

# MODERN DIGITAL BANKING DASHBOARD



Presented by : Team 2  
Under the guidance of : Priya mam

**INFOSYS SPRINGBOARD**



# WHY WE BUILT THE DASHBOARD

1

vide users with a **fied view** of their accounts and transactions.

2

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

3

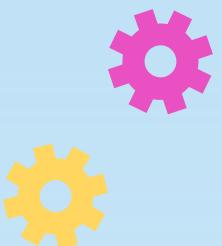
Ensure **secure and efficient management** of banking data.

4

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

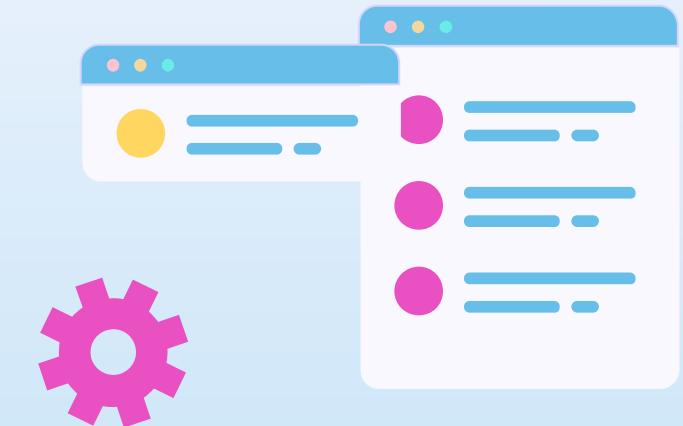
5

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





# MODERN TECH STACK OVERVIEW



**Frontend:**  
React.js +  
Tailwind CSS →  
Interactive &  
responsive UI

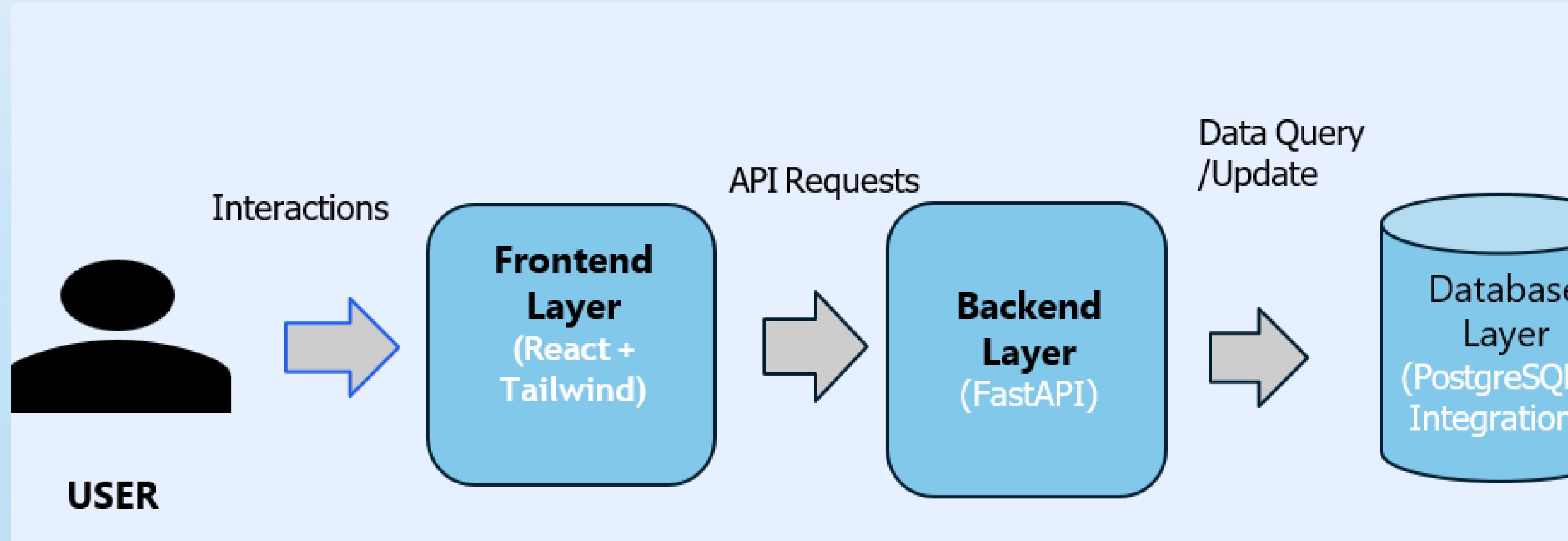
**Backend:**  
FastAPI →  
High-  
performance,  
scalable APIs

