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Finlabs India Private Limited

Enabling Financial Wellness Through Technology

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HOW IT ALL BEGAN

A VISION TURNED REALITY

The Leap of Faith

In **2016**, we walked away from our cushy corporate lives, driven by the urge to build something of our own.

Cracks Beneath the Surface

Our deep dive into the **BFSI space** revealed gaps and inefficiencies that couldn't be ignored.

When Vision Turned to Action

The two founders joined forces, ready to shake things up—and **Finlabs** began to take shape.

Technology with a Mission

From day one, our focus has been clear: **Simplify finance through smart, holistic tech solutions.**

Nimish Agrawal
(Founder & CEO)

Sudipto Roy
(Founder & Director)

THE WHY:

CHALLENGING BFSI LANDSCAPE

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Increasing regulatory changes and costs

Complex Legacy Infrastructure

Lack of Digital & Tech penetration in BFSI

Fierce Competition with Fintech

Siloed Chaotic Data

High Costs for Product Development, Increasing TAT

THE WHAT:
EMPOWERING YOU TO GROW YOUR BUSINESS

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OUR PROPOSITION

- Readymade Product Stacks
- End-to-end Solution Development & Support
- IT Services

OUR STRENGTHS

Business Domain Understanding

Product Accelerators + Startup Ecosystem

Technology Consulting & Execution

OUR FOCUS SEGMENTS

Wealth Management

Asset Management

Retirement & Pension

Insurance

Financial Literacy & Education

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THE HOW:

Product Suite

finexa Designed to simplify operations, enhance client engagement and, accelerate business growth.

finexa FOR MF DISTRIBUTORS

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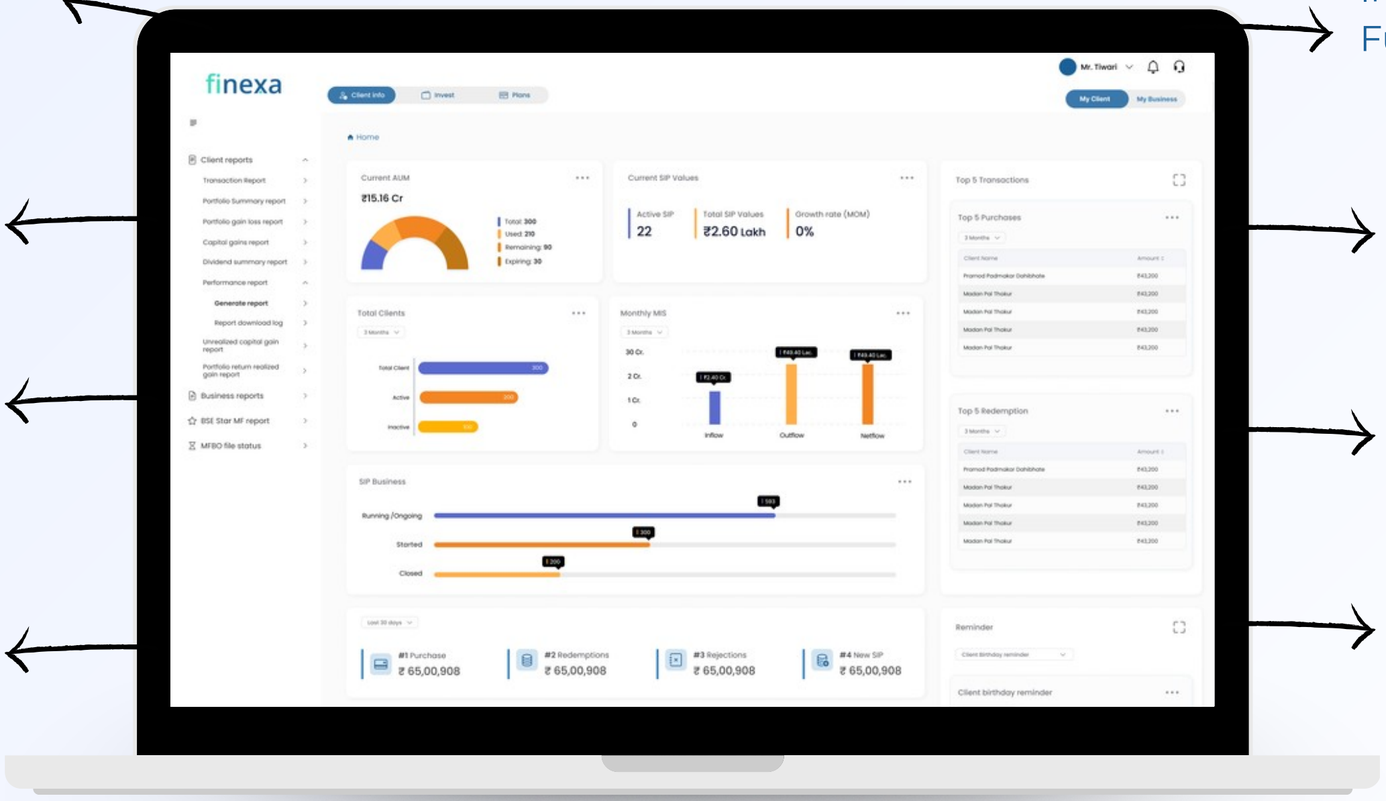
Portfolio Management

