

User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide

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1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating and processing collaterals and credit facilities transactions.

If you need any information, look out for the help icon.

This document is intended for helping you to conveniently create and process economic dependency of the customer in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.

Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients.

OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review and Collateral Release process
- Handle Credit Proposal with Customer on-boarding
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions

Key Features

- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

2. Economic Dependency Analysis

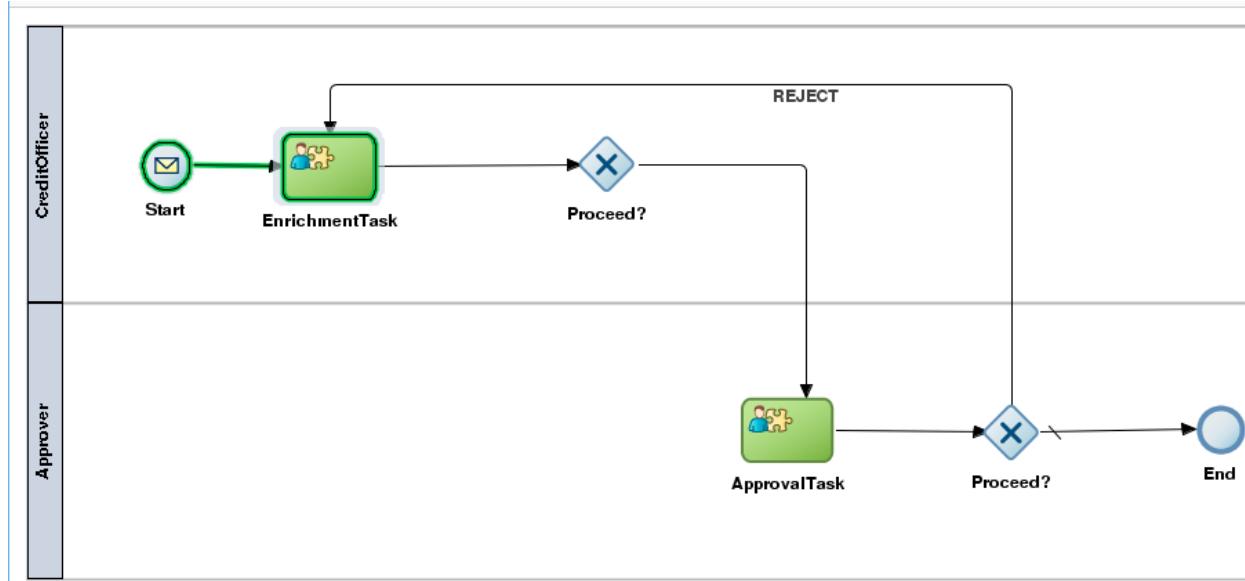
Economic Dependency Analysis is the process of analyzing the customer's dependencies on the following parameters.

- Bankers
- Guarantors
- Shareholders
- Creditors
- Debtors
- Currency and
- Country

This helps in understanding how the cash flow or the overall financial or trading position of the bank's customer will change in case of any variation in the terms of interaction with these factors.

The change in terms of interaction with these factors can impact the customers' ability to service loans, meet conditions or adhere to the general covenants put in force by the bank.

2.1 Economic Dependency Analysis - Process Flow Diagram



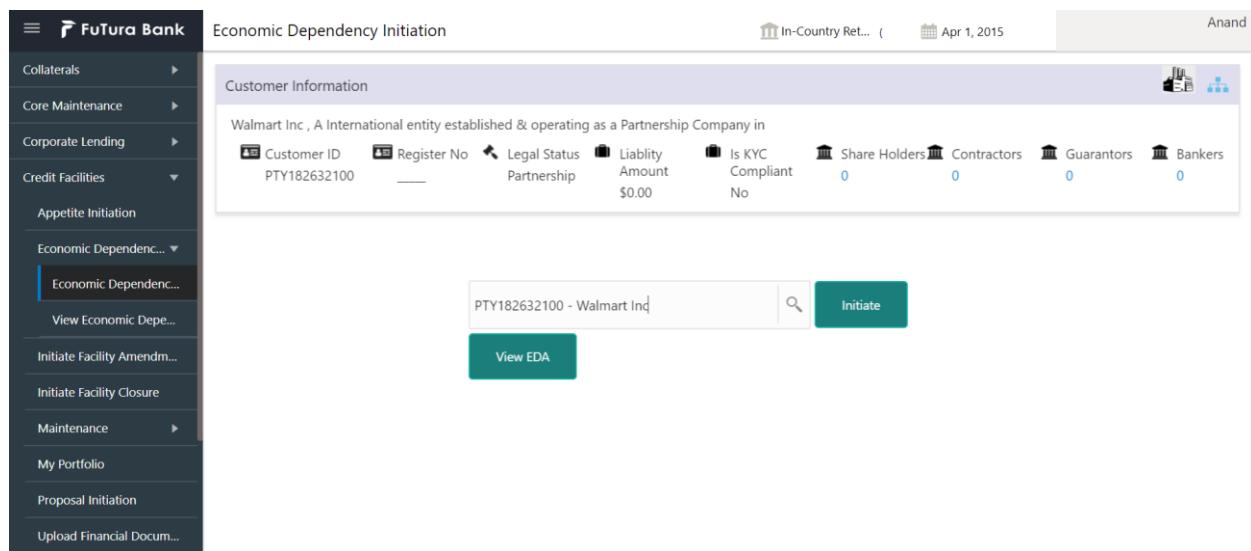
The Economic Dependency Analysis process has the following stages handled by users authorized to perform the task under those stages.

