

Navigating the Fintech Landscape: A Gateway to Diverse Investment of Asset Management Classes

Batch 14

PPT by -

Mr. Karan Thakur
Mr. Raunak Singh
Mr. Darshan Naik
Mr. Gurasis Singh



PROJECT OVERVIEW

Gateway to Diverse Investments



What Is The Problem?

The Indian market offers diverse asset classes, but there's a lack of a unified platform that provides easy access and comprehensive information about these asset classes.

Vision

- To be India's leading one-stop investment platform.

Mission

- Empowering investors with comprehensive access to diverse asset classes.

Assumptions

1. Market Interest: Sufficient investor interest.
2. Technological Feasibility: Affordable technology.
3. Regulatory Compliance:
4. Data Availability: Sufficient asset class data



Problem Solution :

A fintech application that clusters different asset classes in India, including **P2P Lending and borrowing, Specialized Commodity funds, Venture debt funds, Bond Investing, Pre-IPO investing and Life funds related funds**. The application will provide detailed information about each asset class, expert analysis, and easy investment options. It will leverage technology to ensure transparency, accessibility, and security, thereby breaking down the barriers currently faced by investors in the Indian market

Pricing

Commission-Based Pricing :

1.Customized Pricing Solutions

2.Zero-Commission Promotion

Based on the competitive landscape in the Indian market, commission rates will typically range from **0.01% to 0.05% per trade** for asset classes transactions. .The pricing would depend on different asset classes

The average Traffic of 13.7 crore like on **Zerodha App** and 4.8 crore on **Groww**

Assuming our avg traffic of 0.036% of Zerodha of roughly about **50,000 people**

The avg monthly revenue would be around $0.025\% \times 1000 \times 50,000 = \mathbf{12.5 \text{ Lakh}}$

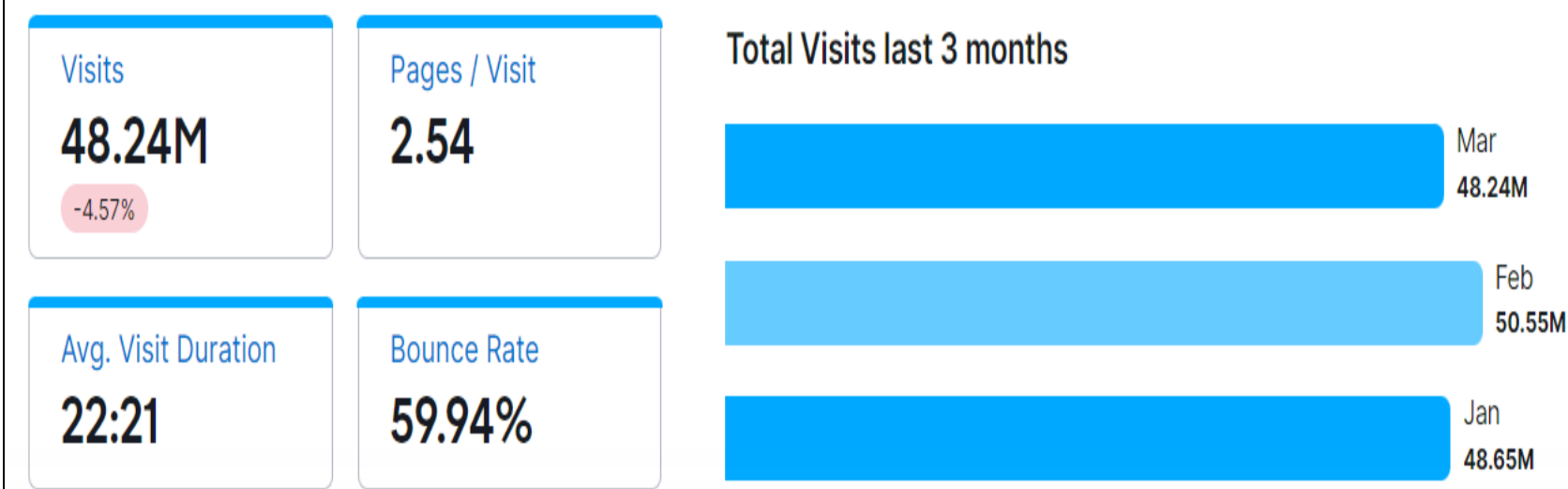
The estimated cost of building this application ,ongoing support and marketing would be 1.5 Crore for our Project .

The ROI of the project based on the traffic would be around 100%

Referral program will be used to increase the Traffic .The referral sum will be 50 INR

