

General Instructions:

- This is Finance Analytics Proposal and Plan
- Softcopy of your submission has to be submitted
 - o Your main Finance Analytics proposal
 - o Supporting Documents

Submission Coversheet

Team Name:

List of Students along with Roll Nos

[Put your title here]

Introduction to the Finance Analytics and FinTech Proposal Assignment

The financial technology (FinTech) industry is rapidly transforming how financial services are delivered, providing opportunities for innovation and disruption across various sectors such as lending, wealth management, insurance, and capital markets. This assignment invites you to harness your creativity and understanding of the financial ecosystem to propose a new FinTech company that addresses current challenges and leverages technological advancements.

This proposal assignment will replace the traditional final exam, offering you the opportunity to apply your knowledge in a practical context. You will explore the intricacies of the financial value chain, regulatory environments, and market dynamics to design a compelling FinTech solution. Through this exercise, you will gain insights into the startup ecosystem, strategic analysis, and the challenges of launching a new venture.

Your proposal will be evaluated on its originality, depth of analysis, feasibility, and the potential impact of your FinTech solution. This is an opportunity to showcase your ability to innovate and think strategically, preparing you for future endeavors in the rapidly evolving FinTech landscape.

Assignment Objectives:

- To develop a comprehensive understanding of the analytics in financial value chain and identify opportunities for innovation.
- To analyze regulatory frameworks and their implications on FinTech operations.
- To design a technological solution that addresses existing pain points and enhances user experience.
- To assess market potential and devise strategies for competitive positioning and growth.
- To articulate a clear and actionable plan for launching and sustaining a FinTech startup.

By the end of this assignment, you will have crafted a detailed proposal that not only demonstrates your theoretical knowledge but also your ability to apply it in real-world scenarios. We encourage you to think creatively and challenge existing norms, pushing the boundaries of what is possible in the FinTech industry.

Important Note:

Note: Your FinTech will provide Analytics (plus AI/ML services) to the Financial Sector (Banks/NBFCs/Payment Providers/Insurance/Capital Market players)

Assignment Outline: FinTech Proposal

1. Area of Focus

Select one of the following areas (or propose a new area) for your FinTech initiative:

- Banking
- Lending
- Wealth Management
- Insurance
- Capital Markets

2. Idea Description

- Describe the specific idea behind your FinTech company.

- Describe the value of your Analytical Solutions to the Financial Sector

3. Domain Understanding

- Detail the finance value chain and where your FinTech fits within it.
- Explain the current value chain and its existing pain points.
- Identify the steps in the value chain that your FinTech will address or disrupt.

4. Geography and Regulation

- Identify the geography/country where your FinTech will operate.
- Name the regulatory bodies (with URLs) overseeing your FinTech's area. Note that you may need to consider multiple regulators depending on the country and sector.
- Discuss any regulations that support or restrict your FinTech.
- Please provide links to the documents from the regulator as applicable

5. Technology

- Explain the technologies you will use to disrupt the existing value chain.
- Describe the architecture or the workings of your solution.
- Mention the Systems that will provide the data for your analytics
- You are expected to
 - o Generate Sample data
 - Provide guidelines for sample data generation including any ChatGPT prompts
 - Check in the sample data you generated to validate your idea/algorithm/model in the submission
 - Check in the colab notebook where one can run and validate your logic/algorithm/model.

6. Customer and User Behavior

- Identify the target users of your service.
- Explain why users will find value in your FinTech offering and quantify it if possible.
- Identify who will pay for your FinTech services, noting that the user and payer may differ.
- Describe the pricing structure for your FinTech services (e.g., per order or per user).

7. Market and Strategic Analysis

- Identify existing competitors with similar offerings.
- Provide a Porter Analysis for the current market and also the forecasted Porter Analysis for two years from now.
- Estimate the overall potential market size for your FinTech offerings.
- Estimate the market share your FinTech can capture in 2025, 2026, and 2027.
- Conduct a SWOT analysis to demonstrate why your startup and team can deliver the FinTech's promises.

8. Funding and Risks (Optional)

- Outline the funding required to launch your FinTech offerings.
- Estimate the timeline for launching your offerings.
- Identify potential partners needed for your FinTech.
- List initial customers and explain why they would agree to be your beta/pilot customers.

Appendix A: ChatGPT Usage

- State if you used ChatGPT or any other LLM in developing your proposal.
- Provide the prompts used.

Appendix B: References

- Include the complete list of references consulted for your FinTech proposal.
- It is absolutely essential to provide the complete list of sources/documents you referred.