1. Enrichment
2. Approval

2.2 Enrichment

Menu→Credit Facilities →Economic Dependency Analysis→ Economic Dependency Analysis Initiation

(Screen)



Economic Dependency Initiation

In-Country Ret... (Apr 1, 2015 Anand

Customer Information

Walmart Inc , A International entity established & operating as a Partnership Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY182632100		Partnership	\$0.00	No	0	0	0	0

PTY182632100 - Walmart Inc

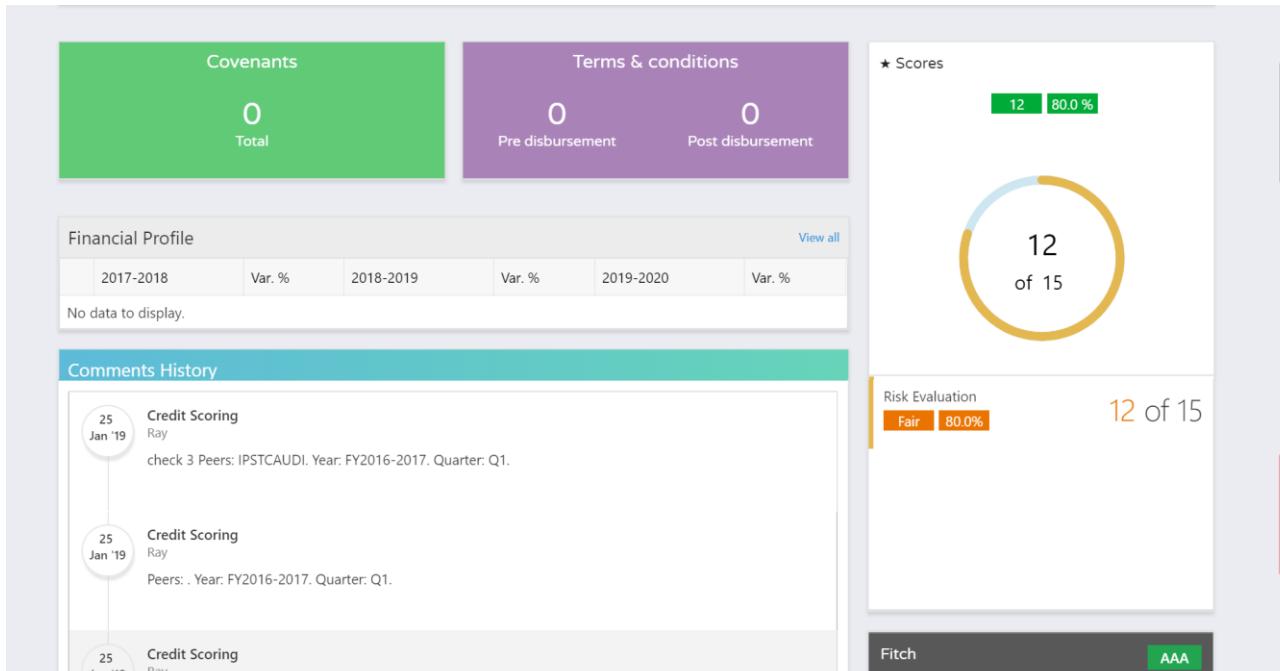
From the 'menu bar', you can initiate a new economic dependency analysis.

On selecting, Economic Dependency Analysis, a new screen will open to capture the details.

User can select the customer (party) and click on Initiate to start with the economic dependency analysis.

2.2.1 Customer Summary

The Customer's summary information will be displayed.



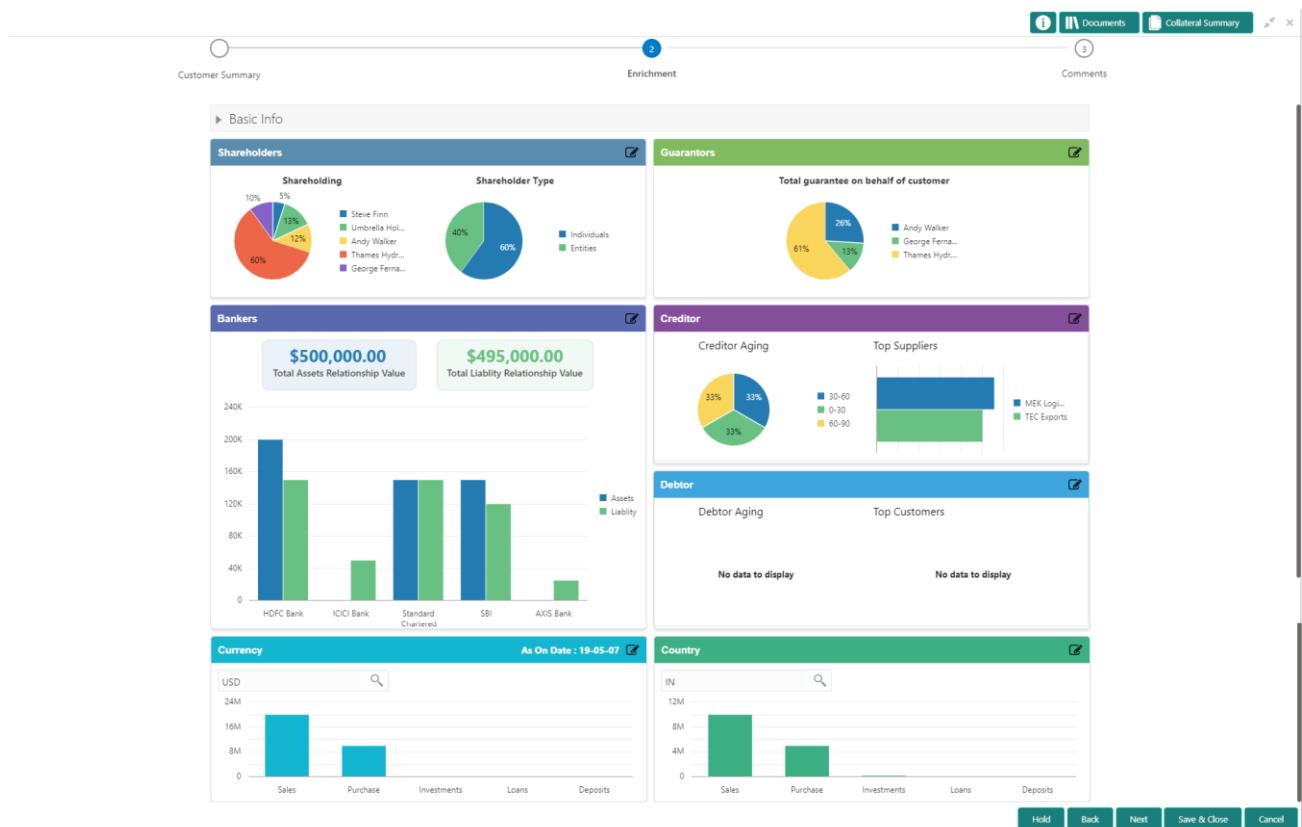
Action Buttons on the footer

- Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.2 Enrichment

The customer's economic dependencies on the following parameters will be displayed and the user can modify the same.

