Mindtree

Easy Bucks

Dr. Ross Geller is a professor in Central Perk Business School for over 30 years now, specializing in personal finance management. He is a pioneer in smart investments and has a customer base of 250 – 300 people, mostly colleagues, friends and family, who consult him regularly seeking financial advice. He is passionate about helping people manage their personal wealth. He is due to retire in 3 months and post-retirement he wishes to help more people manage their wealth better.

To begin with, he created a Facebook page and started reaching out to more clients. In almost all the cases, he noticed that people were inadvertently hesitant to make investment decisions on their own. Intrigued by this, he conducted a research to probe the reasons behind this behavior. He discovered that people did not have enough knowledge about the various means of investment, the level of risk involved in each, and were not sure where to search for this information. They were afraid that misleading marketing campaigns might lead to loss of their hard earned money.

Meanwhile, Dr. Geller's customer base expanded through Facebook and he was finding it difficult to cater to all the queries and respond in time. He came up with the idea of having an IT platform, **EasyBucks** to streamline his consulting services.

EasyBucks would provide investment related information customers seek, highlight changes to tax policies, show case the best performing products in the market with Dr Geller's suggestions and analysis on each of them. Dr Geller strongly believes that savings begin when one tracks his/her expense diligently. However he observed that the current youth were not serious about tracking expenses that inturn impacted their investments. He was keen to analyze the expense patterns of the youth and provide them with practical insights to maximize their savings.

While Dr Geller wanted to automate most aspects of his consulting service and provide a lot of self-help options and personal recommendations through **EasyBucks**, he still loved meeting people and interacting with them personally.

With just 3 months left for his retirement, he was keen to have **EasyBucks** in place to help him transition all his customers seamlessly.

Note to customer to align features to capabilities:

Our aim is allow every campus mind to pick 1 user story and implement end to end to get an exposure to all layers UI, Business layer, service layer and DB.

Please ensure the following are addressed in the features they implement:

- Ensure CRUD (Create-Retrieve-Update-Delete) operations are covered as a basic minimum.
- Admin and end user operations to be considered throughout.
- Login
- Search
- Personalization
- Time box 1 could be more on MVP and Time box 2 on personalization.

In the current context, few suggested features could be:

1. Having multiple investment options like: Mutual funds, Bit coins, PPF, Gov bonds etc which appear as a drop down
   a. Create dashboard for one/more of these options
      i. Seek input from User
      ii. Provide a personalized report
      iii. Save/download report
2. Create an expense tracker from options like SMS, Salary details, loan details, credit card bills, others
      i. Seek input from user
      ii. Provide personalized report
      iii. Edit/update