**Database:**  
PostgreSQL →  
Reliable relational  
database

**Authenticator:** 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**)

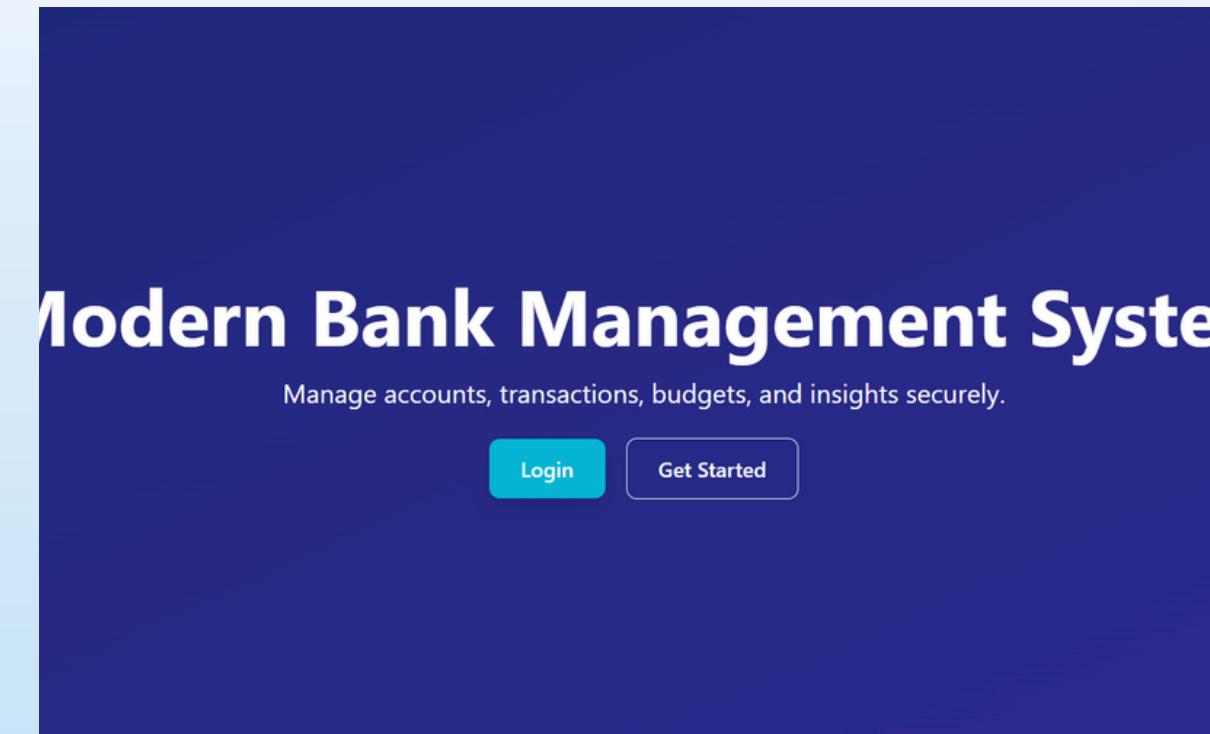
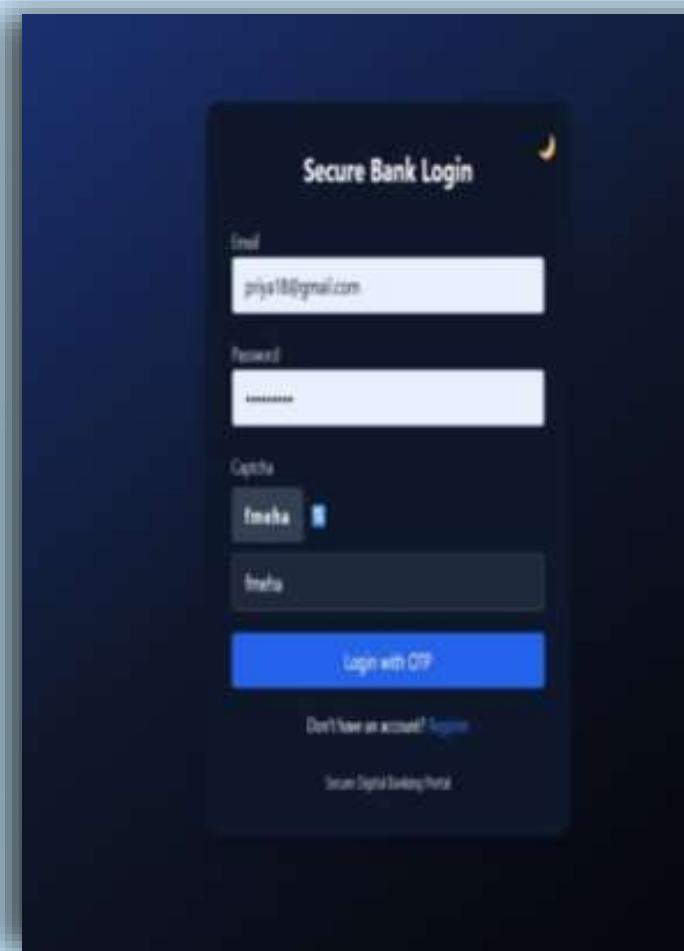
## Modern Digital Banking Backend