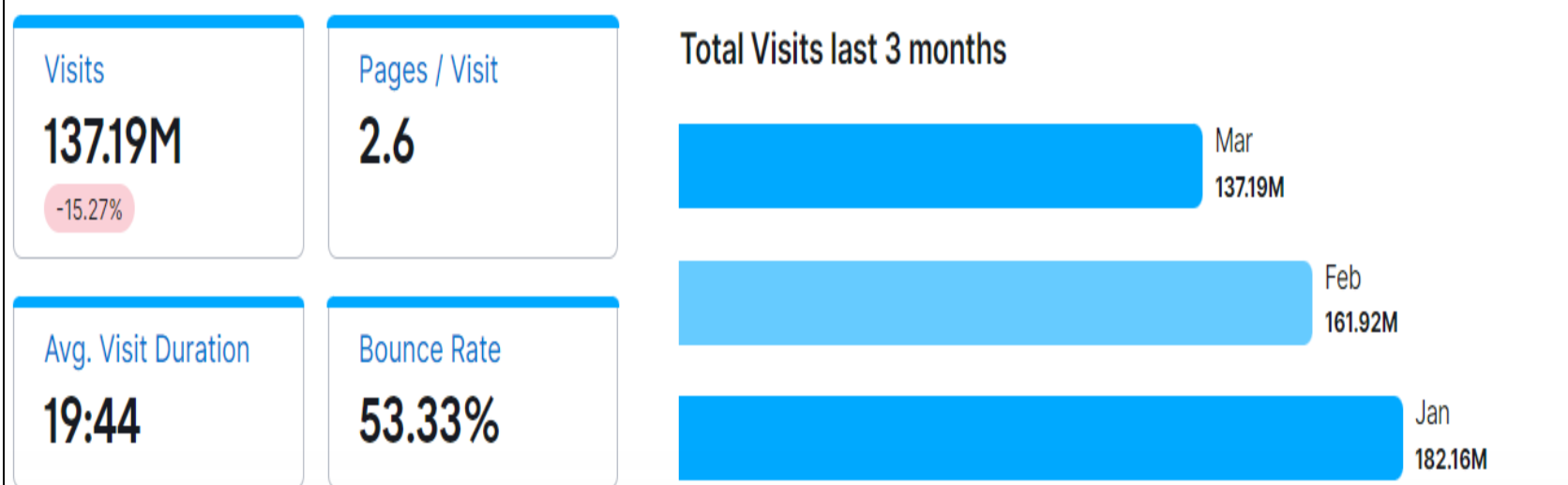
groww.in Traffic and Visitor Engagement

Benchmark website's performance against your competitors by keeping track of key indicators of onsite behavior. In March groww.in received 48.24M visits with the average session duration 22:21. Compared to February traffic to groww.in has decreased by -4.57%.

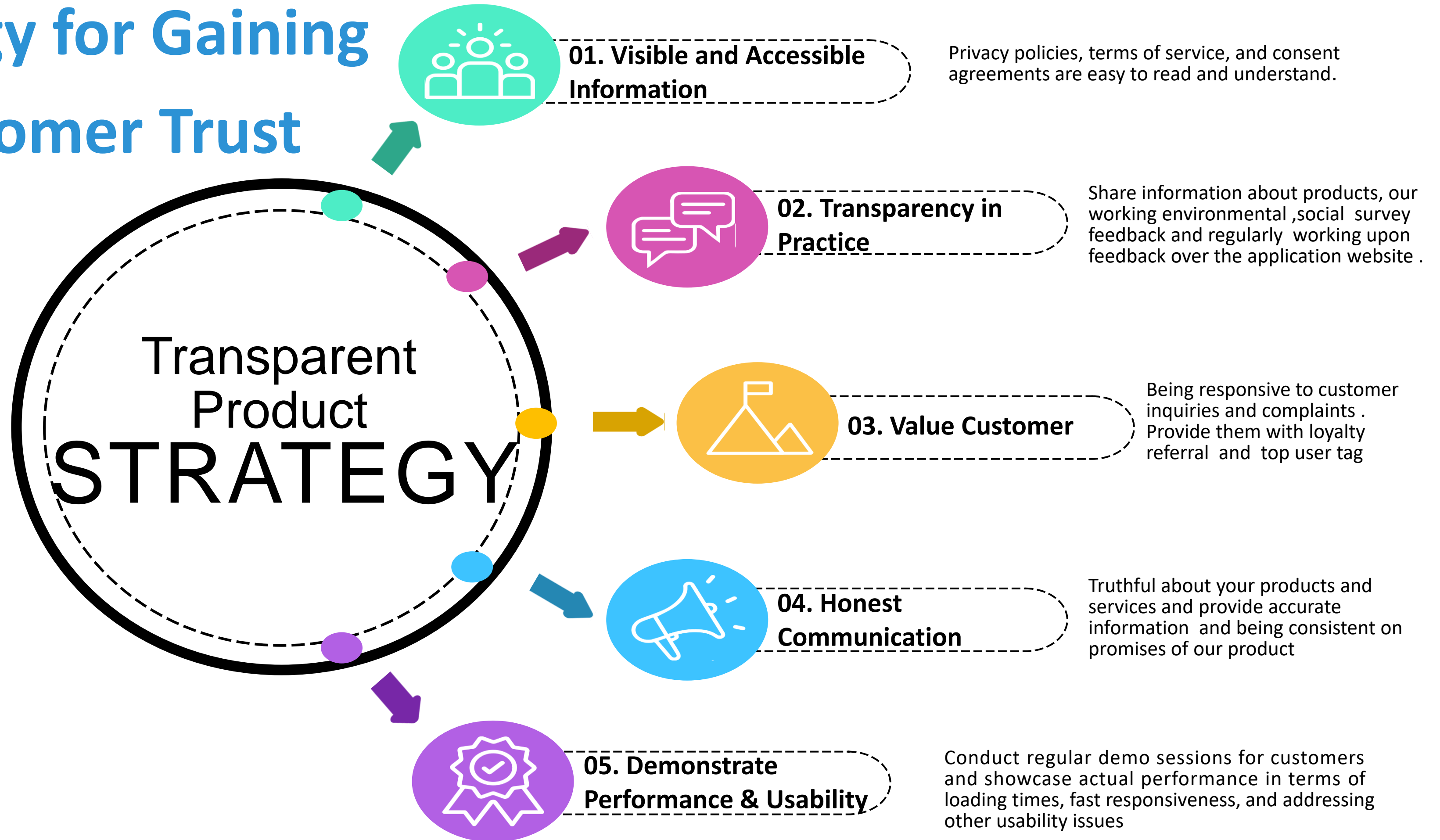


zerodha.com Traffic and Visitor Engagement

Benchmark website's performance against your competitors by keeping track of key indicators of onsite behavior. In March zerodha.com received 137.19M visits with the average session duration 19:44. Compared to February traffic to zerodha.com has decreased by -15.27%.



Strategy for Gaining Customer Trust



Market Research-Venture Debt Fund

Market Challenges

- Limited awareness.
- Potential default risks.
- Process for raising venture debt

Market players-

- Alteria Capital (Founded in 2017, has funded approximately 90 startups, including BharatPe, Cars24, Spinny, and Dunzo. Innoven Capital, Innoven Capital
- Trifecta Capital
- Innoven Capital

Market Overview

The venture debt market in India has witnessed remarkable growth, with approximately 50 active funds contributing to a substantial portion of the \$5.4 billion raised by Indian startups. Despite this, venture debt constitutes only four to five percent of equity funding in India, while the mature US market commands 12 to 15 percent. In 2023 alone, Indian startups raised \$1.2 billion through venture debt, indicating a 50% increase and reflecting a Compound Annual Growth Rate (CAGR) of approximately 34% from 2017 to 2023. The market is dominated by key players such as Alteria Capital, Innoven Capital, and Trifecta Capital, collectively deploying around \$300 million in startups.