Financial Planning & Monitoring

Goal Planning & Tracking

Portfolio Tracking & Analytics



Invest / Buy Mutual Funds

Transaction through BSE Star, NSE and MFU

Multiple ARNs on one dashboard

Investor Onboarding, KYC & Profiling

Available on Android and iOS for clients and MFDs.

Watch Now

finexa GenNxt

WEALTH MANAGEMENT SUITE

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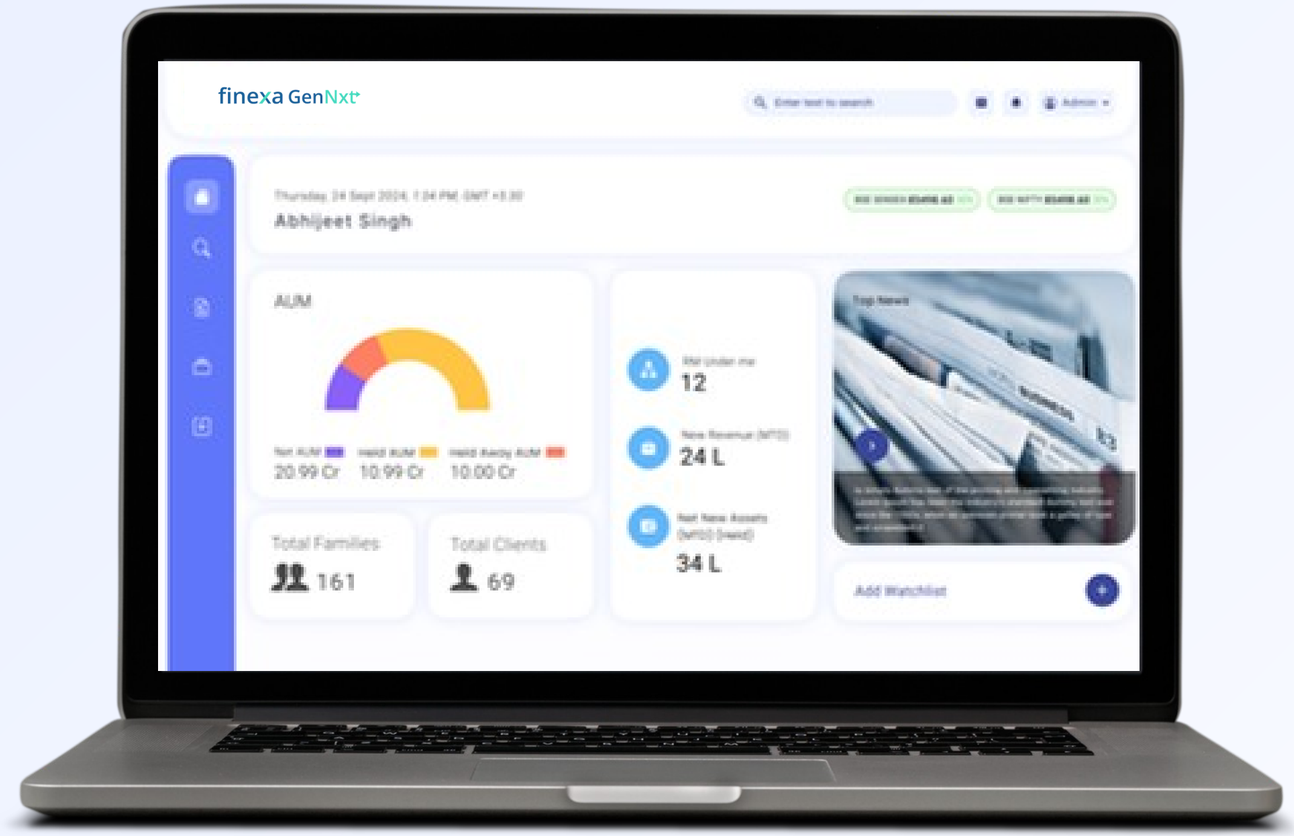

