

# yono Business – User Manual

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**yono Business – Dashboard**

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### 3. Post Login Features

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Post successful login to yono Business, system will redirect the corporate user to yono Business landing page. Corporate User will be able to:

- View Dashboard analytics:  
View the insight full analytics of corporate accounts

### 3.1 Dashboard

Dashboard is applicable for corporates (e.g. Vyaapar, Vistaar, and Saral) and to all user group having any accounts map:

Dashboard consist of following five widgets:

1. Overview
  - a. Total credits
  - b. Total debits
  - c. Pending approval for authorization
  - d. Import LC expiring in next 7 days
2. Account Summary
  - a. Assets
  - b. Liabilities
3. Alerts
4. Upcoming Payable
5. Non Fund Limit Summary

**Summary for each dashboard widget as:**

#	Dashboard Widget	Sub Widget/Function	Detail
1	Overview	Total Credits	Show the consolidated amount credited on last day
2	Overview	Total Debits	Show the consolidated amount credited on last day
3	Overview	Payments Approval Pending	Show the consolidated count and amount pending approval transactions
4	Overview	LC expiring in next 7 days	Show the consolidated count and amount of import LC expiring in next 7 days
5	Account Summary	Assets	Show the balance of CA/SA & FD account
6	Account Summary	Liabilities	Show the utilized and limit amount of CC/OD & Loan account
7	Alerts	NA	Show alerts for next 7 days for loan and import LC
8	Upcoming Payable	Schedule Payment	Show consolidated amount of scheduled transactions for next 7 days
9	Upcoming Payable	Term Loan	Show consolidated pending loan amount in next 7 days
10	Upcoming Payable	Trade	Show consolidated pending import LC amount in next 7 days
11	Non Fund Limit Summary	Total Limitary, LC & BG limit	Show the total, utilized and available limit amount of LC, BC & Non Fund

**Note:**

1. System will show the amount in Figure (refer to Figure 1) and crore (refer to Figure 3) on dashboard widgets. User will be able to toggle the amount between Figure and crore
2. System will show the amount in Figure and rounded off numbers in crore along with decimal in second place for all widgets excluding alerts
3. Toggle button will not be applicable if amount in any widget/card less than '1000000' (10 Lac)

**E.g.**

1. If amount shown in Figure i.e. **22, 15, 00,000.00** and user has toggle from Figure to crore then amount will display as **22.15 Crore**
2. If amount shown in crore i.e. **22.15 Crore** and user has toggle from crore to Figure then amount will display as **22, 15, 00,000.00**

### 3.1.1 Overview

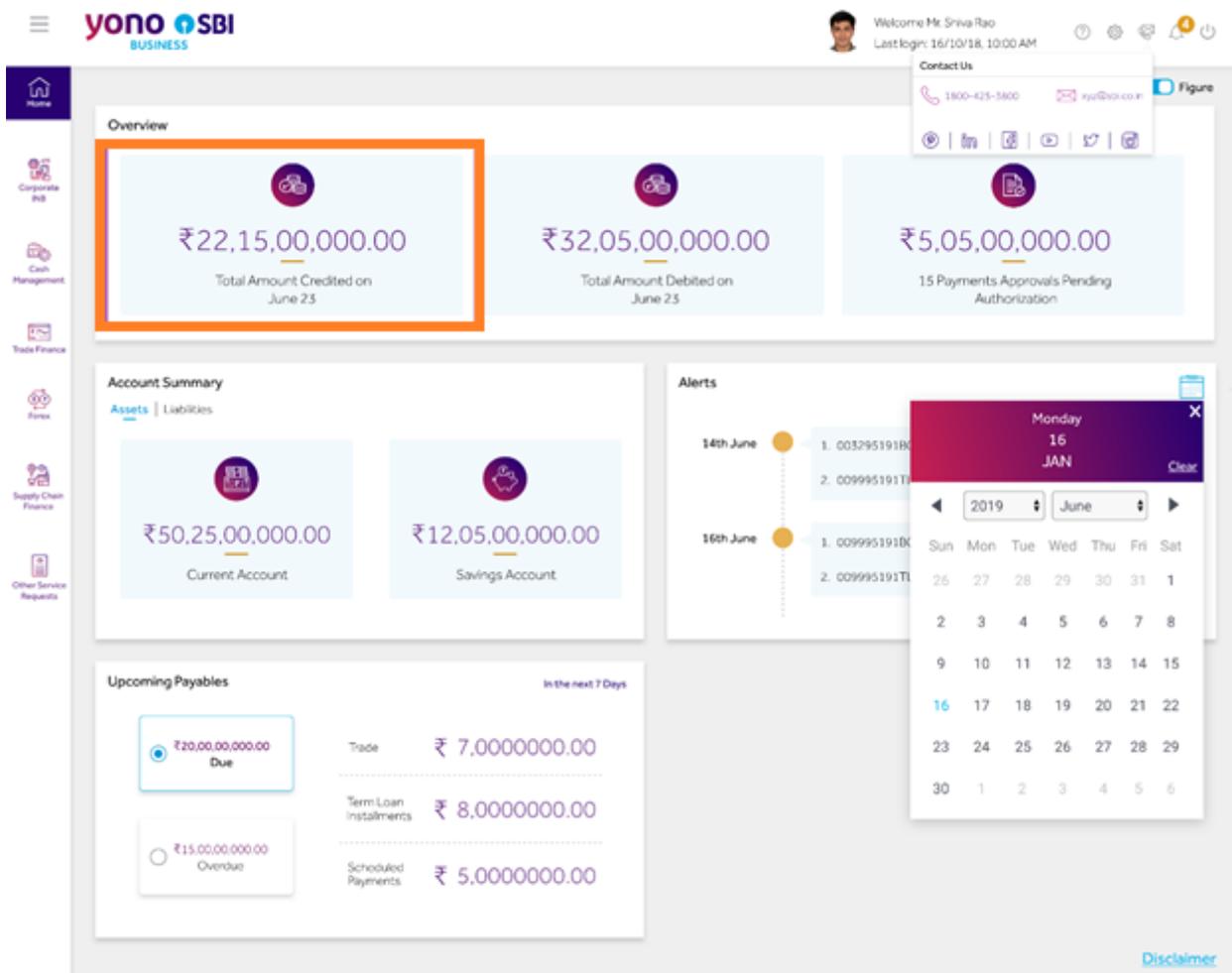
The Overview widget gives the insightful view of corporates debits/credits, pending approval count and import LC expiring details so that corporate can manage its remittance & liquidity

