

# MODERN DIGITAL BANKING DASHBOARD



Presented by : Team 2

Under the guidance of : Priya mam

**INFOSYS SPRINGBOARD**



# WHY WE BUILT THE DASHBOARD

1

Provide users with a **unified view** of their accounts and transactions.

2

Enable **real-time insights** and transaction monitoring.

3

Ensure **secure and efficient management** of banking data.

4

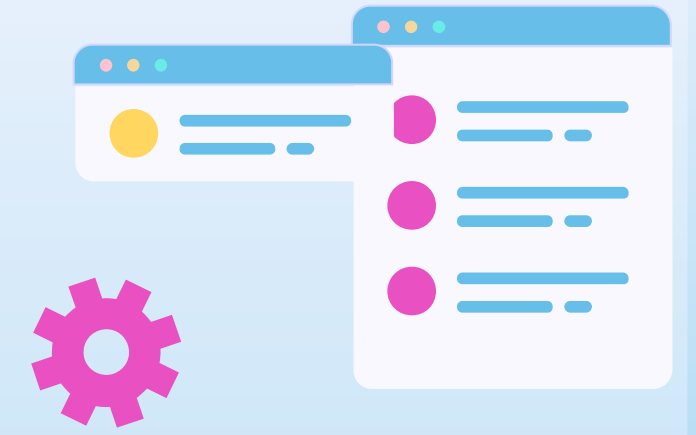
Improve **user experience** through a clean, responsive, and interactive interface.

5

Support **integration** with APIs, webhooks, and banking services for modern operations.



# MODERN TECH STACK OVERVIEW



## Frontend:

React.js +  
Tailwind CSS →  
Interactive &  
responsive UI

## Backend:

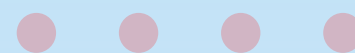
FastAPI →  
High-  
performance,  
scalable APIs

## Database:

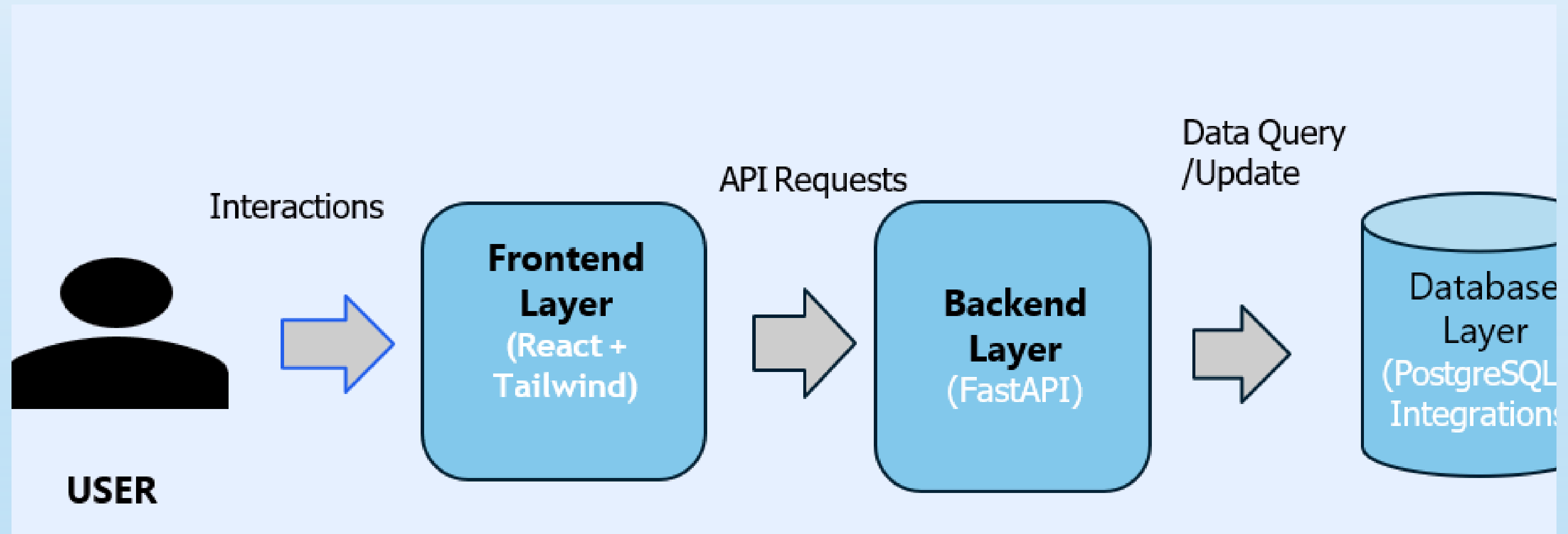
PostgreSQL →  
Reliable relational  
database

## Authentication: JWT

(access + refresh  
tokens) → Secure  
user sessions



# SCALABLE & MODULAR SYSTEM ARCHITECTURE



# A DESIGN FOR A MAINTAINABLE CODEBASE –MODULAR ARCHITECTURE

## Modern Digital Banking Frontend

- User opens app (**index.html**)
- React initialized (**main.jsx**)
- Routing to pages (**App.jsx**)
- UI built using **components/**
- API call from **services / utils**
- Data stored using **state (hooks)**
- Dashboard updated
- (**pages/Dashboard.jsx**)

## Modern Digital Banking Backend

- Request received (**main.py**)
- Routed to API (**routers**)
- Auth check (**auth.py**)
- Data validation (**schemas.py**)
- DB operation (**models +database.py**)
- Response returned
- JSON response sent

# Modern Bank Management System

Manage accounts, transactions, budgets, and insights securely.

Login

Get Started

Secure authentication that enables registered users to access their personalized digital banking dashboard. Secure login with OTP

Quick and validated user registration that provisions a new profile for seamless access to banking services. Validated user registration. Strong password policy. And Email & phone validation.