Powered by LSEG DATA & ANALYTICS

01

Multi-Asset Data Aggregation
Consolidated portfolio data for accurate insights

02

Reporting & Analytics
Real-time data visualization and performance tracking

03

RM & Client Dashboard
Complete overview for RMs & Clients

04

Model Portfolio Building & Goal Planning
Goal Planning, Goal Tracking and portfolio analytics

05

Revenue Management
Comprehensive revenue tracking and reconciliation tools

06

Online MF Transaction Suite
Seamless Transactions (BSE Star/MFU Integration)

learngenie

LEARNING MANAGEMENT SUITE

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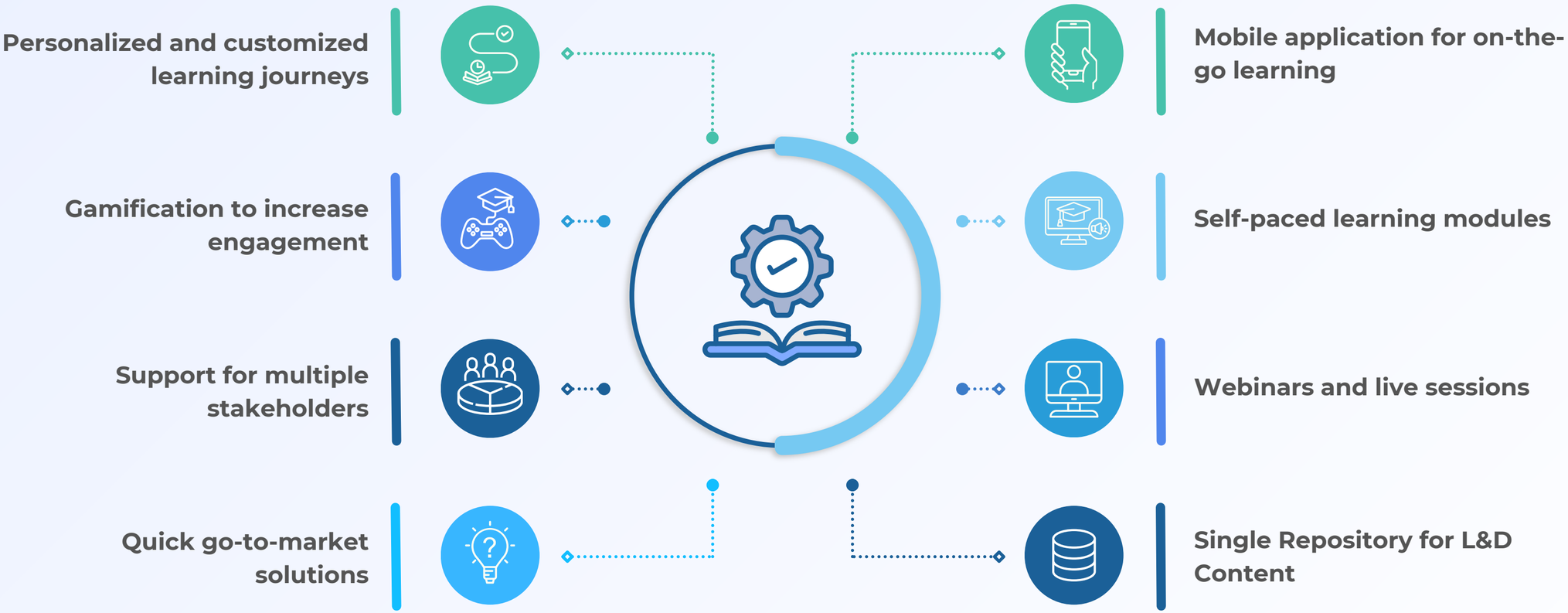