Venture debt funds raise money from investors (like you and me) through something called a placement memorandum. The process of raising venture debt in India involves origination, initial examination, due diligence, term sheet presentation, documentation, and disbursement. Companies actively seek out lenders, engage in discussions with founders, undergo thorough due diligence, negotiate terms, finalize legal documentation, and receive funds upon closing.



DESCRIPTION

•Rohan is passionate about investments, especially in startups and emerging companies.He dreams of becoming a successful investor and contributing to India’s economic growth

PERSONAL CHARACTERISTICS

- Analytical
- Ambitious
- Curious

HOBBIES AND INTERESTS

- Stock Market
- Reading
- Networking

NEEDS

- Diversification of the Platform
- Controlled Risk Management

GOALS

- Financial growth
- Financial Independence

CHALLENGES

- Market Volatility
- Choosing the Right Funds

Age: 32
Location: Mumbai
Occupation: Financial Analyst

User Persona Venture Debt Fund



Age: 20
Location: Pune
Occupation: Student

DESCRIPTION

•Ananya is a college student pursuing a bachelor’s degree in computer science. She’s passionate about coding, solving problems, and building software applications

PERSONAL CHARACTERISTICS

- Curious
- Energetic
- Tech-Savvy

HOBBIES AND INTERESTS

- Coding Challenges
- Into open-source projects

NEEDS

- Internship Opportunities:
- Networking
- Learning Resources

GOALS

- Future Aspirant in funds
- Passive Income

CHALLENGES

- Time Management
- Risk Assessment

User Persona Venture Debt Fund



Age: 65
Location: Noida
Occupation: Retired

DESCRIPTION

•After a long career in banking. He values family, health, and a peaceful lifestyle.Mrs Gupta wants to stay active and engaged during retirement.

PERSONAL CHARACTERISTICS

- Wise:
- Health-Conscious
- Tech-Curious

HOBBIES AND INTERESTS

- Gardening:
- Reading
- Community Services

NEEDS

- Healthcare
- Social Connections

GOALS

- Financial Security
- Low Risk investment

CHALLENGES

- Adapting to Technology
- Loneliness

User Persona Venture Debt Fund

Market Research – P2P

Market Challenges

- Regulatory uncertainty and Compliance issues.
- Credit Risk and Default Management.
- Market Competition.
- Data privacy and cyber security.

Market Players

- Lendbox
- Faircent
- i2iFunding
- LenDenClub Inc
- Rupaiya Exchange

Market Overview

India P2P lending market is valued at USD \$9.6B and is expected to grow with the CAGR of 21.6%.

The P2P Lending Market growth is attributed to increasing transparency in P2P lending with technologies such as block chain and smart contracts being incorporated into lending platforms. The Indian Government's enthusiastic promotion of cashless technologies has also managed to restructure the financial sector, disrupting the long-held monopoly of traditional institutions like banks Platform-based lending will invariably gain huge momentum.

Cheaper operating costs and reduced market risk for lenders and borrowers are expected to be salient factors driving the market.

All existing and non-NBFC P2P should get themselves registered with the Department of Non-Banking Regulation, Mumbai. P2P lenders should obtain a certificate of registration from the RBI.



Age: 21
Location: Bengaluru
Occupation: Student

DESCRIPTION

User is a 21 YO college student who would like to invest a portion of income from part time.

PERSONAL CHARACTERISTICS

- Ambitious
- Curious

HOBBIES AND INTERESTS

- Freelance graphic designer
- Photography

NEEDS

- Accessible Platform
- Transparent Information
- Responsive support
- platform with low minimum investment criteria.

GOALS

- Financial growth
- Financial Independence

CHALLENGES

- Limited Income
- Do not have have broader investment knowledge than traditional ones.
- Wants to make informed investment decisions

User Persona P2P



Age: 26
Location: Bengaluru
Occupation: Software Engineer

DESCRIPTION

User is a 26 YO Working Professional who would like to diversify their portfolio and make a non market influential investment.

PERSONAL CHARACTERISTICS

- Tech- savvy
- Analytical

HOBBIES AND INTERESTS

- Artist

NEEDS

- Transparent Information
- Risk Management Tools
- Diversification Options
- Convenience

GOALS

- Wealth Growth:
- Passive Income

CHALLENGES

- Time Constraints
 - Risk Assessment
-

User Persona P2P



Age: 24
Location: Bengaluru
Occupation: Accountant

DESCRIPTION

User is a 24 YO New Working Professional in an entry level role. User has limited access to traditional banking services due to low income,

PERSONAL CHARACTERISTICS

- Practical
- Disciplined
- Determined

HOBBIES AND INTERESTS

- Budget Travelling
- Motovlogging

NEEDS

- Affordability
- Security
- Fair interest rates
- Transparency

GOALS

- Satisfy the Wants
- Secure small capital to start a new side hustle

CHALLENGES

- Financial Constraints
 - Poor Credit History/Score
-

User Persona P2P

CORPORATE BONDS-MARKET RESEARCH

**Why will
retailer
like to
invest?**

- Fixed Interest
- Comparatively safer to equities as it is backed by assets.
- Better alternative to investors who want more return than FD but don't want much risk as present in stocks.

- The **minimum ticket size** for investing in corporate bonds starts from lakhs which makes it difficult for retailers to invest in.
- There is **very limited access** i.e. no platform which lists different types of bonds MF or separate bonds for retailers

**PROBLEM
FIGURED IN
THIS CLASS**

CORPORATE BONDS-MARKET RESEARCH

What is the project motive –

- Creating a platform which will list corporate bonds as asset class with different bonds issued by different companies and also include different MFs operating in corporate bonds segment.
- Our experts will analyse different company's bonds and existing MFs in this segment and provide ratings with brief explanation for transparency (with option of explanation).
- We will allow small ticket size for retailers to invest in bonds by allowing Fractional Investing

Market Players –

There is no single player that is specialised in this asset class but they are just providing this investing option as a side asset class without focusing much