Secure Bank Login

Email  
priya18@gmail.com

Password  
\*\*\*\*\*

Captcha  
fmehta

Login with OTP

Don't have an account? Register

Secure Digital Banking Portal

Create Account

Full Name  
priya ✓

Email Address  
priya18@gmail.com ✓

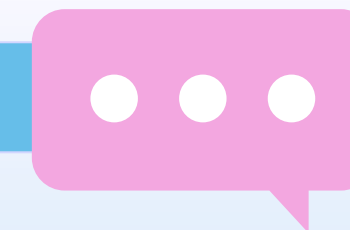
Phone Number  
0987654321 ✓

Password  
#Priya123 ✗

Confirm Password  
\*\*\*\*\* ✓

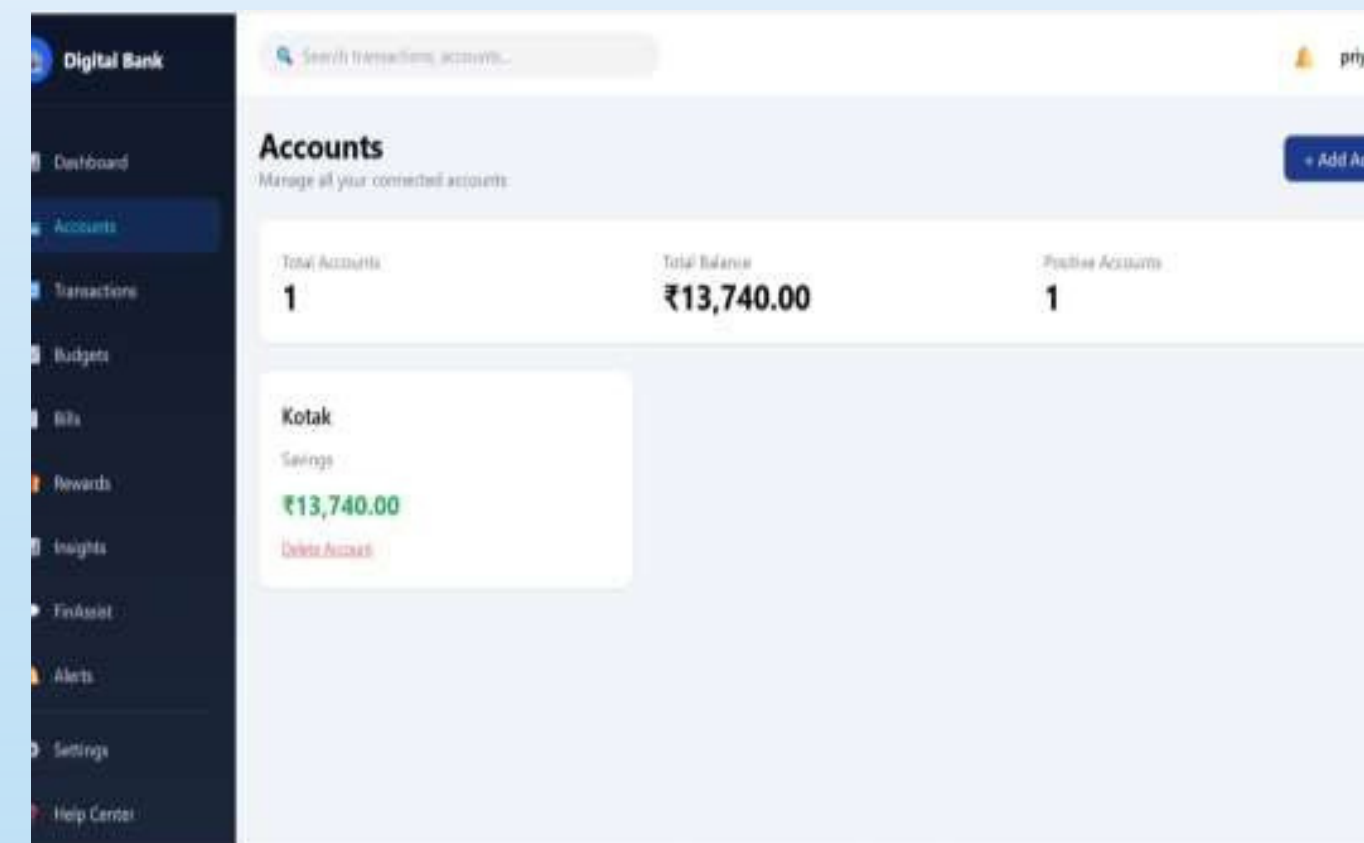
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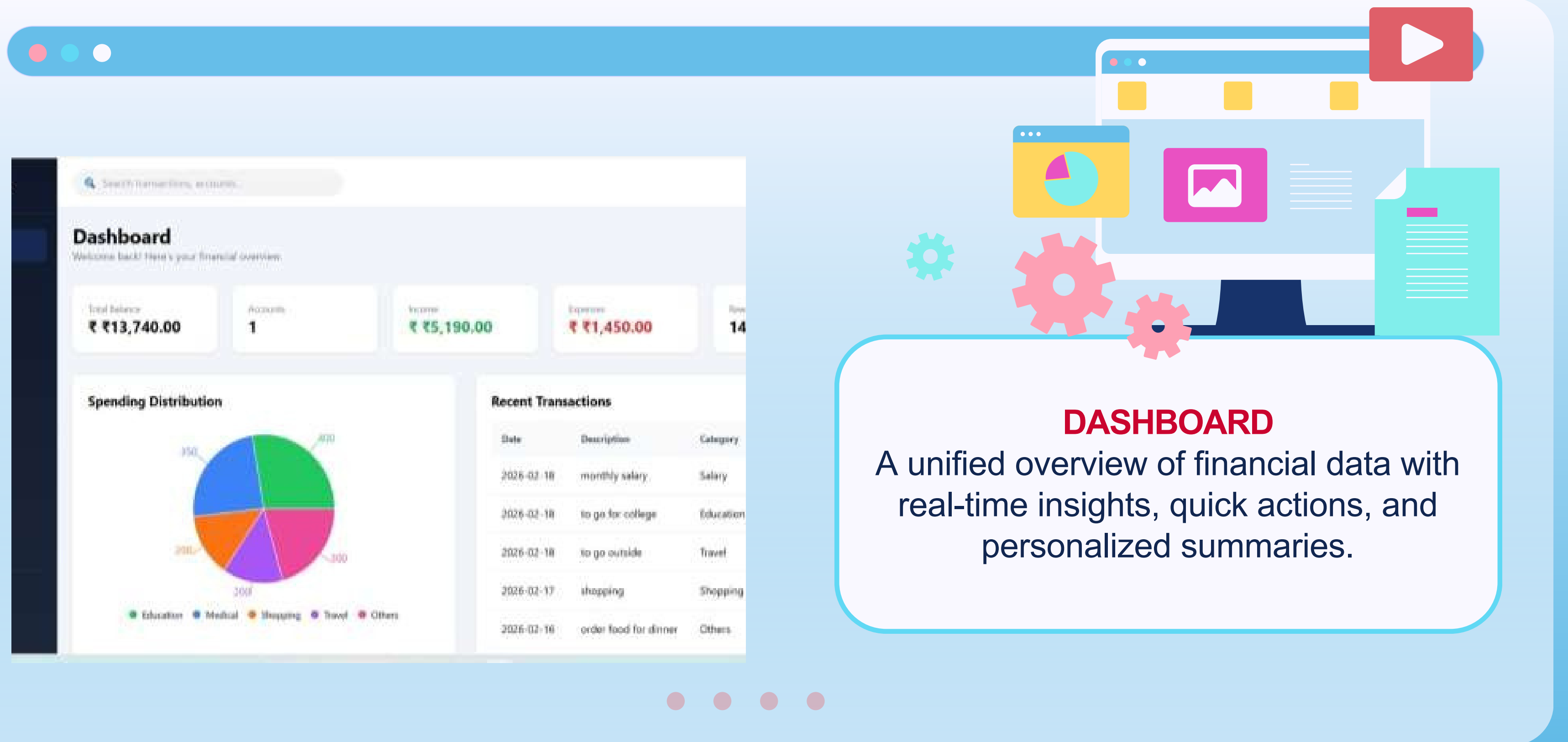
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## ACCOUNTS