Our **comprehensive** and **scalable platform** is tailored to meet the varied requirements of modern enterprises, providing a seamless and effective learning journey for everyone involved.

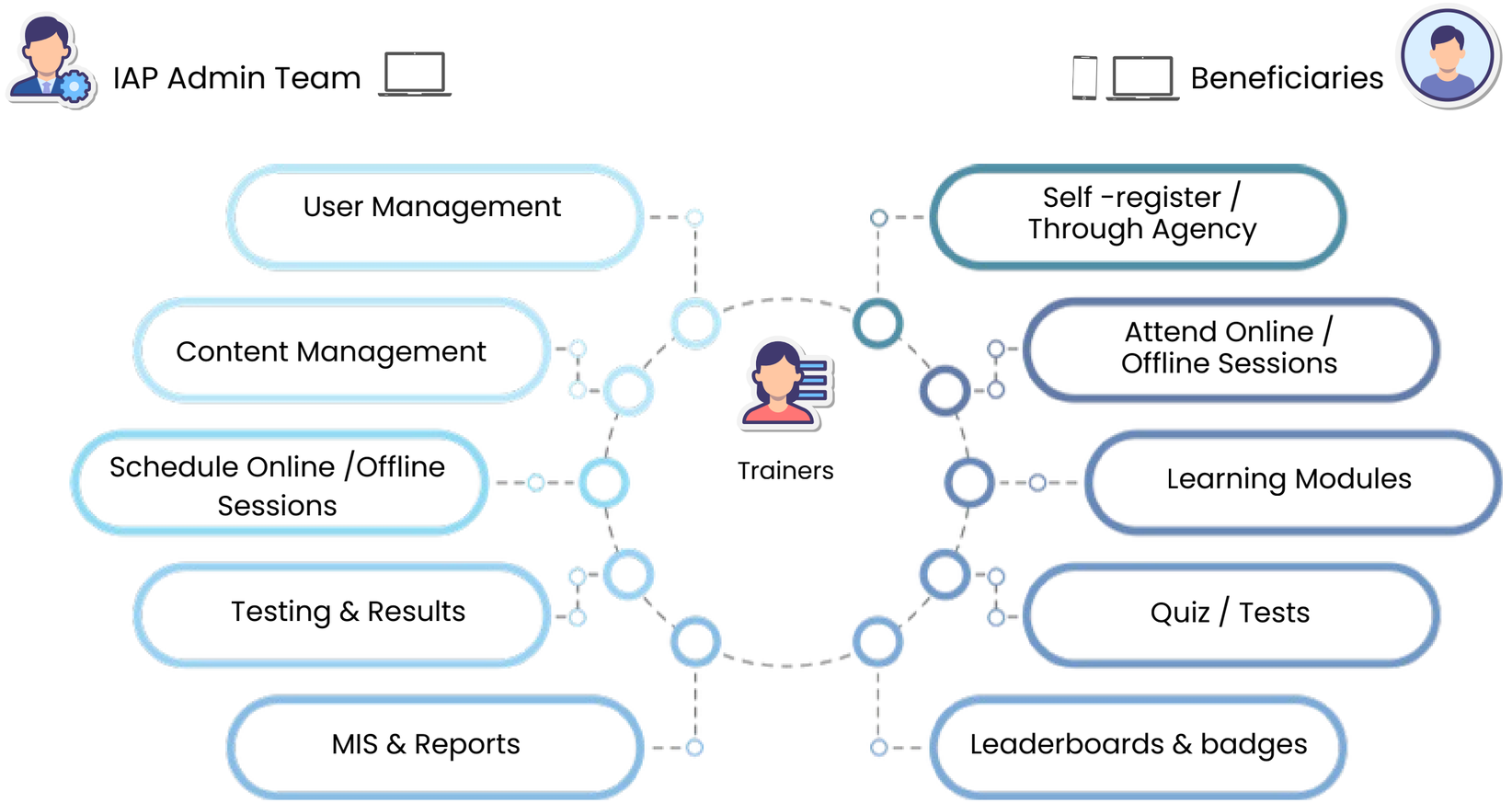
Watch Now

finaware

THE DIGITAL INVESTOR AWARENESS PROGRAM MANAGEMENT PLATFORM

Investor Awareness, Simplified for AMCs

Watch Now



Program Measurability

Reach Multiplied

Engagement for Outcome

Better ROI

Efficient Program Management

Regulatory Compliance & Audit

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Driving Innovation Through Finance

OUR APPROACH TO TECH

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01

Solutions out of the Box

- Ready API Stacks
- Scalable microservices architecture
- Quick customization & integration
- Agile implementation
- On-premise/cloud deployment
- Enterprise Grade Security
- Flexible ownership models

02

Expertise across SDLC

- **Consulting**

Digital strategy, BPR, architecture, specs

- **Software Development**

Application build & maintenance (fixed/time-based)

- **Quality Assurance**

Test cases, automation, QA services

03

Tech Stack Expertise

- **Main Platforms**

Java, Python, PHP, PostgreSQL, MongoDB, Node.js, etc.

- **Web Technologies**

HTML5, React, Bootstrap, Django, etc.

- **Mobile**

Android, iOS, Flutter

- **Tools**

Selenium, JUnit, JMeter, Jenkins, Git, JIRA

- **Cloud**

AWS, Azure, Google Cloud, Salesforce

SOLUTIONS OFFERED

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Robo Advisory

Intelligent Robo-Advisory Services
Stay ahead in the financial landscape with this intelligent and adaptive Robo-Advisory platform

NPS Suite

