

Creating Value Through Innovative FinTech Applications

Souradyuti Paul
CSE Department

What is Value? Which city is more valuable?



Who is more valuable?





**Which house is
more valuable?**

**Humans are at the center to judge what is
valuable**



The top of the slide features a decorative border with a dark purple background. It contains several overlapping semi-circular shapes. Some of these shapes are filled with a lighter shade of purple, while others are outlined with concentric circles or radial lines in a slightly lighter tone.

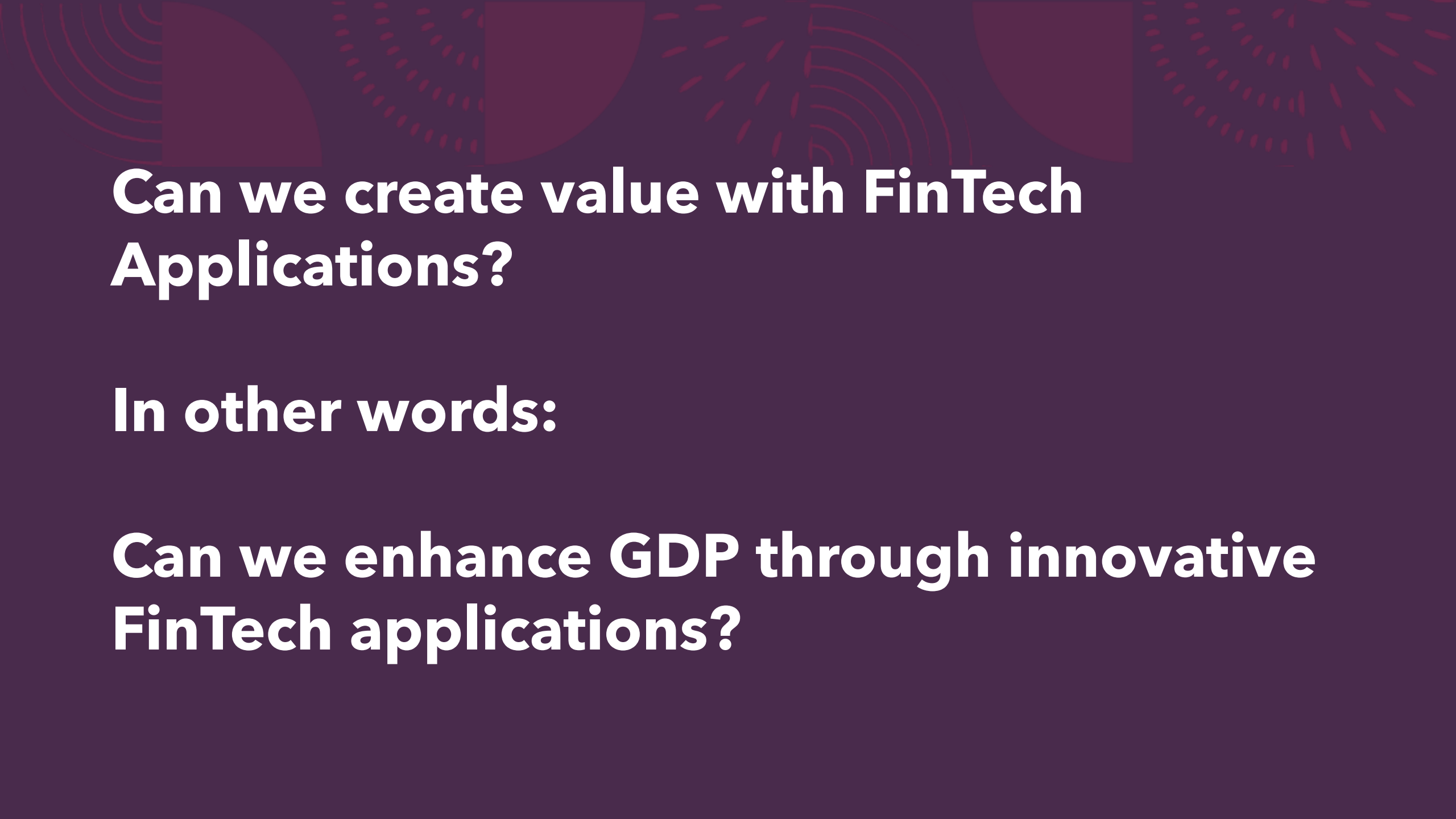
How to concretely define value in a society?