- Zerodha, Upstox & groww
- Traditional brokers
- Mutual fund houses

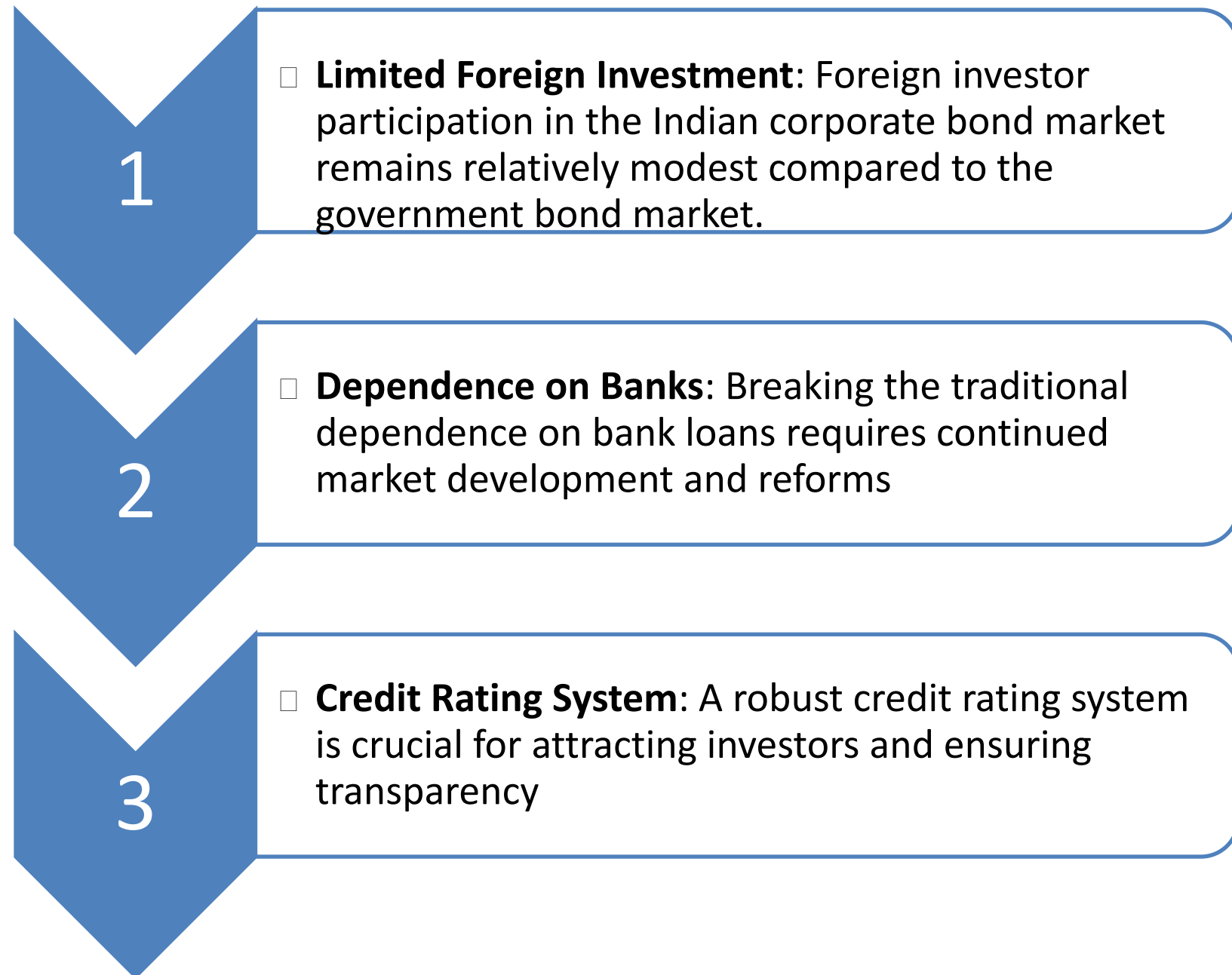
Note that these players are mainly operating in Secondary market of corporate bonds only.

Market Overview –

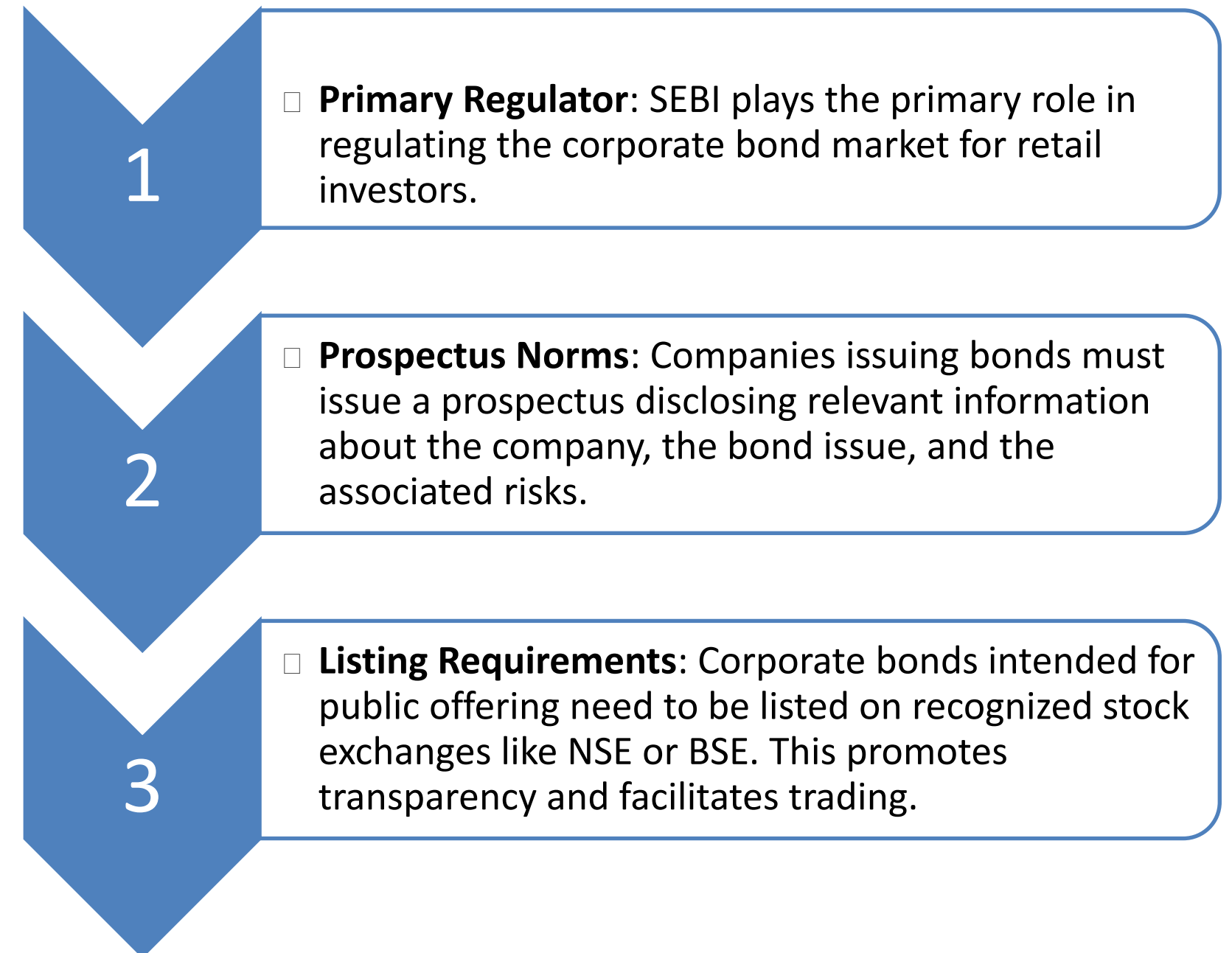
- While smaller than the government bond market, the corporate bond market in India has witnessed significant growth in recent years. As of September 2023, the estimated size of the **corporate bond market is around \$0.6 trillion (₹40.20 lakh crore)** compared to the government bond market's \$1.3 trillion.
- Experts predict continued expansion, with estimates suggesting the market could double in size by March 2025.

