

2016

Wealth Tracker

USE CASE 00

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1. Document Control

Revision History

Date	Version	Remarks	Author	Description

Classification: INTERNAL: CONFIDENTIAL

2. Table of Contents

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3. RM Dashboard

Use Case Overview

The RM Dashboard is a dashboard that shows as of date data for the ready reference of the RM user. Relevant data about clients mapped to the respective RM will be shown.

Notifications regarding client's products subject to renewal or maturity are also displayed here. They can also be exported from the system.

Use Case Details

Use Case No	00
Use Case Name	View RM Dashboard
Use Case Description	This use case will help user view client AUM, scheme performance and relevant market data in one go. User will also be able to see notifications regarding their clients.
Actor	RM User, System
Precondition(s)	User should have access to wealth tracker tool All data required from other systems/sources (CFA/MFHK/manual feed) should be available to WT tool
Basic Flow	<p>Inputs required:</p> <p>Aggregate client holdings (of all clients mapped to the respective RM)</p> <p>RM to Client mapping</p> <p>Market data (Scheme & Equity Benchmark NAVs (MFHK), debt market indicators, debt market data, product maturity (for FMPs from MFHK))</p> <p>Admin import/Configurations (Client categories, choice scheme list etc)</p> <p>FMP maturity dates (from market data)</p> <p>ELSS lock-in period completion date (for each client in each relevant scheme)</p> <p>SIP renewal date (for each client in each relevant scheme)</p> <p>Outputs:</p> <p>Total AUM: This is the total Assets under management of the RM. This will be calculated as \sum of all client's portfolio's market value.] Clients will include all client's that are mapped to the respective RM.</p> <p>Total no. of clients: This is the count of no. of clients that are mapped to the respective RM.</p>

Commented [PD1]: Please state the source & table names, Master tables from which names of indicators can be chosen from. Confirm if data is being updated regularly.

Commented [PD2]: Write exact logic and determine destination table/column

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Report quick links: This panel will by default be filled with the report default order. As the user starts using the reports (in the reports section, for any client in context), the latest accessed report will be displayed first, second latest second and so on. Top 15 reports will be displayed here.

Client choice scheme performance

Input from client: Scheme code classified as 'choice' scheme

The schemes are displayed investment type wise (Investment type as defined by Client).

This is the point to point performance of the selected scheme vs its mapped benchmark.

Graph: Four P2P are displayed here for each scheme. For all schemes (except scheme category: liquid/ ultra-short term schemes (1,3,6 months, 1yr periods will be displayed) & short (3,6 months, 1yr, 3 yrs periods will be displayed)), 6 months, 1 year, 3 years and 5 years returns will be shown.

<6months return is absolute return

1yr or > is XIRR

Scheme absolute return (<6 months): Use business logic for 'Absolute return scheme (independent)'

Benchmark absolute return (<6 months): Use business logic for 'Absolute return (benchmark)'

If any of the period history not available, the scheme and resp. benchmark data should be NIL.

Scheme CAGR: Use business logic for 'Annualized return scheme (independent)'

Benchmark CAGR: Use business logic for 'Annualized return benchmark'

Top 10 Clients

Selection from a dropdown is possible for 'Client Category'. (Client category will be defined by Client admin, selection option & filtration of clients will depend on these definition) [This is a client wise customization]

Here the AUM of top 10 clients (in descending order of AUM) is displayed.

AUM (current market value) of each client is calculated as:

In a multi-distributor scenario, only holdings whose ARN code = ARN code of the respective (CRISIL's) client, should be included in holdings below.

Holdings to be included where balance units >0 as of system date

\sum of all holdings (No. of units * latest available NAV)

Output graph:

The output graph will be a bar graph displaying one bar for each client's AUM.

Drill down: On drill down of any one of the bars, the respective client's asset allocation will be shown. The logic of asset allocation will be as per 'Asset allocation report'.

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Market Data

This area will contain benchmark data for specific dates. This area is customizable/configurable as per the products that the client deals in.

