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

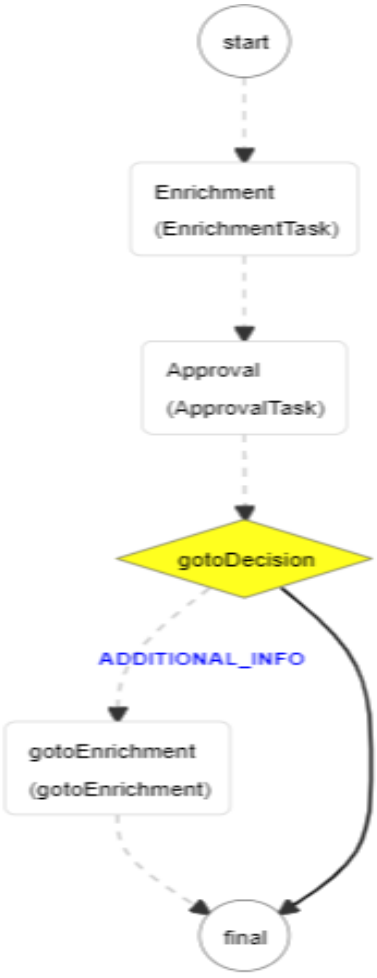
Economic Dependency Analysis is the process of analyzing the customer's dependencies on the following parameters.

- Bankers
- Guarantors
- Shareholders
- Creditors
- Debtors
- Currency
- Country
- Advisors
- Contractors
- Insurers
- Top customers
- Top suppliers
- Directors
- Management team

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.

Economic Dependency Analysis - Process Flow Diagram



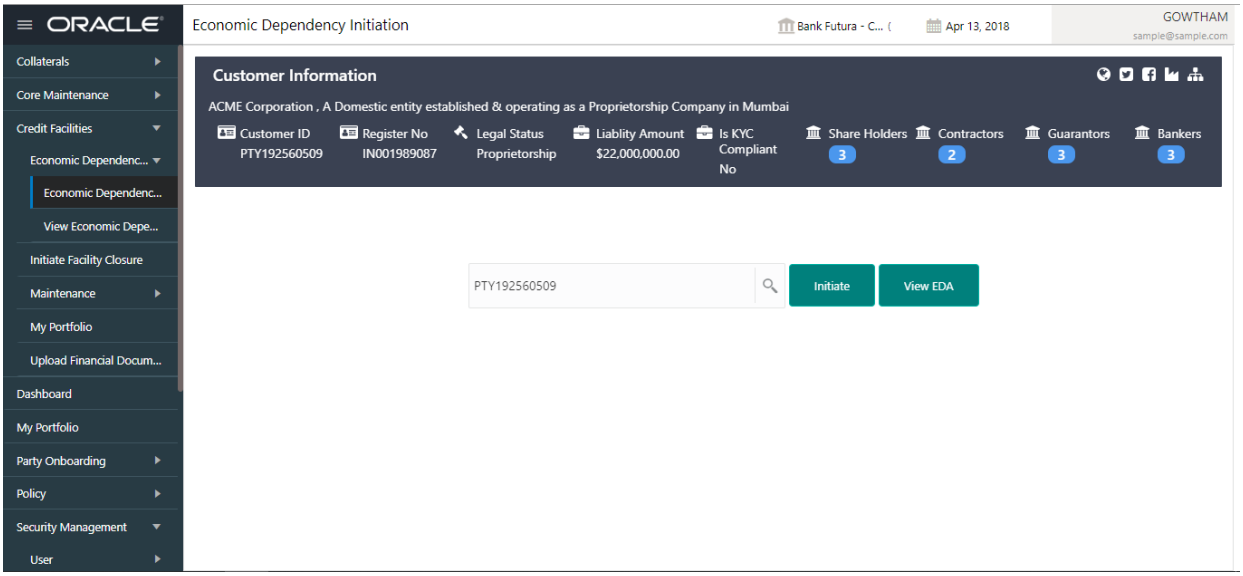
The Economic Dependency Analysis process has the following stages handled by users authorized to perform the task under those stages.

1. Enrichment
2. Approval

Enrichment

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

(Screen)



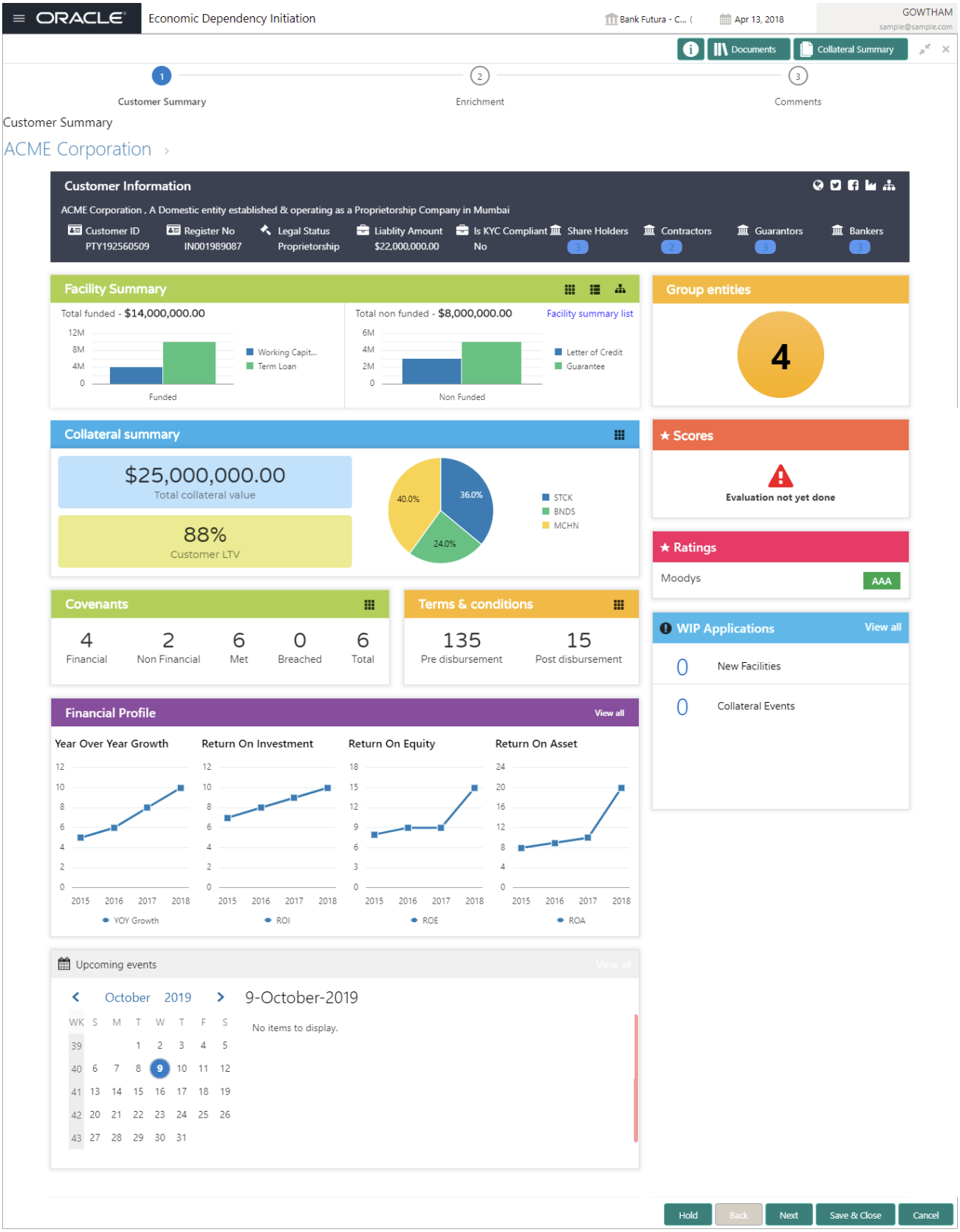
From the ‘menu bar’, you can initiate a new economic dependency analysis.

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.

2.1.1Customer Summary

The Customer's summary information will be displayed.



Action Buttons on the footer

a. **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.

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.

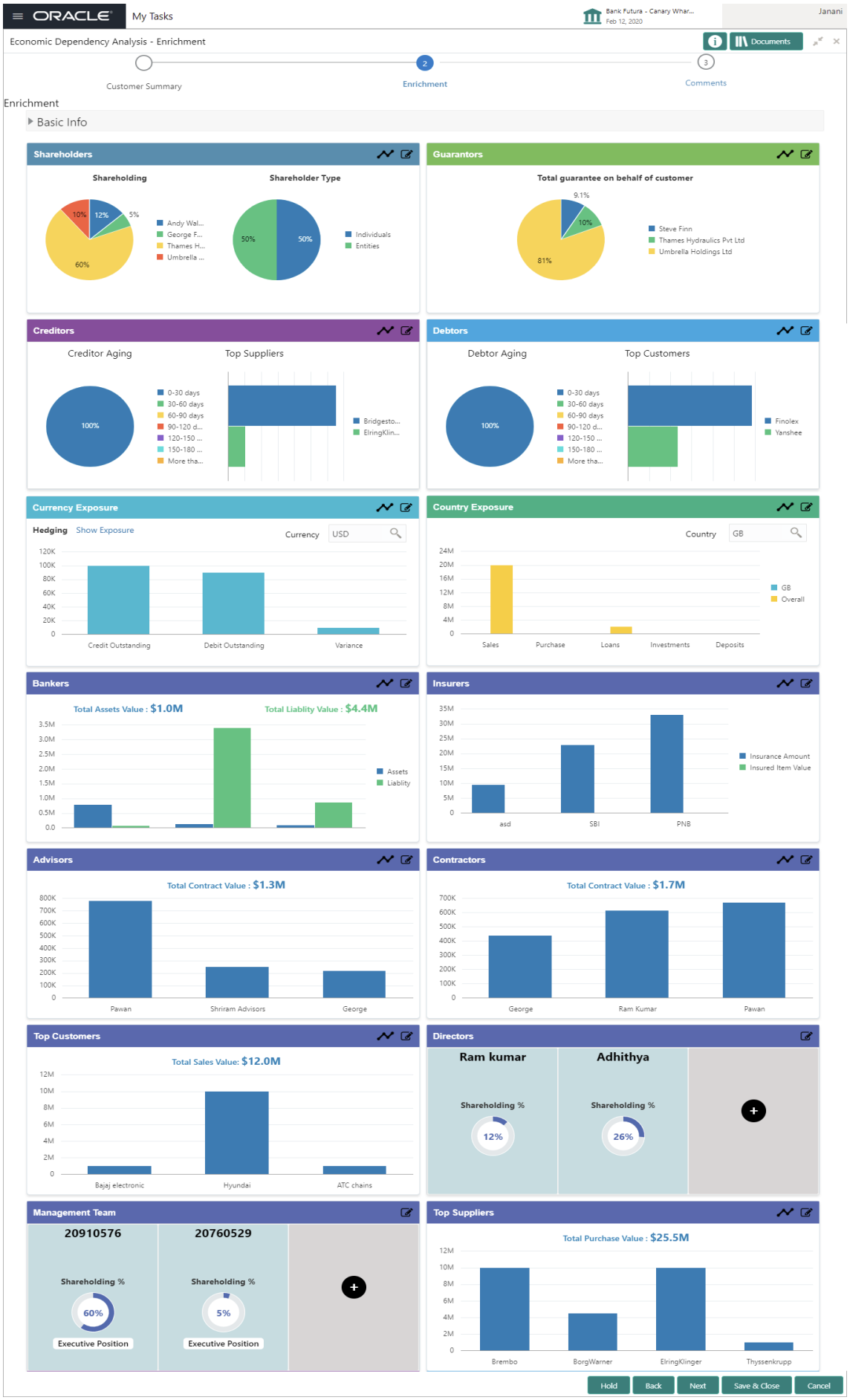
d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

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

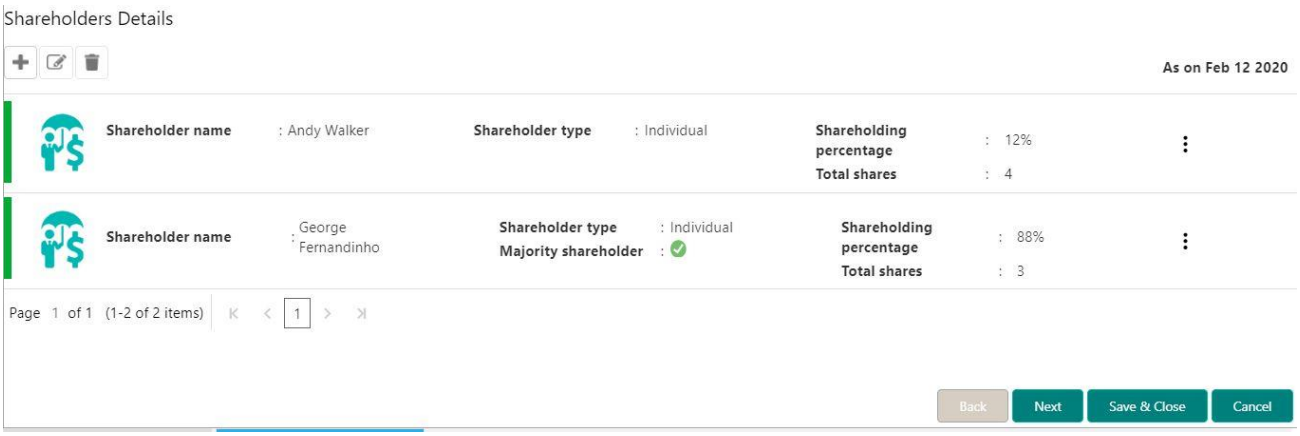
2.1.2 Enrichment

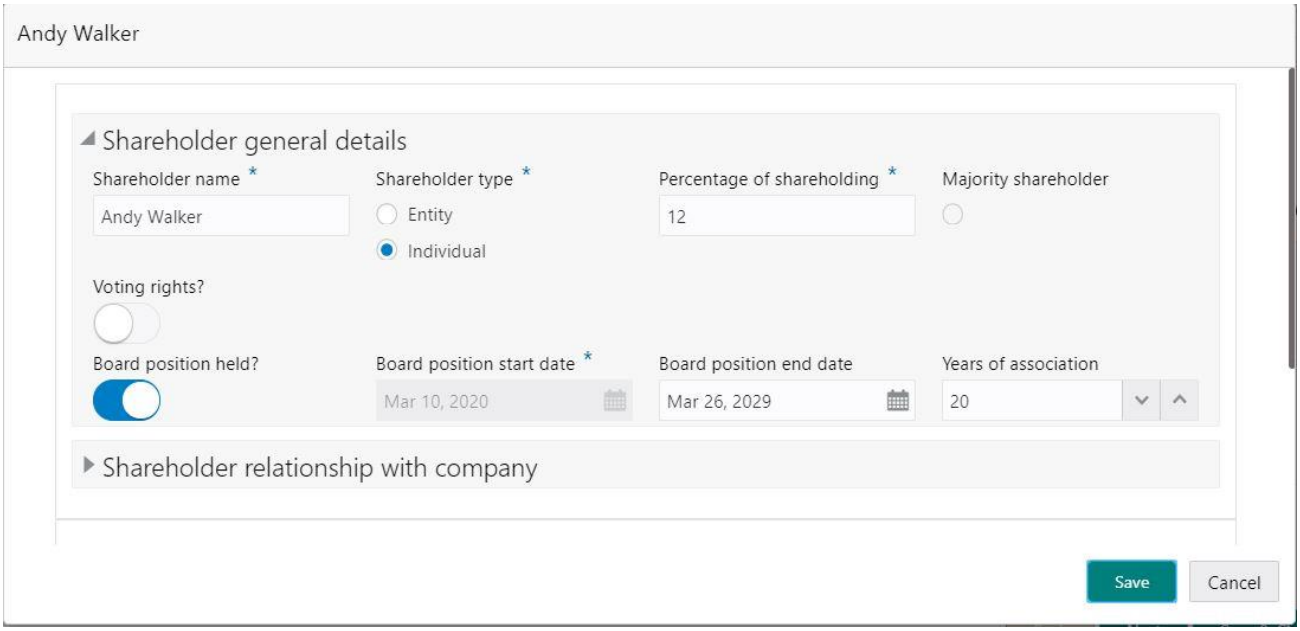
The customer's economic dependencies on the following parameters will be displayed and the user can modify the same.

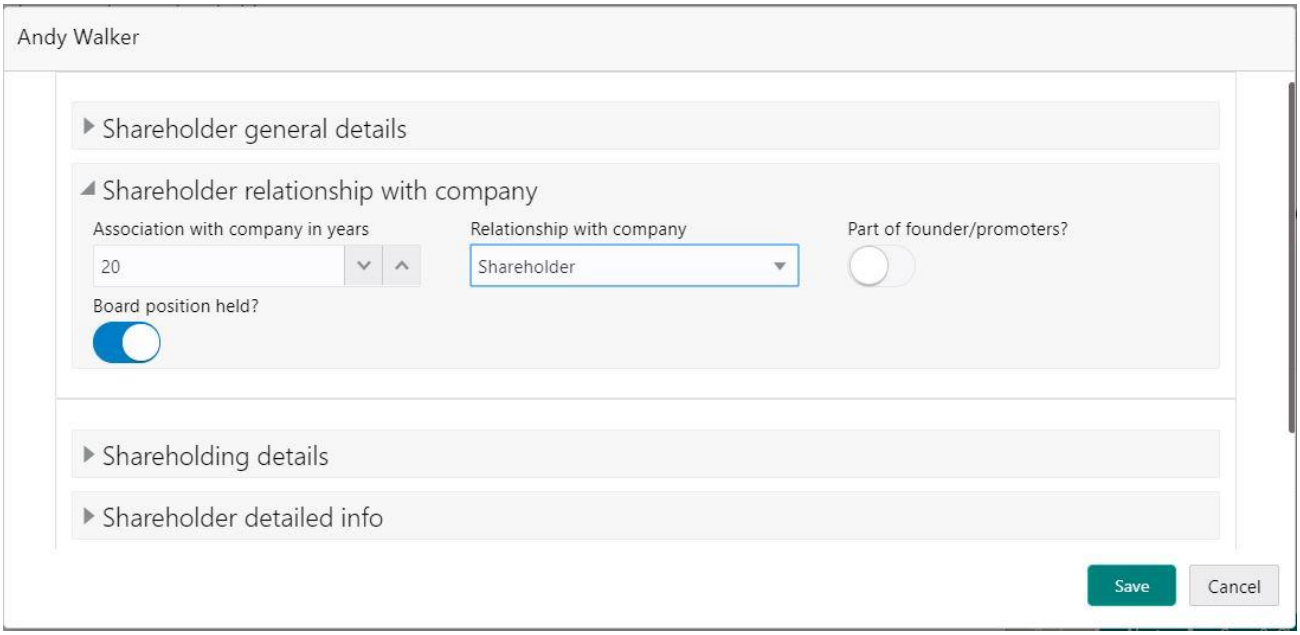
- Bankers
- Guarantors
- Shareholders
- Creditors
- Debtors
- Currency
- Country
- Advisors
- Contractors
- Insurers
- Top customers
- Top suppliers
- Directors
- Management team