Centralized view of all linked bank accounts with balance tracking and account details. Add/Remove bank accounts. Monitor balances. Multi account support and Secure API integration





## DASHBOARD

A unified overview of financial data with real-time insights, quick actions, and personalized summaries.

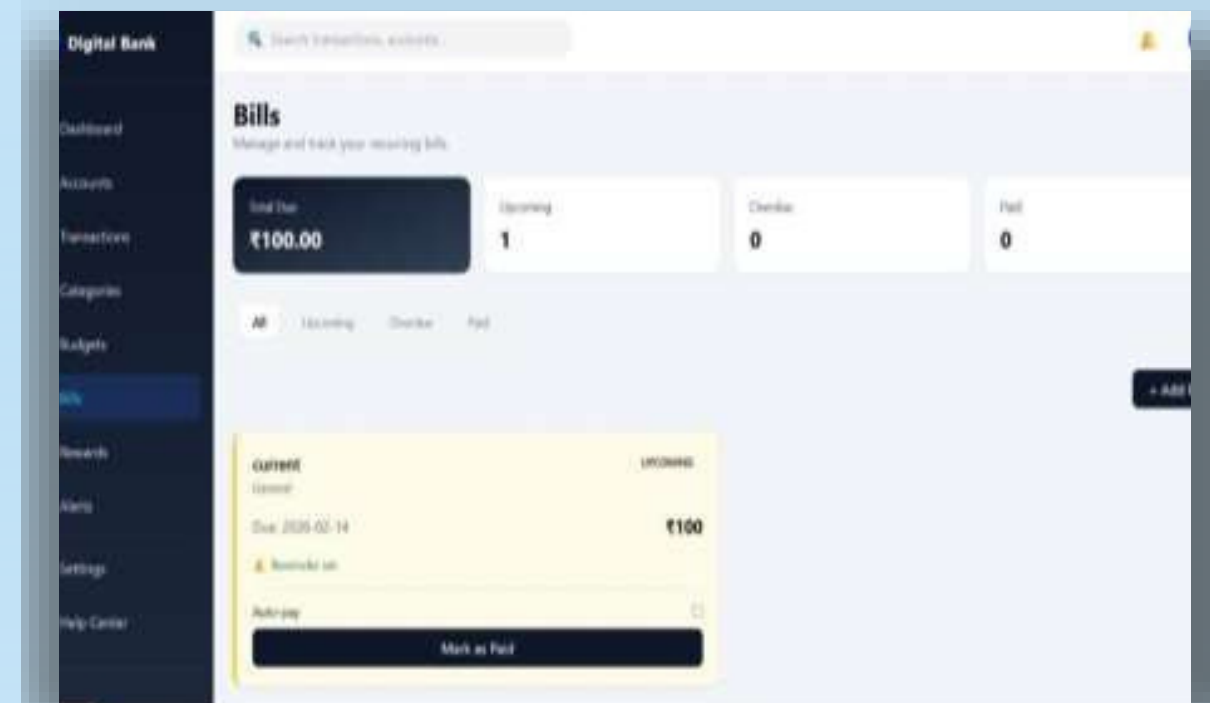


# CORE FEATURES: WORKFLOW AND MANAGEMENT



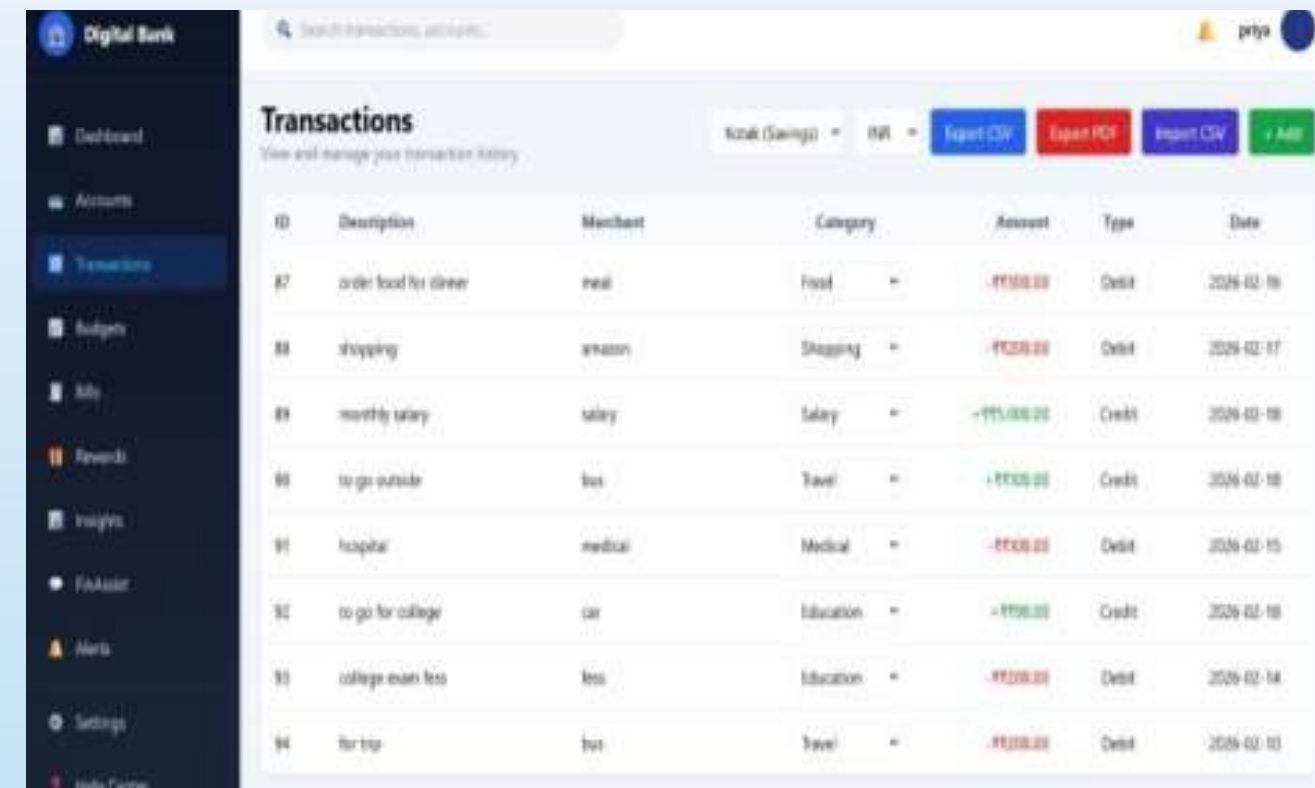
- Set category-wise budgets and track spending in real time.
- Gain visual insights for smarter financial planning

- Manage recurring bills with clear due-date tracking
- Receive automated reminders to avoid missed payments (Auto-pay option for bills).



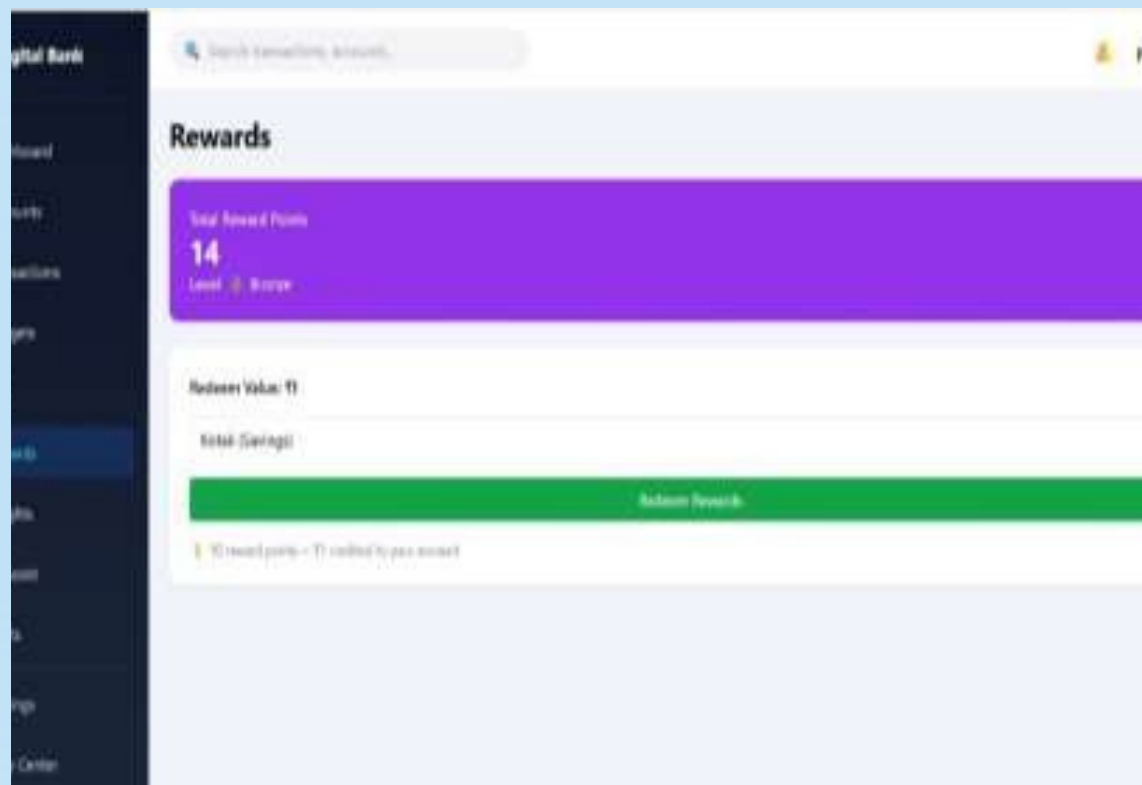
## Transactions Management:

- Add / Edit / Delete transactions
- Credit & Debit classification
- Category assignment
- CSV Import
- Export to PDF & CSV
- Real-time updates



The screenshot shows the 'Transactions' page of a digital bank interface. It features a sidebar with navigation options like Dashboard, Accounts, Transactions, Budgets, Bills, Rewards, Insights, Favorites, Alerts, Settings, and Help Center. The main area displays a table of transactions with columns for ID, Description, Merchant, Category, Amount, Type, and Date. The table lists various transactions such as food orders, shopping, salary, travel, medical, and education. Above the table, there are filters for 'Total (Savings)' and 'INR', and buttons for 'Export CSV', 'Export PDF', 'Import CSV', and '+ Add'.