One time configuration at the time of deployment of product will be done for market data as follows:

Choose which indices should be displayed from: (i) Equity indices –Domestic (ii) Equity indices –Global (iii) Debt market indicators (iv) Corporate bond yields (v) Cross Currency rates (vi) Macro (economic) indicators (vii) Commodity prices

After the user has selected which categories have to be displayed, for each category selected, user will be able to select names of indicators/ indices which have to be displayed in front end (from a multi-select dropdown).

The dropdown will contain values for the following categories from destination:

- (i) Equity indices –Domestic (MFHK, any index out of 60 indices for which data is being maintained regularly)
- (ii) Equity indices –Global (MFHK)
- (iii) Debt market indicators (All rates mentioned in ‘Key debt market indicators’ table in newsletter prototype page)
- (iv) Corporate bond yields (List as mentioned in ‘Corp. bonds yields (%)’ table in newsletter prototype page)
- (v) Cross Currency rates (List as mentioned in ‘USD vs Currencies’ table in newsletter prototype page)
- (vi) Macro (economic) indicators (List as mentioned in ‘Key macro indicators’ table in newsletter prototype page)
- (vii) Commodity prices (List as mentioned in ‘Commodity prices’ table in newsletter prototype page)

***A feedfile will have to be sent to Client with daily index/indicator/debt etc market data. The data as collated for newsletter will be used to make feedfile. Daily values of all indicators marked ‘Y’ in configuration will be prepared in one file and sent to client.**

One time ‘daily 1 year historical data’ will be sent as feed to client DB while deployment.

Following type indices / indicators will be displayed here, if they are configured to be displayed:

Note: ‘to date’ referred to below is the **latest date** for which the said data element is updated in DB.

Equity indices (domestic & global) Columns:

Name of index: This is the display name of the indices that have been configured, display=‘Y’.

‘To date’: This is the value of selected indices as on latest update date as of date of accessing RM dashboard.

‘To date’ – 1 day: This is the value of selected indices as on (latest update date -1 day)

% change : $\frac{[(\text{Index value on ‘To date’}) - (\text{index value on ‘To date’} - 1 \text{ day})]}{(\text{Index value on ‘To date’})}$

*On click of any row, the resp. indicator’s daily values for last 1 year will be visible as a graph.

Commented [PD3]: If only some indicator / index is updated for a resp. date, and it happens to be a holiday for another index, or indicator, dates in different tables can end up being inconsistent.

Debt market indicators

Output columns:

Name of rate/ indicator: This is the name of resp. indicator.

'to date': Here the rate of indicator (in % terms) as latest update date as of system date is displayed.

*On click of any row, the resp. indicator's daily values for last 1 year will be visible as a graph.

Corporate bond yields

Output columns:

Data label: This is the label of rate displayed. Values like 6 mnths, 1 yr, 3 yr etc will be displayed here.

Rating 1: This is the '% yield' of bonds in the respective rating category.

Rating 2: This is the '% yield' of bonds in the respective rating category.

Rating 3: This is the '% yield' of bonds in the respective rating category.

Rating 4: This is the '% yield' of bonds in the respective rating category.

Rating 5: This is the '% yield' of bonds in the respective rating category.

Cross currency rates

Output columns:

Rate label: This is the name of both currencies whose exchange rate is being shown here.

'To date': This is the resp. exchange rate as on date of accessing RM dashboard.

'To date' – 1 day: This is the value of resp. exchange rate as on (to date -1 day)

*On click of any row, the resp. rate's daily values for last 1 year will be visible as a graph.

Key macro-economic indicators

Output columns:

Indicator name: This is the name of the indicator to be displayed

Rate: This is the rate of increase/decrease of the resp. indicator for a certain month/ quarter. The display format is 'Rate (month- year or quarter start month- quarter end month -year)'

*On click of any row, the resp. rate's daily values for last 1 year will be visible as a graph.