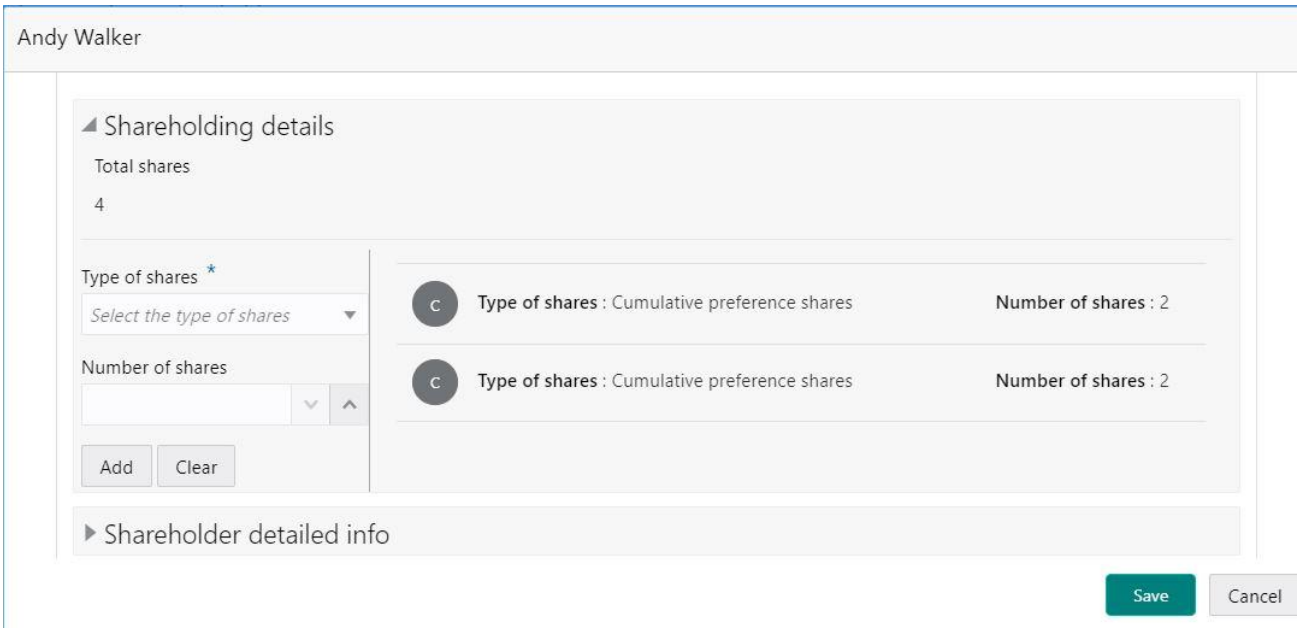

ORACLE
My Tasks
Bank Futura - Canary Whar...
Feb 12, 2020
Janani
Economic Dependency Analysis - Enrichment
Documents
Customer Summary
Enrichment
Comments
Enrichment
Basic Info
Shareholders
Shareholding
Andy Wal...
George F...
Thames H...
Umbrella ...
10%
12%
5%
60%
Shareholder Type
Individuals
Entities
50%
50%
Guarantors
Total guarantee on behalf of customer
Steve Finn
Thames Hydraulics Pvt Ltd
Umbrella Holdings Ltd
9.1%
10%
81%
Creditors
Creditor Aging
0-30 days
30-60 days
60-90 days
90-120 d...
120-150 ...
150-180 ...
More tha...
100%
Top Suppliers
Bridgesto...
ElringKlin...
Debtors
Debtor Aging
0-30 days
30-60 days
60-90 days
90-120 d...
120-150 ...
150-180 ...
More tha...
100%
Top Customers
Finolex
Yanshee
Currency Exposure
Hedging
Show Exposure
Currency
USD
120K
100K
80K
60K
40K
20K
0
Credit Outstanding
Debit Outstanding
Variance
Country Exposure
Country
GB
24M
20M
16M
12M
8M
4M
0
Sales
Purchase
Loans
Investments
Deposits
GB
Overall
Bankers
Total Assets Value : $1.0M
Total Liablity Value : $4.4M
3.5M
3.0M
2.5M
2.0M
1.5M
1.0M
0.5M
0.0
Assets
Liablity
Insurers
35M
30M
25M
20M
15M
10M
5M
0
asd
SBI
PNB
Insurance Amount
Insured Item Value
Advisors
Total Contract Value : $1.3M
800K
700K
600K
500K
400K
300K
200K
100K
0
Pawan
Shriram Advisors
George
Contractors
Total Contract Value : $1.7M
700K
600K
500K
400K
300K
200K
100K
0
George
Ram Kumar
Pawan
Top Customers
Total Sales Value: $12.0M
12M
10M
8M
6M
4M
2M
0
Bajaj electronic
Hyundai
ATC chains
Directors
Ram kumar
Shareholding %
12%
Adhithya
Shareholding %
26%
Management Team
20910576
Shareholding %
60%
Executive Position
20760529
Shareholding %
5%
Executive Position
Top Suppliers
Total Purchase Value : $25.5M
12M
10M
8M
6M
4M
2M
0
Brembo
BorgWarner
ElringKlinger
Thyssenkrupp
Hold
Back
Next
Save & Close
Cancel

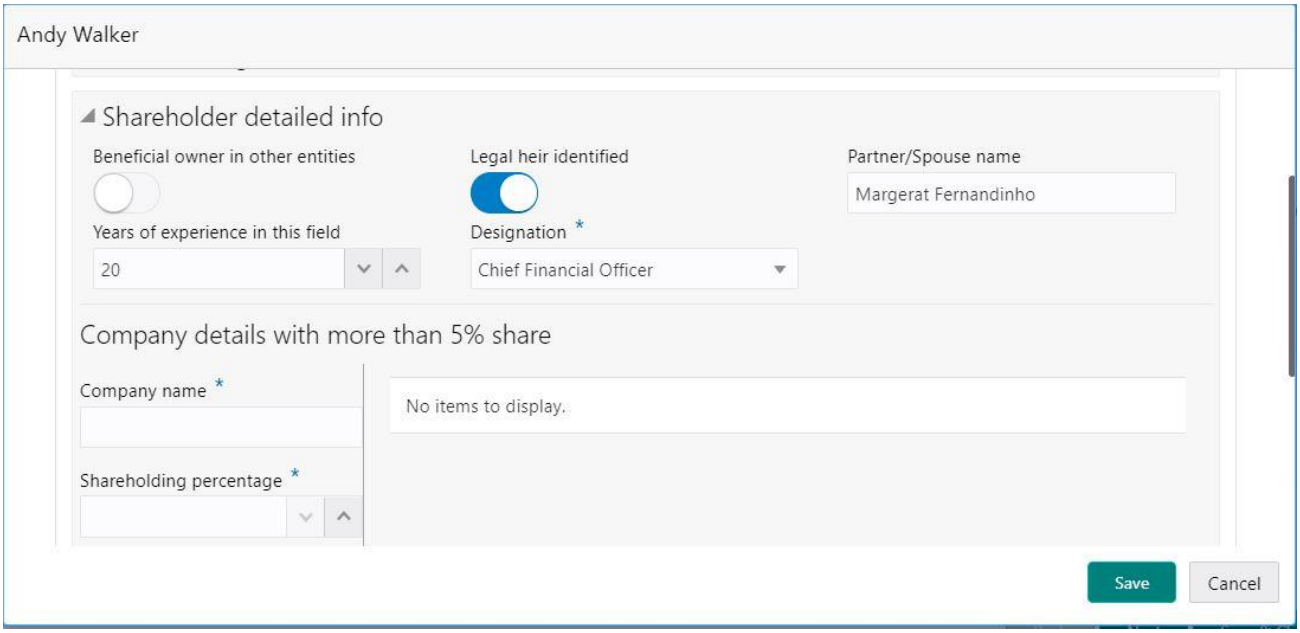
2.1.2.1 Shareholders

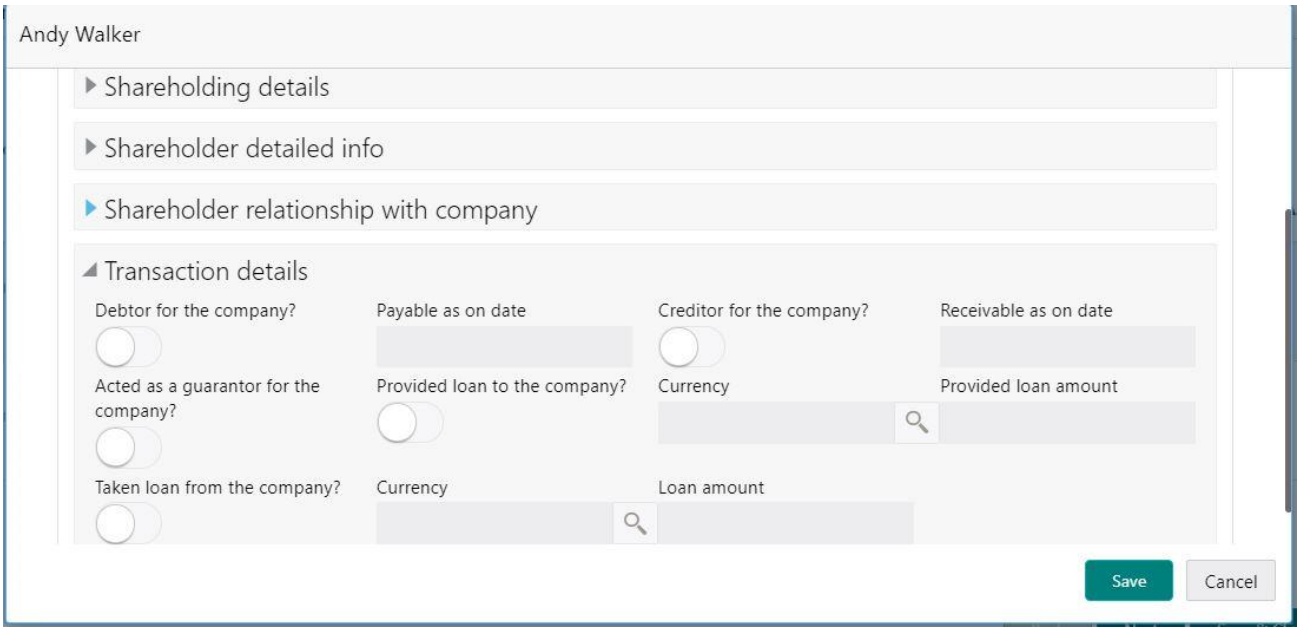







Andy Walker
Shareholding details
Total shares
4
Type of shares *
Select the type of shares
Number of shares
Add
Clear
C
Type of shares : Cumulative preference shares
Number of shares : 2
C
Type of shares : Cumulative preference shares
Number of shares : 2
Shareholder detailed info
Save
Cancel


Andy Walker
Shareholder detailed info
Beneficial owner in other entities
Legal heir identified
Partner/Spouse name
Margerat Fernandinho
Years of experience in this field
20
Designation *
Chief Financial Officer
Company details with more than 5% share
Company name *
No items to display.
Shareholding percentage *
Save
Cancel



Field name	Description	Type	Size	Mandatory	Validations
Share Holder Name	Capture the Shareholder Name	Text	150	Yes	
Shareholder Type	Select the Shareholder Type The shareholder Types are 1. Individual 2. Entity	Text	4	Yes	
Shareholding Percentage	Capture the Share Holding Percentage	Numeric	6,2	Yes	
No of shares	Capture the Number of shares	Number	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	Numeric	6,2	yes	Only if Voting Rights is selected
Board Position held	Select if the shareholder has held a Board Position	Text	1		

Board Position start date	Select the Board Position start date	Date			
Board position end date	Select the Board Position end date	Date			
Years of association	Capture the Years of Association	Number	3	Yes	

Shareholder relationship with company

Field name	Description	Type	Size	Mandatory	Validations
Relationship with company	Select the relationship of the shareholder with the company	Dropdown	4		Only if type is "Individual"
Part of Founder/promoter	Enable if the shareholder is part of founder/promoter	Boolean	1		
Is decision maker	Enable if the shareholder is a decision maker	Boolean	1		Only if type is "Entity"
Shareholder Detailed Info					
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	4		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	150		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
Date of incorporation	Capture the date of incorporation	Date			Only if the shareholder type is Entity
Partner/spouse name	Capture the Spouse or Partner Name	Text	150		Only if the shareholder type is Individual

Educational Qualification	Capture the Education Qualification of the Shareholder	Text	150		Only if the shareholder type is Individual
Years of experience 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
Common Board members	Select if the shareholder is a common board member	Text	1		Only if the shareholder type is Entity
Similar type of business	Select if the shareholder is of similar type of business	Text	1		Only if the shareholder 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 shareholder 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)	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)	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)	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 Amount	Numeric (22,3)	22,3		

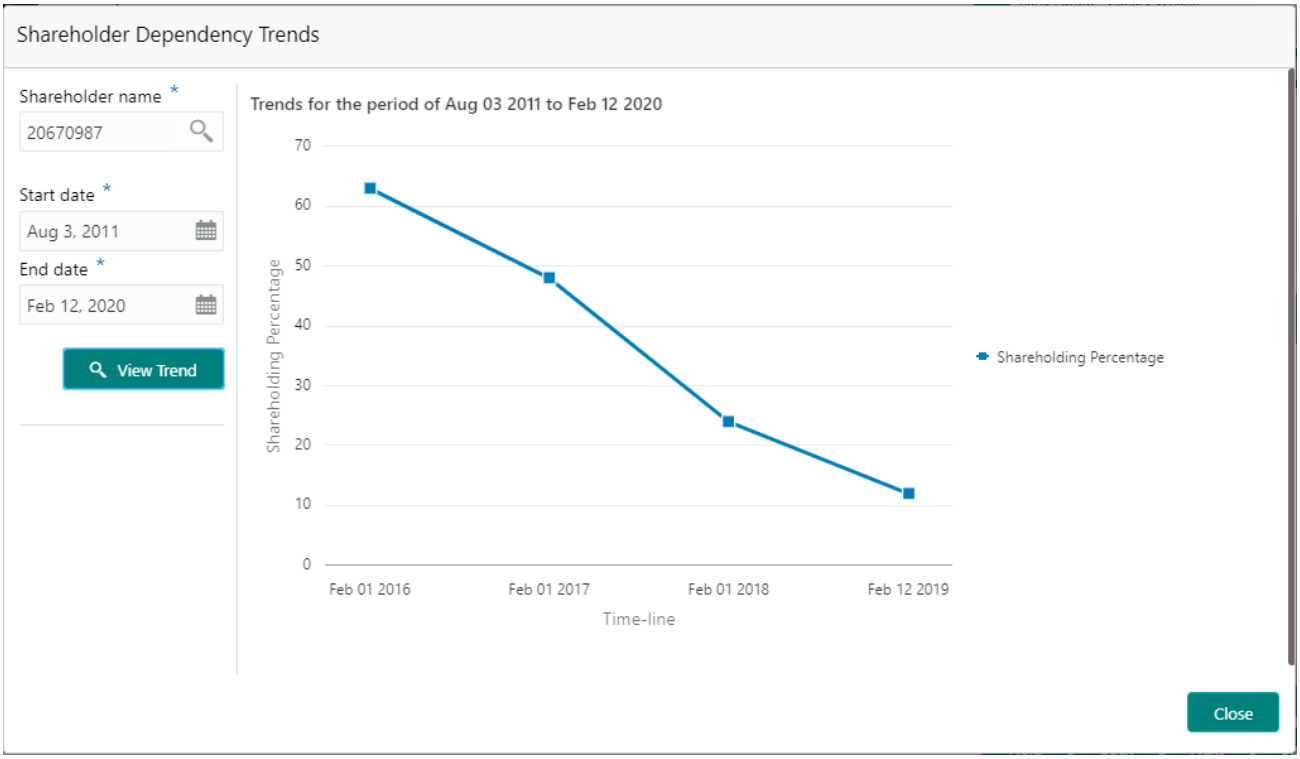
Analysis:

A qualitative analysis about the shareholders of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

Trend analysis:

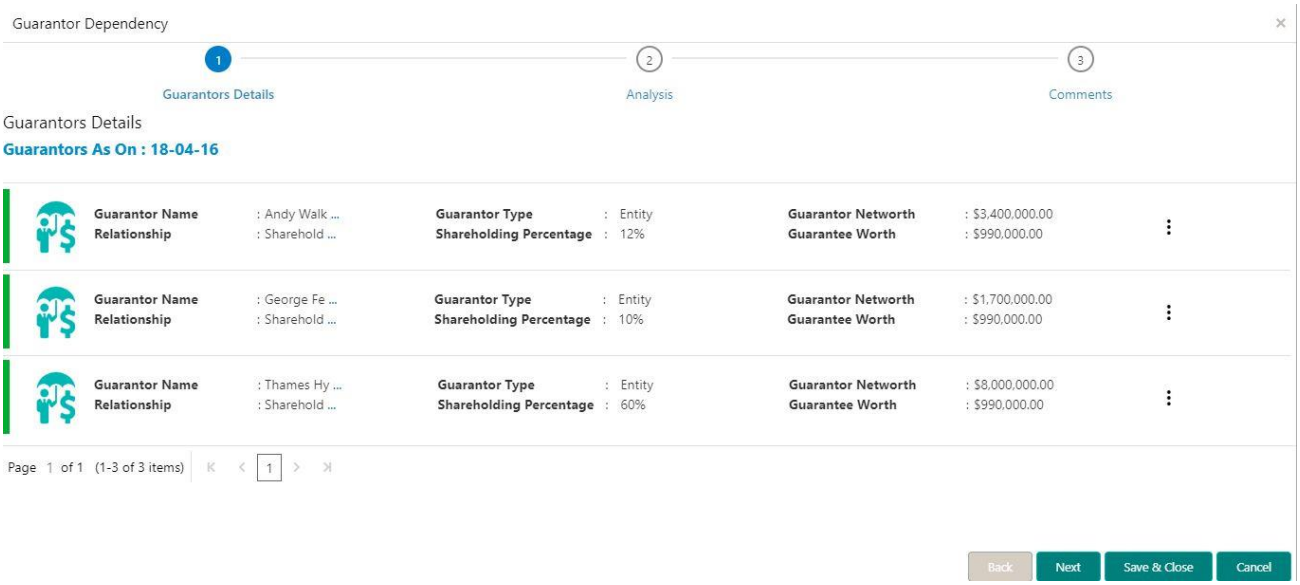


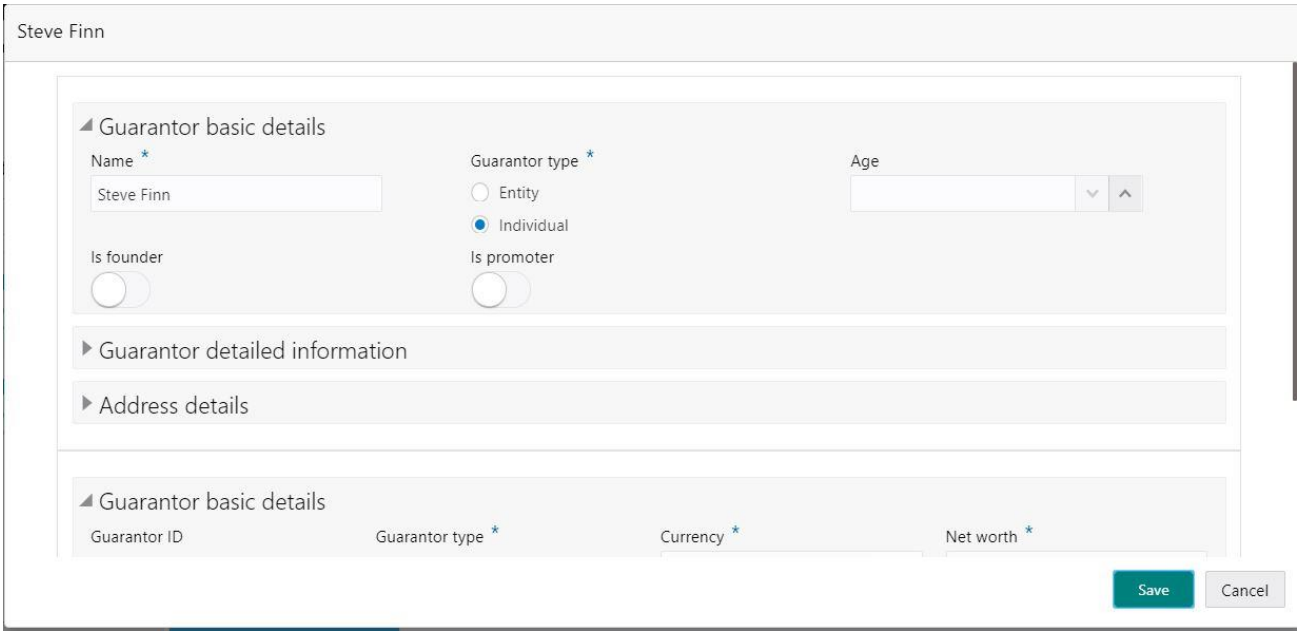
The trend analysis can be used to analyze the variation trends in the shareholding percentage of all the shareholders of the customer. Analyze the variation trend chart from the history records of the customer.