CHALLENGES AND REGULATIONS

Challenges which will affect the growth



Regulations & Impact of different bodies –



CORPORATE BONDS-USER PERSONA



Age: 40
Location: Delhi
Occupation: Financial Analyst

User Persona

DESCRIPTION

Bhavesh is middle aged professional who has 2 loving children and a caring wife. He loves to spend time with his family and goes out on weekends with his family. He is looking for medium term safer investment option for car.

PERSONAL CHARACTERISTICS

- Caring
- Ambitious
- Curious

HOBBIES AND INTERESTS

- Stock Market
- Music
- Playing golf

NEEDS

- Diversification of portfolio
- Controlled Risk Management
- More returns but less risk
- Need medium term investment option

GOALS

- Buy a car
- Saving money for children's education

CHALLENGES

- Market Volatility
- High risk if want more return than FD
- No app for analysis of different bonds



Age: 60
Location: Pune
Occupation: Retired

User Persona

DESCRIPTION

Kriti is a 60 year old retired woman who has done a lot of work for the community. In her professional life, she worked as a software engineer for almost 30 years and is very comfortable with latest technology

PERSONAL CHARACTERISTICS

- Tech-savvy
- Happy go lucky
- Love kids

HOBBIES AND INTERESTS

- Serving the community
- Learning about new technology

NEEDS

- She wants to invest in assets which can generate her passive income
- She doesn't want to learn about different assets, but want something to provide overview about where she is investing.

GOALS

- Financial Independence
- Passive Income

CHALLENGES

- Not able to learn about different industry
- Not very comfortable with high risks

CORPORATE BONDS-USER PERSONA



Age: 21

Location: Noida

Occupation: Student

DESCRIPTION

Saumya is an intelligent girl with a lot of interest in Sports. She is very enthusiastic girl who knows how to manage time well for different things. She has even played football in district level.

PERSONAL CHARACTERISTICS

- Smart
- Energetic
- Learning attitude

HOBBIES AND INTERESTS

- Playing football
- Solving business case studies

NEEDS

- Want to invest in the market but is averse due to high risk in equity
- Need some credible ratings for different asset class
- An app with full transparency in investing journey

GOALS

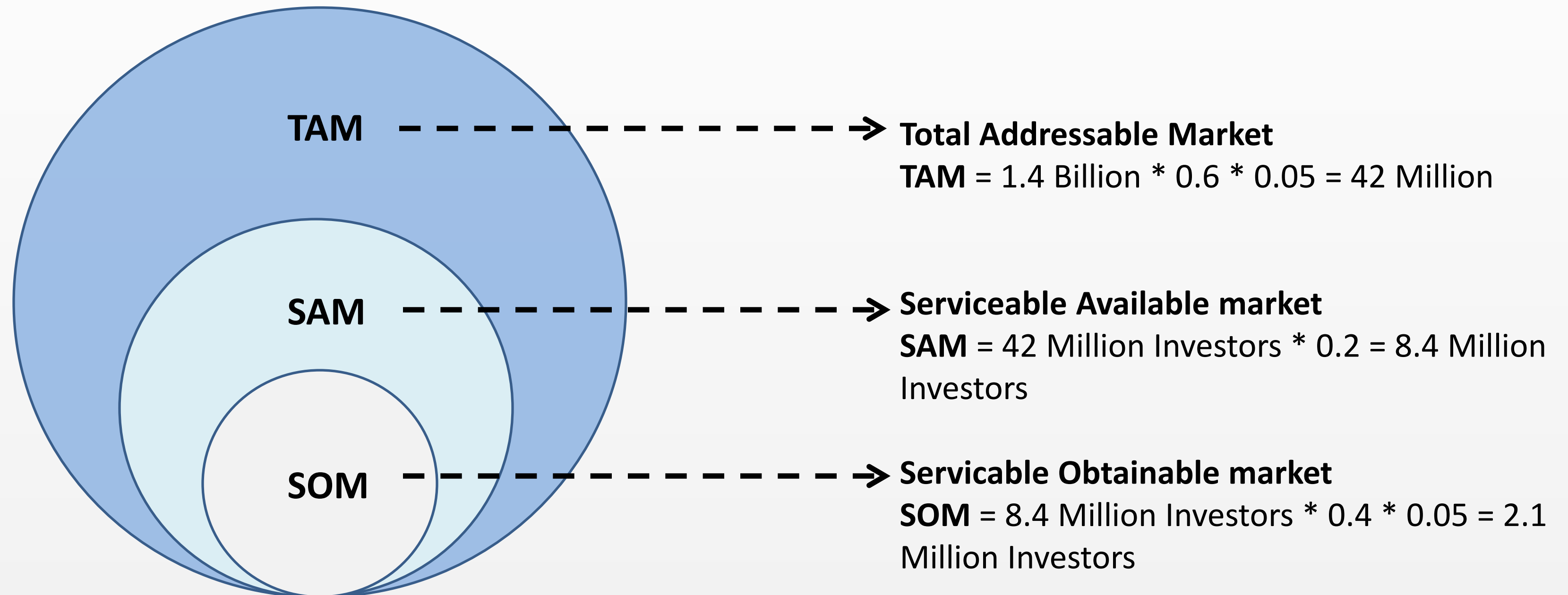
- Gain knowledge on different asset classes
- Save and grow money for unexpected needs

CHALLENGES

- Not having enough knowledge about different financial assets
- No transparency in new FinTechs operating in investment journey for different asset classes.