The top of the slide features a decorative header with a dark purple background. It contains several overlapping semi-circular shapes. Some of these shapes are filled with a pattern of concentric dotted lines, while others are solid dark purple. The patterns are arranged in a way that creates a sense of depth and movement.

**Value = Economic value = Economic
output**

The top of the image features a decorative header with a dark purple background. It contains several overlapping semi-circular shapes. Some of these shapes are filled with a lighter shade of purple, while others are outlined with concentric semi-circles or a pattern of small, elongated, teardrop-like shapes.

GDP

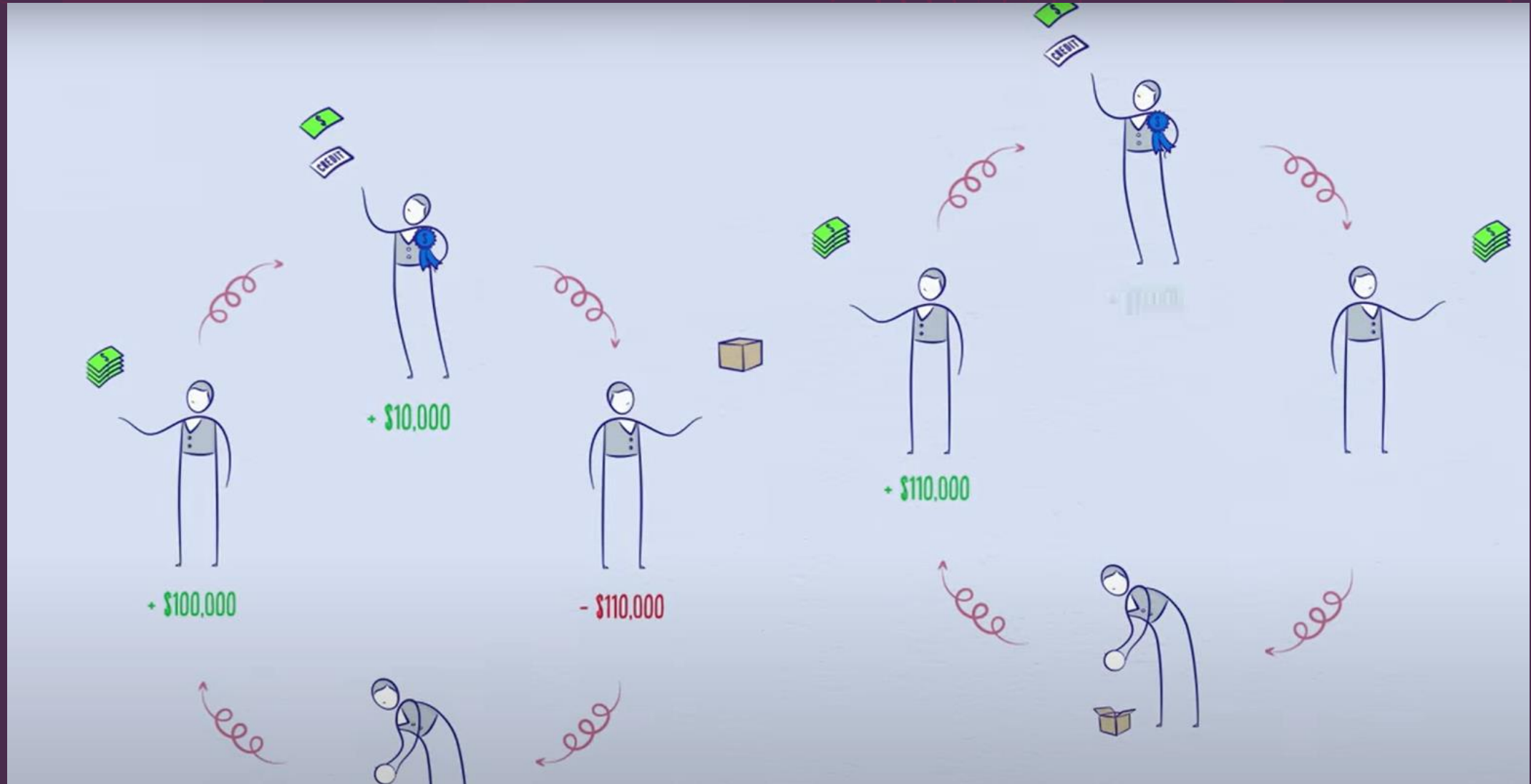


Can we create value with FinTech Applications?

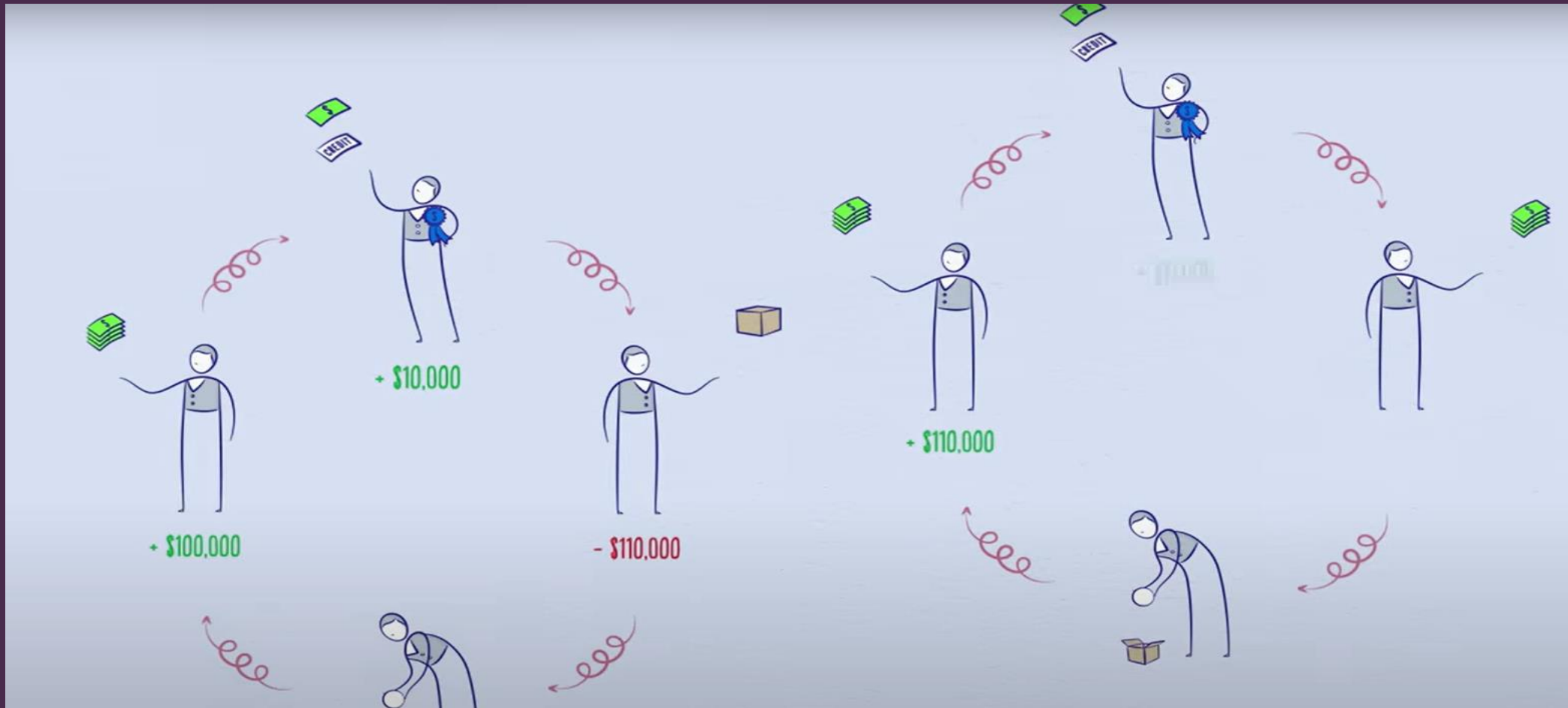
In other words:

Can we enhance GDP through innovative FinTech applications?