**Total Credits:** Total amount credited on previous day

Total Credit is the aggregate credit summary of all the 'Current' and 'Cash Credit' account mapped to the user.

User will be able to view the summation of amount credited to the user account(s) on previous date

Figure 3.1: yono Dashboard: Overview – Total Credits

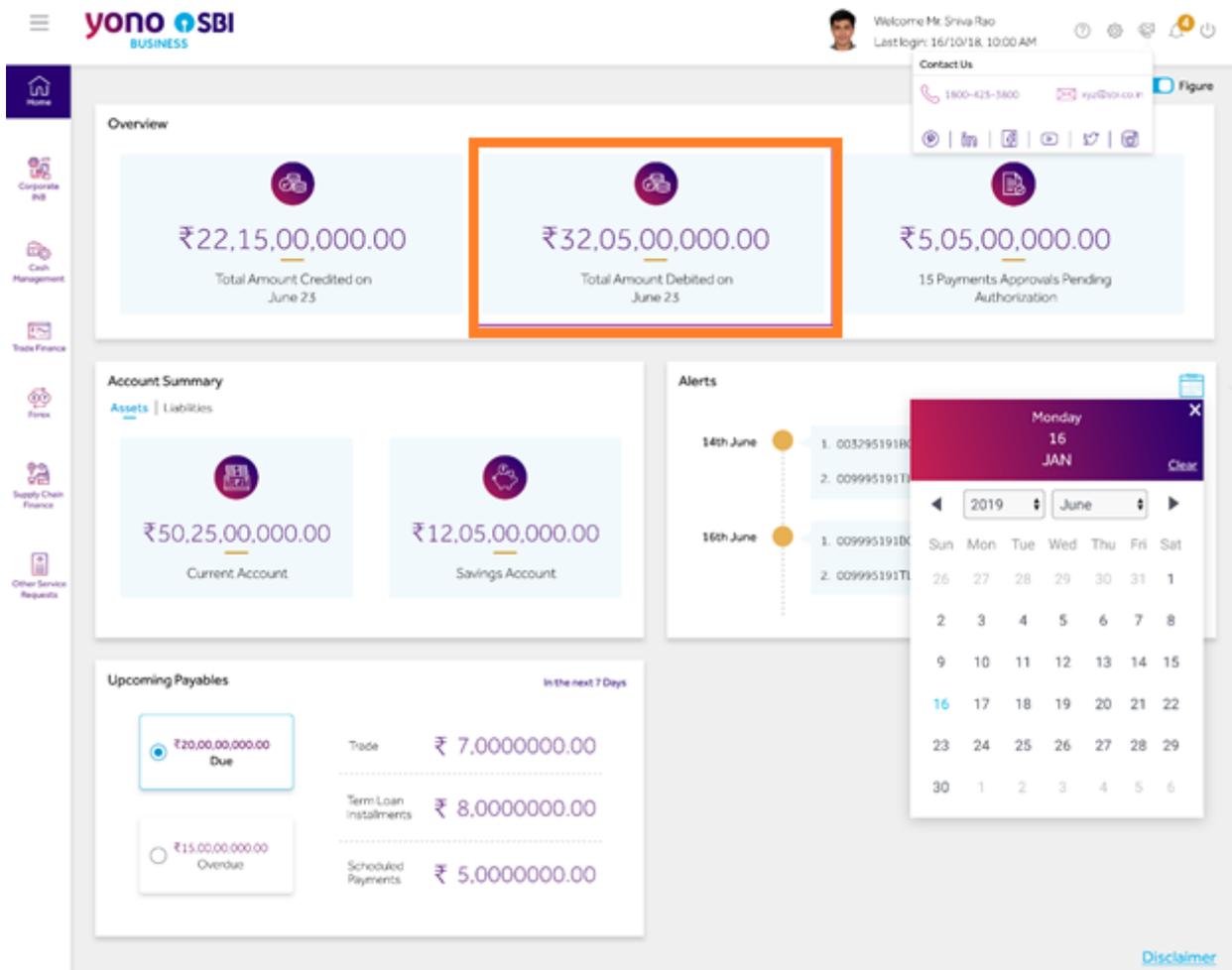


**Total Debits:** Total amount debited on previous day

Total Debit is the aggregate debit summary of all the 'Current' and 'Cash Credit' account mapped to the user.