User Persona

TAM ,SAM ,SOM



SWOT

ANALYSIS OF CORPORATE BOND ASSET CLASS



Strengths

- Market growth.
- Higher returns.
- Asset-backed safety.



Weaknesses

- High investment barrier.
- Limited bond platforms.
- Dependence on ratings.



Opportunities

- Fintech advancements.
- Retail interest growth.
- Predicted market expansion.



Threats

- Regulatory changes
- Economic influences.
- Modest foreign investment.



PESTEL

Analysis of the market for Asset Bond Investing

P

POLITICS

- Role of regulatory bodies like SEBI and RBI.
- Government's push towards digitalization and inclusion.
- Political stability can impact investor confidence

E

ECONOMY

- GDP Growth
- Employment rate
- Transition from traditional bank loan
- Income and Interest level

S

SOCIETY

- Retail investors' growing interest.
- High minimum investment size.
- Financial literacy affects adoption

T

TECHNOLOGY

- Transparency, accessibility through technology.
- Cybersecurity protects investor data.
- Technological advancements enhance platform.

E

ENVIRONMENT

- Company's environmental sustainability commitment.
- Climate change impacts ratings

L

LAW

- Compliance with bond regulations.
- Platform complies with SEBI.
- Regulatory changes impact operations

Porter's five forces analysis



USER RESEARCH

- **How often do you engage in investment activities?**
a) Daily b) Weekly c) Monthly d) Occasionally e) Never
- **What is your primary reason for considering investments?**
a) Building wealth for the future b) Generating passive income c) Diversifying my portfolio d) Achieving specific financial goals
e) Other (please specify)
- **What level of risk are you comfortable with when making investments?**
a) High risk, high reward b) Moderate risk for moderate returns c) Low risk with steady returns
d) No risk, I prefer guaranteed returns
- **How do you typically research investment opportunities?**
a) Online research and analysis b) Seeking advice from financial advisors c) Recommendations from friends or family
d) Attending investment seminars or workshops e) Other (please specify)
- **What factors are most important to you when evaluating investment options?**
a) Potential returns b) Risk level c) Liquidity d) Fees and charges e) Reputation of the investment provider f) All of the above

USER RESEARCH

- **How do you prefer to manage your investments?**
 - a) Active management, making frequent adjustments b) Passive management, with minimal intervention
 - c) Automated management through robo-advisors d) Professional management by financial advisors e) Other (please specify)
- **What challenges do you face when it comes to investing?**
 - a) Lack of knowledge or expertise b) Difficulty in understanding complex financial products c) Uncertainty about market conditions
 - d) Concerns about security and fraud e) Other (please specify)
- **How important is transparency and accessibility of information when considering investment options?**
 - a) Very important b) Somewhat important c) Neutral d) Not very important e) Not important at all
- **What features would you expect from a fintech platform offering investment services?**
 - a) User-friendly interface b) Comprehensive research tools and analysis c) Portfolio tracking and performance metrics
 - d) Educational resources and guidance e) Customizable investment options f) Other (please specify)
- **How confident are you in your ability to achieve your financial goals through investments?**
 - a) Very confident b) Moderately confident c) Neutral d) Not very confident e) Not confident at all

Key Performance Indicator (KPIs) /Metrics

User Engagement Metrics

- Active Users: Number of users actively investing
- Platform Engagement: Frequency of user logins, time spent on the platform, number of pages visited, etc

Financial Metrics

- Average Investment Size: Average amount of money invested by users.
- Revenue: Income generated from fees, commissions, etc.

Growth Metrics

- User Acquisition: Number of new users on the platform.
- User Retention: Percentage of users who continue to use the platform over a certain period.

Product Metrics

- Asset Diversification: Number of users investing in multiple asset classes.
- Partnerships: Number of partnerships with financial advisors, influencers, etc.

Customer Satisfaction Metrics

- Customer Satisfaction: User feedback and ratings of the platform.
- SEO Ranking: Search engine ranking of the platform's website.

SYSTEM DESIGN & TECHNOLOGY USE-CASE

System Components:

1. **Mobile App (Flutter)**: Front-end interface for the Fintech services accessible to users.
2. **Backend Server (JAVA Spring Boot)**: Handles business logic, data processing, and interfaces with external APIs.
3. **Database (MySQL)**: Stores and manages user and transaction data.
4. **Version Control (GitLab)**: Manages source code versioning, collaboration, and CI/CD.
5. **Design Collaboration (FIGMA)**: Facilitates UI/UX design iteration and collaboration.
6. **API Testing (POSTMAN)**: Facilitates API development, testing, and integration.
7. **Issue Tracking (JIRA)**: Tracks project tasks, issues, and project management.
8. **Amazon EC2** : Using Amazon EC2 eliminates the need to invest in hardware, leading to faster development and deployment of applications.
9. **InfluxDB** : InfluxDB is a high-speed read and write database.
10. **Amazon Aurora** : Amazon Aurora which is a MySQL and PostgreSQL-compatible database built for the cloud by AWS.
11. **Amazon RDS** : Amazon RDS is an AWS-managed service that allows you to automatically install and provision relational databases in the AWS Cloud using popular open-source and commercial database engines

TECHNOLOGY USE CASE

Technology Stack:-

Flutter, JIRA, POSTMAN, JAVA(Springboot), MySQL, Gitlab, FIGMA, POSTMAN, Amazon EC2, Amazon RDS/Aurora, InfluxDB

API's Usecase :-



GetOTP is a web service that helps you build a complete multichannel One Time Password (OTP) with almost no code. With a simple API call, you can implement your verification flow. No need to worry about retries or multiple channel logic.