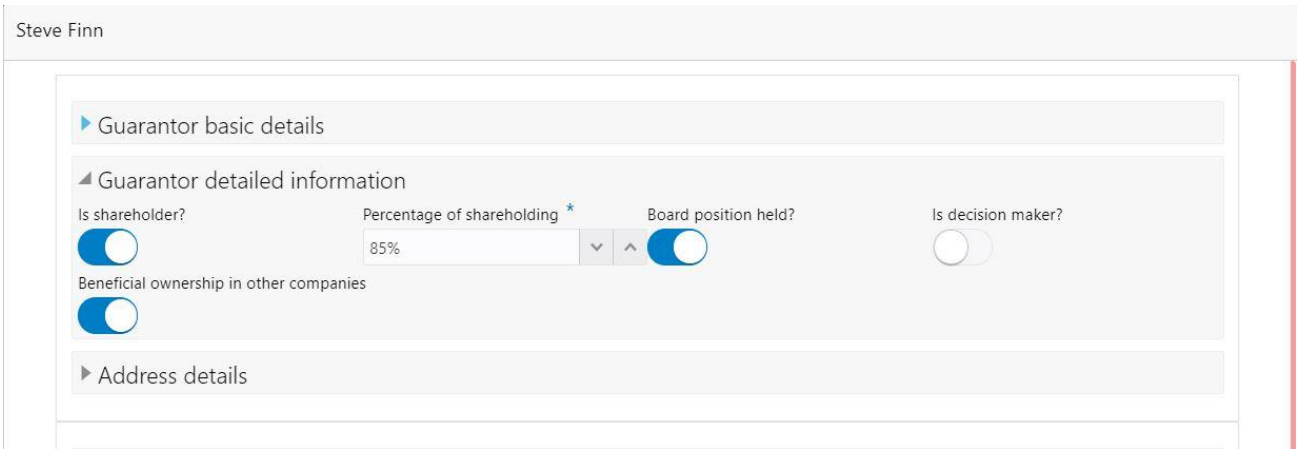
Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Shareholder name	Name of the shareholder whose trend has to be seen	LOV	300	Yes	

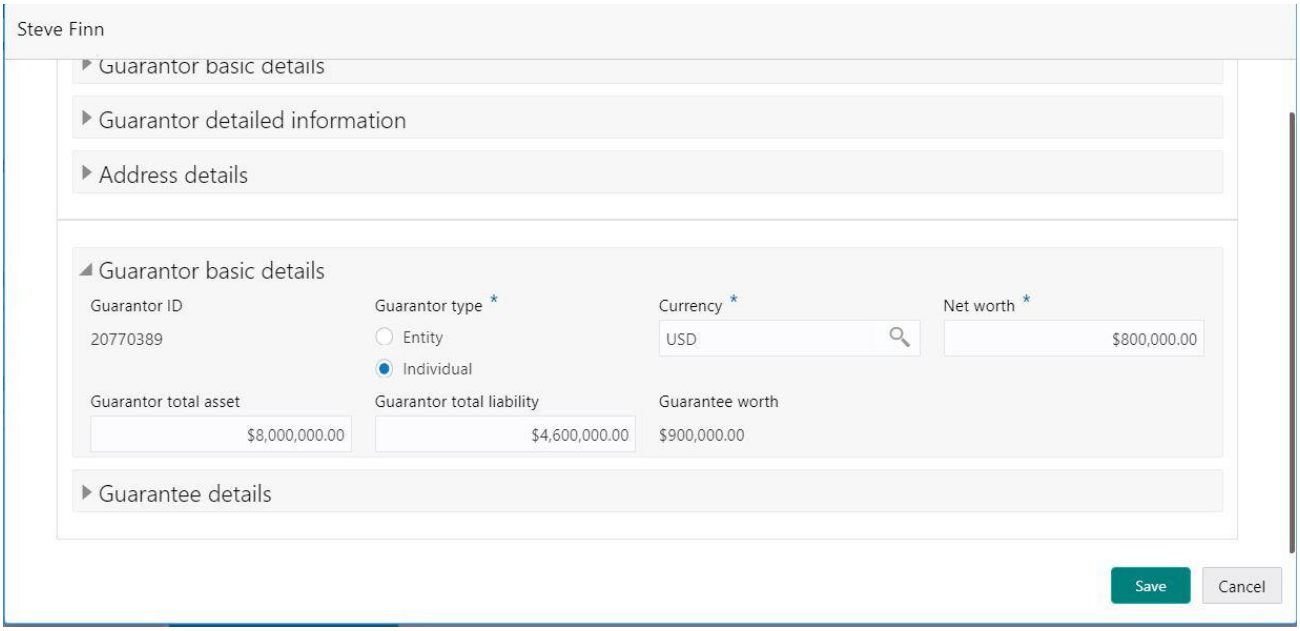
Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

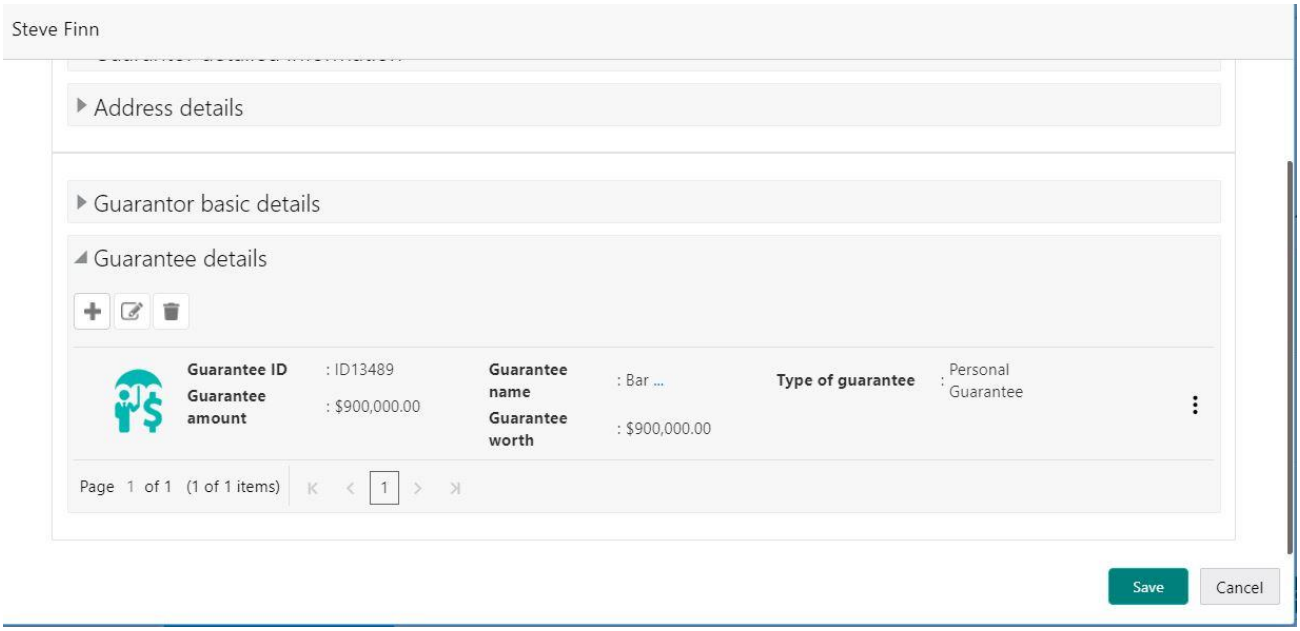
2.1.2.2 Guarantors






Steve Finn
Guarantor basic details
Guarantor detailed information
Is shareholder?
Percentage of shareholding *
85%
Board position held?
Is decision maker?
Beneficial ownership in other companies
Address details


Steve Finn
Guarantor basic details
Guarantor detailed information
Address details
Guarantor basic details
Guarantor ID
20770389
Guarantor type *
Entity
Individual
Currency *
USD
Net worth *
$800,000.00
Guarantor total asset
$8,000,000.00
Guarantor total liability
$4,600,000.00
Guarantee worth
$900,000.00
Guarantee details
Save
Cancel



Field name	Description	Type	Size	Mandatory	Validations
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	Collapsible			
Registration Address	Capture the Registration Address with usual Address fields				
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
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	
Guarantee validity up to	Capture the Guarantee End Date which Guarantee Validity up to date	Date			
Guarantee Purpose	Capture the Purpose of the Guarantee	Text	3000		

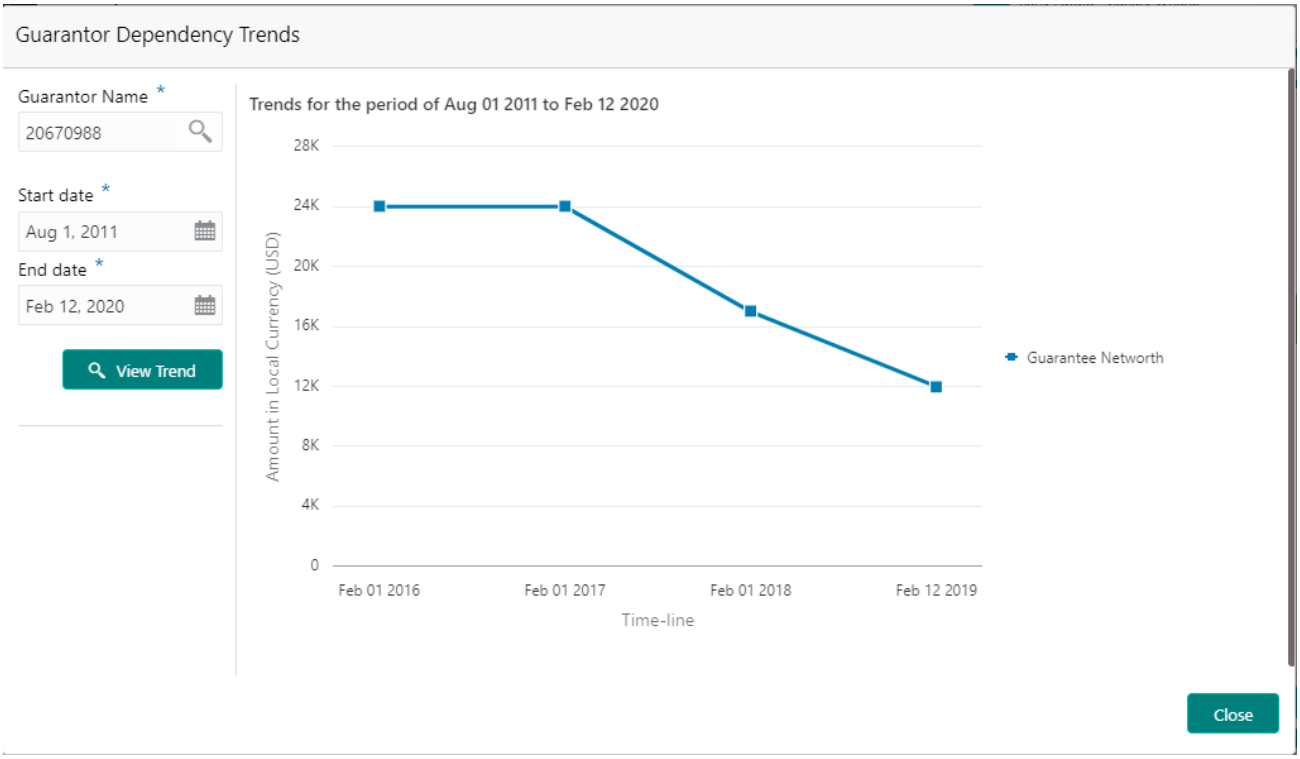
Analysis:

A qualitative analysis about the guarantors of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

Trend analysis:

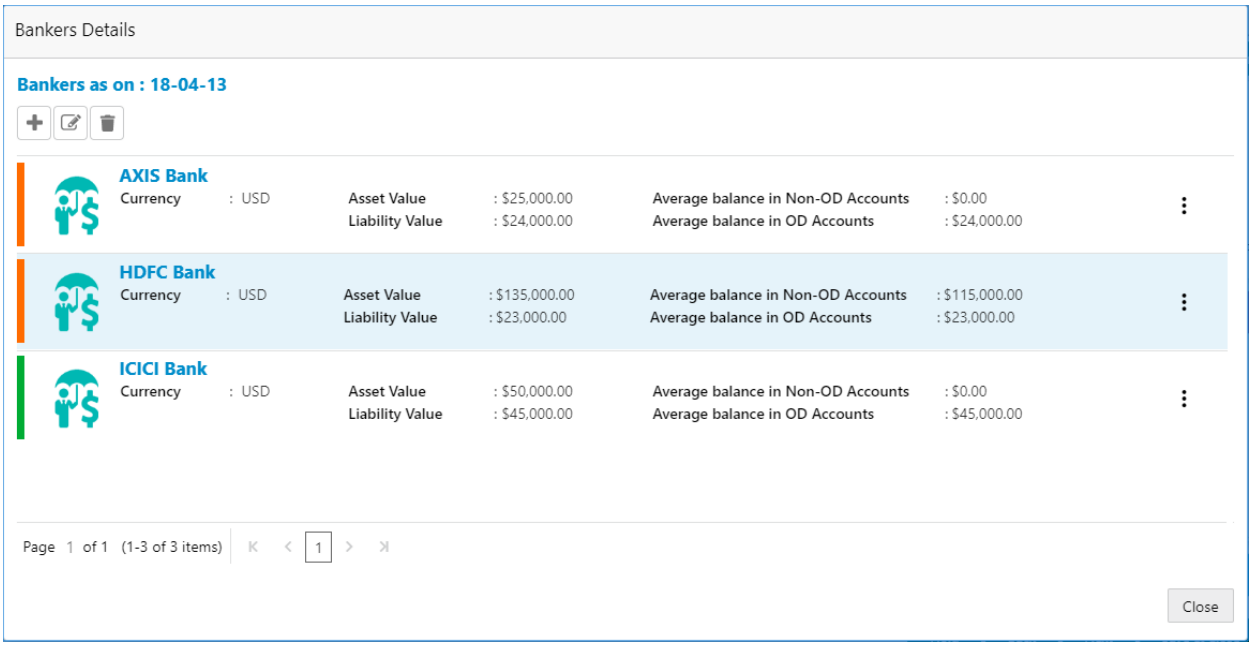


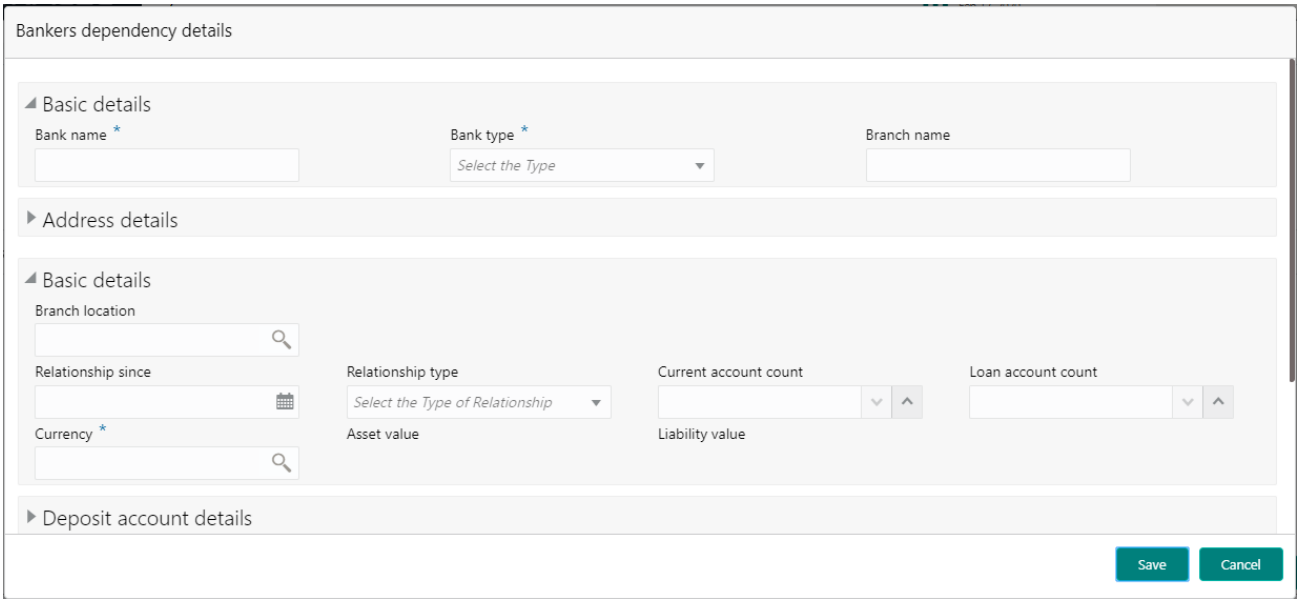
The trend analysis can be used to analyze the variation trends in the guarantee net worth of all the guarantors of the customer. Analyze the variation trend chart from the history records of the customer.