- Bankers
- Guarantors
- Shareholders
- Creditors
- Debtors
- Currency and
- Country



2.2.2.1 Shareholders

Share Holders Details

Shareholders

Add

Shareholder Name : Steve Finn



Shareholder Type : i

Number Of Shares : 50

Type Of Shares : ORS

Majority Shareholder :

⋮

Shareholder Name : Umbrella Holdings Ltd



Shareholder Type : e

Number Of Shares : 130

Type Of Shares : PRS

Majority Shareholder :

⋮

Shareholder Name : Andy Walker



Type Of Shares : PRS

Majority Shareholder :

⋮

Close

Shareholders

Shareholder General Details

Shareholder Name

Steve Finn

Shareholder Type

Individual

Corporate

Percentage Of Shareholding

5%

Number Of Shares

50

Type Of Shares

Ordinary Shares

Majority Shareholder

Percentage of Voting Rights

5%

Board Position Held?



Number Of Years Association

Voting Rights?



▶ Shareholder Detailed Info

▶ Shareholder Relationship With Company

Update

Cancel

Shareholders

Shareholder Detailed Info

Date Of Birth

Beneficial Owner in Other Entities Legal Heir Identified *

Partner/Spouse Name *

Julia Finn

Educational Qualification *

High school

Years Of Experience In This Field

22

Company Details With More Than 5% Share



Company Name

Shareholding Percentage

No data to display.

► Shareholder Relationship With Company

Update

Cancel

Shareholders

► Shareholder Detailed Info

■ Shareholder Relationship With Company

Association With Company In

Years

Relationship With Company

Shareholder

Part Of Founder/Promoters?

Is Decision Maker?

Board Position Held?

Percentage Of Time Devoted To
Company In a Day

► Transaction Details

Update

Cancel

Shareholders

► Shareholder Detailed Info

► Shareholder Relationship With Company

▲ Transaction Details

Acted as a Guarantor For the Company? Provided Loan To the Company? Provided Loan Amount Taken Loan From The Company?

Taken Loan Amount Debtor For the Company? Payable As On Date Creditor For the Company?

Receivable As On Date

Update **Cancel**

Field name	Description	Type	Size	Mandatory	Validations
As on Date	System to default the application Date	Date		Yes	
Share Holder Name	Capture the Shareholder Name	Text	15 0	Yes	
Shareholder Type	Select the Shareholder Type The shareholder Types are 1. Individual 2. Entity	Text	4	Yes	
Share holding	Capture the Share Holding Percentage	Nu- meric	6,2	Yes	
No of shares	Capture the Number of shares	Num- ber	6	Yes	
Type of shares	Select the Type of Shares 1. Ordinary shares 2. Cumulative preference shares 3. Preference shares 4. Bearer shares 5. Non-Voting shares 6. Redeemable shares	Text	4	Yes	
Majority Shareholder	Select if majority shareholder	Text	1		
Voting Rights	Select if the Shareholder has Voting Rights	Text	1		
%age of voting rights	Capture the Percentage of Voting Rights	Nu- meric	6,2	yes	Only if Voting Rights is selected
Board Position held	Select if the shareholder has held a Board Position	Text	1		
Designation	Capture the Designation of the shareholder	Text	15 0		Only if the shareholder has held a

					Board Position
Years of association	Capture the Years of Association	Number	3	Yes	

Shareholder general info

Field name	Description	Type	Size	Mandatory	Validations
Share Holder Name	Capture the Shareholder Name	Text	15 0	Yes	
Share Holder Type	Select the Shareholder Type The Shareholder Types are 1. Individual 2. Entity	Text	4	Yes	
Communication Address	Capture the Communication Address with usual Address fields				
Registration Address	Capture the Registration Address with usual Address fields				
Beneficial Owner in other entities	Select if beneficial owner in other entities	Text	1		Only if the shareholder type is Individual
Type of company	Select the Type of Company	Dropdown	1		Only if the shareholder type is Entity
No of companies with more than 5% shareholding	Capture the Number of companies the shareholder has more than 5% shares	Numeric	4		
Name of company with more than 5% share holding	Capture the Names of the company in which the shareholders has more than 5% shares	List or Multi-Select	15 0		Only if Number of companies with more than 5% shareholding is more than zero
Legal heir identified	Select if the Legal Heir is Identified	Text	4		Only if the shareholder type is

					Individual
Legal Heir Name	Capture the Legal Heir Name	Text	15 0		Only if the Legal Heir is Identified
Partner/spouse name	Capture the Spouse or Partner Name	Text	15 0		Only if the shareholder type is Individual
Educational Qualification	Capture the Education Qualification of the Shareholder	Text	15 0		Only if the shareholder type is Individual
Years of exp in this field	Capture the Years of Experience in this Field	Numeric	3		Only if the shareholder type is Individual
Years of operation	Capture the Years of Operation	Numeric	3		Only if the shareholder type is Entity
Turnover in the last FY	Capture the Turnover is the last financial year	Numeric	22, 3		Only if the shareholder type is Entity
SHE as per the last FY	Capture the Shareholders Equity for last FY	Numeric	22, 3		Only if the shareholder type is Entity
Relationship with company	Select the Relationship with the company 1. Shareholder 2. Shareholder and Director	Dropdown	1		Only if the shareholder type is Individual
Part of the Founder	Select if the shareholder is a founder	Text	1		
Part of the Promoters	Select if the shareholder is a promoters	Text	1		
Decision Maker	Select If the shareholder is a de-	Text	1		

	cision maker				
%age of time devoted towards company in a day	Capture the %age of time devoted towards company in a day	Numeric	6,2		Only if the share-holder type is Individual
Common Shareholders	Select If the shareholder is a common shareholder	Text	1		Only if the share-holder type is Entity
Common Board members	Select if the shareholder is a common board member	Text	1		Only if the share-holder type is Entity
Similar type of business	Select if the shareholder is of similar type of business	Text	1		Only if the share-holder type is Entity
Provided Guarantee to company	Select if the shareholder has provided Guarantee to the Company	Text	1		
Taken guarantee from company	Select if the shareholder has taken Guarantee from the Company	Text	1		Only if the share-holder type is Entity
Loan taken from company	Select if the shareholder has taken loan from the Company	Text	1		
Loan amount	Capture the Loan Taken Amount	Numeric (22,3)			
Loan extended to company	Select if the shareholder has provided Guarantee to the Company	Text	1		
Loan Amount	Capture the Loan Provided Amount	Numeric (22,3)			
Debtor for the company	Select if the shareholder has provided Guarantee to the Company	Text	1		
Payable as on date	Capture the as on date Payable Amount	Numeric (22,3)			
Creditor for the company	Select if the shareholder has provided Guarantee to the Company	Text	1		
Receivable as on date	Capture the as on date Receivable	Numeric			

ble Amount

(22,3)