Cashfree Payment Gateway accepts domestic and international payments, we support a wide range of payment options like Cards, UPI, Netbanking, Wallets, PayPal, EMI, and Pay Later options.



Full-stack KYC platform to verify user identity in the blink of an eye, while being 100% compliant with regulations



Access real-time stock prices and financial data from the Indian Stock Market API.

SYSTEM DESIGN

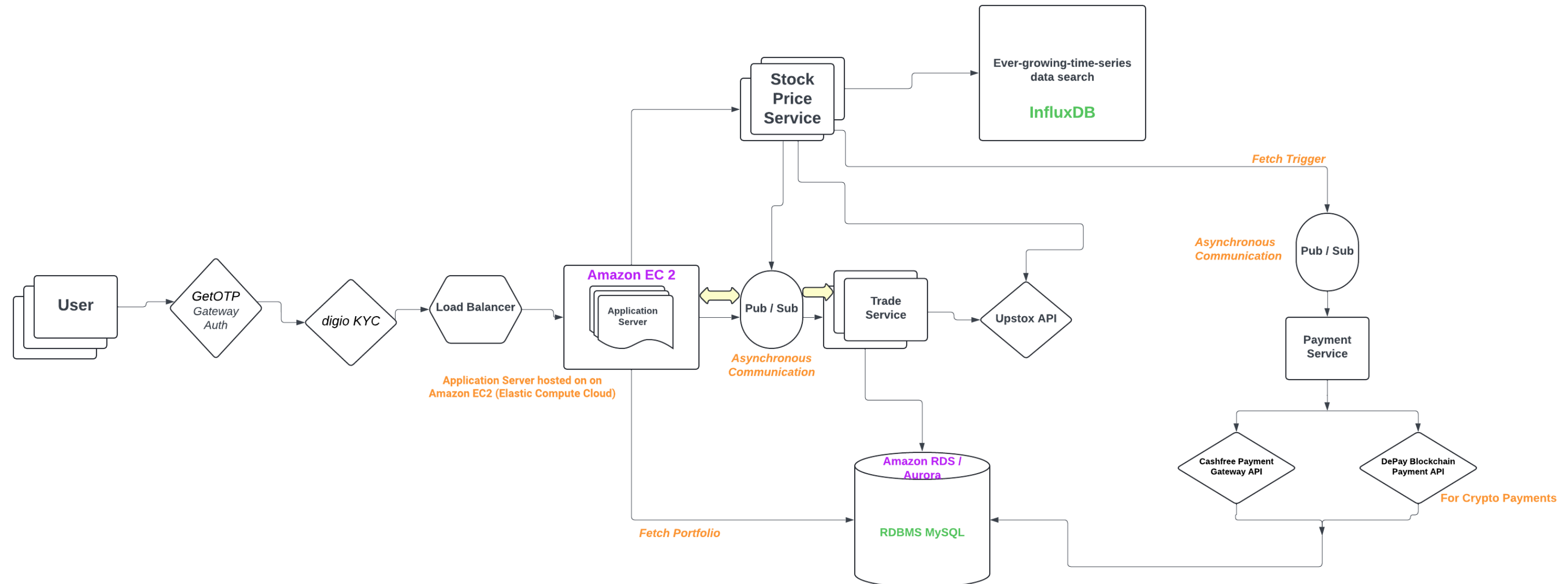


Offer seamless, blockchain-powered payment experiences to your users via **Tokens, Wallets & Blockchains**.

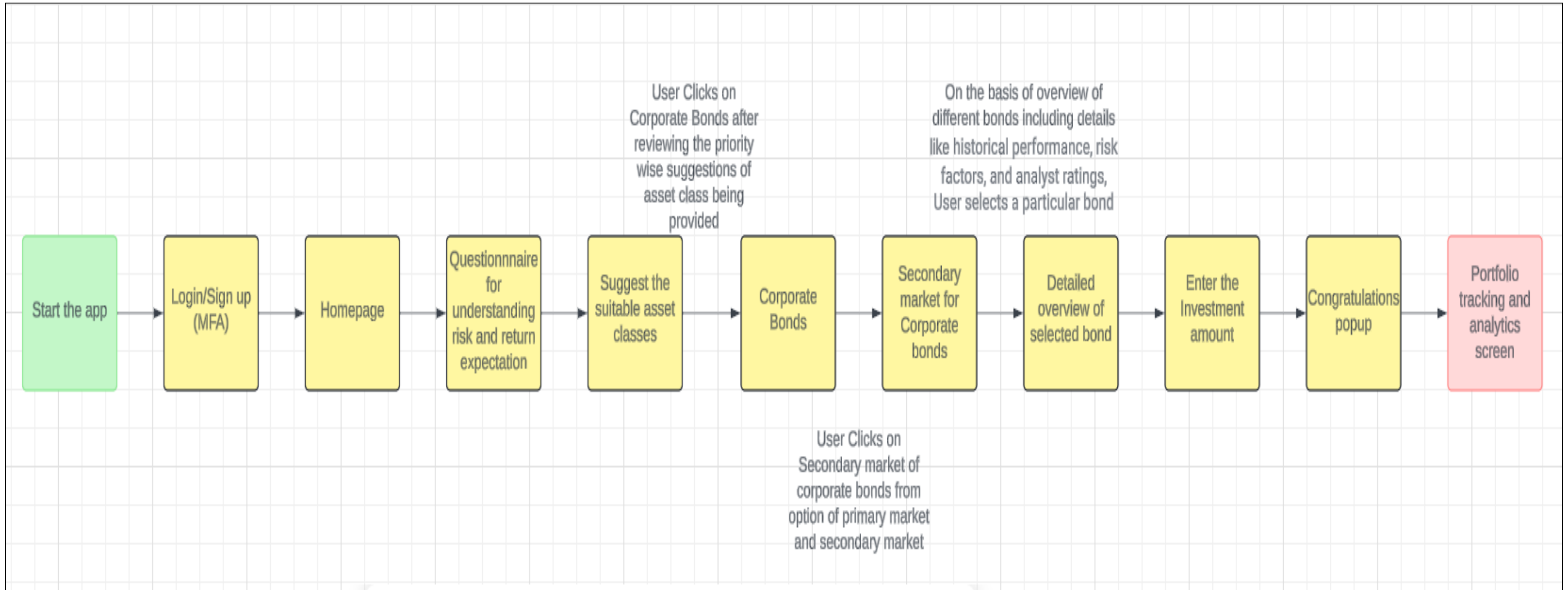
WireFrame :- [You can View The Wireframe through this Link](#) - (Sign-in to figma to view the Prototype)