- 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

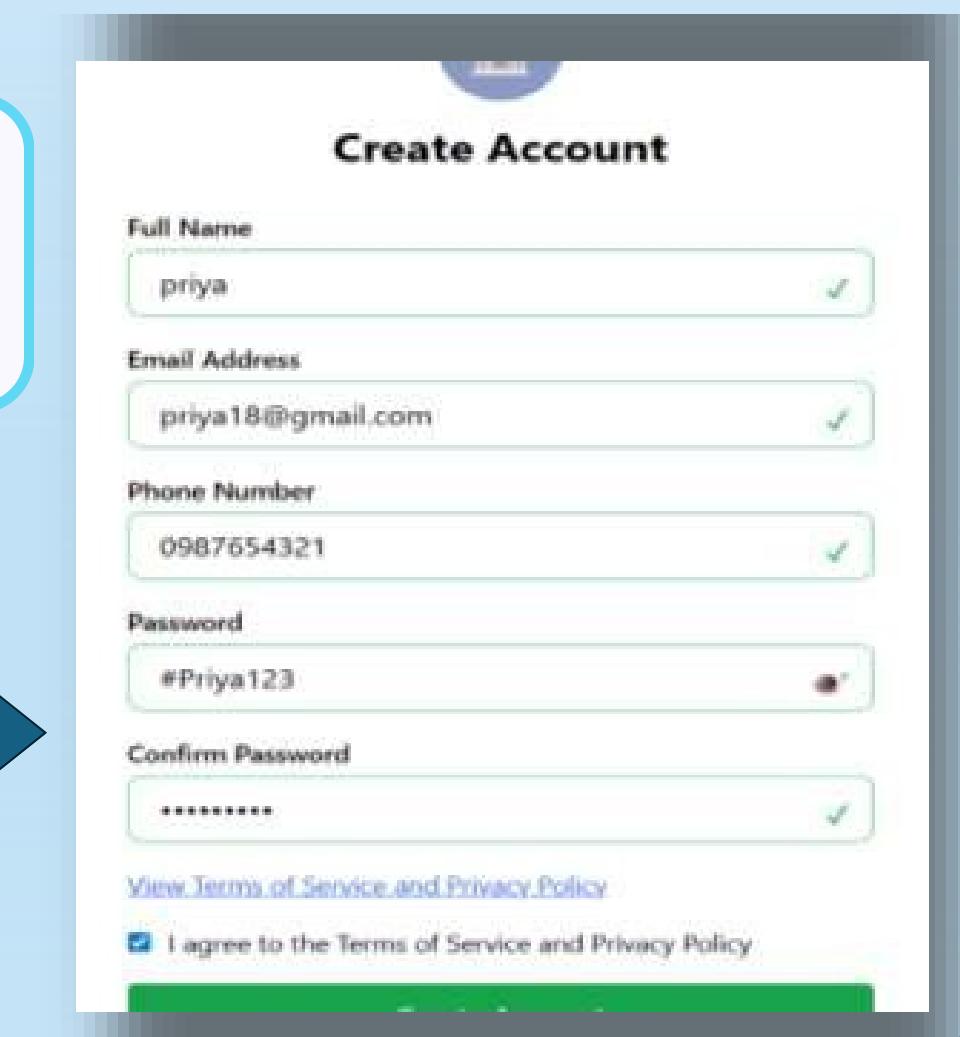




Secure authentication that enables registered users to access their personalized digital banking dashboard. Secure login with OTP



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.