Smarter Retirement Planning Made Simple
A seamless solution designed to simplify retirement planning

Data Analytics and Visualization

Strategic Data Analytics
Our robust analytics enable you to derive actionable insights and drive strategic planning

Document Management System

Robust management of critical documents
Simplify your workflow with smart, secure, and accessible document management

ReguSure

Regulatory Compliance Automation
Mitigate risks and maintain trust with this reliable compliance automation solution

Explore other solutions

OUR SERVICES

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Technology Consulting

- **UI/UX Consulting**
- **Application & Infra Audits**
- **Cybersecurity**
- **Cloud Architecture Review**
- **Digital Transformation Strategy**

Managed Services

- **Cloud Focused Support**

Whether it’s deploying, managing, or optimizing cloud infrastructure, we stand ready to drive your organization’s success.

Technology Implementation

- **Digital Assets Development**
- **Process Automation**
- **Analytics Capability**
- **QA Automation**

GCC services

- **End-to-End GCC Setup via BOT Model**
- **Deep Domain Expertise in Fintech & Compliance**
- **Tech-Driven Innovation Hubs**

SUCCESS STORY

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Digital Transformation in Wealth Management

Finlabs revolutionized a leading NBFC's wealth operations by automating client onboarding and compliance, reducing processing time from days to under an hour.

Know More

Empowering Learning Through Technology

Enabled 5,000+ students with 24/7 access to industry-relevant, interactive content through a customized LMS platform.