NOTE :- Initial Prototype just covers the basic and necessary features from the above listed Product

High Level Diagram



USER FLOW



[Link](https://lucid.app/lucidchart/bad5b37f-81f9-4981-81cc-6cc957aa9c91/edit?viewport_loc=638%2C-268%2C2294%2C1168%2C0_0&invitationId=inv_c883999a-5e9b-443a-9ecd-002370d4d8d5) - https://lucid.app/lucidchart/bad5b37f-81f9-4981-81cc-6cc957aa9c91/edit?viewport_loc=638%2C-268%2C2294%2C1168%2C0_0&invitationId=inv_c883999a-5e9b-443a-9ecd-002370d4d8d5

FEATURES

FEATURE	DESCRIPTION	BENEFITS	IMPLEMENTATION
User Registration & Onboarding	Streamlined user registration process with KYC (Know Your Customer) compliance.	Ensures regulatory compliance and builds trust with users.	Implement a secure registration form with document verification.
Investment Preferences Questionnaire	Interactive questionnaire to understand user risk profile, investment goals, and preferences.	Helps tailor investment recommendations based on user preferences.	Design a user-friendly questionnaire with multiple-choice questions.
Asset Class Selection	Offer a variety of asset classes such as Pre IPO, Corporate Bonds (new issue & secondary), Venture Debt Funds (primary & secondary).	Provides diversified investment opportunities beyond traditional asset classes.	Develop separate sections in the app for each asset class with detailed information.
Advanced Search & Filtering	Advanced search and filtering options based on criteria like maturity date, credit rating, yield, etc.	Enables users to find specific investment opportunities matching their criteria.	Implement dynamic search and filter functionalities using relevant parameters.
Investment Analysis & Research Tools	Access to comprehensive research tools, including company profiles, financial analysis, and market insights.	Empowers users to make informed investment decisions based on thorough analysis.	Integrate data sources and analytics tools to provide real-time insights.
Portfolio Management	Portfolio tracking and management tools to monitor investment performance, allocation, and diversification.	Helps users track their investments and make adjustments to their portfolio as needed.	Develop interactive dashboards and reports for easy portfolio monitoring.

FEATURES

FEATURE	DESCRIPTION	BENEFITS	IMPLEMENTATION
Secure Transactions & Payments	Secure payment gateway integration with encryption and two-factor authentication for safe transactions.	Ensures the safety and security of users' financial transactions and personal information.	Partner with trusted payment providers and implement robust security measures.
Real-time Notifications	Real-time notifications about investment opportunities, transaction updates, and market news.	Keeps users informed and engaged with timely updates and relevant information.	Implement push notifications and personalized alerts based on user preferences.
Investor Education & Support	Educational resources and support channels to help users learn about different asset classes and investment strategies.	Empowers users with knowledge and guidance to make informed investment decisions.	Develop tutorials, articles, and access to financial advisors or customer support.
Social Integration & Community Building	Social features like forums, chatrooms, and community discussions for users to interact, share insights, and learn from each other.	Fosters a sense of community and enables users to collaborate and exchange ideas.	Integrate social networking features and moderation tools for community engagement.

COMMUNICATION CHANNEL

Inbound Marketing

Content Creation
Search Engine Optimization (SEO)
Social Media Marketing

Referral Marketing

Referral Program

Outbound Marketing

Email Marketing
Direct Mail

Community Building

Online Forums and Communities

Content Syndication

Syndicated Content

Events and Webinars

Webinars
Industry Conferences

GO TO MAREKT STRATEGY

MAIN ASPECTS TO ENSURE EFFECTIVENESS



DEFINE YOUR TARGET AUDIENCE

- Retail investors looking for safer investment options with higher returns.
- Young professionals interested in diversifying their investment portfolio.
- Financial advisors looking for new investment options for their clients.



SET CLEAR OBJECTIVES

- Increase awareness about the benefits of investing in corporate bonds.
- Attract a significant number of users to the platform within the first year.
- Achieve a high level of user satisfaction and engagement.



DEVELOP A COMPELLING VALUE PROPOSITION

- Provide easy and affordable access to the corporate bond market.
- Offer expert analysis and ratings for different bonds and mutual funds.
- Enable small ticket size investments through fractional investing.



CHOOSE APPROPRIATE MARKETING CHANNELS

- Social Media: Promote on Instagram, Facebook.
- Content Marketing: Publish blogs, articles.
- Email Marketing: Send updates, offers
- Partnerships: Collaborate with advisors, influencers
- Affiliate Marketing: Collaborate with financial influencers.
- SEO Optimization: Increase organic traffic.



CREATE ENGAGING CONTENT

- Educational Content: Create infographics, videos, and articles about corporate bonds
- Success Stories: Share stories of users who have benefited from investing in corporate bonds ..
- Interactive Content: Host webinars and Q&A sessions to engage with the audience

Key Partners



- Asset managers
- Financial institutions
- Regulatory bodies
- Technology providers
- Access to asset classes.

Key Activities



- Asset curation
- Risk assessment
- Regulatory compliance
- Technology development.

Key Resources



- Technology infrastructure
- Data analytics tools
- human capital.
- Regulatory expertise

Customer Relationships



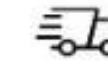
- Self- Service
- Automated Assistance
- Personal Assistance
- Community Engagement
- Feedback Mechanisms
- Responsive Support
- Reward Programs
- Transparency

Value Propositions



Fintech application offering a comprehensive suite of investment options, personalized advisory services, and a user-friendly interface, empowering users to diversify their portfolios and achieve their financial goals efficiently.

Channels



- Online platforms
- Mobile apps
- Partnerships with financial institutions
- Digital marketing
- Social media.

Customer Segments



- Retail investors
- High-net-worth individuals.

Cost Structure

- Technology maintenance
- Regulatory compliance
- Marketing
- Human Resources
- Customer support.
- Operational Expenses

Revenue Streams

- Commission
- Revenue sharing agreements with asset managers.
- Advertisement Revenue



Business Model Canvas



THANK YOU