2.2.2.2 Guarantors

Guarantors Details

Guarantors

Add

Guarantor Type : i	Relationship With Company : Shareholder and Director Percentage Of Shareholding : 12
Guarantor Name : Andy Walker	
Guarantor Net Worth : AOA3,400,000.00	
Guarantor Type : i	Relationship With Company : Shareholder and Director Percentage Of Shareholding : 12
Guarantor Name : George Fernandinho	
Guarantor Net Worth : \$1,700,000.00	
Guarantor Type : e	Relationship With Company : Shareholder Percentage Of Shareholding : 60

Close

Guarantors

Guarantor Basic Details

Guarantor Id

GRT191406925

Guarantor Name *

Andy Walker

Guarantor Type

Individual Entity

Guarantor Age

43

Guarantor Currency

Relationship With Company *

Shareholder and Director

Is Founder

Is Promoter

Guarantor Net Worth *

AOA3,400,000.0

Relationship

Point Of Contact

Date

Jan 9, 2017

Guarantor Detailed Information

Guarantee Details

Update

Cancel

Guarantors

► Guarantor Basic Details

▲ Guarantor Detailed Information

Is Shareholder?



Percentage Of Shareholding

12%

Board Position Held?



Is Decision Maker?



Beneficial Ownership In Other Companies



Legal Heir Identified?



► Guarantee Details

► Guarantor Net Worth

Update

Cancel

Guarantors

► Guarantor Basic Details

► Guarantor Detailed Information

▲ Guarantee Details



Guarantee Id	Guarantee Name	Guarantee Description	Guarantee Scope	Guarantee Given To	Guarantee Worth
--------------	----------------	-----------------------	-----------------	--------------------	-----------------

ID234345	ICICI Bank Ltd		LND	3400000
----------	----------------	--	-----	---------

► Guarantor Net Worth

Update

Cancel

Guarantors

- ▶ Guarantor Basic Details
- ▶ Guarantor Detailed Information
- ▶ Guarantee Details

◀ Guarantor Net Worth

Guarantor Total Asset	Guarantor Total Liability
AOA8,000,000.0	AOA4,600,000.0

Update

Cancel

Field name	Description	Type	Size	Mandatory	Validations
As on Date	System to default the application Date	Date		Yes	
Guarantor Name	Capture the Guarantor Name	Text	150	Yes	
Guarantor Type	Select the Guarantor Type The Guarantor Types are 1. Individual 2. Entity	Dropdown	1	Yes	
Age	Capture the Age of Guarantor	Number	3		Only if the Guarantor Type is Individual
Guarantor net worth	Capture the Net worth of the Guarantor	Numeric	22,3	Yes	
Relationship with company	Capture the Relationship with Company	Text	150		
Communication Address	Capture the Communication Address with usual Address fields				
Registration Address	Capture the Registration Address with usual Address fields				Only if the Guarantor Type is Entity
Shareholder	Select if the Guarantor is a Shareholder	Text	1		
Shareholding % age	Capture the Shareholding %	Numeric	6,2		Only if the Guarantor is a shareholder

Board Position held	Select if the board position is held by the Guarantor	Text	1		
Decision Maker	Select If the Guarantor is a decision maker	Text	1		
Part of the Founder	Select if the Guarantor is a founder	Text	1		
Part of the Promoters	Select if the Guarantor is a promoters	Text	1		
Beneficial Owner in other entities	Select if beneficial owner in other entities	Text	1		
Legal heir identified	Capture the legal heir is identified	Text	150		Only if the Guarantor type is Individual
Common Shareholders	Select If the Guarantor is a common shareholder	Text	1		Only if the Guarantor type is Individual
Guarantor total assets	Capture the Guarantor total assets	Numeric	22,3		
Guarantor total Liability	Capture the Guarantor total liability	Numeric	22,3		Only if the Guarantor type is Individual
Guarantor Net worth	Capture the Guarantor net worth	Numeric	22,3		Only if the Guarantor type is Individual
Intangible Assets	Capture the Intangible Assets	Numeric	22,3		Only if the Guarantor type is Entity
Tangible Net worth	Capture the Tangible Assets	Numeric	22,3		Only if the Guarantor type is Entity

Guarantee Details

Field name	Description	Type	Size	Mandatory	Validations
Name	Capture the Name of the Guarantee	Text	150	Yes	
Guarantee ID	Capture the Guarantee ID	Text	16	Yes	
Guarantee given to	Select the Guarantee Given to 1. Individual 2. Entity 3. Govt 4. Lender	Dropdown	1	Yes	
Guarantee Amount	Capture the Guarantee Amount	Numeric	22,3	Yes	

Guarantee Start date	Capture the Guarantee Start Date	Date	Yes	
Gtee validity up to	Capture the Guarantee End Date which Guarantee Validity up to date	Date		
Gtee Purpose	Capture the Purpose of the Guarantee	Text	3000	

2.2.2.3 Bankers

Bankers Details

Bankers

Add

 Bank Name : HDFC Bank	Currency : USD Business Type : Private Ltd	⋮
Bank Id : BNK191406920		
Committed Amount :		
 Bank Name : ICICI Bank	Currency : AOA Business Type : Private Ltd	⋮
Bank Id : BNK191406922		
Committed Amount : AOA234,234.00		
 Bank Name : Standard Chartered	Currency : AOA Business Type : Private Ltd	⋮
		Close