ID	Description	Merchant	Category	Amount	Type	Date
87	order food for dinner	meal	Food	-₹150.00	Debit	2024-02-06
88	shopping	amazon	Shopping	-₹120.00	Debit	2024-02-07
89	monthly salary	salary	Salary	+₹15,000.00	Credit	2024-02-08
90	to go outside	bus	Travel	+₹100.00	Credit	2024-02-08
91	hospital	medical	Medical	-₹100.00	Debit	2024-02-10
92	to go for college	car	Education	+₹100.00	Credit	2024-02-08
93	college exam fees	fees	Education	-₹100.00	Debit	2024-02-14
94	for trip	bus	Travel	-₹100.00	Debit	2024-02-10

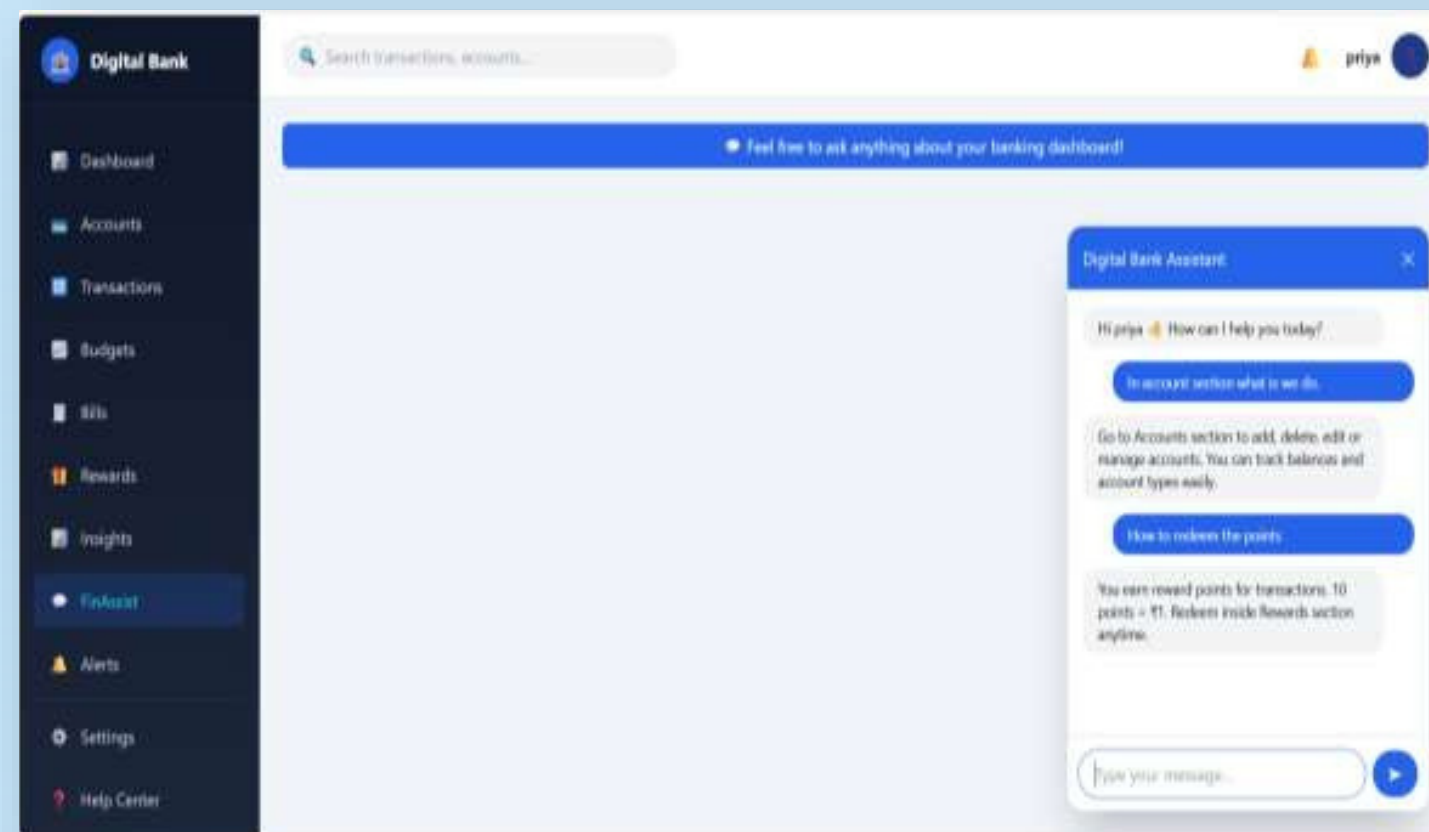
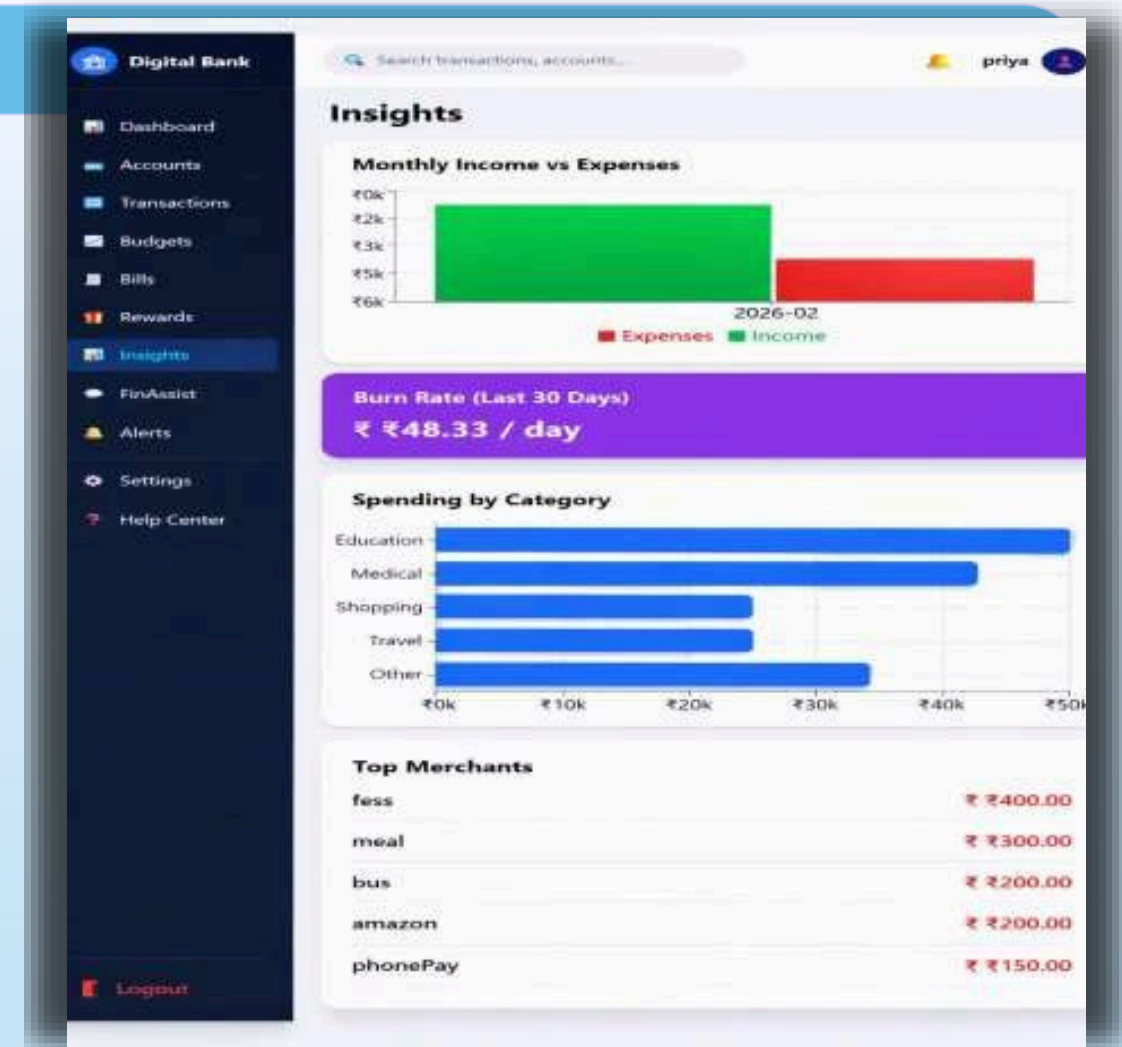