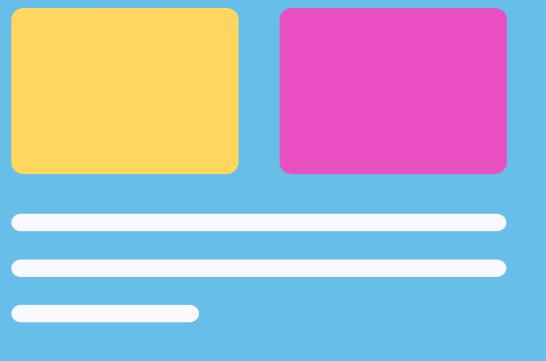
## Modern Bank Management System

Manage accounts, transactions, budgets, and insights securely.

Login

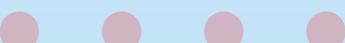
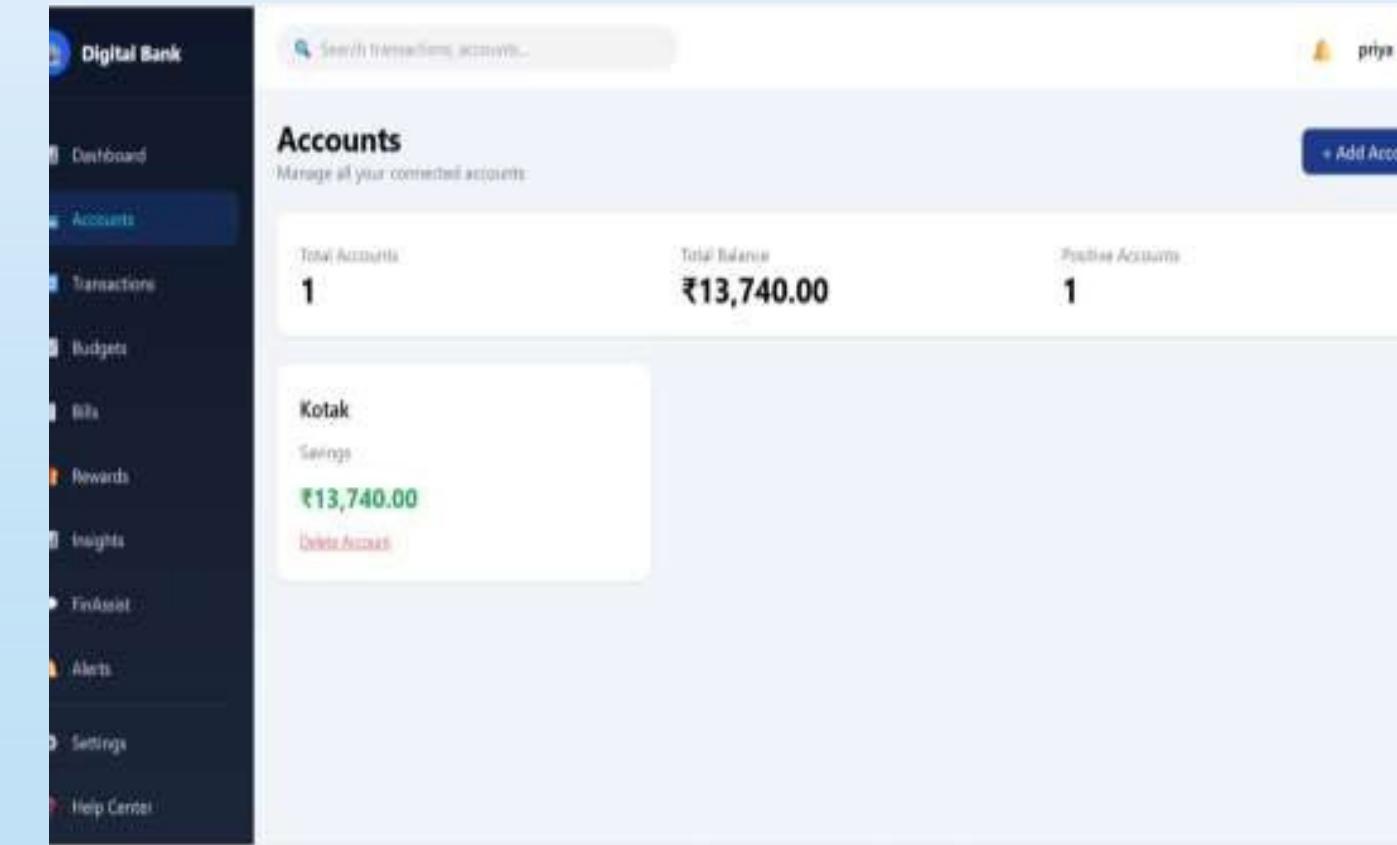
Get Started