User will be able to view the summation of amount debited to the user account(s) on previous date

Figure 3.2: yono Dashboard: Overview – Total Debits

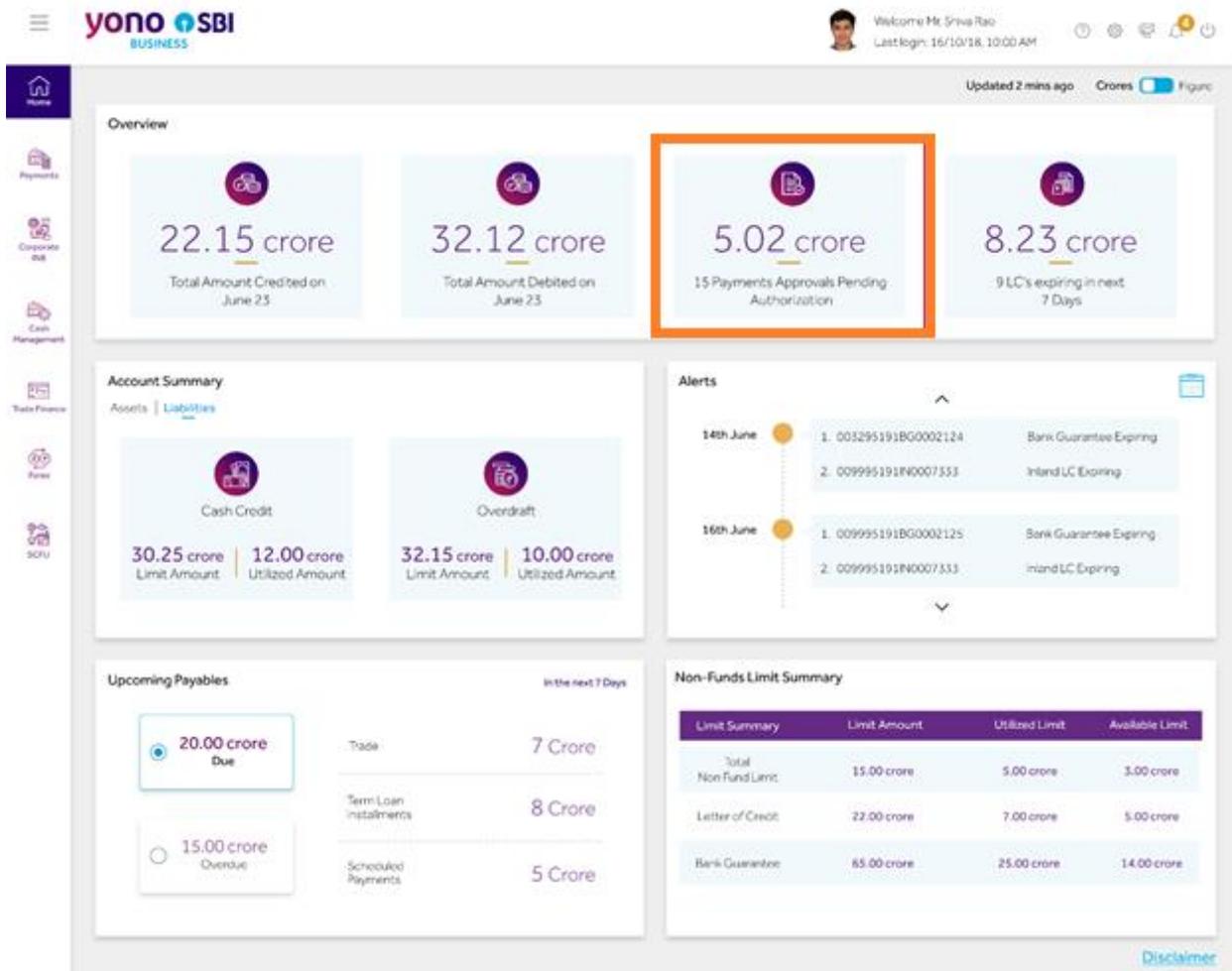


**Pending Approval:** Transactions pending for approval

This widget in YONO will provide the below details to the logged in user on the dashboard

