

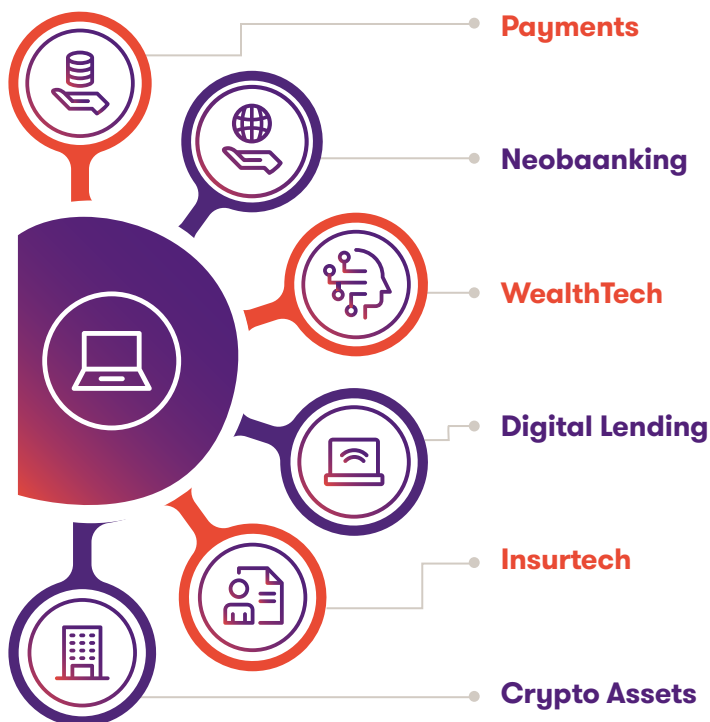
Our FinTech capabilities

Financial Services Risk Advisory



FinTech Ecosystem

India's FinTech ecosystem ranks third globally and is one of the fastest-growing markets. Set to reach USD 150 billion by 2025, it thrives on financial inclusion, digital infrastructure, and smartphone accessibility. However, challenges persist at the finance-technology intersection. Digital lending is projected to experience significant growth in the coming years, while payments are expected to see substantial transactions and revenue by the next decade. Additionally, the Insurtech sector is poised for a remarkable 15-fold expansion, and the Wealth Tech market is anticipated to establish India as a thriving market in the financial sector.





Challenges faced by the FinTech industry



How Grant Thornton can help

The team collaborates with regulators (RBI, NHB, etc.) for compliance and actively participates in industry workshops (CAFRAL, FACE, etc.).

Regulatory registers repository for financial services. In-house benchmarking captures global FinTech practices.

01

Distinguished
approach and
methodology

Leveraging our FinTech experience, we employ our proven approach in process reviews, tech risk management, and third-party audits for Indian financial services clients.

02

Connects with
regulators, SROs and
industry bodies

03

Specialised team
of experts

Experienced leadership with regulatory, process, and tech expertise. Engagement team comprises professionals who have worked with top FinTech players.

04

Tools and enablers

Key expertise

Team of 100+ professionals with extensive experience in the financial services industry

Diverse skill sets and qualifications, including Chartered Accountants, MBAs, CIAs, FRMs, CFAs, and CISA professionals

Collaborated with FinTechs across the industry, delivering key offerings across core and support functions

Custom-made solutions to clients, helping them transition to high-performing organisations and market leaders

Experience in supporting companies achieve their objectives with respect to internal policies and regulatory compliances

Core Solutions

Management assurance

Regulatory compliance and Governance review

Cyber compliance, Data security, Financial crime and ITGC

Trust and safety

KYC AML and customer due diligence

Client / merchant onboarding

Policy and SOP development

GRC transformation

Support Solutions

Human resources and payroll

Expense and procurement review

Treasury

Revenue assurance

Sales and Business Development

Finance and accounts

Secretarial and compliance

Taxation

Key offerings

Management assurance

Independent assurance solutions for boards and governing bodies on key risks and compliances. This includes assessments, audits, and reviews which aids senior management in decision-making and process alignment

Regulatory compliance

Compliance solution includes assessing risks, implementing programmes, monitoring activities and maintaining strong ties with regulatory bodies. This helps improve organisational compliance culture.

KYC AML and customer due diligence

KYC, AML, and customer due diligence processes prevent financial crimes such as money laundering, fraud, and identity theft. We assist organisations worldwide in mitigating risks and building a strong compliance.

Trust and safety

Trust and safety improves customer confidence and promotes the growth of FinTech companies. Implementing strong safety measures protects customer data, prevents fraud, and mitigates potential risks.

Cyber compliance & data security

Regulatory support helps enhance cyber compliance and data security. Services include implementing international standards and risk management assessments.

GRC transformation

We provide extensive functional assistance on key initiatives driven by an organisation's board and senior management such as structure designing, audit/risk/compliance transformation and assistance.



FINTECH

Meet our experts

Grant Thornton Bharat delivers the greatest value by collaborating across services to create innovative and tailored solutions to resolve clients' complex challenges.

Our team comprises professionals who are well equipped and experienced to address the complex challenges and issues faced by a rapidly evolving and one of the fastest-growing FinTech markets in the world.

Our engagement leadership team



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