## 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



The image displays a composite interface. On the left, there is a screenshot of a financial dashboard titled "Dashboard". It shows a top bar with "Total balance ₹ 13,740.00", "Accounts 1", "Income ₹ 5,190.00", "Expense ₹ 1,450.00", and "Row 14". Below this is a "Spending Distribution" section featuring a pie chart with five segments: Education (green), Medical (blue), Shopping (orange), Travel (purple), and Others (pink). To the right of the chart is a "Recent Transactions" table with the following data:

Date	Description	Category
2026-02-18	monthly salary	Salary
2026-02-18	to go for college	Education
2026-02-18	to go outside	Travel
2026-02-17	shopping	Shopping
2026-02-18	order food for dinner	Others

On the right side of the image, there is a video player interface. It features a blue header bar with three dots (red, green, blue) and a red play button icon. Below the header is a light blue rectangular area containing several icons: a yellow square with a pie chart, a pink square with a photo camera, a white document with horizontal lines, and a teal vertical bar with horizontal lines. Three pink gears are positioned below these icons, connected by a horizontal line.

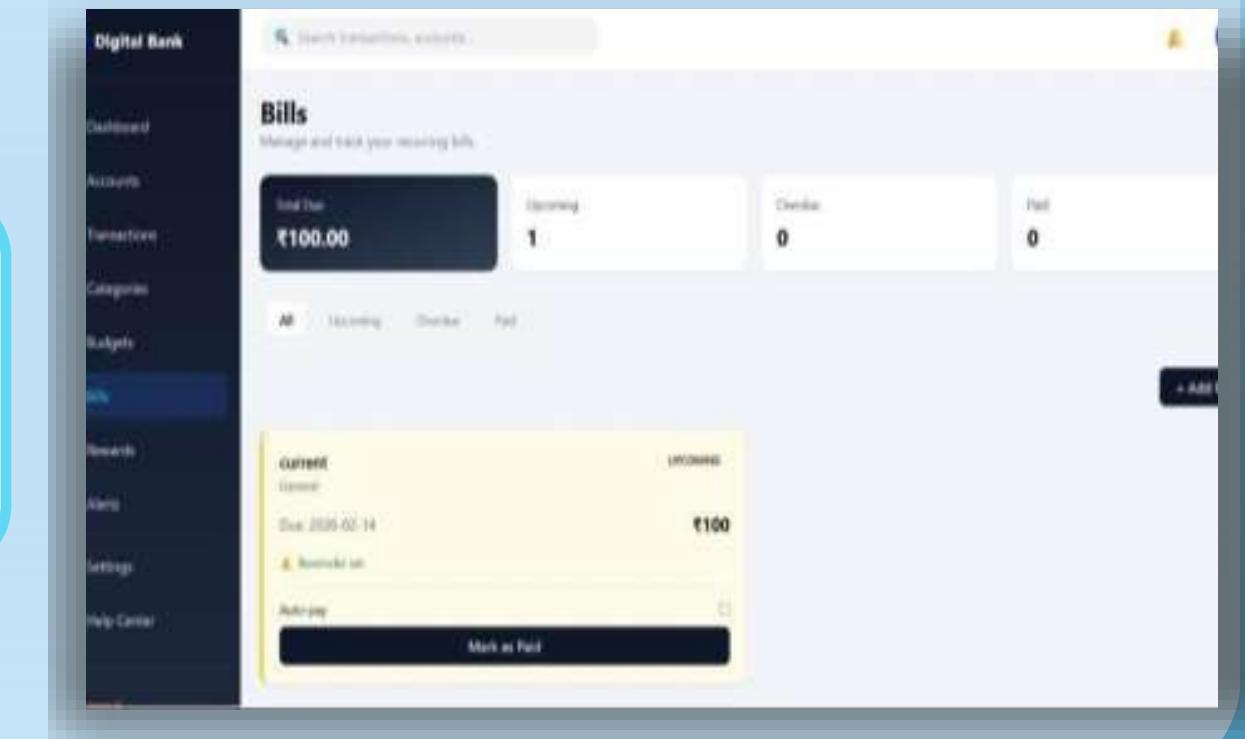
## DASHBOARD

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



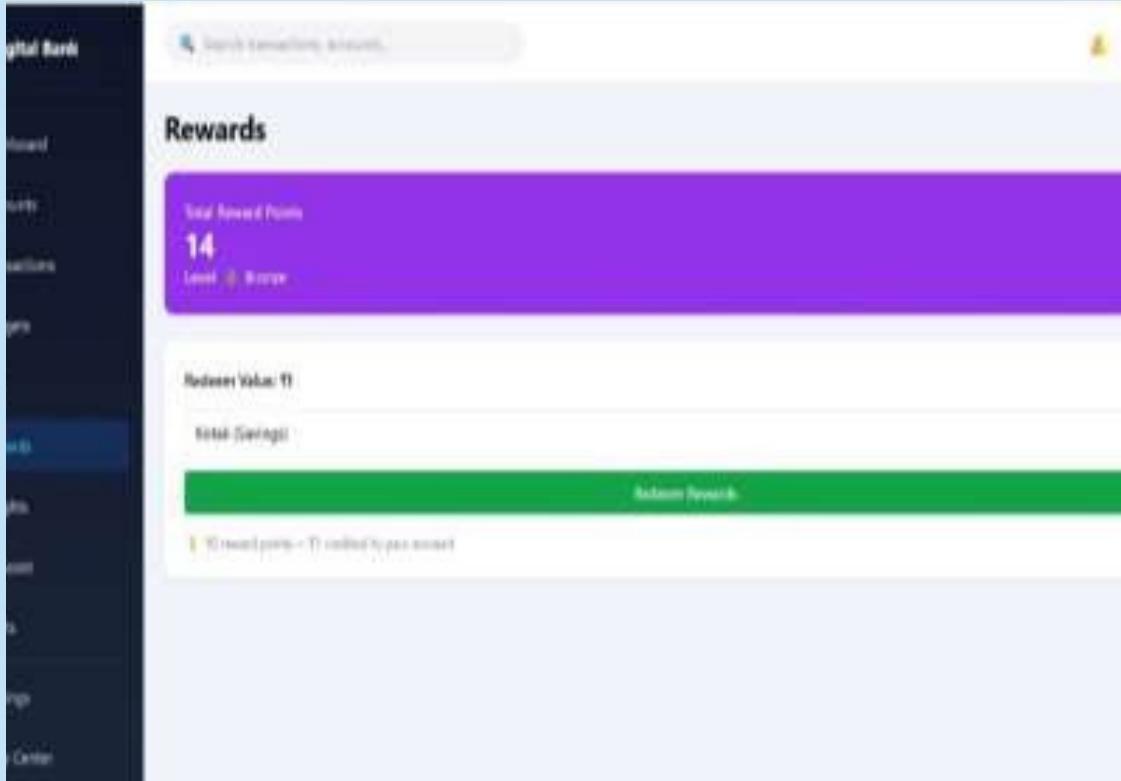
- Manage recurring bills with clear due-date tracking
- Receive automated reminders to avoid missed payments(Auto-pay option for bills).