1. Number of transactions pending for authorization
2. Consolidated Amount of the transactions pending for authorization

Figure 3.3: yono Dashboard: Overview – Payments Pending for Approval

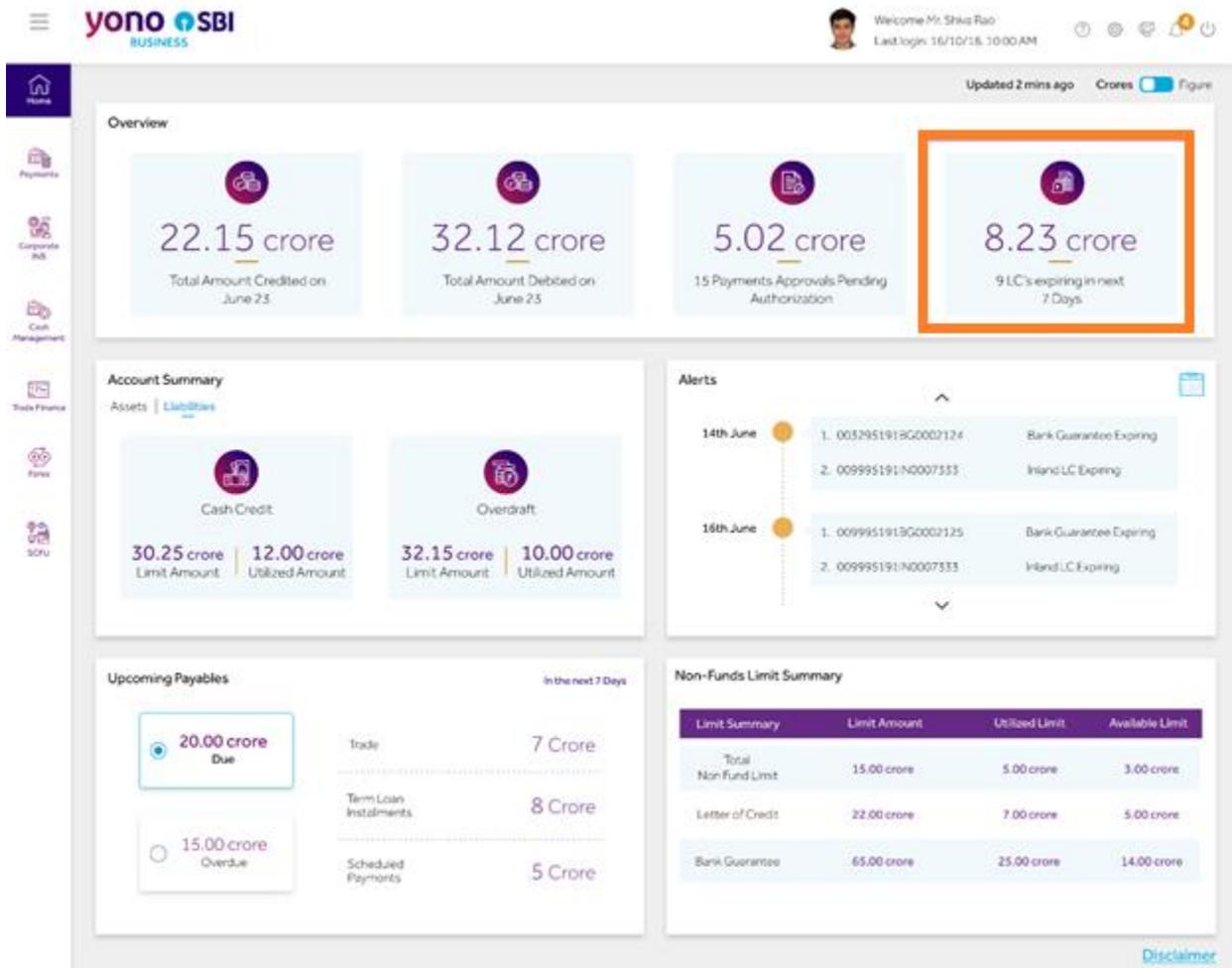


**LC expiring in next 7 days:** Import LC expiring in next 7 days

This widget will show the aggregate count and amount of import LC which are expiring in coming next 7 days

This widget is applicable for trade customers only

Figure 3.4: yono Dashboard: Overview – LC expiring in next 7 days



### 3.1.2 Account Summary

Provide an overview of the account balance split by different account type with details of balance amount, sanctioned limit and outstanding amount

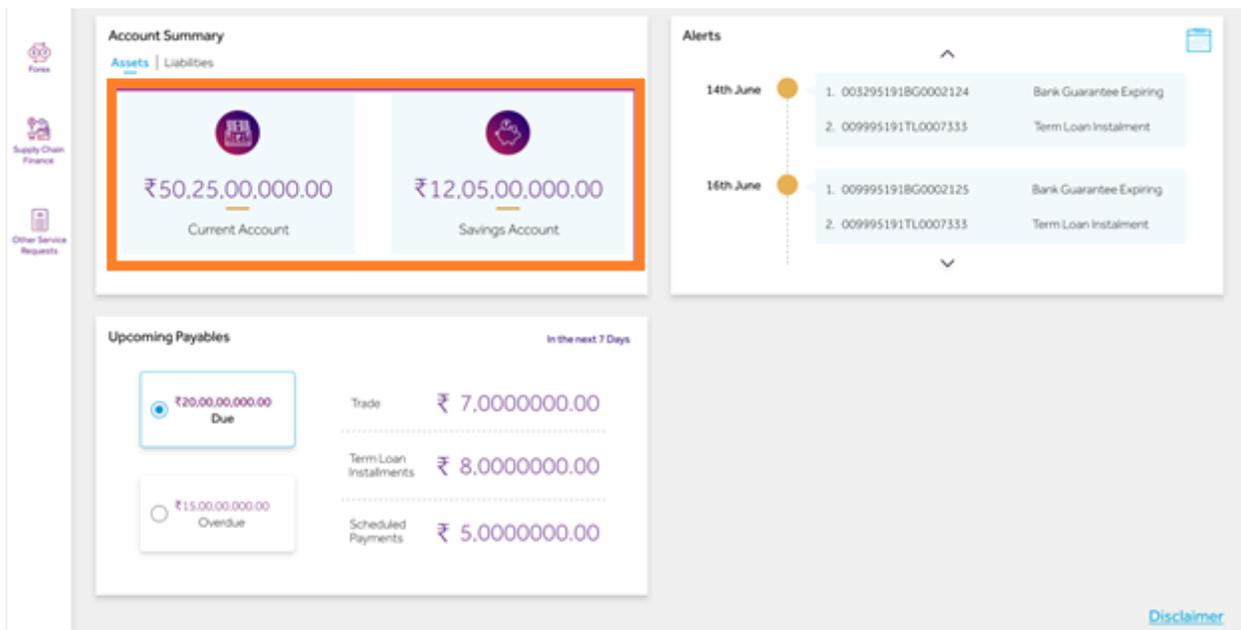
**Assets:** Aggregate balance for assets accounts

This widget will show the aggregate balance of the following assets accounts map:

