<p>CEO</p>
</div>
<div class="col-md-4">
<imgsrc="E:/Images/SRH/akash.jpg" class="rounded-circle mb-3" alt="Team Member 2"
width="140" height="140">
<h5>Akash</h5>
<p>Head of Finance</p>
</div>
<div class="col-md-4">
<imgsrc="E:/Images/SRH/anandh.jpg" class="rounded-circle mb-3" alt="Team
Member 3" width="140" height="140">
<h5>Anandh</h5>
<p>Managing Director</p>
</div>
</div>
</div>
</section>
<section>
<div class="container">
```

```
<h2>Progress Bar</h2>
<p>how much percentage our website covers the viewers</p>
<div class="progress">
<div class="progress-bar progress-bar-striped progress-bar-animated"
style="width:80%"></div>
</div>
</div>
</section>
<div class="container mt-3">
<h2>Fintech Solutions</h2>
<p>Create a media object with the .media and .media-body classes:</p>
<div class="media border p-3">
<imgsrc="E:/New folder/aaa.jpg" alt="John Doe" class="mr-3 mt-3 rounded-circle"
style="width:60px;">
<div class="media-body">
<h4>AAA code developers <small><i>Posted on October 27, 2024</i></small></h4>
<p>FintechSolutions is our projects we choose for round 1.</p>
</div>
</div>
</div>
<section id="contact" class="py-5">
<div class="container text-left">
<h2 class="mb-4">Contact Us</h2>
<div class="container">
<form action="/action_page.php">
<div class="form-group">
<label for="name">Name:</label>
<input type="text" class="form-control" placeholder="Enter name" id="name">
</div>
<br>
<div class="form-group">
<label for="email">Email address:</label>
<input type="text" class="form-control" placeholder="Enter email" id="email">
</div>
<br>
<div class="form-group">
<label for="phone">Phone:</label>
<input type="text" class="form-control" placeholder="Enter phone no" id="phone">
</div>
</div>
<br>
```



```
<div class="form-group">
<label for="profession">profession:</label>
<input type="profession" class="form-control" placeholder="Enter profession"
id="profession">
</div>
</div>
<br>
<br>
<div class="container text-center">
<button type="submit" class="btn btn-primary">Send</button>
</form>
</div>
</section>
<section>
<div class="form-group">
<label for="comment">Enter your feedback:</label>
<textarea class="form-control" rows="2" id="comment"></textarea>

</div>
</section>3
</body>
</html>
```


OUTPUT:

FintechSolutions

[Home](#) [Features](#) [Pricing](#) [Team](#) [Testimonials](#) [Contact](#)

Welcome to Fintech Solutions

Your path to smart financial growth starts here.

[Explore Features](#)



Our Features

Secure Transactions

We prioritize your security with cutting-edge encryption and safe transactions.



Secure Transactions

[Try now](#)

Fast Processing

Experience fast and seamless transactions with our optimized platform.



Fast Processing

[Try now](#)

Insurance

Digital insurance service providers today offer InsurTech solutions integrated with modern technologies.



Insurance

[Try now](#)

Data visualization

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Over the years, we as users have been having superficial access to information about our transactions, expenses, and incomes.



Data visualization

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Account management

Developing a unique user experience requires a specialized strategy for each of your clients.



Account management

[Try now](#)

Mobile App

Manage finances on the go with our intuitive mobile app.



Mobile App/h5>

[Try now](#)

Pricing Plans

Basic

\$5/month

Basic financial insights
Email support

[Get Started](#)

Pro

\$15/month

All Basic features
Advanced analytics

[Get Started](#)

Premium

\$25/month

All Pro features
Personalized support

[Get Started](#)

What Our Clients Say

"Their team is fantastic and their app is a game-changer."
— Jane Smith

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What Our Clients Say

"Fintech Solutions has transformed the way I handle my finances."

Our Team



Aditya
CEO



Akash
Head of Finance



Anandh
Managing Director

Progress Bar

how much percentage our website covers the viewers



Fintech Solutions

Create a media object with the .media and .media-body classes:

how much percentage our website covers the viewers



Fintech Solutions

Create a media object with the .media and .media-body classes:



AAA code developers *Posted on October 27, 2024*

FintechSolutions is our projects we choose for round 1.

Contact Us

Name:

Email address:

Contact Us

Name:

Email address:

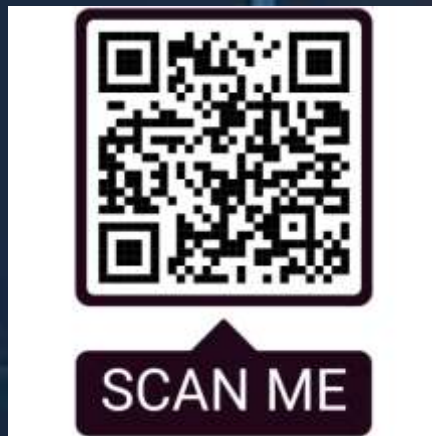
Phone:

profession:

Send

Enter your feedback:

QR CODE:



Website Links:

<https://aditya321x.github.io/projectfintech/>