Commodity Prices

Output columns:

Commodities: This is the name of the commodity. The display format is 'Commodity name (units of price/base quantity of measurement of price)'

'To date': This is the price of resp. commodity as on 'to date'.

'To date' – 1 day: This is the value of resp. commodity as on ('to date' -1 day)

Change : {(Commodity price on 'To date') – (Commodity price on 'To date' – 1 day)}

*On click of any row, the resp. commodity's daily price for last 1 year will be visible as a graph.

Enterprise notifications

A blank area will be provided on the RM dashboard page, where admin can publish any official notifications, to all RMs.

Notifications

This area shows notifications regarding time barred products that are either maturing or eligible for renewal; held by customers mapped to the respective RM user.

FMP

Input: Maturity date of the respective product (MFHK, **Scheme_Details.MaturityDate**).

Date range: This is the time period for which notifications are displayed. This will be a calendar 'from date', 'to date' input by RM user.

FMP counter: This is the no. of notifications, regarding all clients present in the FMP maturity category for 'from' to 'to date'. (The count will be of notifications, so for one client, if more than one product is maturing, it will count products).

FMP client-wise notifications: The notification for each client will be displayed in the format:

Client Name (primary text)

Your ____ (insert product name/ scheme name) will mature on ____ (insert date)

Note: (One client can have multiple products maturing in the time range stated. Each product will be visible as a separate line item in notifications under the same client name)

ELSS

Input of lock in period of 'equity category' needed from master table.

Client transaction data (of all clients mapped to the resp. RM).

1. Date range/ for the month of: This is the time period for which notifications are displayed. This will be a calendar 'from date', 'to date' input by RM user.
2. ELSS counter: This is the no. of notifications, regarding all clients present in the ELSS category. One client can hold multiple ELSS schemes whose units have holding days > lock in no of days. Thus each scheme under all clients will be included in count.
3. ELSS client-wise notifications: The notification for each client will be displayed in the format:
 - a. Client Name (primary text)
 - b. Your ____ no of units in (insert product name/ scheme name) have completed lock-in on ____ (insert 'to date' selected above) (i) [The 'i' button will show the purchase transactions that have been included in 'no of units' above. This information should also get exported in excel/ PDF]

Commented [PD4]: Not applicable to SBI
Will be clarified for Citi as we get data from Client

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	<p>4. No. of units to be displayed above will be calculated as: Total of all active purchases (balance units) as on 'to date' whose holding days> lock-in days of investment type equity.</p> <p>SIP</p> <p>Input: Client's choice of no. of SIP's or respective time period, for all relevant schemes (i.e. schemes in which the client has placed a standing instruction for SIP) is needed. Source of data can be finalized only after information is received from CRISIL's Client.</p> <p>1. Date range/ for the month of: This is the time period for which notifications are displayed. This will be a calendar 'from date', 'to date' input by RM user. Default dates according to configuration.</p> <p>2. SIP counter: This is the no. of notifications, regarding all clients present in the SIP category, whose SIP maturity date falls between 'from' and 'to' date selected by user. If a client has multiple schemes whose SIPs are ending between 'from' and 'to' date, then all such schemes will be counted separately in counter.</p> <p>3. SIP client-wise notifications: The notification for each client will be displayed in the format:</p> <p>a. Client Name (primary text)</p> <p>b. Your SIP subscription in____(insert product name/ scheme name) will end on _____ (insert last SIP due date)</p>	
Exception	None	
Alternate Scenario 1,2,3	None	
Validation	None	
Post condition	RM has landed in the Wealth tracker, and viewed client data at a glance.	
Frequency of use		
Assumptions	NA	
Common parameters	Parameters	
	Search	NA
	Filter	NA

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	Sort	NA
	Aggregate functions (Min, Max, Average, Sum, Count)	NA
	Notification & Email template	NA
	Drill down feature	NA
	Capture audit trail	NA
	Performance matrix	NA
	Export	NA
	Implication of Concurrent Users	
Notes & Issues	NA	
Out of scope	NA	
Sample Image		
Attachments	NA	

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