1. Current Account
2. Savings Account
3. FD Account

If any account is not map then, respective account detail will not display

Figure 3.5: yono Dashboard: Account Summary – Assets



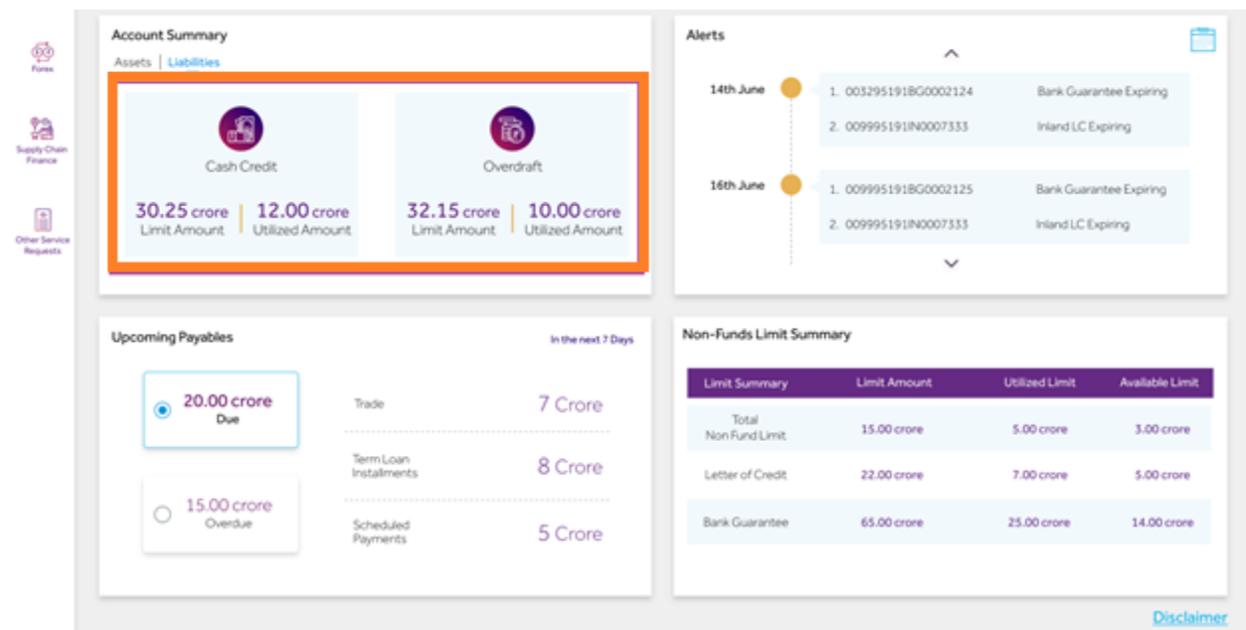
**Liabilities:** Aggregate limit amount for liabilities accounts

This widget will show the Limit and Utilized amount of the following accounts map:

1. Cash Credit Account
2. Overdraft Account
3. Term Loan Account

If any of the above account is not map then, respective account detail will not display

Figure 3.6: yono Dashboard: Account Summary – Liabilities



### 3.1.3 Alerts

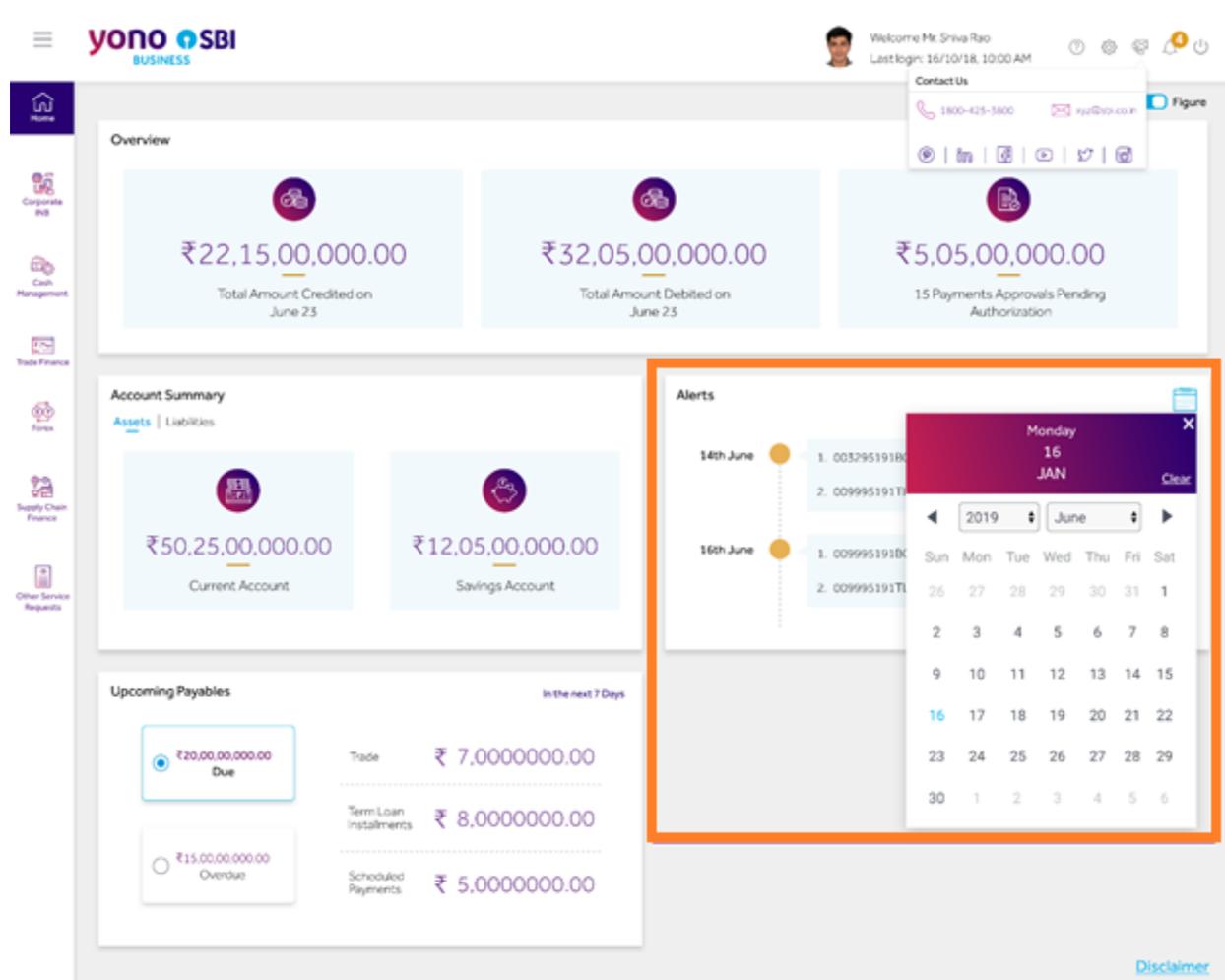
Widget show the alerts for key data elements which are due for payments or renewal etc. The user can collapse or expand the widget to view specific details. Also, the widget would have a calendar viewing capability which allows to view data based on a specific date.