Bankers

Basic Details

Bank Id	BNK191406920	Business Type *	Private Ltd	Currency	USD	Branch Location	<input type="text"/>
Bank Name *	HDFC Bank	Relationship Value *	\$350,000.00	Contact Person	<input type="text"/>		
Account Type *	Mixed	Committed Amount	\$0.00	Branch Name	<input type="text"/>	Relationship Type	<input type="text"/>
Designation	<input type="text"/>	Current Account Count	<input type="text"/>	Asset Value	\$200,000.00	Loan Account Count	<input type="text"/>
Relationship Since	Apr 12 2009	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		<input type="button" value="Update"/>	<input type="button" value="Cancel"/>				

Bankers

- ▶ Basic Details
- ▶ Deposit Account Details
- ◀ WC Borrowing Pattern

+

OD Account Number	OD Limit	OD Average Balance	No Of Excess In Past 6 Months	Is OD Secured/Unsecured	Col
45987898	150000	23000	0	true	

▶ TL Borrowing Pattern

Update
Cancel

Field name	Description	Type	Size	Mandatory	Validations
As on Date	System to default the application Date	Date		Yes	
Bank Name	Capture the Bank Name	Text	150	Yes	
Bank Type	Select the Bank Type 1. Private 2. Public Sector Unit	Dropdown	1	Yes	
Branch Name	Capture the Branch Name where the main account is held	Text	150		
Type of relationship	Select the type of relationship 1. Loans 2. Deposits 3. Mixed	Dropdown	1	Yes	
Relationship Since	Capture the Relationship Start Date	Date			
Asset relationship value	Capture the Total Asset Relationship Value	Numeric	22,3		
Liability relationship value	Capture the Total Liability Relationship Value	Numeric	22,3		

Deposit Account Details

Field name	Description	Type	Size	Mandatory	Validations
Bank Name	Select the Bank Name	LOV	150	Yes	
Number of Deposit accounts	Capture the Number of Deposit Accounts	Numeric	5	Yes	
Average Balance in deposit accounts	Capture the Average Balance of the Deposit Ac-	Numeric	22,3		Only if Number of deposit accounts

	counts				is more than 0
Number of current accounts	Capture the Number of Current Accounts	Numeric	5	Yes	
Average balance in current accounts	Capture the Average Balance of Current Accounts	Numeric	22,3		Only if Number of current accounts is more than 0

WC Borrowing Pattern

Bank name	Select the Bank Name	LOV	150	Yes	
OD Account Number	Capture the OD Account Number	Text	16	Yes	
Od Limit	Capture the OD Limit	Numeric	22,3	Yes	
Average Balance	Capture the Average Balance	Numeric	22,3		
No. of Excesses in the past 6 months	Capture the Number of excesses in the past 6 months	Numeric	4		
Secured/Unsecured	Select if the OD is Secured	Text	1	Yes	
Collateral Type	Select the Collateral type	Dropdown	4	Yes	
LTV	Capture the LTV	Numeric	22,3		
Other WC Product	Capture the Other WC Product	Text	16		
Limit	Capture the Limit of the Other WC Product	Numeric	22,3		

TL Borrowing Pattern

Bank name	Select the Bank Name	LOV	150	Yes	
TL Product Type	Capture the Term Loan Product Type	Text	150	Yes	
Loan Account Number	Capture the Loan Account Number	Text	16	Yes	
Sanctioned Amount	Capture the Loan Sanctioned Amount	Numeric	22,3	Yes	
Current outstanding	Capture the Current Outstanding amount of the Loan	Numeric	22,3	Yes	
Term in months	Capture the Term of the Loan in Months	Number	4	Yes	
Loan availed on	Capture the Loan Availed Date	Date		Yes	
No. of Excesses in the past 6 months	Capture the Number of excesses in the past 6 months	Number	3		
EMI	Capture the EMI Amount	Numeric	22,3		
Loan Purpose	Capture the Purpose of the Loan	Text	300		

NFB Borrowing pattern

Bank name	Select the Bank Name	LOV	150	Yes	
-----------	----------------------	-----	-----	-----	--

Product Type	Capture the Product Type	Text	150	Yes	
Product Sub-type	Capture the sub-product type	Text	150		
Sanctioned amount	Capture the sanctioned amount	Numeric	22,3	Yes	
Tenor	Capture the Tenor in Months	Number	4		

Other Products

Bank Name	Select the Bank Name	LOV	150	Yes	
Product Type	Capture the Product Type	Text	150	Yes	
Lending Product	Capture the Lending Product	Text	150	Yes	
Limit amount	Capture the Limit Amount	Numeric	22,3	Yes	

2.2.2.4 Creditors

Creditor Details

Financial Year *	Quarter *
FY2018-2019	Q2
Total Creditor Amount *	Creditor Turnover days *
4500000	3.75

Outstanding Amount Breakup

0-30 Days *	30-60 Days *	60-90 Days *
1500000	1500000	1500000

Creditor Details

	Creditor Name	Sales Percentage	Creditor Turnover days	Current Year Sale	Previous year Sale	Last year before previous	Creditor Amount	Cor
<input type="checkbox"/>	MEK Logistics	0.05		34545	456456	40000	1000000	4

Add **View** **Delete** **Close**

Creditor Details

Creditor Name *	Company Type	Address	Years of Association
MEK Logistics	new	chennai	23
Sales Percentage	Turnover Range	Payment Terms in Days	Payment Due
5%	20-30	2	\$6,000.00
Material Quality	Pricing Review	Supply Timeliness	Quality Of Service
good	true	yes	good
Creditor Importance	Sold Product	Signed Contract	Creditor Turnover days
yes	44545	<input type="checkbox"/>	
Current Year Sale	Previous year Sale	Last year before previous	Contract Creditor days
34545	456456	40000	4
Actual Creditor days	Creditor Amount *	Contact Person	
4	1000000		

Add Creditor **Cancel**

Field name	Description	Type	Size	Mandatory	Validations
As on Date	System to default the application Date	Date		Yes	
Top ten Creditors	Capture the Top Ten Creditors Names	Text	150	Yes	
Turnover Range	Capture the Turnover Range	Text	200 0	Yes	
Type of company	Select the Type of Company 1. Private 2. Public 3. Trust	Dropdown	4	Yes	
Address	Capture the Address of the Creditor	Address			
Contact Person	Capture the Suppliers Contact Person Name	Text	150	Yes	
Association for (years)	Capture the years of Association	Number	3	Yes	
Payment due	Capture the Total Payment Due	Numeric	22,3	Yes	
Payment terms in days	Capture the Payment Terms in Days	Number	4	Yes	
Formal Contract signed	Select if the formal Contract is Signed	Text	4	Yes	
Major Product Purchased	Capture the major of products Purchased	String	600		
Creditor Importance	Select the Creditor Importance 1. Critical 2. Average				
Quality of material	Select the Quality of Material 1. Good	Dropdown	4	Yes	
Pricing review	Select If Pricing Review 1. Yes or No	Text	4		
Supply timeliness	Capture the Supply time lines	Text	150		
Quality of Service	Select the Quality of Service 1. Good				