## Transactions Management:

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

ID	Description	Merchant	Category	Amount	Type	Date
87	order food for dinner	meal	Food	-₹100.00	Debit	2024-02-10
88	shopping	amazon	Shopping	-₹200.00	Debit	2024-02-11
89	monthly salary	salary	Salary	+₹15,000.00	Credit	2024-02-10
90	to go outside	bus	Travel	-₹50.00	Credit	2024-02-10
91	hospital	medical	Medical	-₹200.00	Debit	2024-02-10
92	to go for college	car	Education	-₹100.00	Credit	2024-02-10
93	college exam fees	bus	Education	-₹200.00	Debit	2024-02-10
94	for trip	bus	Travel	-₹100.00	Debit	2024-02-10



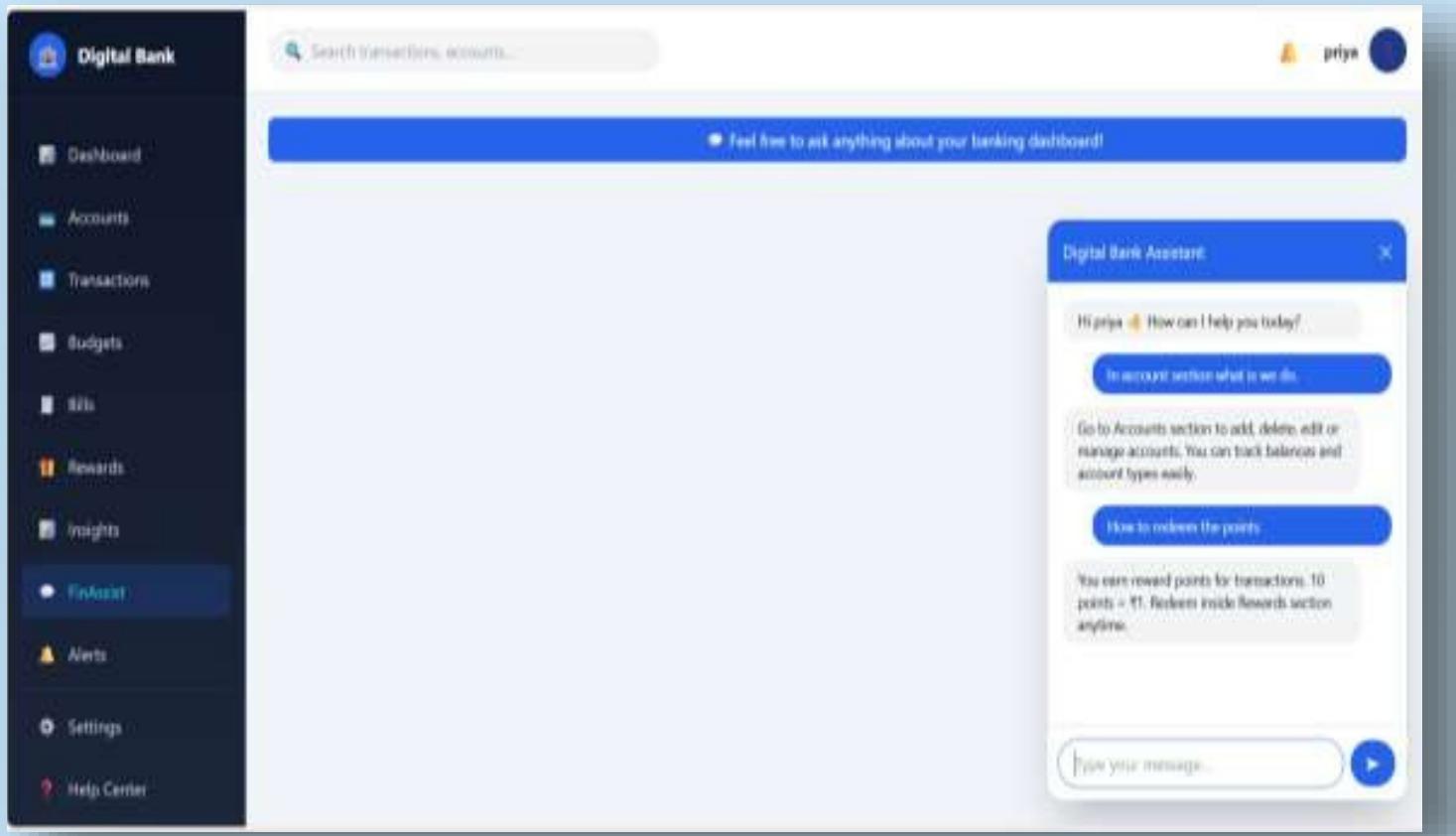
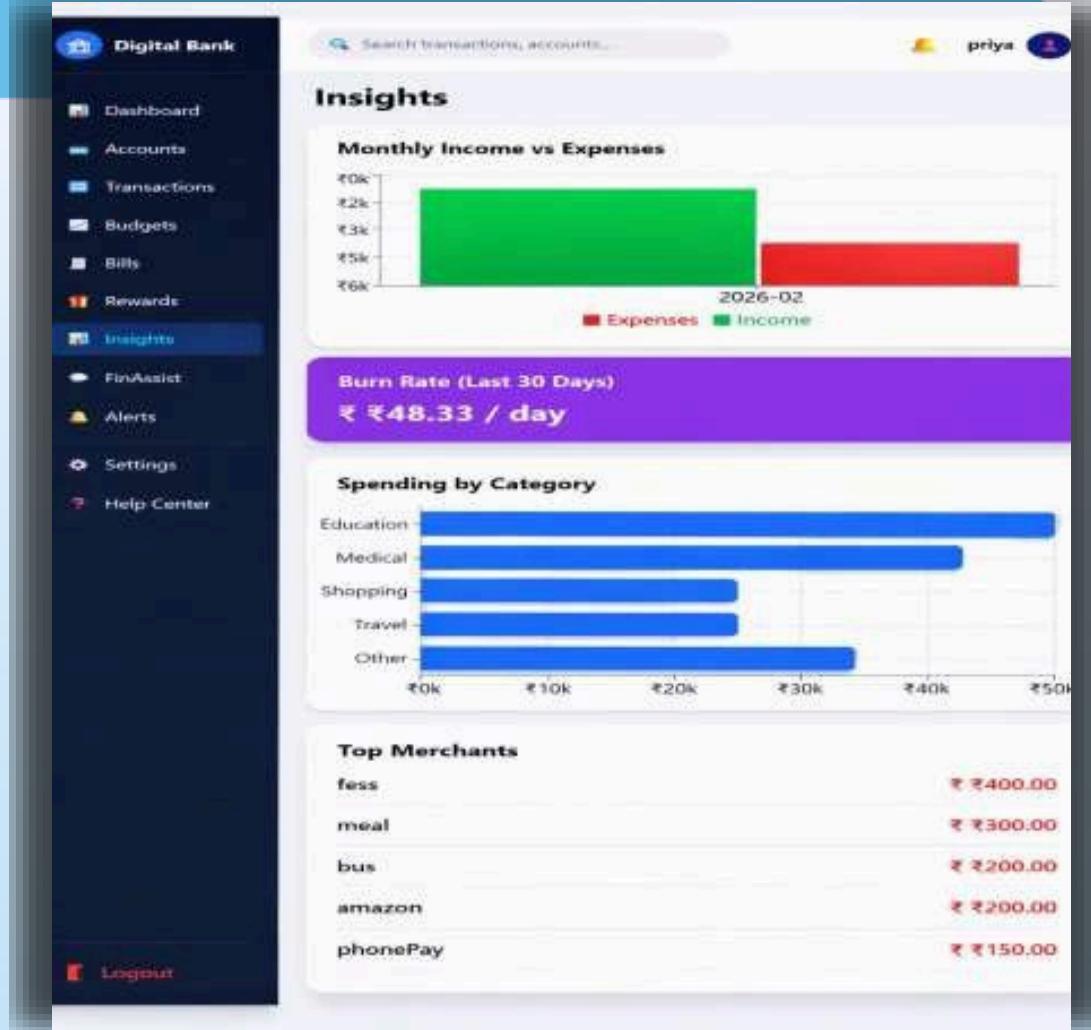
## Rewards & Points System :

- 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

Type	Message	Date & Time	Status	Action
Reward Redemptions	11 credited using reward points	10/10/2023, 12:00 PM	Read	Mark Read
Bill due	Light bill will due on 10/10/23 by 11:59 PM	10/10/2023, 11:59 PM	Unread	Mark Read



## 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-Pggnos36PVr9yC2w9QIhgEJuBydCmB>