Know More

OUR ESTEEMED CLIENTS

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Esteemed Clients

AMC

HSBC Mutual Fund · UTI Mutual Fund · DSP Mutual Fund · Nippon India Mutual Fund (Wealth sets you free) · Bandhan Mutual Fund · EDELWEISS MUTUAL FUND · CANARA ROBECO Mutual Fund · LIC MUTUAL FUND · BAJAJ FINSERV

Regulatory Bodies

NISM — National Institute of Securities Markets, A Capacity Building Initiative of SEBI

AMFI

NBFCs

muthoot FINCORP

mahindra FINANCE

Banks

Utkarsh Small Finance Bank — *Aapki Umeed ka Khata*

Stock Exchange

BSE

Insurance Company

AEGON Life — An Aegon and Times Group Company

Pension Fund Manager

HDFC PENSION

Law Firms

Luthra and Luthra — LAW OFFICES INDIA

CRA

protean — Change is growth

AI Company

EXPONENTIAL AI

Wealth / Investment Firms

SYSTEMATIX GROUP — Investments Re-defined

Vedant Asset

ArthaYantra

Educational Foundations

HINDUJA FOUNDATION · kotak Education Foundation · NIIT FOUNDATION

OUR ESTEEMED PARTNERS

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Partners

LSEG DATA & ANALYTICS

Razorpay

KFINTECH
EXPERIENCE TRANSFORMATION

EQUIFAX

NSE

Anaplan

DigiLocker

CERSAI
CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA

MFU
Simple. Seamless. Secured

CAMS
Our Mission...Your Growth

Plan Prompt

THAKRAL ONE

BSE
STAR MF

digio

RECENT ACCOLADES

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BOARD OF DIRECTORS

Sudipto Roy (Founder & Director)

30+ years in Indian financial markets | Ex-MD, Principal Retirement Advisors **Know more**

Nimish Agrawal (Founder & CEO)

20+ years in Product, Marketing & Fintech Development **Know more.**

Ajay Mahajan (Director)

30+ years in BFSI | Leadership roles at Bank of America, Yes Bank, **Know more.**

Kavita Lakhani

30+ years in PR & digital marketing | Ex-President, WICCI, **Know more.**

Supratim Bandyopadhyay (Director)

35+ years in Insurance, Finance & Investments | Ex-Chairman, PFRDA | Former LIC Leader, **Know more.**

Lalit Vij

30+ years in Financial Services & Insurance | Ex-MD, Principal PNB AMC | COO, Luthra & Luthra, **Know more.**

Amit Sinha

35 years in the financial services sector, Architect of NPS | Expert in Social Security & E-Governance, **Know more.**

ADVISORY BOARD

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Samipendra Chaudhury

EVP Operations Reworld Waste (New York, USA), **Know more.**

Rajib Chakravorty

Global Banking Data Mgmt. Specialist (London, UK), **Know more.**

Rajan Krishnan

Ex-CEO & MD of BOB Pioneer Asset Management, **Know more.**

Prosenjit Gupta

Ex- Sr. GM – Treasury at HDFC Ltd. Now an advisor , **Know more**

Gautam Bhatikar

25 years of dual-qualified experience in India and England Partner, Phoenix Legal, **Know more.**

Pradeep Mukerjee

Ex-CEO Mercer India & Head HR Citibank, **Know more.**

Nandip Vaidya

Program chair, MSc. Finance, NMIMS & Ex CEO Kotak PE, Kotak Prime, L&T Finance, **Know more**

Anindya Dutta

MD, Two Roads PTE Ltd., Veteran Banker DB, AMEX, ANZ, Best Selling Author (Singapore), **Know more.**

SENIOR LEADERSHIP

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Sudipto Roy (Founder & Director)

30+ years in Indian financial markets | Ex-MD, Principal Retirement Advisors **Know more**

Nimish Agrawal (Founder & CEO)

20+ years in Product, Marketing & Fintech Development **Know more.**

Ajay Mahajan (Director)

30+ years in BFSI | Leadership roles at Bank of America, Yes Bank, **Know more.**

Hariharan Iyer (COO)

25+ years in operational excellence and digital transformation in asset management. **Know more.**

Ganesh Tawde (CDO)

28+ years in BFSI tech, with expertise in Life, Annuity, Retirement & Wealth. **Know more.**

Gaurav Suri (Chief Evangelist)