## Rewards & Points System :

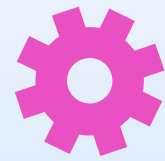
- Earn points on transactions
- 10 points = ₹1 redeemable
- Redeem to selected account
- Reward level classification (Bronze → Platinum)

## Financial Insights :

- Monthly Income vs Expenses chart
- Burn Rate analysis
- Top merchants analysis
- Spending by category
- Data-driven financial planning

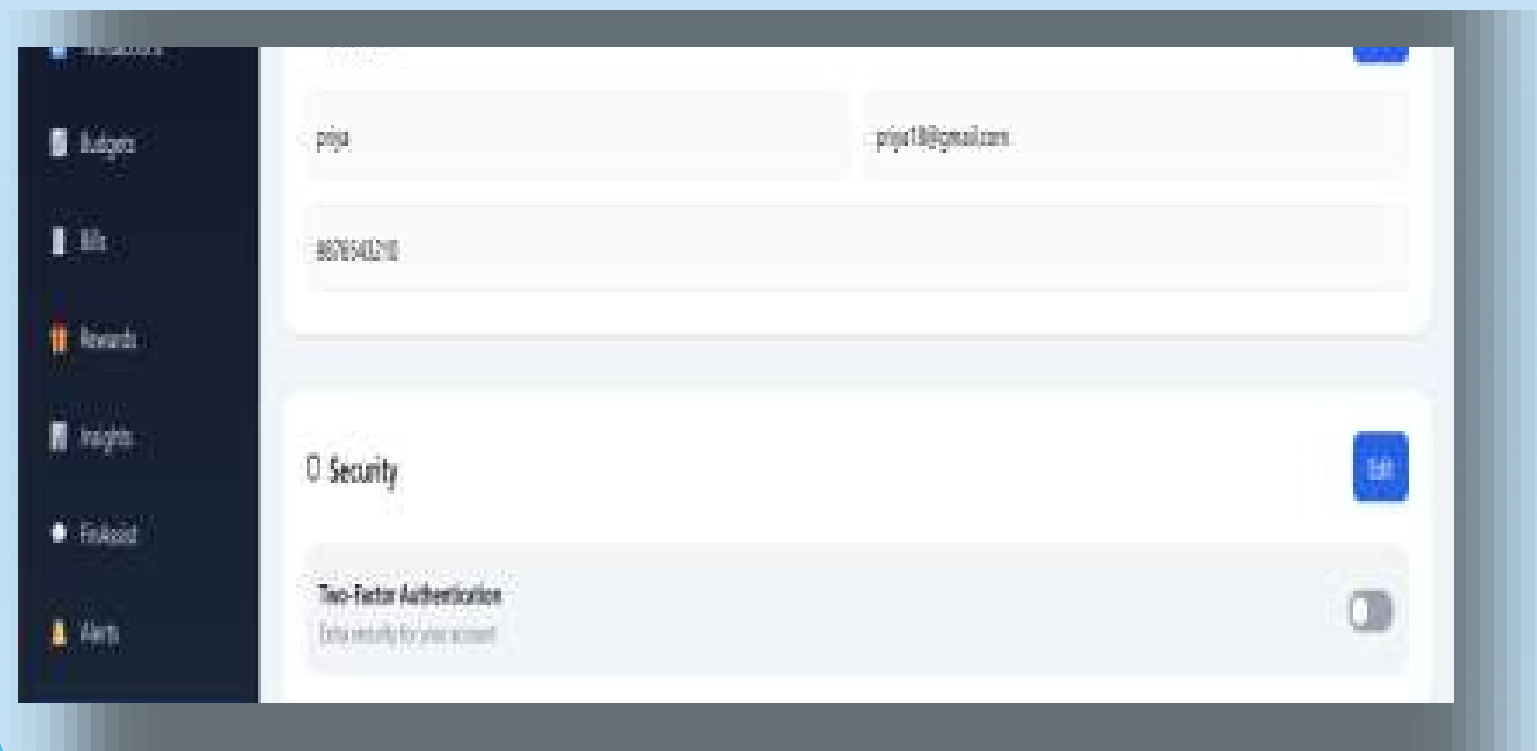
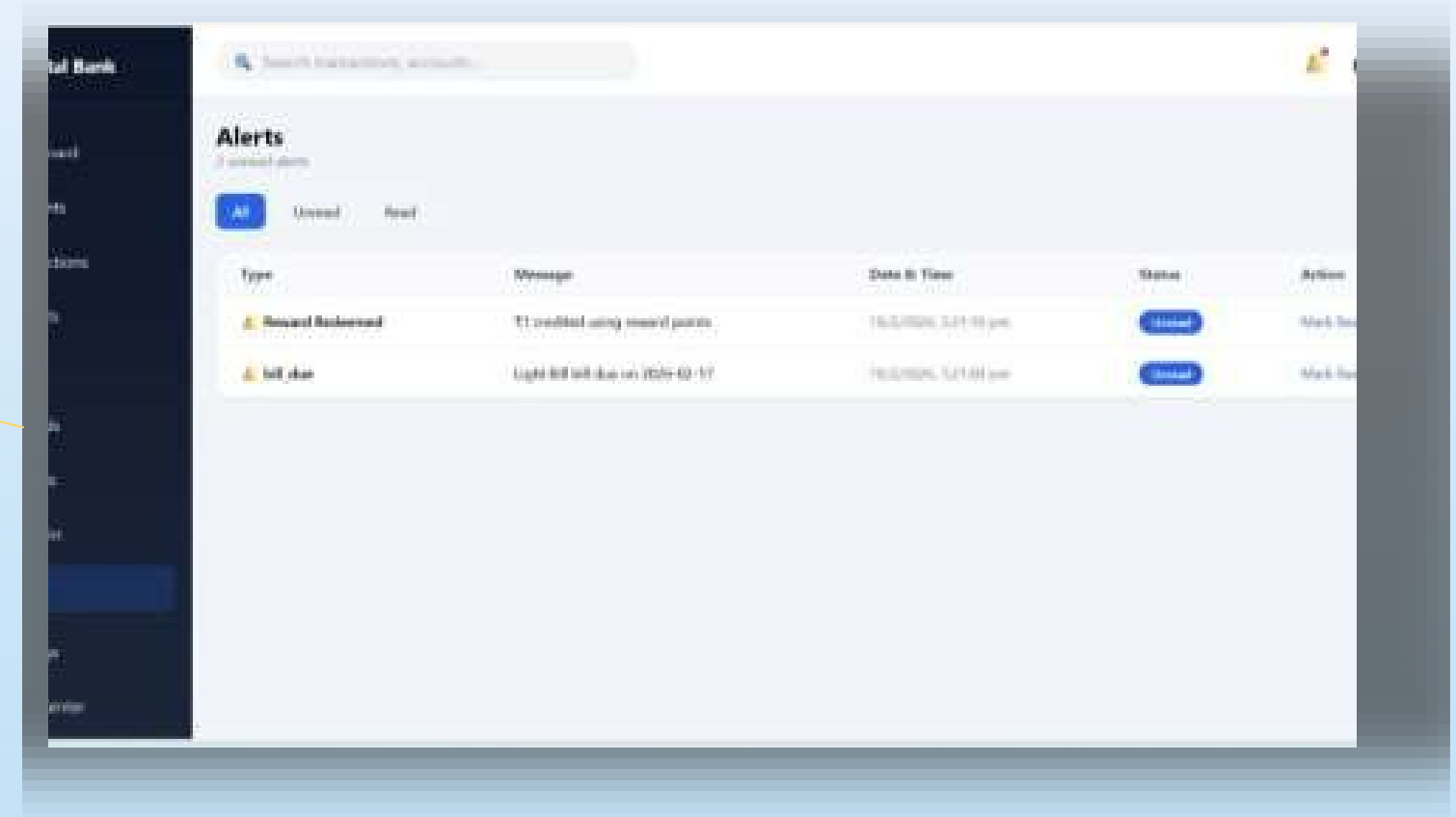


- Personalized greeting (Hi *User Name*)
- 200 rule-based query support
- Covers Accounts, Transactions, Budgets, Bills & Security
- Instant response without external AI
- Improves user interaction experience