Supply Details

Creditor name	Capture the Creditor Name			yes	
Supply Type	Select the Supply Type			yes	
Requirement frequency	Select the requirement frequency			yes	
Per Unit cost	Capture the Per Unit Cost	Numeric	22,3	yes	
Unit bought	Capture the Number of Units bought in Last	Number	5		

last FY	FY				
Quality Issues	Select if Quality Issues are found	Text	4		
No of units returned in Last FY	Capture the Number of Units Returned	Number	4		

Creditor Ag-ing

Creditor Name	Select the Creditor name	LOV	150		
0-30 days	Capture the 0-30 days past due payments	Number	5		
31-60 days	Capture the 31-60 days past due payments	Number	5		
61-90 days	Capture the 61-90 days past due payments	Number	5		
91-120 days	Capture the 91-120 days past due payments	Number	5		
121-150 days	Capture the 121-150 days past due payments	Number	5		
151-180 days	Capture the 151-180 days past due payments	Number	5		
above 180 Days	Capture the above 180 days past due payments	Number	5		

2.2.2.5 Debtors

Debtor Details

Financial Year *	Quarter *	<input type="button" value="Fetch"/>
Total Debtor Amount *	Debtor Turnover days *	
Outstanding Debtor Amount Breakup		
0-30 Days *	30-60 Days *	60-90 Days *
0	0	0

Debtor Details

	Add	View	Delete				
Debtor Name	Sales Percentage	Debtor Turnover days	Current Year Sale	Previous year Sale	Last year before previous	Debtor Amount	Contra
No data to display.							

Field name	Description	Type	Size	Mandatory	Validations
As on Date	System to default the application Date	Date		Yes	
Top ten Debtors	Capture the Top Ten Debtor Names	Text	150	Yes	
Turnover Range	Select the Turnover Range 500k, 500k to 1m, 1-5m, 5-10m etc.	Text	4	Yes	

Type of company	Select the Type of Company 1. Private 2. Public	Dropdown	4	Yes	
Association for (years)	Capture the years of Association	Number	3	Yes	
%age of Sales	Capture the Percentage of Sales	Numeric	6,2	Yes	
Payment due	Capture the Total Payment Due	Numeric	22,3	Yes	
Formal Contract signed	Select if the formal Contract is Signed	Text	4	Yes	
Major Product Sold	Capture the number of product sold	Number	6		
Debtor Importance	Select the Debtor Importance 1. Critical 2. Average				

Supply Details

Name	Capture of the product	Text	150	Yes	
Major product Sold	Capture the number of product sold	Number	4	Yes	
Requirement frequency	Select the Order Frequency. 1. Monthly 2. Quarterly	Dropdown	4	Yes	
Per Unit cost	Capture the Per Unit Cost	Numeric	22,3	Yes	
Unit Sold last FY	Capture the Number of Units Sold in Last FY	Number	4		
Payment Issues	Select if there is payment issues	Text	4	Yes	
No of times payment terms exceeded	Capture the Number of times payment terms exceeded	Number	4		

Debtor Aging

Debtor Name	Select the Debtor name	LOV	150		
0-30 days	Capture the 0-30 days past due invoices	Number	5		
31-60 days	Capture the 31-60 days past due invoices	Number	5		
61-90 days	Capture the 61-90 days past due invoices	Number	5		
91-120 days	Capture the 91-120 days past due invoices	Number	5		
121-150 days	Capture the 121-150 days past due invoices	Number	5		
151-180 days	Capture the 151-180 days past due invoices	Number	5		
above 180 Days	Capture the above 180 days past due invoices	Number	5		

Last Payment	Capture the Last Payment Date	Date		Yes	
Payment Amount	Capture the last Payment amount	Numeric	22,3	Yes	

2.2.2.6 Country

Country Details

Country Analysis

Add

Country : IN	Loans : Investments : \$200,000.00
Sales : \$10,000,000.00	⋮
Purchase : \$5,000,000.00	
Country : USA	Loans : \$200,000.00 Investments : \$300,000.00
Sales : \$30,000,000.00	⋮
Purchase : \$2,100,000.00	
Country : AF	Loans : \$2,100,000.00 Investments : \$4,000,000.00
⋮	
	Close

Country Analysis

Country

IN

🔍

◀ Country Wise Data

Sales	Purchase	Investments	Loans
\$10,000,000.00	\$5,000,000.00	\$200,000.00	\$0.00

Deposits Associated Since

\$20,000.00 Apr 30, 2019

📅

▶ Country Wise Business Operations

▶ Sales Breakup

Update Cancel

Country Analysis

► Sales Breakup

+

Customer	Sales	Percentage Of Total Sales	Major Product Sold	Debtor Days	Associated Since
Tropical Thunder Ltd	400000	4		60	9/16/2017
Longshort Company Ltd	500000	5		30	8/6/2009
Hitesh Impex	2300000	23		30	4/10/2007
Bayer Ltd	4300000	43		45	5/4/2016
Bigsales Company Ltd	1000000	10		30	9/27/2015

Update **Cancel**

Country Analysis

► Sales Breakup

► Purchase Breakup

+

Supplier	Purchase	Percentage Of Total Purchases	Major Product Bought	Creditor Days	Associated Since
Lemongrass Pvt Ltd	700000	14		90	9/16/2017
Gamon India	800000	16		60	8/6/2009
Corbyn Ltd	600000	12		30	9/27/2015
Surabhi Electronics	2500000	50		30	4/10/2007

Update **Cancel**

Field name	Description	Type	Size	Mandatory	Validations
As on Date	System to default the application Date	Date		Yes	
Country Name	Select the Country Code	LOV	3	Yes	
Sales	Capture the Total Sales Amount	Nu- meric	22, 3	Yes	
Purchase	Capture the Total Purchase Amount	Nu- meric	22, 3	Yes	
Investments	Capture the Total Investment Amount	Nu- meric	22, 3	Yes	
Loans	Capture the Total Loan Amount	Nu- meric	22, 3	Yes	
Deposits	Capture the Total Deposits Amount	Nu- meric	22, 3	Yes	