**Alerts:** Alerts for next 7 days

Widget will show the following alerts item:

1. Alerts for next 7 days
2. Alerts for Term Loan installments due
3. Alerts for import LC expiring

Figure 3.7: yono Dashboard - Alerts



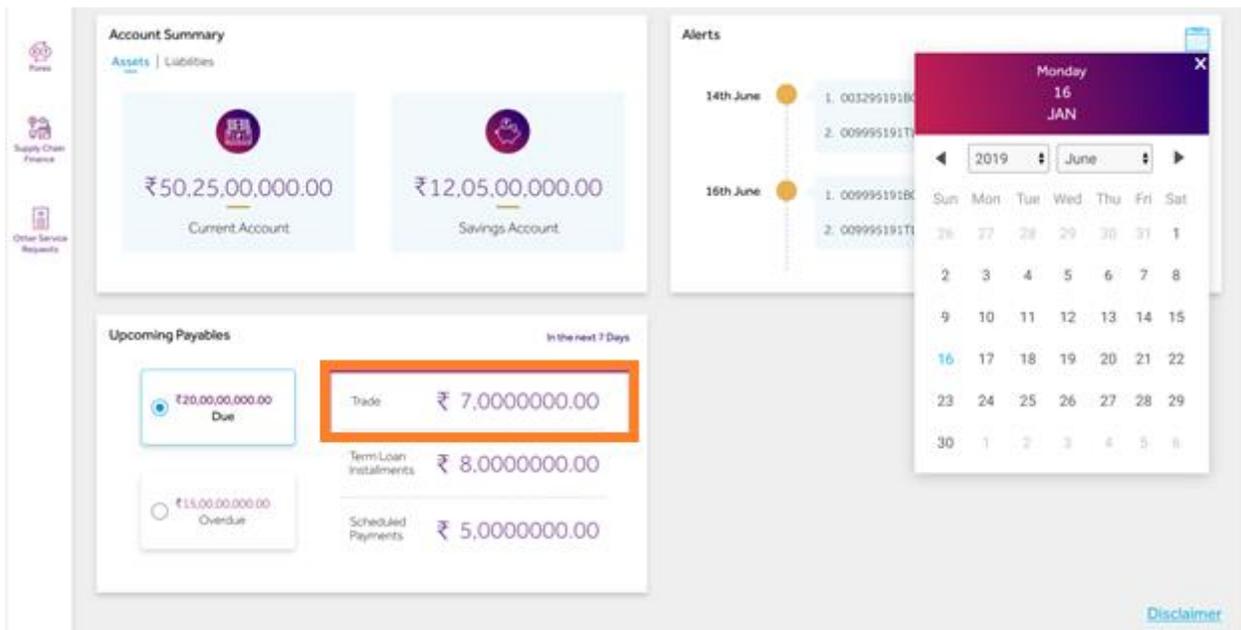
### 3.1.4 Upcoming Payable

The purpose of the widget is to give an overview of the payables which are due and overdue.

**Trade:** Due and overdue import LC bills for 7 days

Widget will show the details of upcoming payable amount due for import LC bills in trade. If user is not an eTrade customer, then trade details will not be displayed

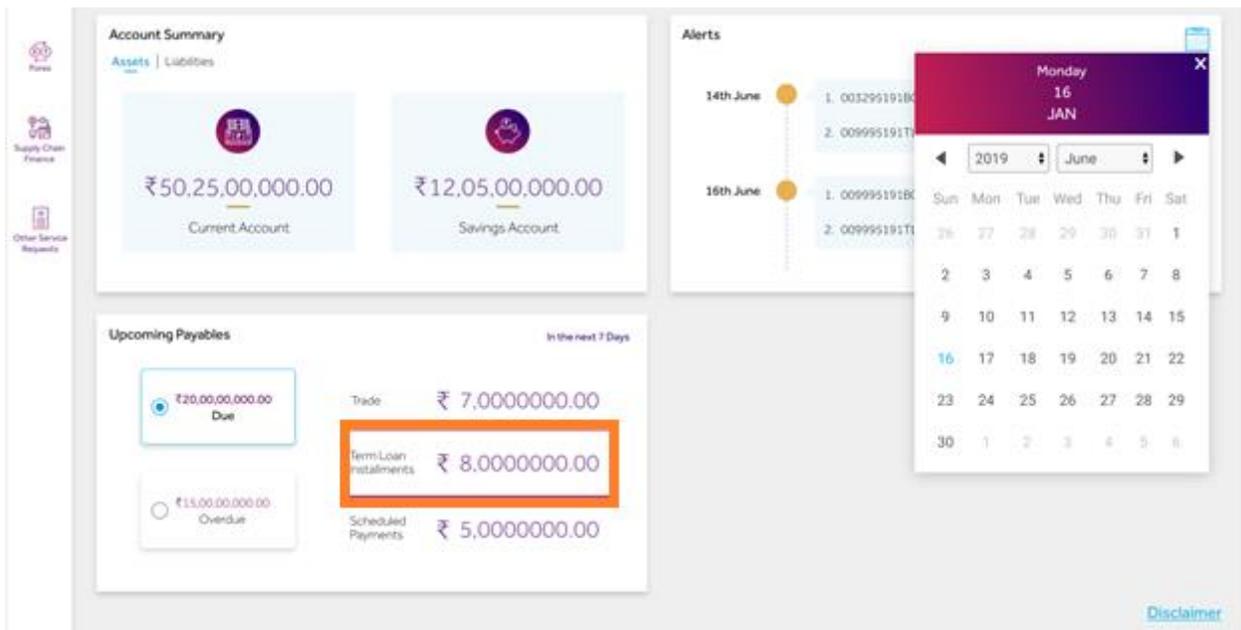
Figure 3.8: yono Dashboard: Upcoming Payable - Trade