How to enhance GDP? Increase exchange of demand and supply.



Can we enhance GDP through innovative FinTech applications? Same: Increase exchange of demand and supply.





How can FinTech Applications Increase exchange of demand and supply

FinTech applications per se do not create any product, neither does it create demand for a product.

The top of the slide features a decorative header with a dark purple background. It contains several overlapping semi-circular shapes. Some of these shapes are filled with a lighter shade of purple, while others are outlined with concentric circles or radial lines in a slightly lighter purple hue.

**The keyword is EXCHANGE
between demand and supply**

Can FinTech Applications increase the number of EXCHANGES and speed up the EXCHANGE

The answer is Yes.

With a CAVEAT: Pay attention to **security**

Evolution of FinTech Applications

- Barter System
- Gold coins
- Fiat currencies
- Credit cards/Debit cards
- ATM Machines
- UPI networks
- Cryptocurrencies/CBDC
- "Picture abhi bhi baki hai dost"

The top of the slide features a decorative header with a dark purple background. It contains several overlapping semi-circular shapes. Some of these shapes are filled with a lighter shade of purple, while others are outlined with concentric circles or radial lines. The overall effect is a modern, abstract geometric design.

An Example: Trade Energy



2) Energy Transfer



3) E



4) M
upl

1) Pre-deposit of eth
into contract



C's Wallet
Ethereum

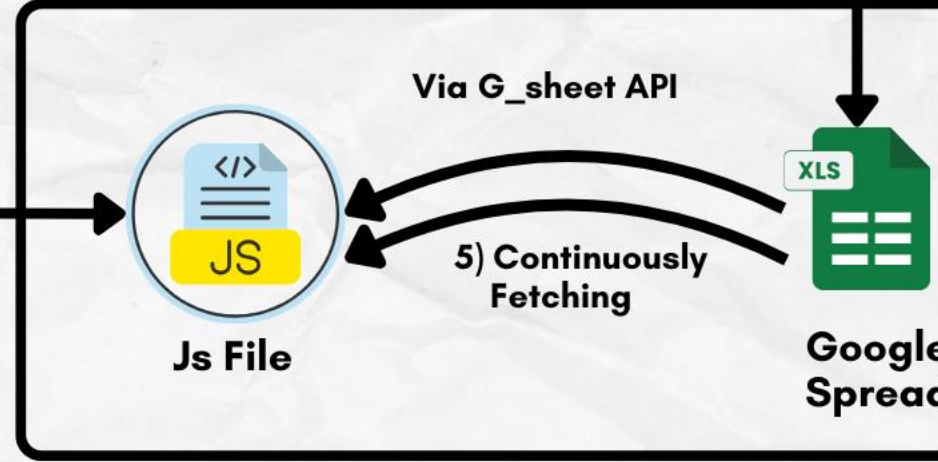


7) Ethereum
Transfer

Trading
Contract



6) Once a day, cloud
upload the total
energy consumed in
Contract



Via G_sheet API

5) Continuously
Fetching

Js File

Google
Spread

Cloud Platform



(a)



(b)



Fig.1 Complete Setup (a) PV Plant,
(b) Inverter & Battery, (c) Household
Load

Battery: 12 V / 150 Ah
Battery Life Cycle:
1500@80% DOD & 5000
1500@20% DOD
C Rating: C10
Weight: 60 Kg
Dimension: 50 x 44 x 19
cm

**Luminous Solar
Inverter NXG Pro
1KVA, 24V, MPPT,
Pure Sinewave (50
Hz)**



(c)

Thank you