Country Wise business operations

Country Name	Select the Country Code	LOV	3	Yes	
Market share in %age	Capture the Market Share Percentage	Nu- meric	6,2	Yes	
Presence for years	Capture the number years of Presence in Market	Numb er	3	Yes	
Products Sold	Capture the Number of products sold	Numb er	6	Yes	
association since	Capture the date from which this association started	Date		yes	

Sales Break up

Country Name	Select the Country Code	LOV	3	Yes	
Top 5 customers	Capture the top 5 customer name	Text	15 0	Yes	
Sales	Capture the Sales Amount	Nu- meric	22, 3	Yes	
%age of total sales	Capture the Percentage of total Sales	Nu- meric	6,2	Yes	
Product sold	Capture the Number of products sold				
debtor days					
association since	Capture the date from which this association started	Date		yes	

2.2.2.7 Currency

Currency Details

Currency Analysis

Add

Currency : USD	Loan Amount : \$20,000.00 Investment Amount : \$50,000.00	...
U Sales Amount : \$20,000,000.00 Purchase Amount : \$10,000,000.00		
Currency : GBP	Loan Amount : Investment Amount : £100,000.00	...
G Sales Amount : £1,000,000.00 Purchase Amount :		
Currency : EUR	Loan Amount : €345,000.00 Investment Amount : €45,000.00	...
U		Close

Currency Analysis

Currency

USD 

► Currency Details

Sales Amount	Sales Percentage	Purchase Amount	Purchase Percentage
\$20,000,000.00	20%	\$10,000,000.00	19%

Loan Amount Loan Percentage Investment Amount Investment Percentage

\$20,000.00	3%	\$50,000.00	6%
-------------	----	-------------	----

Deposit Amount Deposit Percentage Date

\$0.00	0%	May 7, 2019 
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► Hedging Details

Update

Cancel

Currency Analysis

Currency

USD 

► Currency Details

► Hedging Details

Credit Outstanding	Debit Outstanding	Variance	Hedging Required?
\$100,000.00	\$90,000.00	\$10,000.00	

► Future Currency Requirement - Loan Repayment

► Future Currency Requirement - Creditor Payment

Update

Cancel

Currency Analysis

► Currency Details

► Hedging Details

► Future Currency Requirement - Loan Repayment

Outstanding Amount	Repayment in Current Year	Repayment in Next 3 Years
\$10,000.00	\$5,000.00	\$5,000.00

► Future Currency Requirement - Creditor Payment

► Future Currency Requirement - Debtor Payment

► Future Currency Credit - Interests

Update
Cancel

Currency Analysis

► Currency Details

► Hedging Details

► Future Currency Requirement - Loan Repayment

► Future Currency Requirement - Creditor Payment

► Future Currency Requirement - Debtor Payment

► Future Currency Requirement - Debtor Payment

Outstanding Amount	0 to 30 Days	30 to 60 Days	60 to 90 Days
\$10,000,000.00	\$10,000,000.00		

90 Days Above

Update
Cancel

Field name	Description	Type	Size	Mandatory	Validations
As on Date	System to default the application Date	Date		Yes	
Currency	Select the Currency Code	LOV	3	Yes	
Sales	Capture the Total Sales Amount	Numeric	22,3	Yes	
%age	Capture the Percentage of Sales	Numeric	6,2	Yes	
Purchase	Capture the Total Purchase Amount	Numeric	22,3	Yes	
%age	Capture the Percentage of Purchase	Numeric	6,2	Yes	
Loans	Capture the Total Loan	Nu-	22,	Yes	

	Amount	meric	3		
%age	Capture the Percentage of Loans	Nu-meric	6,2	Yes	
Investments	Capture the Total Investment Amount	Nu-meric	22,3	Yes	
%age	Capture the Percentage of Investment	Nu-meric	6,2	Yes	
Deposits	Capture the Total Deposits Amount	Nu-meric	22,3	Yes	
%age	Capture the Percentage of Deposits	Nu-meric	6,2	Yes	

Hedging requirement

Currency	Select the Currency Code	LOV	3	Yes	
Credit Outstanding	Capture the Total Credit Outstanding	Nu-meric	22,3	Yes	
Debit Outstanding	Capture the Total Debit Outstanding	Nu-meric	22,3	Yes	
Variance	System displays the variance based on Credit Outstanding and Debit Outstanding	Nu-meric	22,3		Credit Outstanding-Debit Outstanding
Hedging required	Select if Hedging is required	Text	4		

Future Currency Requirement- Loan repayment

Currency	Select the Currency Code	LOV	3	Yes	
Outstanding Loan Amount	Capture the Outstanding Loan Amount	Nu-meric	22,3	Yes	
Repayment in current year	Capture the Repayment Amount in Current Year	Nu-meric	22,3	Yes	
Repayment in the next three years	Capture the Repayment Amount in next three years	Nu-meric	22,3	Yes	

Future Currency Requirement- Creditor Payment

Local Currency	Select the Currency Code	LOV	3	Yes	
Outstanding Amount	Capture the Outstanding Payment Amount	Nu-meric	22,3	Yes	
0-30 days	Capture the Outstanding Payment Amount in 0-30 days	Nu-meric	22,3		
31-60 days	Capture the Outstanding Payment Amount in 31-60 days	Nu-meric	22,3		
61-90 days	Capture the Outstanding Payment Amount in 61-90	Nu-meric	22,3		

	days				
above 90 days	Capture the Outstanding Payment Amount in above 90 days	Nu- meric	22, 3		

Future Currency Credit- Debtor Payment

Local Currency	Select the Currency Code	LOV	3	Yes	
Receivable Amount	Capture the Receivable Amount	Nu- meric	22, 3	Yes	
0-30 days	Capture the Receivable Amount in 0-30 days	Nu- meric	22, 3		
31-60 days	Capture the Receivable Amount in 31-60 days	Nu- meric	22, 3		
61-90 days	Capture the Receivable Amount in 61-90 days	Nu- meric	22, 3		
above 90 days	Capture the Receivable Amount in above 90 days	Nu- meric	22, 3		

Future Currency Credit- Interests

Currency	Select the Currency Code	LOV	3	Yes	
Total Investment amount	Capture the Total Investment Amount	Nu- meric	22, 3	Yes	
interest expected in current year	Capture the Interest expected in Current year	Nu- meric	22, 3	Yes	
Interest expected in the next three years	Capture the Interest expected in the Next 3 Years	Nu- meric	22, 3	Yes	

Click on the Edit button in each of the tiles to capture/view the parameters. As soon as the user captures the parameters the Economic Dependency Analysis gets refreshed.