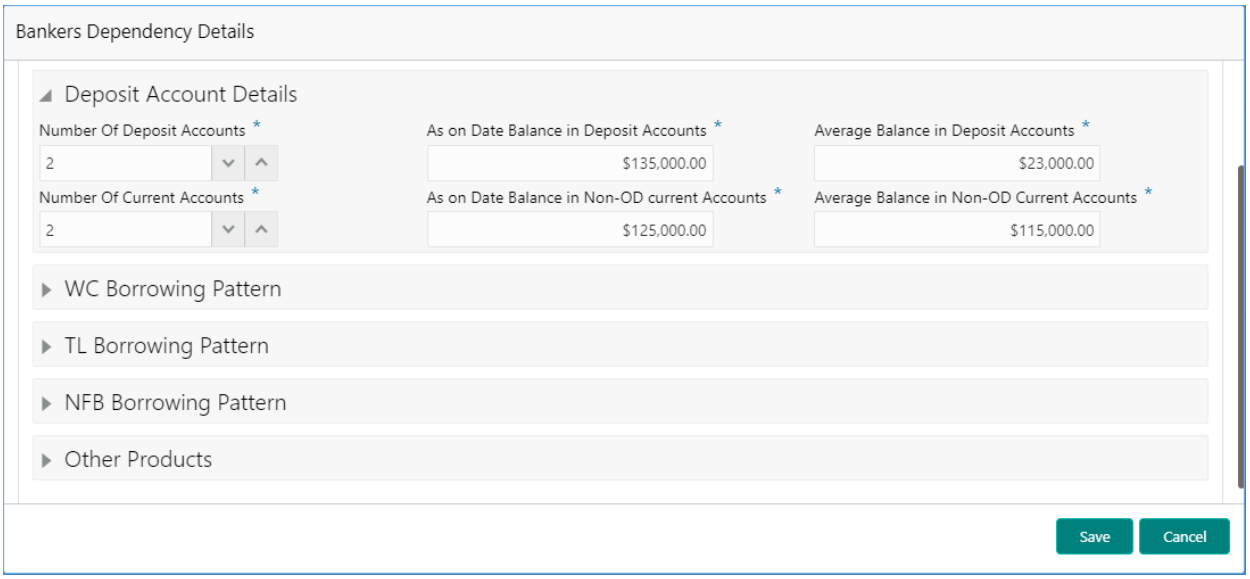
Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Guarantor name	Name of the guarantor whose trend has to be seen	LOV	300	Yes	

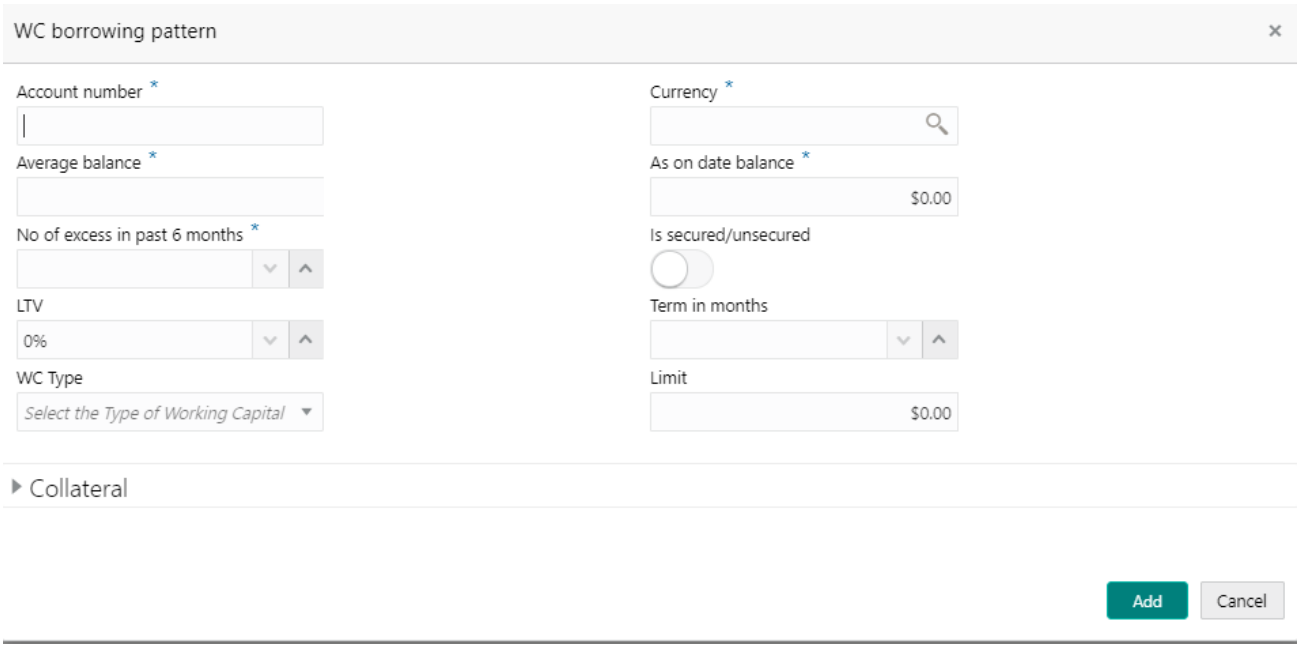
Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

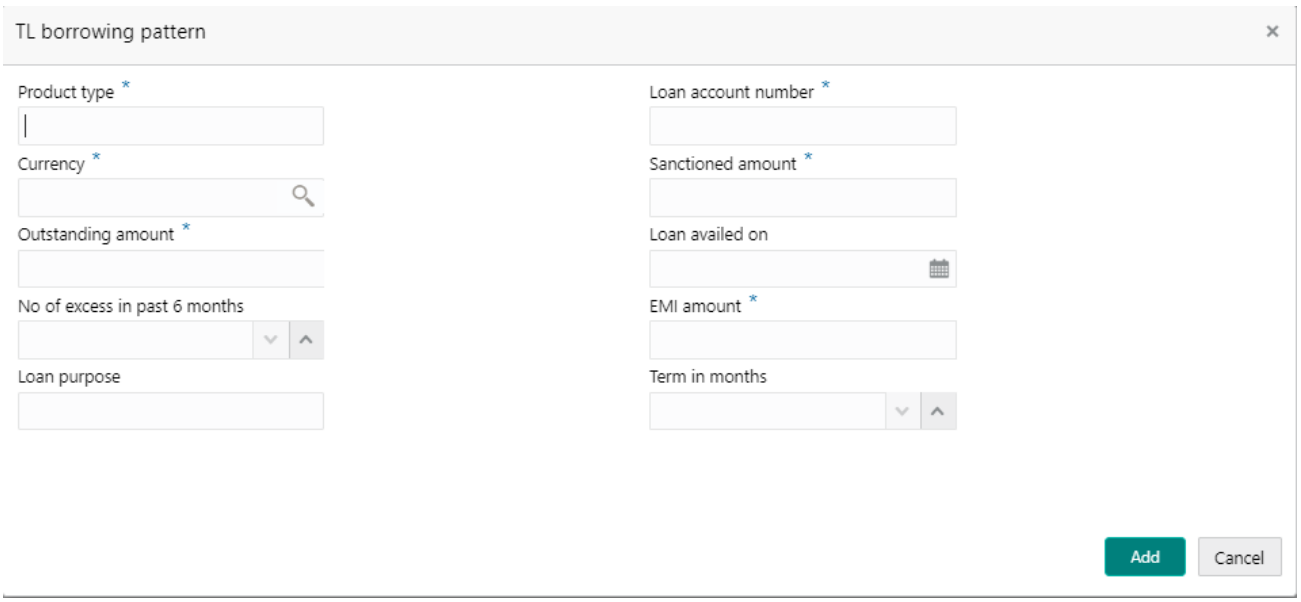
2.1.2.3 Bankers

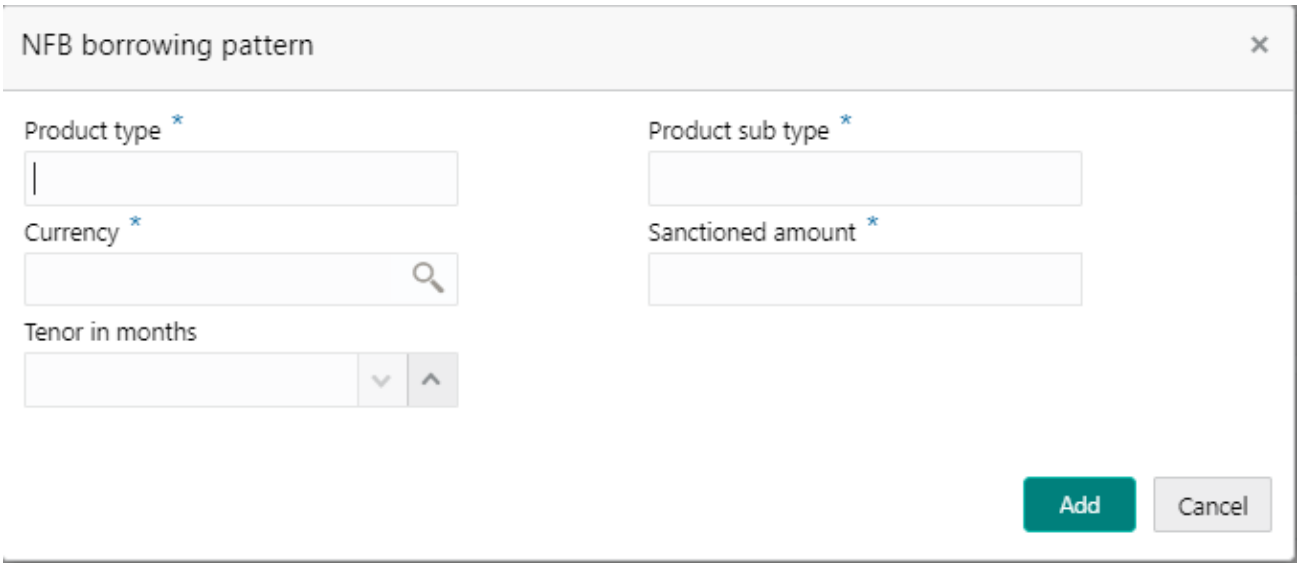


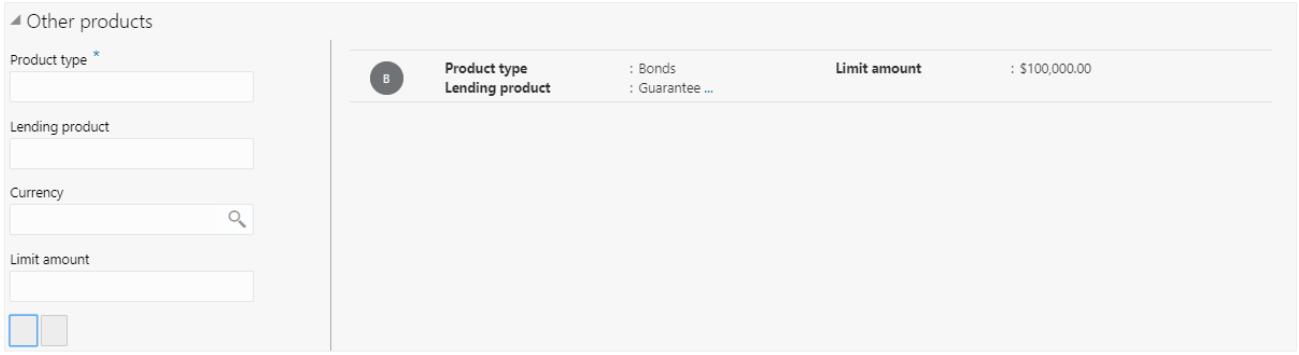



Bankers Dependency Details
Deposit Account Details
Number Of Deposit Accounts *
2
As on Date Balance in Deposit Accounts *
$135,000.00
Average Balance in Deposit Accounts *
$23,000.00
Number Of Current Accounts *
2
As on Date Balance in Non-OD current Accounts *
$125,000.00
Average Balance in Non-OD Current Accounts *
$115,000.00
WC Borrowing Pattern
TL Borrowing Pattern
NFB Borrowing Pattern
Other Products
Save
Cancel


WC borrowing pattern
Account number *
Currency *
Average balance *
As on date balance *
$0.00
No of excess in past 6 months *
Is secured/unsecured
LTV
0%
Term in months
WC Type
Select the Type of Working Capital
Limit
$0.00
Collateral
Add
Cancel


TL borrowing pattern
Product type *
Loan account number *
Currency *
Sanctioned amount *
Outstanding amount *
Loan availed on
No of excess in past 6 months
EMI amount *
Loan purpose
Term in months
Add
Cancel





Field name	Description	Type	Size	Man-da-tory	Validations
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 re-lationship	Select the type of relationship 1. Loans 2. Deposits 3. Mixed	Dropdown	1	Yes	
Relation-ship Since	Capture the Relationship Start Date	Date			
Current ac-count count	Capture the no of current accounts	Number	22,3		
Loan ac-count count	Capture the number of loan ac-counts	Number	22,3		

Asset relationship value	Capture the Total Asset Relationship Value	System Calculated	22,3		
Liability relationship value	Capture the Total Liability Relationship Value	System Calculated	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	
As on date Balance in deposit accounts	Capture the As on date Balance of the Deposit Accounts	Numeric	22,3		Only if Number of deposit accounts is more than 0
Average Balance in deposit accounts	Capture the Average Balance of the Deposit Accounts	Numeric	22,3		Only if Number of deposit accounts is more than 0
Number of current accounts	Capture the Number of Current Accounts	Numeric	5	Yes	
As on date balance in current accounts	Capture the As on date Balance of Current Accounts	Numeric	22,3		Only if Number of current accounts is more than 0
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	

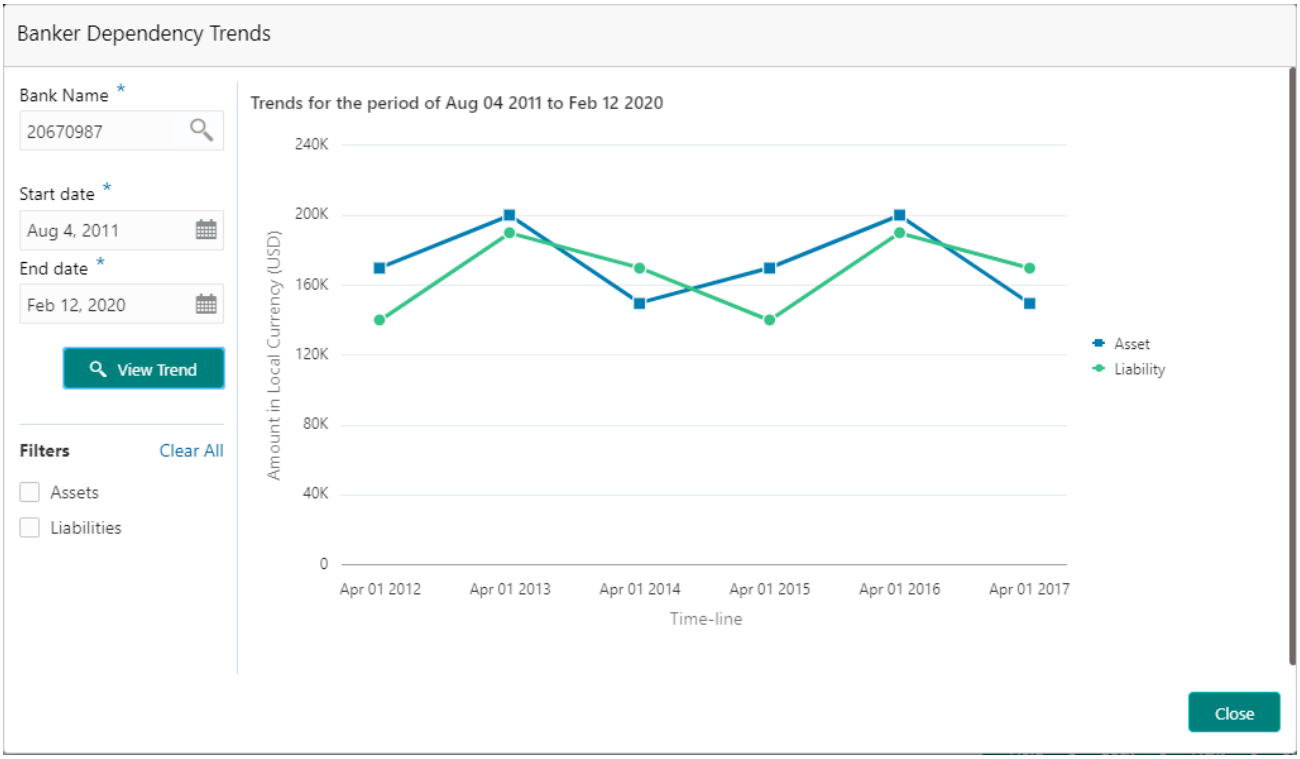
Analysis:

A qualitative analysis about the bankers of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

Trend analysis:

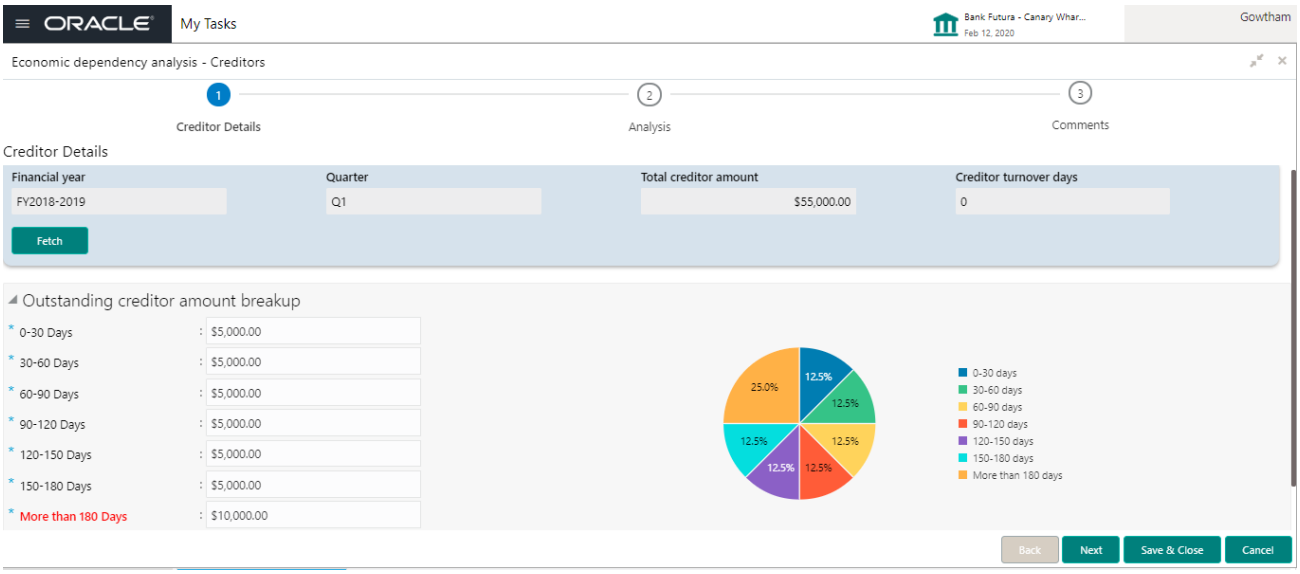


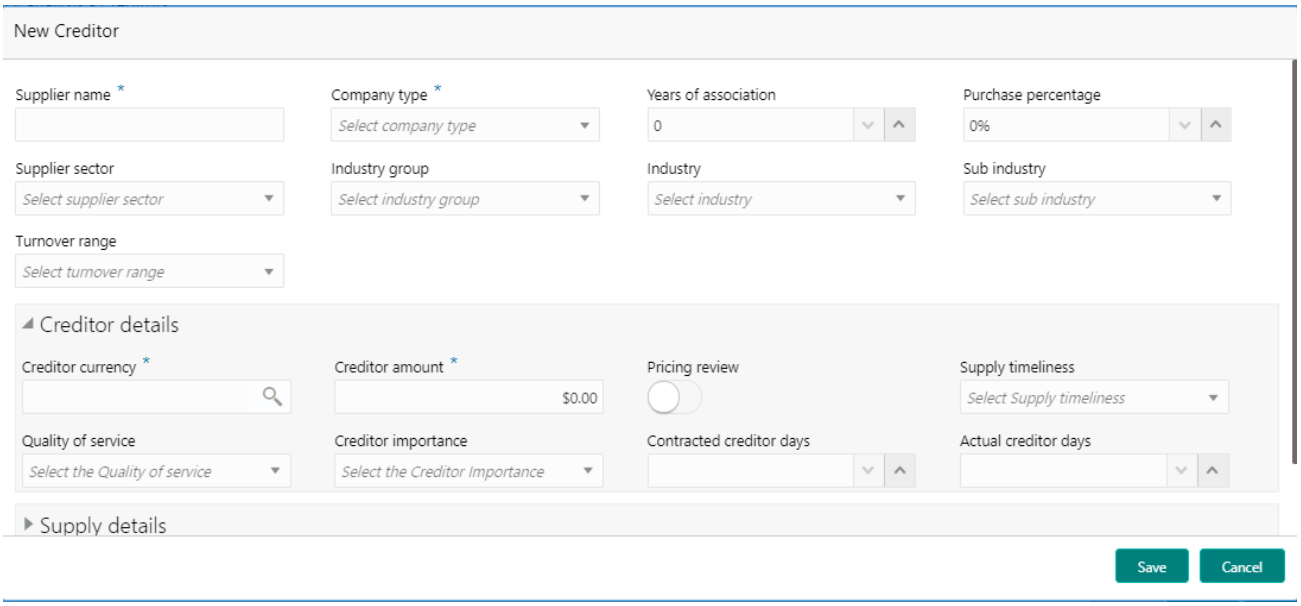
The trend analysis can be used to analyze the variation trends in the assets and liabilities of all the bankers of the customer. Analyze the variation trend chart from the history records of the customer.

Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Bank name	Name of the bank whose trend has to be seen	LOV	150	Yes	

Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

2.1.2.4 Creditors





Field name	Description	Type	Size	Man-da-tory	Valida-tions
Supplier name	Captures the supplier name	Text	300	Yes	
Years of associ-ation	Captures the number of years of asso-ciation	Numeric	3		
Company type	Select the company type from the list.	Dropdown	4		
Purchase per-centage	Captures the purchase percentage	Numeric	3	Yes	
Supplier sector	Select the appropriate sector from the list	Dropdown	4		
Industry group	Select the appropriate industry group from the list	Dropdown	4		
Industry	Select the appropriate industry from the list	Dropdown	4		
Sub industry	Select the appropriate sub industry from the list	Dropdown	4		
Turnover range	Select the appropriate turnover range from the list	Dropdown	4		
Creditor Cur-rency	Currency in which Creditor amount is to be paid	LOV	3		
Creditor Amount	Creditor amount balance which has to be paid.	Number	22,3		
Pricing review	Select If Pricing Review 1.Yes or No	Text	1		

Supply timeliness	Capture the Supply time lines 1. Good 2.Average 3.Poor	Dropdown	4		
Quality of Service	Select the Quality of Service 1. Good 2.Average 3.Poor	Dropdown	4		
Creditor Importance	Select the Creditor Importance 1. Critical 2. Average	Dropdown	4		
Contracted Creditor days	Creditor days contracted	Number	10		
Actual Creditor days	Actual creditor days contracted	Number	10		

Supply Details

Supplier name	Capture the Supplier Name	Text	105	yes	
Supply Type	Select the Supply Type	Text	4	yes	
Requirement frequency	Select the requirement frequency		4	yes	
Per Unit cost	Capture the Per Unit Cost	Numeric	22,3	yes	
Unit bought last FY	Capture the Number of Units bought in Last FY	Number	5		
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 Aging

Creditor Name	Select the Creditor name	LOV	150		
0-30 days	Capture the 0-30 days past due payments	Number	22,3		
31-60 days	Capture the 31-60 days past due payments	Number	22,3		
61-90 days	Capture the 61-90 days past due payments	Number	22,3		
91-120 days	Capture the 91-120 days past due payments	Number	22,3		
121-150 days	Capture the 121-150 days past due payments	Number	22,3		
151-180 days	Capture the 151-180 days past due payments	Number	22,3		
above 180 Days	Capture the above 180 days past due payments	Number	22,3		

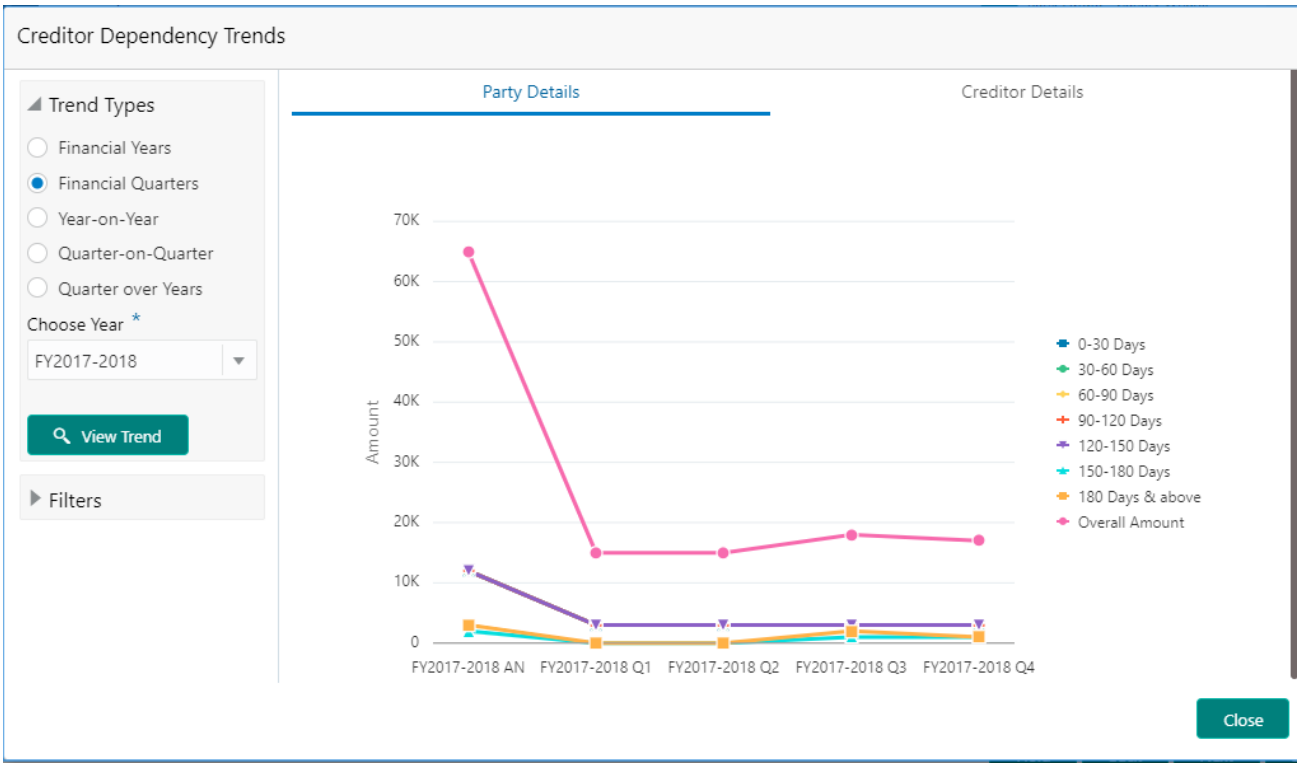
Analysis:

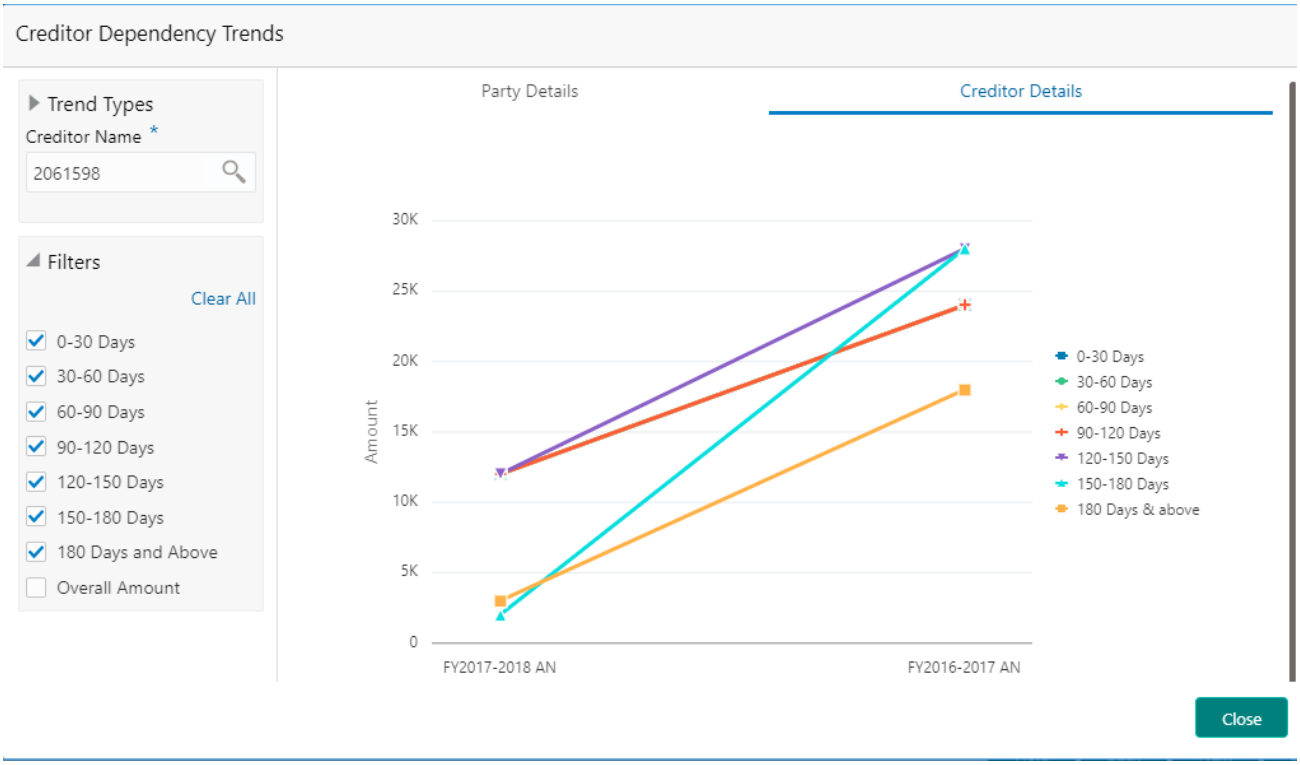
A qualitative analysis about the creditors of the customer are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

Trend analysis:



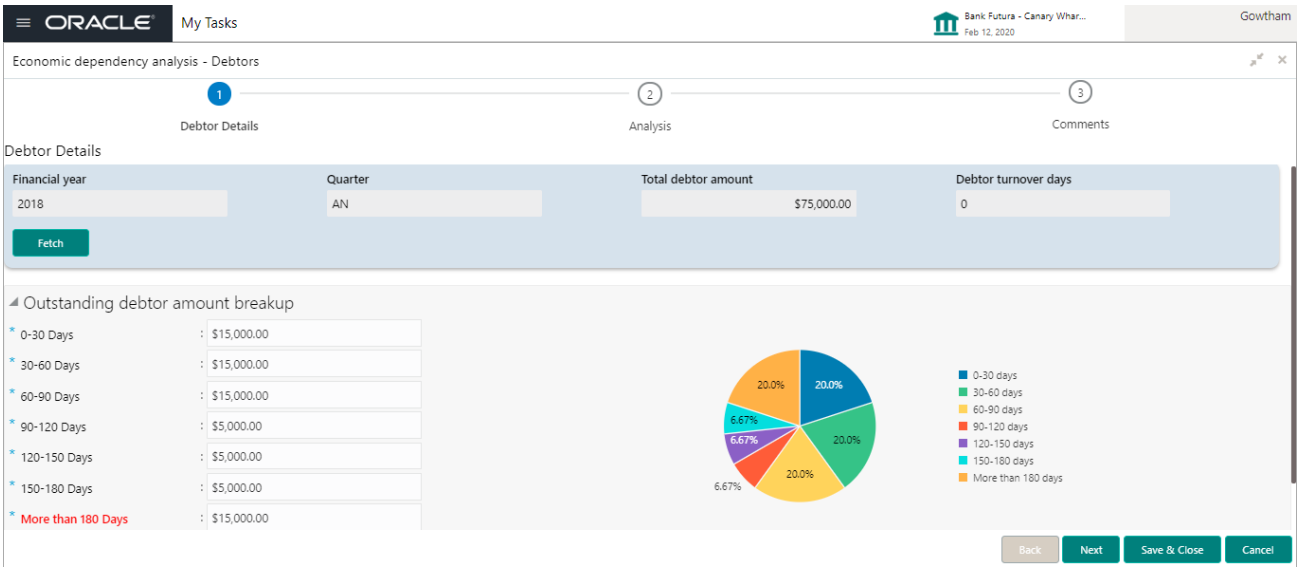


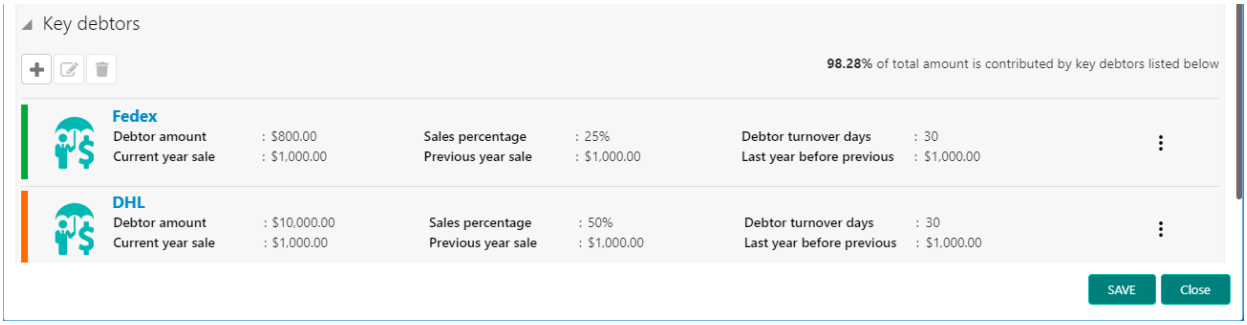
The trend analysis can be used to analyze the variation trends in overall creditor amount and the breakup amount at regular intervals of the customer. It also enables us to analyze the balance amount and its breakup of the individual creditors of the customer. Analyze the variation trend chart from the history records of the customer.

Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Creditor name	Name of the creditor whose trend has to be compared	LOV	300	Yes	If creditor details tab is clicked
Trend types	Select the trend type which has to be seen 1.Financial years 2.Financial Quarters 3.Year on year 4.Quarter on Quarter 5.Quarter over years	Radio		Yes	
Choose year	Year for which trend has to be seen	Dropdown	12	Yes	If financial quarters is selected
Choose year1	Years for which the trend has to be compared	Dropdown	12	Yes	If year on Year is selected
Choose year 2					
Choose year 1	Years and Quarter for which the trend has to be compared	Dropdown	12	Yes	If Quarter on Quarter is selected
Choose Quarter1					
Choose year2					
Choose quarter 2					

Choose Quarter	Choose quarter whose trend for past years has to be compared	Dropdown	12	Yes	If Quarter over years is selected.

2.1.2.5 Debtors





Field name	Description	Type	Size	Mandatory	Validations
Customer name	Captures the customer name	Text	300	Yes	Text Only
Years of association	Captures the number of years of association	Numeric	3		Should not allow values below 0.

Signed contract	Enable if signed a contract	Boolean	1		
Contract expiry date	Select the expiry date of the contract	Date			
Customer sector	Select the appropriate sector from the list	Dropdown	4		
Industry group	Select the appropriate industry group from the list	Dropdown	4		
Industry	Select the appropriate industry from the list	Dropdown	4		
Sub industry	Select the appropriate sub industry from the list	Dropdown	4		
Turnover range	Select the appropriate turnover range from the list	Dropdown	4		
Type of company	Select the Type of Company 1. Proprietorship 2. Public 3. Private 4.Trusts 5.Clubs 6.Society 7.Associations 8.Limited Liability Partnership 9.Foreign bodies 10.NGO	Dropdown	4	Yes	
Major Product Sold	Capture the major of products sold	String	600		
Sales percentage	Capture the sales percentage of the main product sold	Number	3		Below 100
Debtor Currency	Currency in which Creditor amount is to be paid	LOV	3		
Debtor Amount	Debtor amount balance which has to be paid.	Number	22,3		
Debtor Importance	Select the Debtor Importance 1. Critical 2. Average	Dropdown	4		
Debtor turnover days	Actual debtor days contracted	Number	10		

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	22,3		
31-60 days	Capture the 31-60 days past due invoices	Number	22,3		
61-90 days	Capture the 61-90 days past due invoices	Number	22,3		
91-120 days	Capture the 91-120 days past due invoices	Number	22,3		
121-150 days	Capture the 121-150 days past due invoices	Number	22,3		
151-180 days	Capture the 151-180 days past due invoices	Number	22,3		
above 180 Days	Capture the above 180 days past due invoices	Number	22,3		
Last Payment	Capture the Last Payment Date	Date		Yes	
Payment Amount	Capture the last Payment amount	Numeric	22,3	Yes	

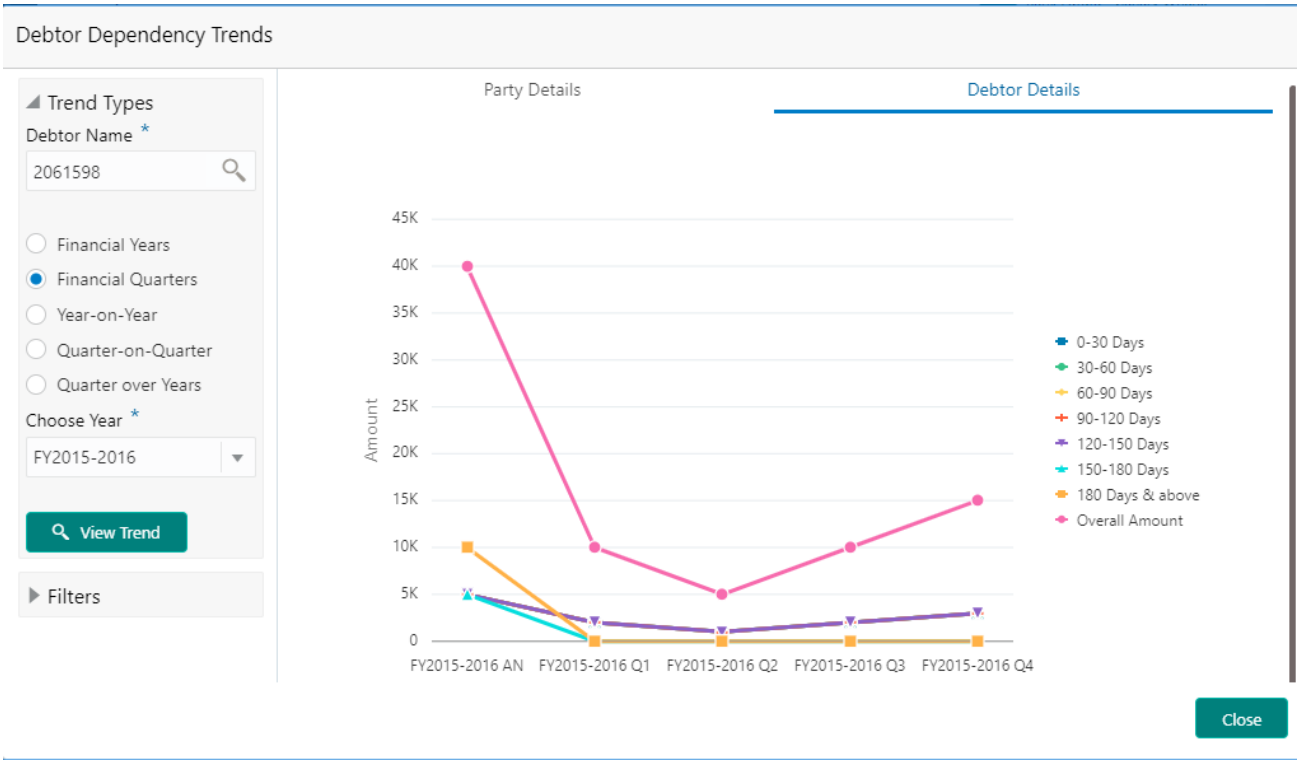
Analysis:

A qualitative analysis about the debtors of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

Trend analysis:

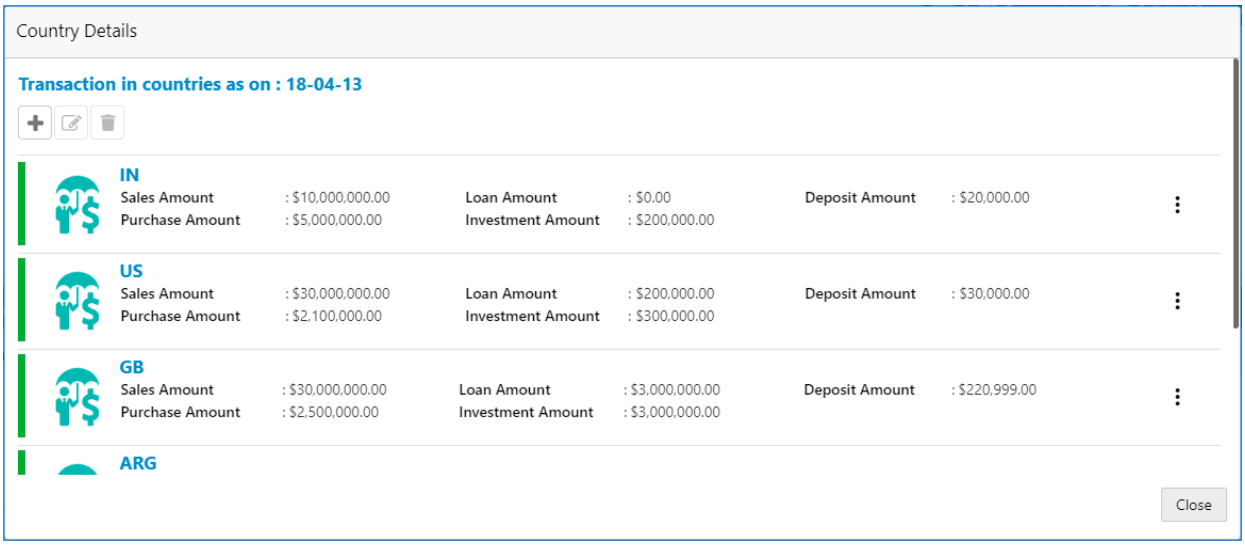


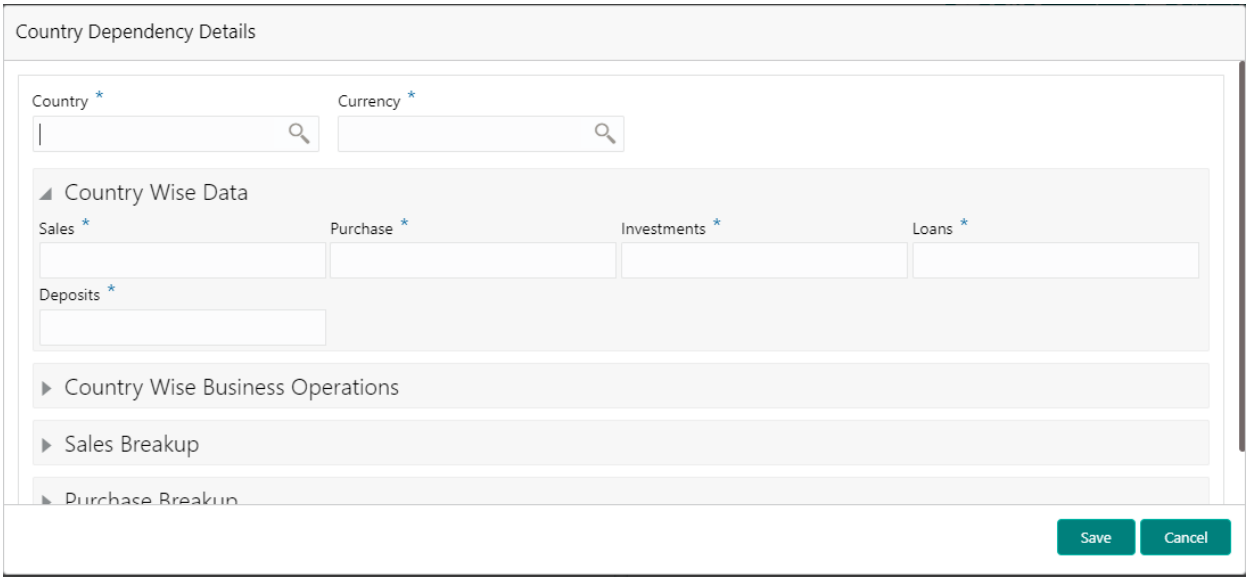
The trend analysis can be used to analyze the variation trends in overall debtor amount and the breakup amount at regular intervals of the customer. It also enables us to analyze the balance amount and its breakup of the individual debtors of the customer. Analyze the variation trend chart from the history records of the customer.

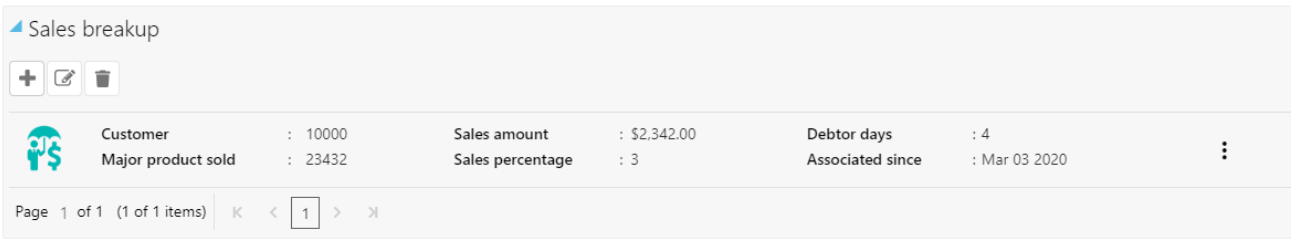
Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Debtor name	Name of the debtor whose trend has to be compared	LOV	300	Yes	If debtor details tab is clicked
Trend types	Select the trend type which has to be seen 1.Financial years 2.Financial Quarters 3.Year on year 4.Quarter on Quarter 5.Quarter over years	Radio		Yes	
Choose year	Year for which trend has to be seen	Dropdown	12	Yes	If financial quarters is selected
Choose year1 Choose year 2	Years for which the trend has to be compared	Dropdown	12	Yes	If year on Year is selected
Choose year 1 Choose Quarter1 Choose year2 Choose quarter 2	Years and Quarter for which the trend has to be compared	Dropdown	12	Yes	If Quarter on Quarter is selected

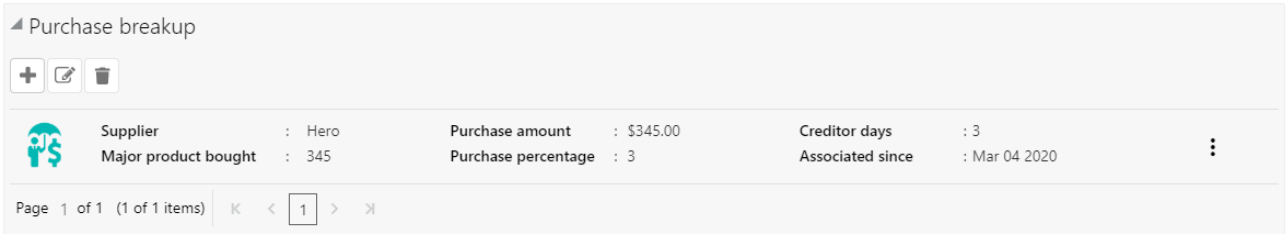
Choose Quarter	Choose quarter whose trend for past years has to be compared	Dropdown	12	Yes	If Quarter over years is selected.

2.1.2.6 Country









Field name	Description	Type	Size	Mandatory	Validations
Country Name	Select the Country Code	LOV	3	Yes	
Currency	Select the Currency Code	LOV	3	Yes	
Sales	Capture the Total Sales Amount	Numeric	22,3	Yes	
Purchase	Capture the Total Purchase Amount	Numeric	22,3	Yes	
Investments	Capture the Total Investment Amount	Numeric	22,3	Yes	
Loans	Capture the Total Loan Amount	Numeric	22,3	Yes	
Deposits	Capture the Total Deposits Amount	Numeric	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	Numeric	6,2	Yes	
Presence for years	Capture the number years of Presence in Market	Number	3	Yes	
Products Sold	Capture the Number of products sold	Number	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	150	Yes	
Sales	Capture the Sales Amount	Numeric	22,3	Yes	
%age of total sales	Capture the Percentage of total Sales	Numeric	6,2	Yes	
Product sold	Capture the Number of products sold	Numeric	10		
debtor days	Capture the debtor days	Numeric	10		
association since	Capture the date from which this association started	Date		yes	

Purchase Break up					
Country Name	Select the Country Code	LOV	3	Yes	
Top 5 Suppliers	Capture the top 5 supplier name	Text	150	Yes	
Purchase	Capture the purchase Amount	Numeric	22,3	Yes	
%age of total purchase	Capture the Percentage of total purchase	Numeric	6,2	Yes	
Product bought	Capture the Number of products bought	Numeric	10		
Creditor days	Capture the creditor days	Numeric	10		
association since	Capture the date from which this association started	Date		yes	

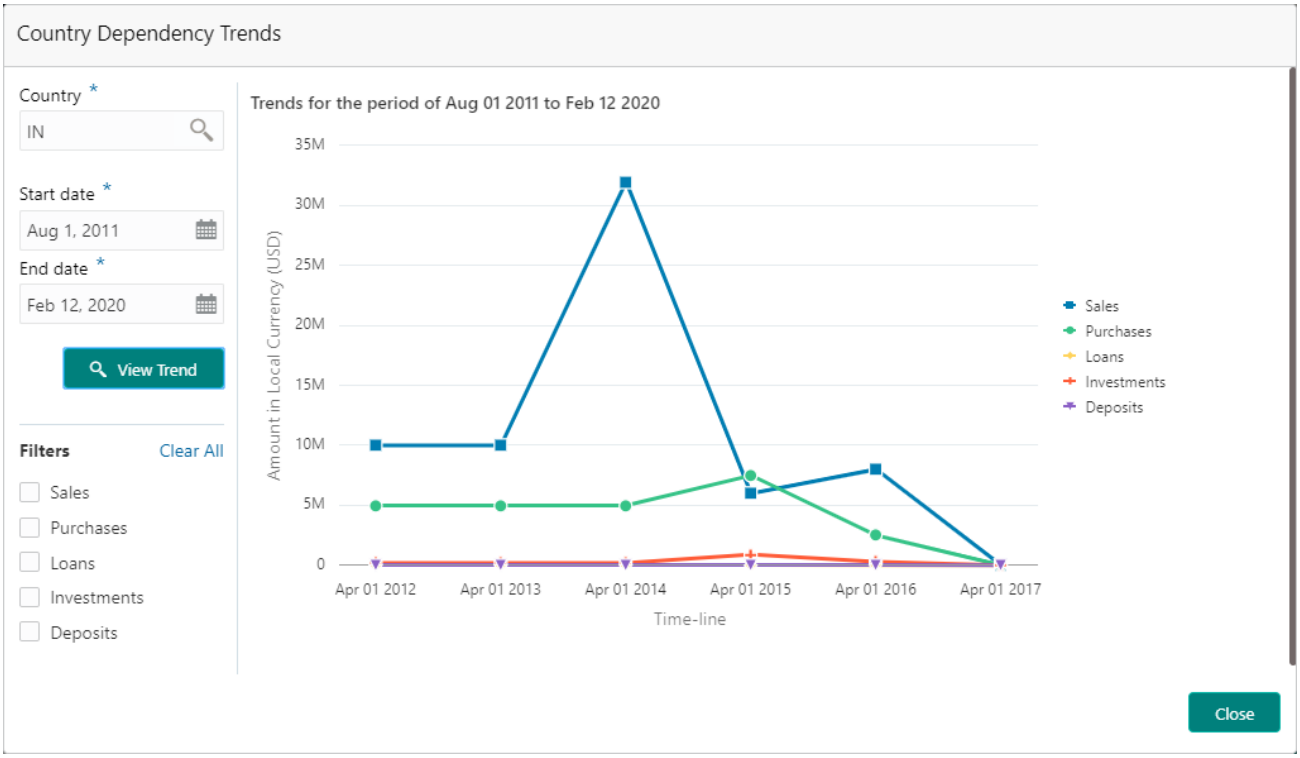
Analysis:

A qualitative analysis about the country exposure of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

Trend analysis:



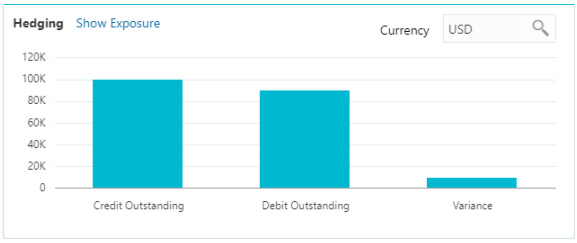
The trend analysis can be used to analyze the variation trends in the exposure in various countries by the customer. Analyze the variation trend chart from the history records of the customer.

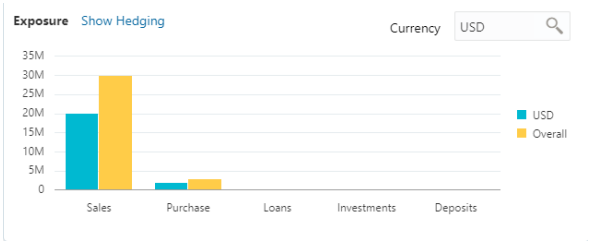
Field Name	Description	Attribute Type	Size	Manda-tory	Field Valida-tion
Country	Name of the country whose trend has to be seen	LOV	3	Yes	
Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

2.1.2.7 Currency

Hedging and Exposure analysis

The exposure of the customer in various currencies are analysed in the currency exposure analysis. The important analysis required in the currency exposure is the hedging analysis. The variance is the difference between the credit and debt outstanding. Negative variation means that the hedging required for that currency exposure.





Currency Details

Currencies dealt as on : 18-04-13

USD

Sales Amount	: $20,000,000.00	Investment Amount	: $50,000.00	Credit Outstanding	: $100,000.00
Purchase Amount	: $2,000,000.00	Deposit Amount	: $55,000.00	Debit Outstanding	: $90,000.00
Loan Amount	: $10,000.00			Variance	: $10,000.00

GBP

Sales Amount	: £1,000,000.00	Investment Amount	: £100,000.00	Credit Outstanding	: £200,000.00
Purchase Amount	: £0.00	Deposit Amount	: £0.00	Debit Outstanding	: £300,000.00
Loan Amount	: £0.00			Variance	: -£100,000.00

AUD

Sales Amount	: A$10,000,000.00	Investment Amount	: A$89,000.00	Credit Outstanding	: A$100,000.00
Purchase Amount	: A$300,000.00	Deposit Amount	: A$120,000.00	Debit Outstanding	: A$100,000.00
Loan Amount	: A$29,000.00			Variance	: A$0.00

Close

Currency Dependency Details

Currency *

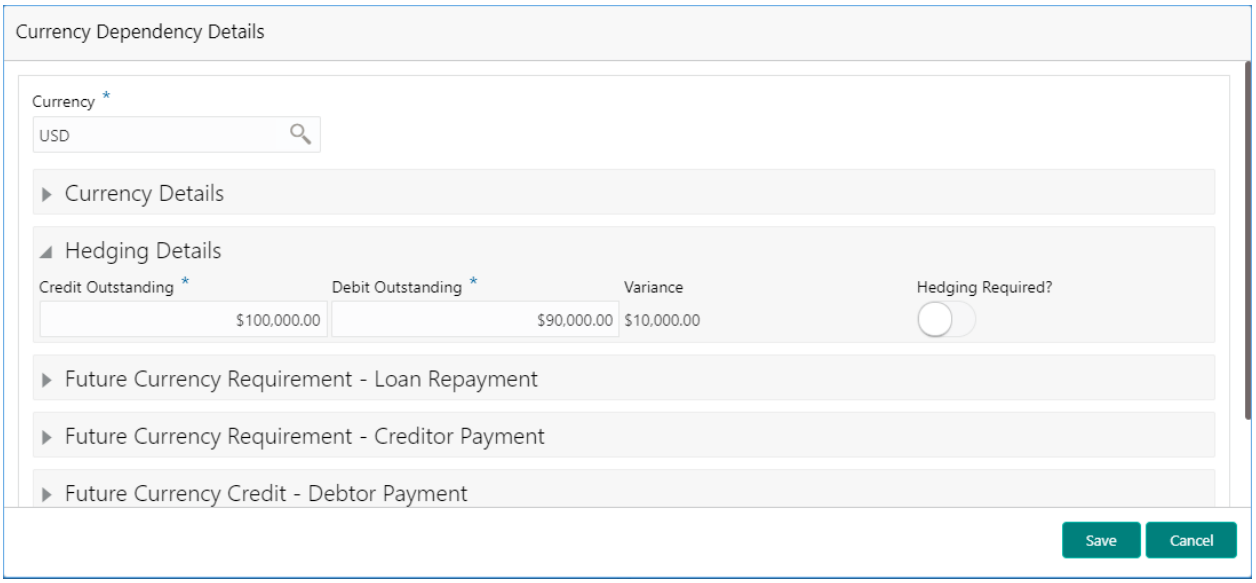
USD

Currency Details

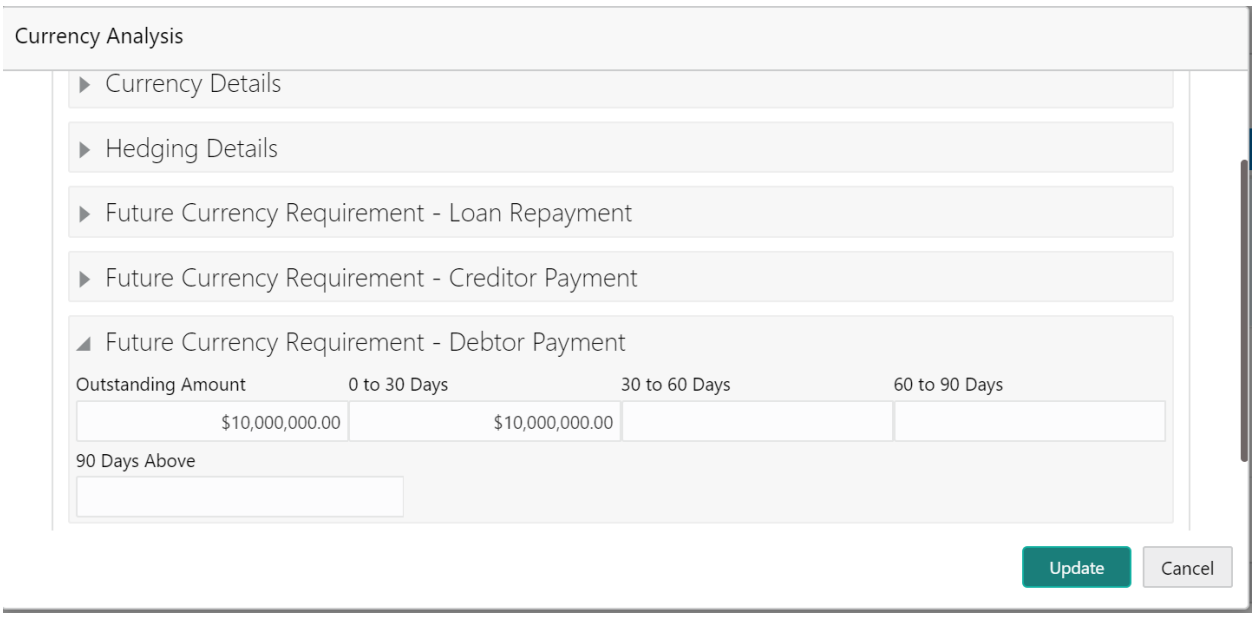
Sales Amount *	$20,000,000.00	Sales Percentage *	20%
Purchase Amount *	$2,000,000.00	Purchase Percentage *	4%
Loan Amount *	$10,000.00	Loan Percentage *	1%
Investment Amount *	$50,000.00	Investment Percentage *	10%
Deposit Amount *	$55,000.00	Deposit Percentage *	11%

Hedging Details

Save Cancel


Currency Dependency Details
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
Future Currency Credit - Debtor Payment
Save
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
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
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 Amount	Numeric	22,3	Yes	
%age	Capture the Percentage of Loans	Numeric	6,2	Yes	
Investments	Capture the Total Investment Amount	Numeric	22,3	Yes	
%age	Capture the Percentage of Investment	Numeric	6,2	Yes	
Deposits	Capture the Total Deposits Amount	Numeric	22,3	Yes	
%age	Capture the Percentage of Deposits	Numeric	6,2	Yes	

Hedging requirement

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

Future Currency Requirement-Loan repayment

Currency	Select the Currency Code	LOV	3	Yes	

Outstanding Loan Amount	Capture the Outstanding Loan Amount	Numeric	22,3	Yes	
Repayment in current year	Capture the Repayment Amount in Current Year	Numeric	22,3	Yes	
Repayment in the next three years	Capture the Repayment Amount in next three years	Numeric	22,3	Yes	