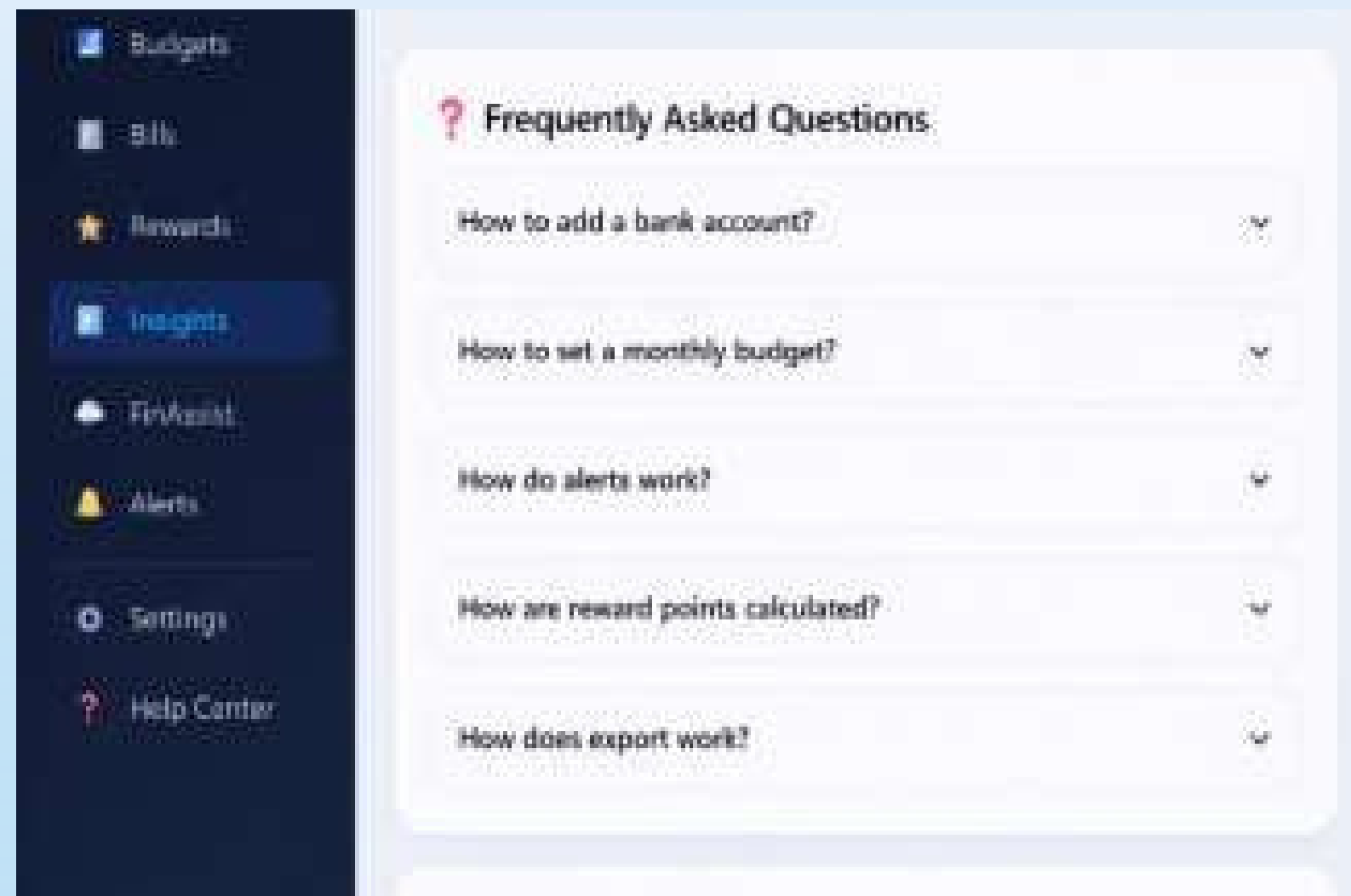
## Alerts & Notifications System

- Real-time banking notifications
- Budget exceeded & large transaction alerts
- Bill due / overdue reminders
- Reward updates
- Auto-refresh every 30 seconds



## Settings & Security

- Profile update (Name & Phone)
- Strong validation & password policy
- Two-Factor Authentication (2FA)
- Secure account deletion

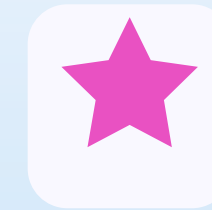


## Help center

- Centralized support section for users
- Search help topics instantly
- Frequently Asked Questions (FAQs)
- Covers accounts, budgets, alerts, rewards & exports
- Contact support via Email, Phone, or Ticket
- Quick response within 24 hours



## TEAM CONTRIBUTIONS



- **FRONTEND:**

Renisha, Durga, Sowmya Sree, Marency – UI development, component design, API integration

- **BACKEND:**

Tanuja More – Backend development & API integration

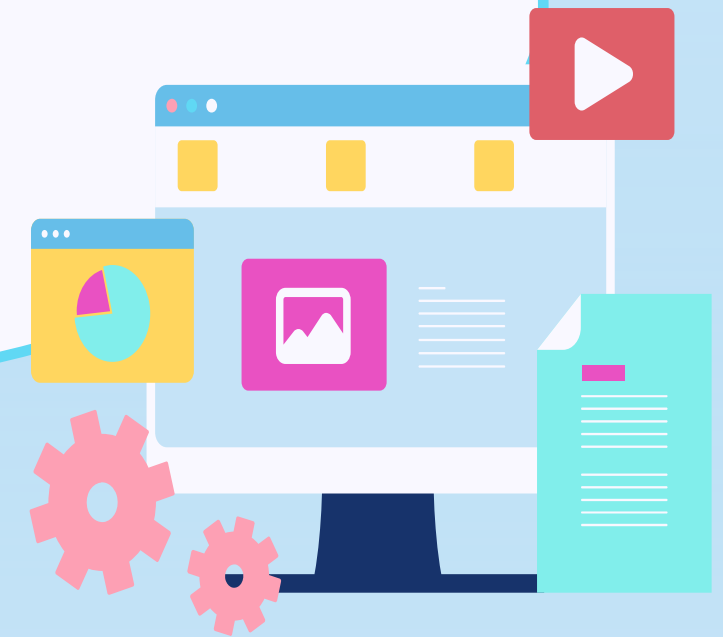
Byreddy Saireddy – Backend logic & database

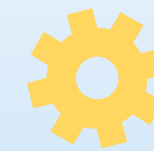


# PRESENTATION LINK



<https://drive.google.com/open?id=19-Pgqnos36PVr9yC2w9QlhgEJuBydCmB>





# THANK YOU