Action Buttons on the each of the Tiles

- a. **Edit** – On Click of Edit the details and you will be able to modify the same.

Action Buttons on the footer

- c. **Save & Close** – On click of Save & Close, the details of the captured will be saved.

- a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- d. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

- a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- c. **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- d. **Back** – On Click of Back, the previous screen will be opened.
- e. **Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.

- a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

2.3 Approval Stage

As an Approver, the user would review the details of the customer's economic dependency and approve.

2.3.1 Economic Dependency - Approval

The user can click on each of the tiles to view the detailed information of each of the customer economic dependencies.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Shareholders	Displays the shareholders of the customer.	Display	Tile			
Guarantors	Displays the guarantors of the customer.	Display	Tile			
Bankers	Displays the bankers of the customer.	Display	Tile			
Creditors	Displays the creditors of the customer.	Display	Tile			
Debtors	Displays the debtors of the customer.	Display	Tile			
Country	Displays the country dependency of the customer	Display	Tile			
Currency	Displays the currency dependency of the customer.	Display	Tile			

Action Buttons on the footer

- a. **Save & Close** – On click of Save & Close the screen gets closed.
- b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- c. **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- d. **Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.2 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

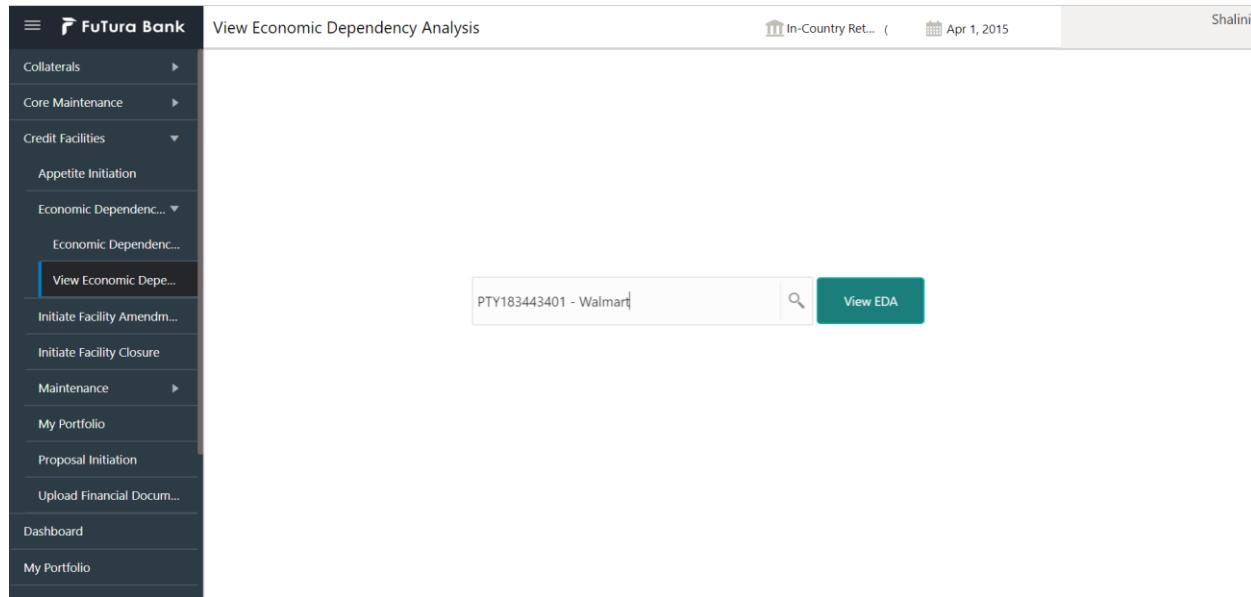
After providing required data, you will be able to perform one of the below actions –

- Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- Save & Close** – On click of Save & Close, the details of the captured will be saved.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Back** – On Click of Back, the previous screen will be opened.

2.4 Economic Dependency Query

Menu→Credit Facilities →Economic Dependency Analysis→ View

(Screen)



The screenshot shows the Futura Bank software interface. The left sidebar is open, displaying a list of menu options: Collaterals, Core Maintenance, Credit Facilities, Appetite Initiation, Economic Dependenc..., Economic Dependenc..., View Economic Dep..., Initiate Facility Amendm..., Initiate Facility Closure, Maintenance, My Portfolio, Proposal Initiation, Upload Financial Docum..., Dashboard, and My Portfolio. The 'View Economic Dep...' option under 'Economic Dependenc...' is highlighted with a blue border. The main view shows a search bar with the text 'PTY183443401 - Walmart' and a 'View EDA' button. The top right of the main view shows 'In-Country Ret...' and 'Apr 1, 2015'. The top right corner of the entire screen shows the name 'Shalini'.

From the 'menu bar', you can initiate a new economic dependency analysis.

On selecting, Economic Dependency Analysis View, a new screen will open to capture the details.

User can select the customer (party) and click on View EDA to view the economic dependency analysis of the selected customer.



The customer's economic dependencies on the following parameters will be displayed and the user can modify the same.

- Bankers
- Guarantors
- Shareholders
- Creditors
- Debtors
- Currency and
- Country

The user can click on each of the tiles to view the detailed information of each of the customer economic dependencies.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Shareholders	Displays the shareholders of the customer.	Display	Tile			

Guarantors	Displays the guarantors of the customer.	Display	Tile			
Bankers	Displays the bankers of the customer.	Display	Tile			
Creditors	Displays the creditors of the customer.	Display	Tile			
Debtors	Displays the debtors of the customer.	Display	Tile			
Country	Displays the country dependency of the customer	Display	Tile			
Currency	Displays the currency dependency of the customer.	Display	Tile			

3. Reference and Feedback

3.1 References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

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