**Term Loan:** Due and overdue of term loan amount

Widget will show the details of upcoming payable amount due/overdue for term loan installments. If there is no term loan account mapped to the user then, term loan details will not be displayed

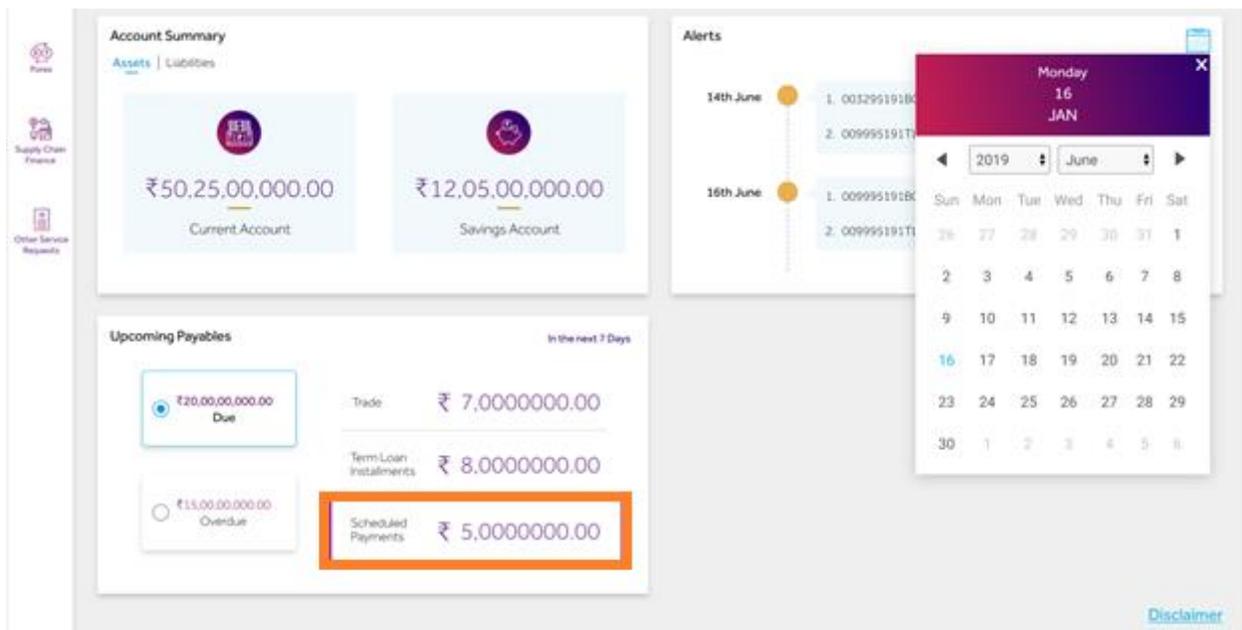
Figure 3.9: yono Dashboard: Upcoming Payable – Term Loan



**Schedule Payments:** Due payment in next 7 days

Widget will show the all authorized payments (e-cheques) in CINB/CMP scheduled for payments in next 7 days with debit accounts mapped to the user, included in as a part of schedule payments

Figure 3.10: yono Dashboard: Upcoming Payable – Schedule Payments



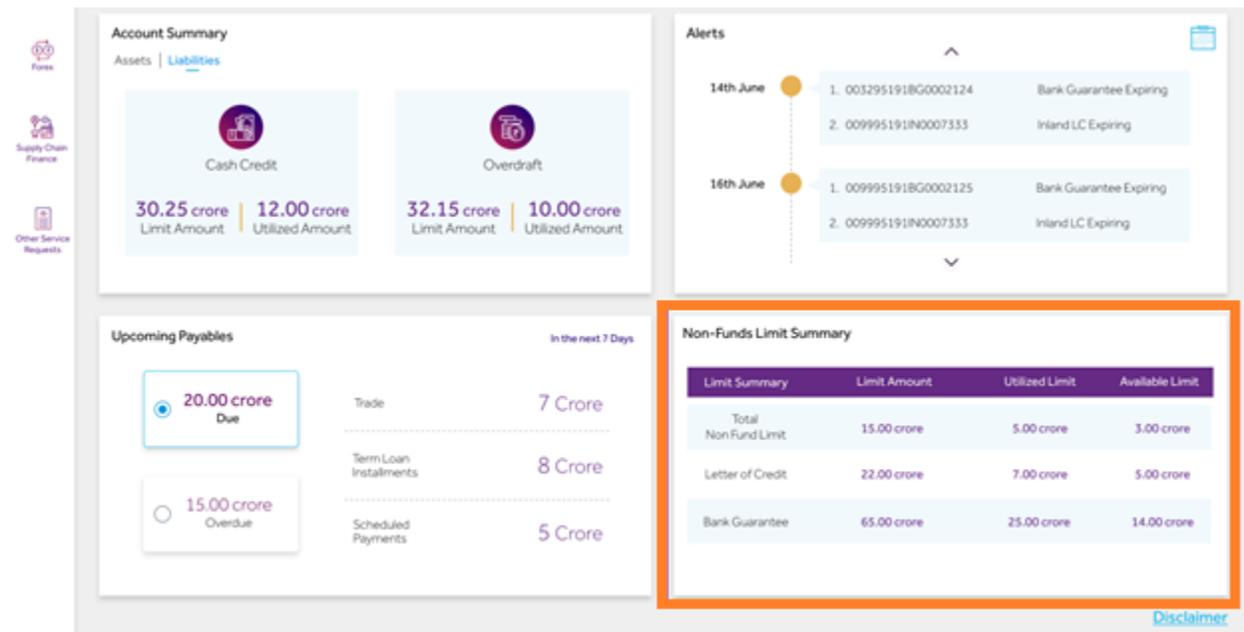
### 3.1.5 Non Fund Limit Summary

Non-Fund Limit Summary widget give an overview of the non-fund limits for letter of credits and bank guarantee