30+ years leadership in BFSI & FMCG (UTIMF, MetLife, Britannia, Perfetti). **Know more.**

Thank you

Finlabs India Private Limited

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Annexure

OUR SOLUTIONS: FEW USE-CASES

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Client	Problem Statement	Finlabs Accelerator	Solution Provided	GTM
Oldest & amongst the Top 10 Asset Management Companies in India	Improve Client acquisition, upsell and retention through Digital Channels for both DIY (Investor) and B2B (Intermediaries) Journeys	Finexa Wealth management	Consulting on the Goal based Robo-Advisory Solution for both DIY and B2B • Methodology • Asset Allocation Models • UI / UX journeys • Tools & calculators etc	10 weeks
Largest Central Record keeping Agency (CRA) for NPS in India	Provide the Intermediaries (Banks) by providing digital B2B2C & B2C channel for processing Increase reach to Individual & Corporate NPS Subscribers	Finexa Wealth management & LearnGenie Learning Management	360-degree SDLC Solution Development • Multi-tenant System serving most leading banks in India • Front Office & BackOffice Processes • Enable B2C and B2B2C Digital NPS Journeys across devices • Subscriptions, Contributions, Book-keeping, etc.	Phase-1 40 weeks for Go Live.
Leading Non-Banking Financial Services Company in India	Creating Financial Literacy & Awareness for the Middle - Income Segment Clients for Client Acquisition & Retention	LearnGenie Learning Management	Mobile-based Learning App to promote Financial Literacy • Multilingual & Multimedia Support • Gamified Journeys • Tracking & Monitoring	12 weeks
Leading Bank sponsored AMC with Pan India presence	Empowering MFDs & Bank staff with knowledge based courses for mandatory certifications & self development	LearnGenie Learning Management	Device Agnostic Learning App with anytime anywhere access • Multimedia Content Support • Gamified Journeys & Leaderboards • Assessment & Certification • Usage Tracking & other Analytics	12 weeks

OUR SOLUTIONS: FEW USE-CASES

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Client	Problem Statement	Finlabs Accelerator	Solution Provided	GTM
Leading D2C Life Insurer in India	Inability of the D2C Users in deciding the suitable Life insurance Solution for their needs	Finexa Financial Planning Stack	360-degree SDLC Solution Implementation for DIY Financial Health Assessment & Planning App • Client Profiling & Risk Assessment • Goal Planning including Retirement Planning • Insurance Planning • Recommendation of Suitable Investment & insurance products for all mapped goals	14 weeks
A new financial products marketplace from Ghana with plans to expand across other African Geographies	Intermediaries & Investors need guidance for deciding the appropriate products for their investment & insurance requirements on the marketplace	Finexa Financial Planning Stack	360-degree SDLC Solution Implementation for DIY Financial Health Assessment & Planning App & Integration with Marketplace • Client Profiling & Risk Assessment • Goal Planning including Retirement Planning • Recommendation of Suitable Investment & insurance products	• 12 weeks for Phase 1 • 4 weeks for Phase 2
2nd Largest NBFC in India with a network of more than 4000 branches	Paper based processes for Mutual Fund Onboarding, Purchase and other Backoffice activities impacting scalability, user experience and operations	Finexa Financial Planning Stack	Providing the Enterprise Finexa Mutual Fund Suite for B2B Channel covering 4000 branch users and hierarchy • Client KYC & Onboarding • Online Mutual Fund transactions across all MFs • Client Transaction Statements & reports • Backoffice Automation & MIS Reports • Brokerage Tracking	14 weeks

FINLABS NPS SUITE

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External Interfaces

- CRA
- Payment Gateways
- KRA & KYC API
- DigiLocker
- CERSAI
- HRMS

Back Office App Components

- User Managemet
- Database Management
- Document Management
- NPS BackOffice
- Revenue Management
- Analytics

Front Office App Components

- Onboarding & KYC
- Subscriber Registration
- Subscriber Contributions & SIP
- Service / maintenance Requests
- Billing & commission
- Reports & MIS

Channels/ Presentation Layers

Users

- POP Hierarchy
- Agents
- Corporates
- Subscribers