**Non-Fund Limit Summary:** Trade Summary of Non Fund, LC and BG

1. User will be able to view the overall Non-Fund Sanctioned, Utilized and Available limit
2. Non Fund limit(s) will be at corporate CIF level and total of all limitary
3. Widget will show the consolidated LC sanctioned, utilized and available Limit amount issued for all LC's against corporate CIF
4. Widget will show the consolidated BG sanctioned, utilized and available Limit amount issued for all BG's against corporate CIF

Figure 3.11: yono Dashboard: Non-Fund Limit Summary



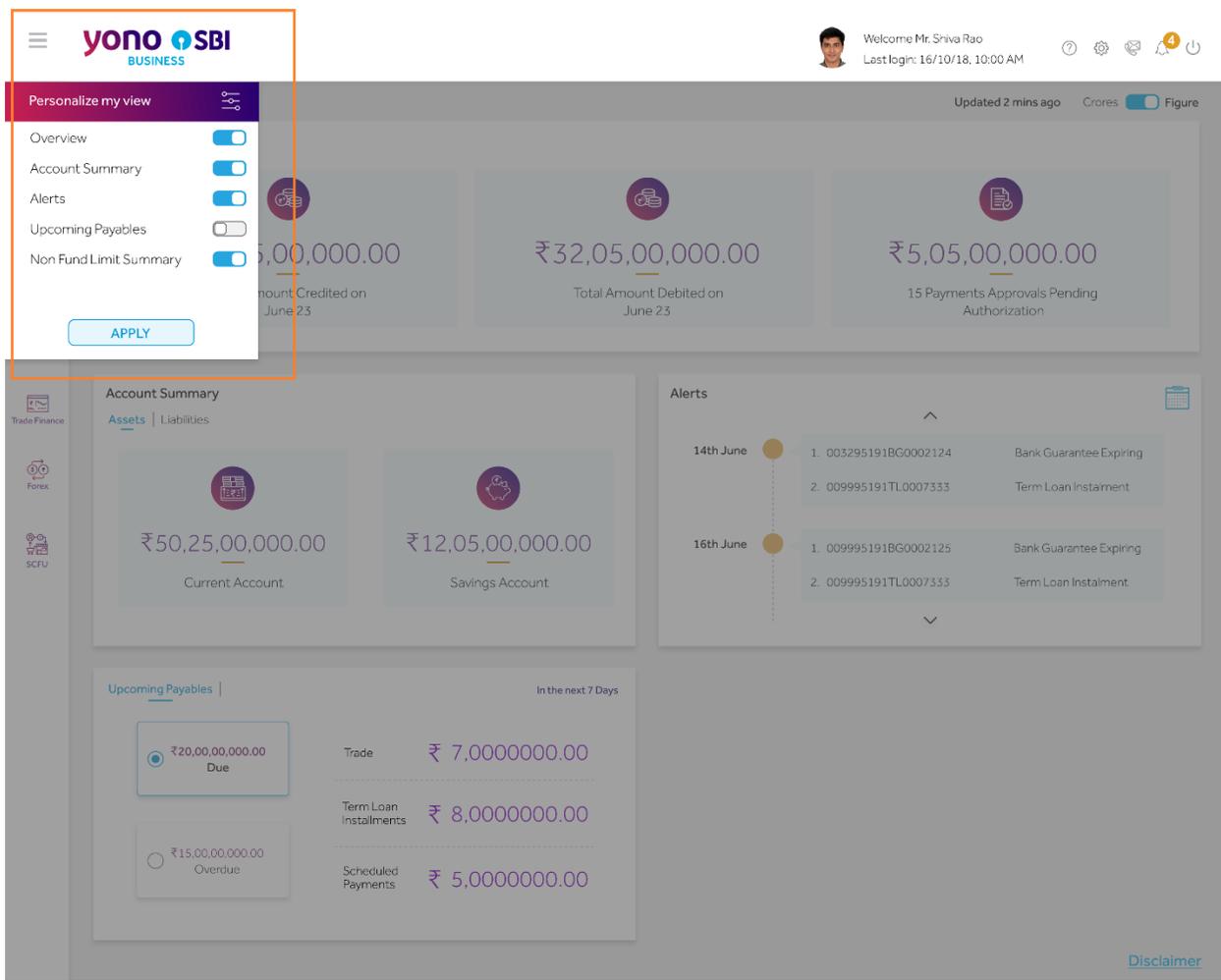
### 3.1.6 Hamburger Menu

The purpose of the hamburger menu is to personalize the dashboard widgets.

#### Hamburger Setting: Personalize the dashboard widgets

1. User can toggle → off any widget then, same widget will not be available on dashboard
2. User can toggle → on any widget, and click on 'Apply, same widget will display again on dashboard

Figure 3.12: yono Dashboard – Hamburger Settings



3. User can toggle → off all widget then system will show the dashboard image in-place of widgets as below:

Figure 3.13: yono Dashboard – Without widgets