Future Currency Requirement- Creditor Payment

Outstanding Amount	Capture the Outstanding Payment Amount	Numeric	22,3	Yes	
0-30 days	Capture the Outstanding Payment Amount in 0-30 days	Numeric	22,3		
31-60 days	Capture the Outstanding Payment Amount in 31-60 days	Numeric	22,3		
61-90 days	Capture the Outstanding Payment Amount in 61-90 days	Numeric	22,3		
91-120 days	Capture the Outstanding Payment Amount in 91-120 days	Numeric	22,3		
121-150 days	Capture the Outstanding Payment Amount in 121-150 days	Numeric	22,3		
151-180 days	Capture the Outstanding Payment Amount in 151-180 days	Numeric	22,3		
above 180 days	Capture the Outstanding Payment Amount in above 180 days	Numeric	22,3		

Future Currency Credit- Debtor Payment

Outstanding Amount	Capture the Receivable Amount	Numeric	22,3	Yes	
0-30 days	Capture the Receivable Amount in 0-30 days	Numeric	22,3		
31-60 days	Capture the Receivable Amount in 31-60 days	Numeric	22,3		
61-90 days	Capture the Receivable Amount in 61-90 days	Numeric	22,3		
91-120 days	Capture the Receivable Amount in 91-120 days	Numeric	22,3		
121-150 days	Capture the Receivable Amount in 121-150 days	Numeric	22,3		
151-180 days	Capture the Receivable Amount in 151-180 days	Numeric	22,3		
above 180 days	Capture the Receivable Amount in above 180 days	Numeric	22,3		

Future Currency Credit- Interests

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

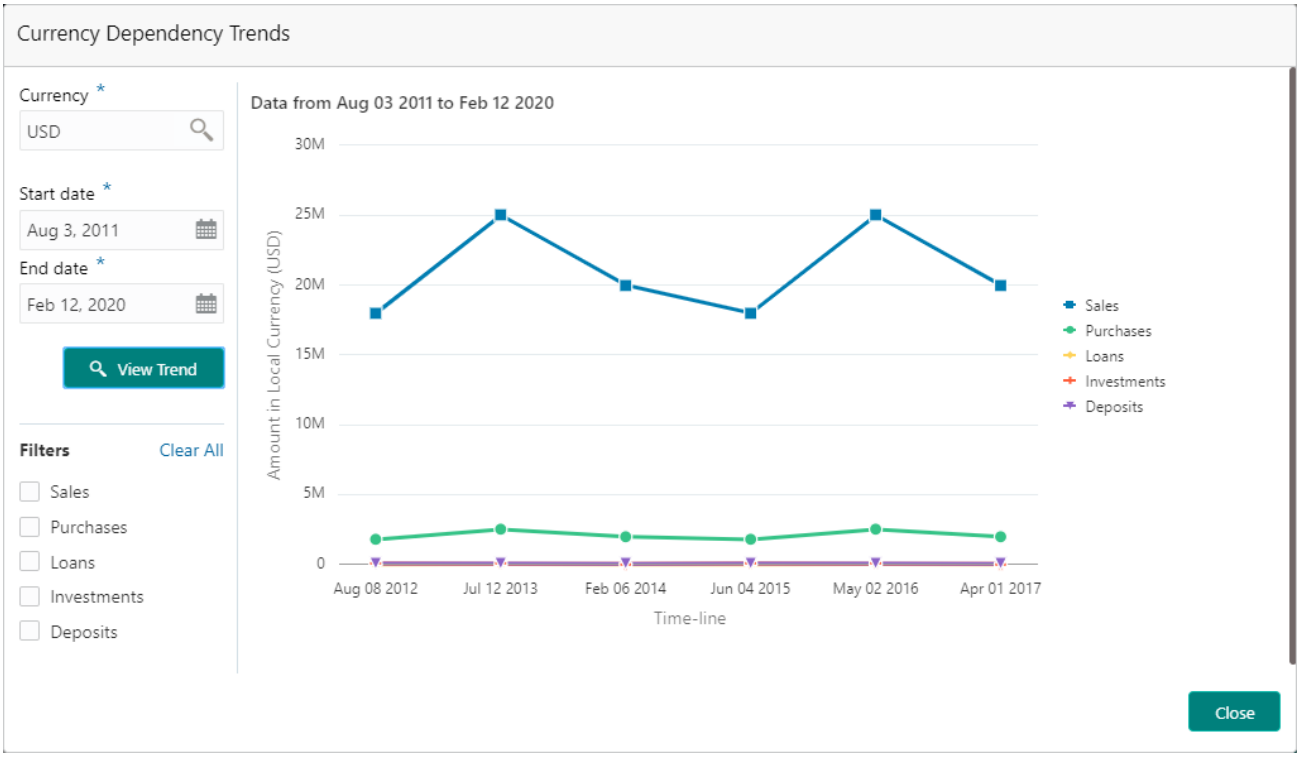
Analysis:

A qualitative analysis about the currency exposure of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

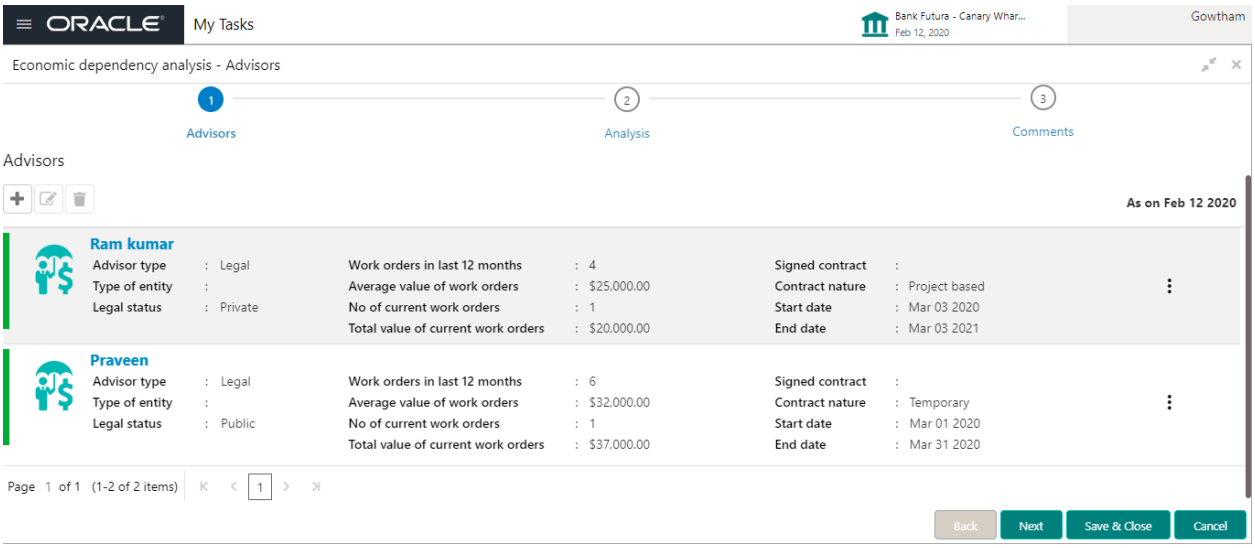
Trend analysis:

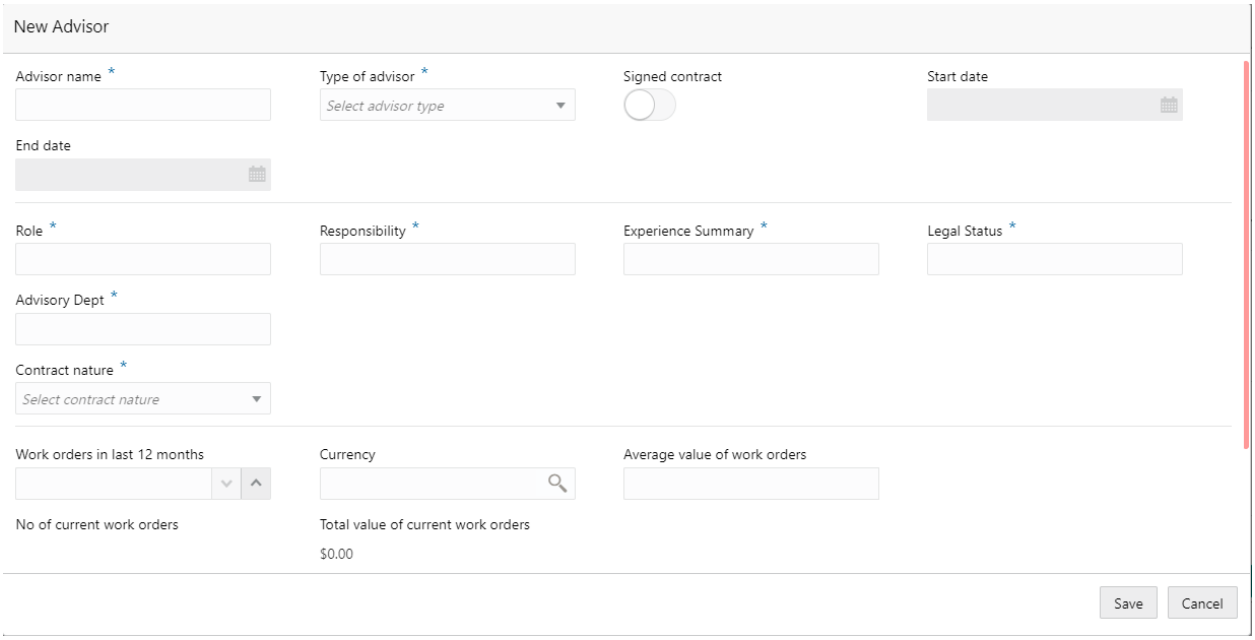


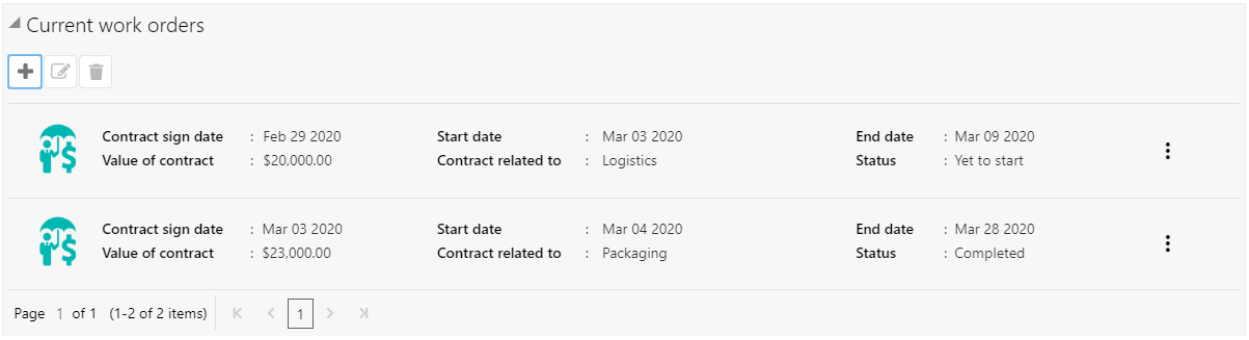
The trend analysis can be used to analyze the variation trends in the exposure in various currencies by the customer. Analyze the variation trend chart from the history records of the customer.

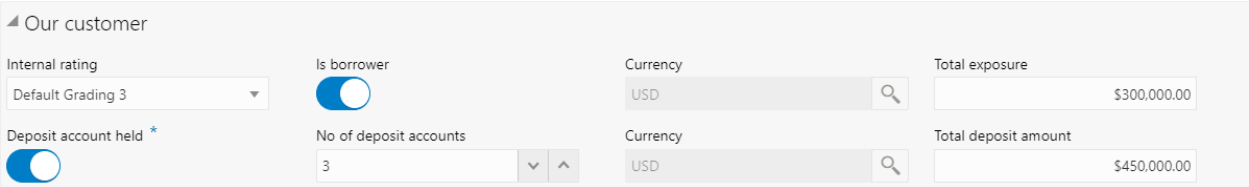
Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Currency	Name of the currency whose trend has to be seen	LOV	3	Yes	
Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

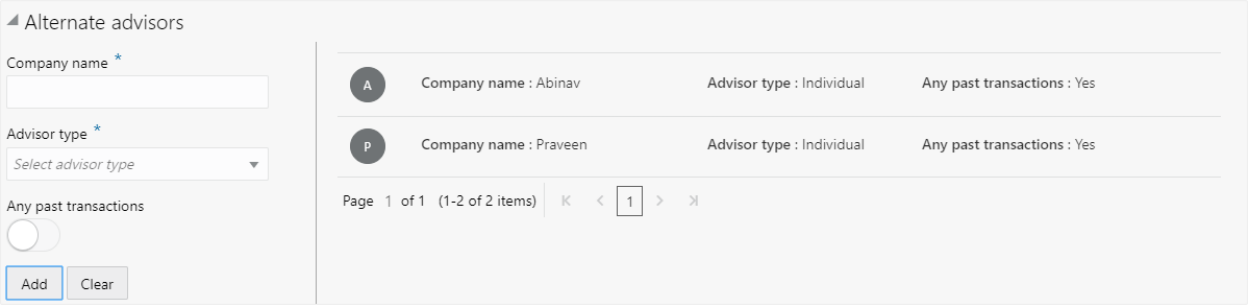
2.1.2.8 Advisors











Field name	Description	Type	Size	Mandatory	Validations
Advisor name	Captures the advisor name	Text	300	Y	Text Only
Type of advisor	Captures the advisor type	Dropdown	4	Y	
Signed contract	Capture whether contract signed or not	Switch	1		
Start date	Contract start date	Date			Only if signed contract is true
End date	Contract date	Date			
Contract nature	Contract nature	Dropdown	4		
Role	Capture the advisor role	Text	105		
Responsibility	Capture the advisor responsibility	Text	105		
Experience summary	Capture the advisor experience summary	Text	105		
Legal status	Capture the legal status of the advisory company	Text	105		
Advisory Dept	Capture the advisory department	Text	105		
Work orders in last 12 months	Work orders in last 12 months	Number	10		
Currency	Work order currency	LOV	3		Text only
Average value of work orders	Average value of past 12 months' work orders	Number	22,3		
No of current work orders	No of current work orders	Number	10		

Total value of current work orders	Total value of current work orders	Number	22,3		
Work order details					
Contract execution date	Contract signed date	Date			Less than today's date
Contract related to	Department to which contract is related to	Dropdown	4		
Start date	Date on which contract is started	Date			Greater than contract execution date
End date	Date on which contract ends	Date			Less than start date
Value of contract	Value of contract	Number	22,3		
Status	Contract status	Dropdown	4		
Our Customers					
Is borrower	Enable if a company is a borrower	Boolean	1		
Currency	Captures the currency in which the total exposure will be captured.	Text	3		
Total exposure	Captures the total exposure amount	Amount	22,3		
Deposit account held	Enable if a company holds a deposit account	Boolean	1		
No of deposit accounts	captures the number of deposit accounts	Numeric	10		Should not allow values below 0.
Currency	Captures the currency in which the total deposit amount will be captured.	Text	3		
Total deposit amount	Captures the deposit amount	Amount	22,3		
Internal rating	Select form the list of choices the rating.	Dropdown	4		
Alternate Advisors					
Company name	Captures the name of the company.	Text	300	Yes	
Advisor type	Select the type of advisor from the list.	Dropdown	4		
Any past transactions	Enable the switch if the customer has records of past transactions.	Boolean	1	Yes	

Analysis:

A qualitative analysis about the advisors of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

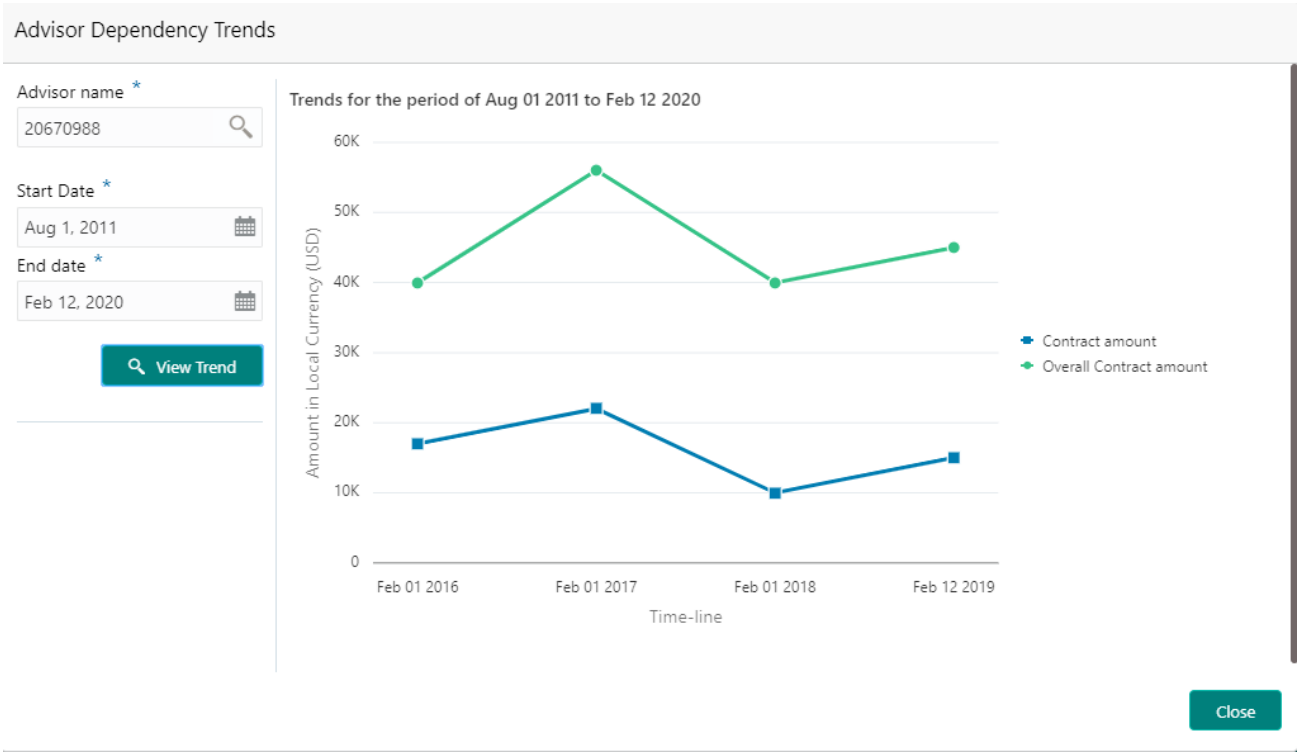
Comments:

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

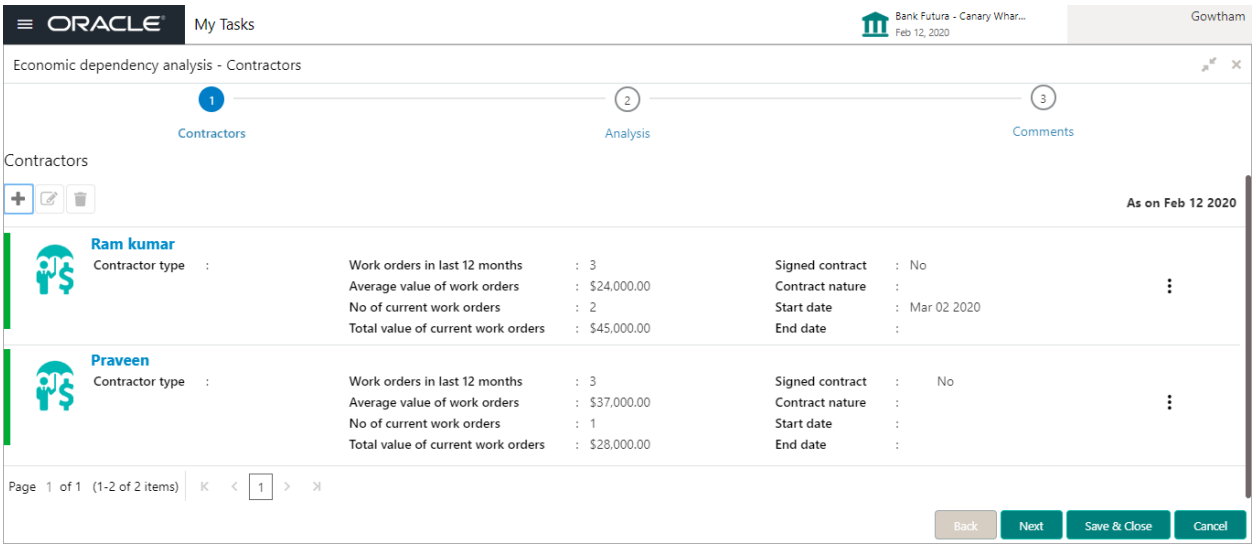
Trend analysis:

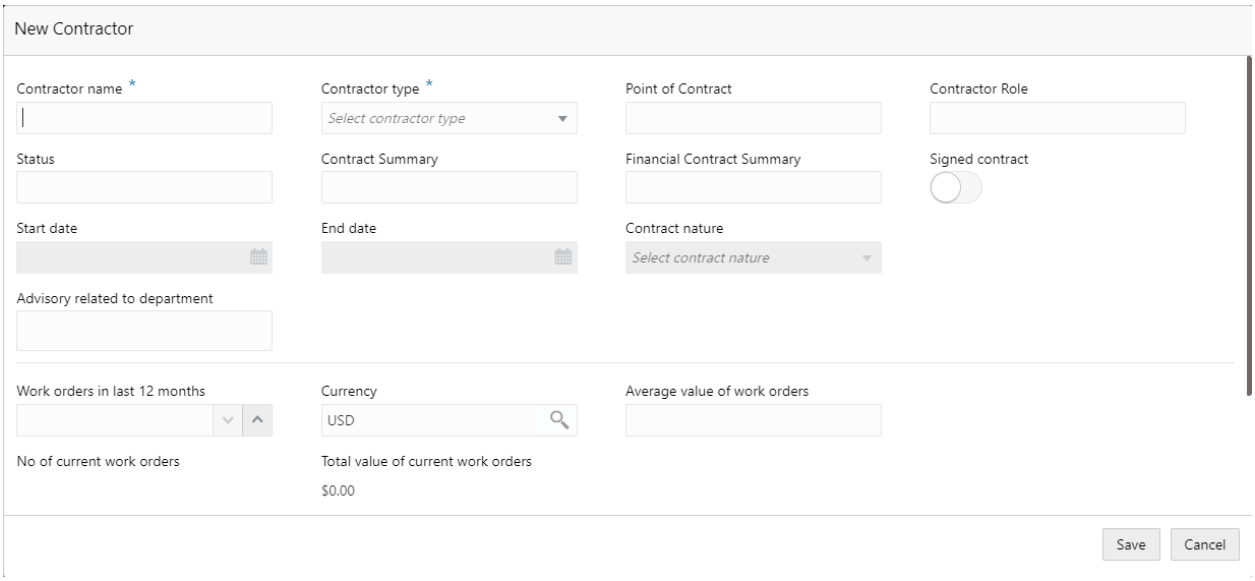
The trend analysis can be used to analyze the variation trends in the contract values of all the advisors of the customer. Analyze the variation trend chart from the history records of the customer.

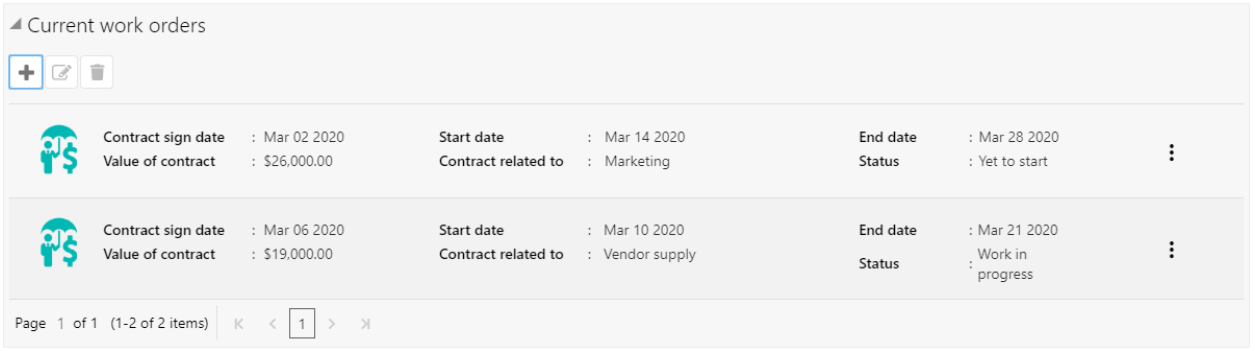
Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Advisor name	Name of the Advisor whose trend has to be seen	LOV	300	Yes	
Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

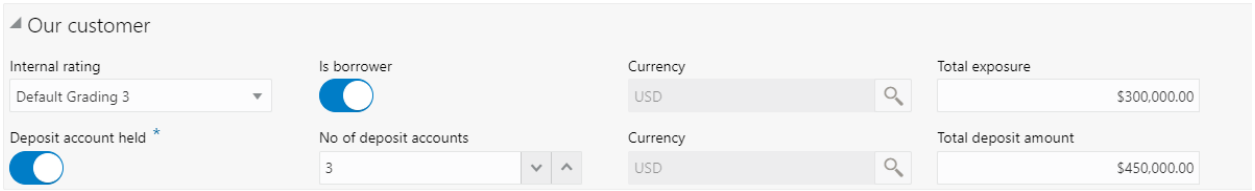


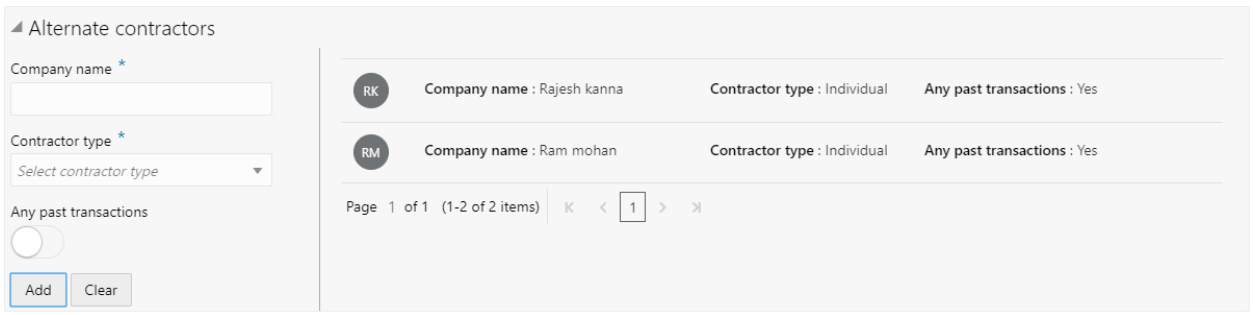
2.1.2.9 Contractors




New Contractor
Contractor name *
Contractor type *
Select contractor type
Point of Contract
Contractor Role
Status
Contract Summary
Financial Contract Summary
Signed contract
Start date
End date
Contract nature
Select contract nature
Advisory related to department
Work orders in last 12 months
Currency
USD
Average value of work orders
No of current work orders
Total value of current work orders
$0.00
Save
Cancel


Current work orders
Contract sign date : Mar 02 2020
Value of contract : $26,000.00
Start date : Mar 14 2020
Contract related to : Marketing
End date : Mar 28 2020
Status : Yet to start
Contract sign date : Mar 06 2020
Value of contract : $19,000.00
Start date : Mar 10 2020
Contract related to : Vendor supply
End date : Mar 21 2020
Status : Work in progress
Page 1 of 1 (1-2 of 2 items)
1


Our customer
Internal rating
Default Grading 3
Is borrower
Currency
USD
Total exposure
$300,000.00
Deposit account held *
No of deposit accounts
3
Currency
USD
Total deposit amount
$450,000.00


Alternate contractors
Company name *
Contractor type *
Select contractor type
Any past transactions
Add
Clear
RK
Company name : Rajesh kanna
Contractor type : Individual
Any past transactions : Yes
RM
Company name : Ram mohan
Contractor type : Individual
Any past transactions : Yes
Page 1 of 1 (1-2 of 2 items)
1

Field name	Description	Type	Size	Mandatory	Validations
Contractor name	Captures the contractor name	Text	300	Y	Text Only
Contractor type	Captures the contractor type	Dropdown	4	Y	
Point of contact	Captures the point of contact	Text	105		
Contractor role	Captures the contractor role	Text	105		
Status	Status	Text	105		
Contract summary	Captures the contract summary	Text	105		
Financial Contract Summary	Captures the Financial Contract Summary	Text	105		
Signed contract	Capture whether contract signed or not	Switch	1		
Start date	Contract start date	Date			Only if signed contract is true
End date	Contract date	Date			
Contract nature	Contract nature	Dropdown	4		
Advisory Dept	Capture the advisory department	Dropdown	4		
Work orders in last 12 months	Work orders in last 12 months	Number	10		
Currency	Work order currency	LOV	3		Text only
Average value of work orders	Average value of past 12 months' work orders	Number	22,3		
No of current work orders	No of current work orders	Number	10		
Total value of current work orders	Total value of current work orders	Number	22,3		
Work order details					
Contract execution date	Contract signed date	Date			Less than today's date
Contract related to	Department to which contract is related to	Dropdown	4		
Start date	Date on which contract is started	Date			Greater than contract execution date
End date	Date on which contract ends	Date			Less than start date
Value of contract	Value of contract	Number	22,3		

Status	Contract status	Dropdown	4		
Our Customers					
Is borrower	Enable if a company is a borrower	Boolean	1		
Currency	Captures the currency in which the total exposure will be captured.	Text	3		
Total exposure	Captures the total exposure amount	Amount	22,3		
Deposit account held	Enable if a company holds a deposit account	Boolean	1		
No of deposit accounts	captures the number of deposit accounts	Numeric	10		Should not allow values below 0.
Currency	Captures the currency in which the total deposit amount will be captured.	Text	3		
Total deposit amount	Captures the deposit amount	Amount	22,3		
Internal rating	Select form the list of choices the rating.	Dropdown	4		
Alternate Contractors					
Company name	Captures the name of the company.	Text	300	Yes	
Contractor type	Select the type of contractor from the list.	Dropdown	4		
Any past transactions	Enable the switch if the customer has records of past transactions.	Boolean	1	Yes	

Analysis:

A qualitative analysis about the contractors of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

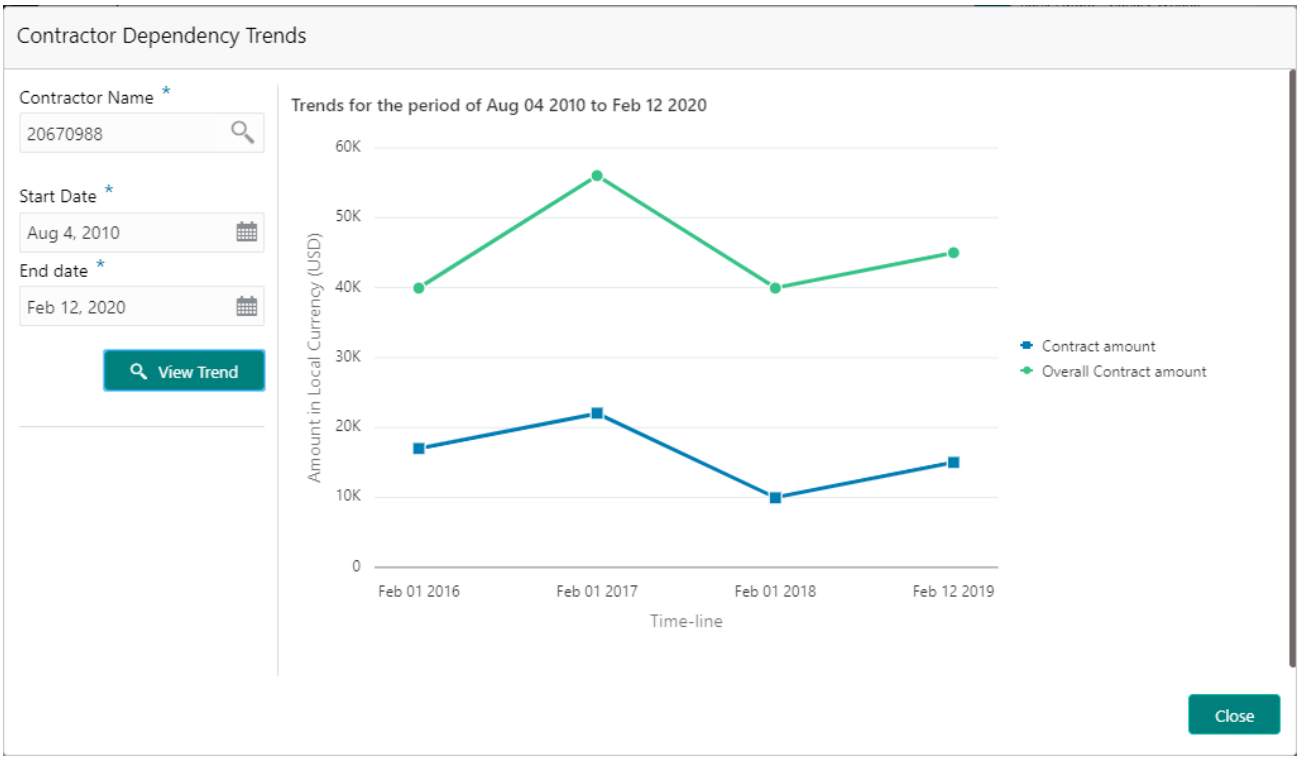
Comments:

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

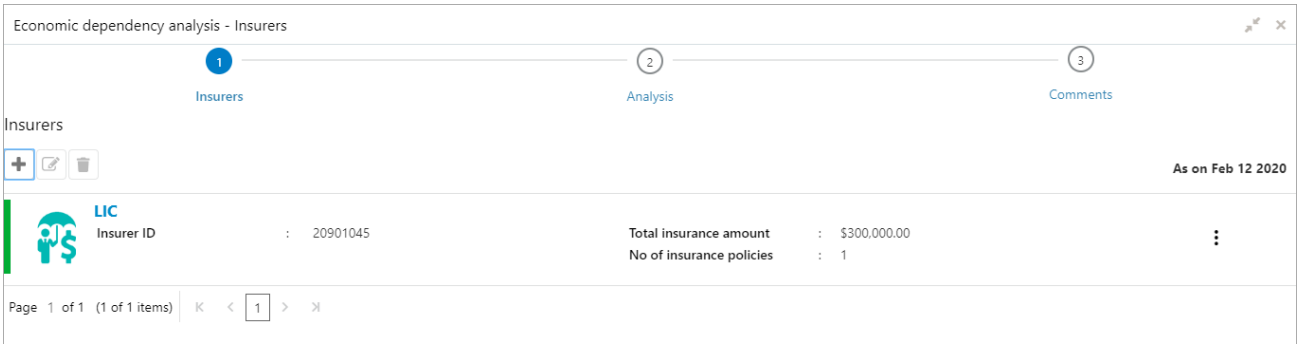
Trend analysis:

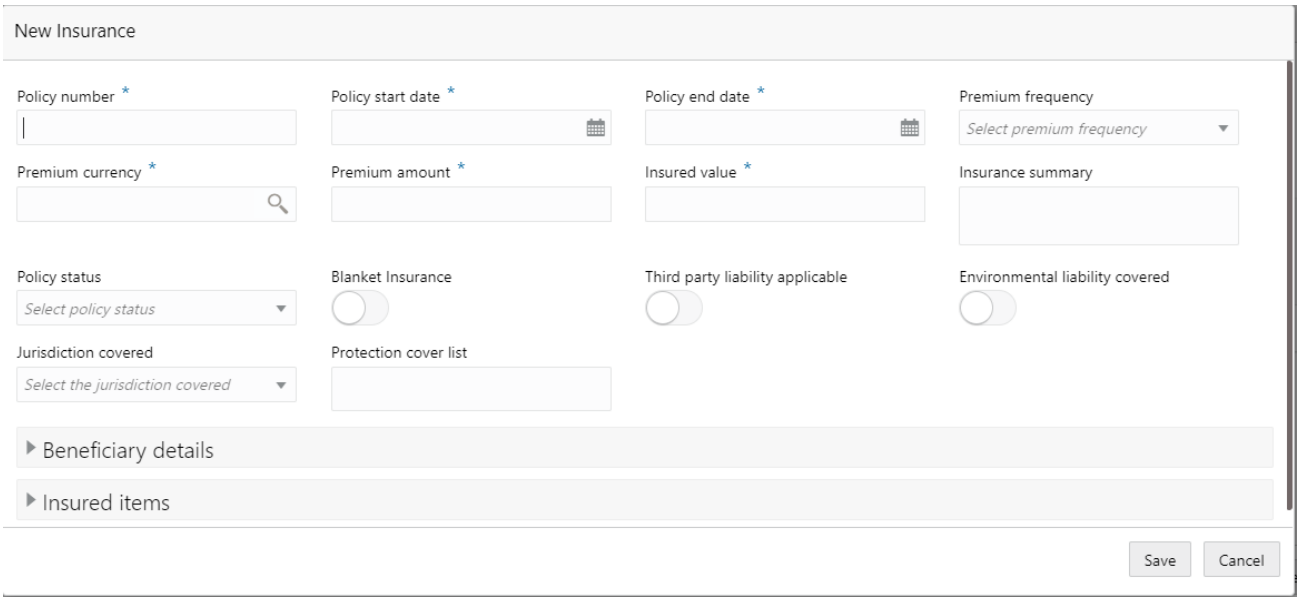
The trend analysis can be used to analyze the variation trends in the contract values of all the contractors of the customer. Analyze the variation trend chart from the history records of the customer.

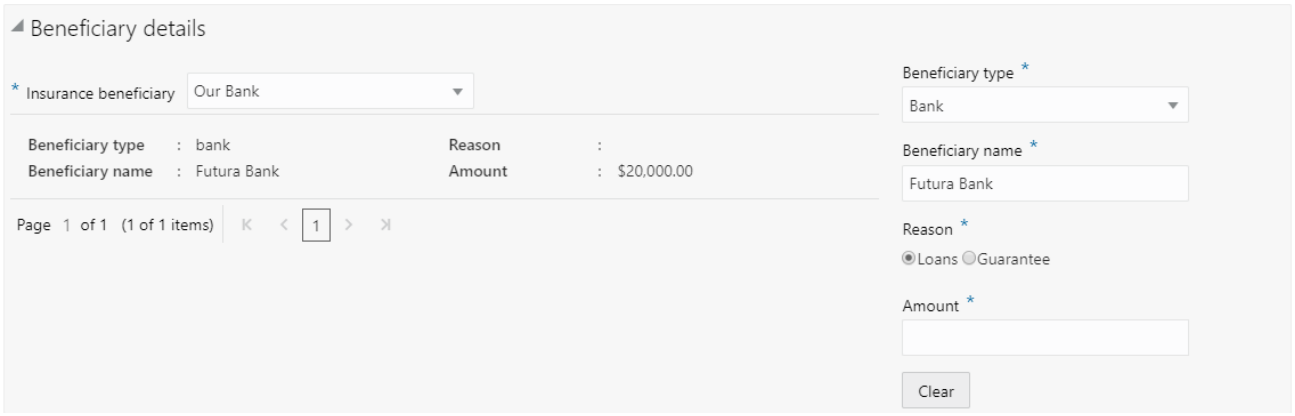
Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Contractor name	Name of the contractor whose trend has to be seen	LOV	300	Yes	
Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

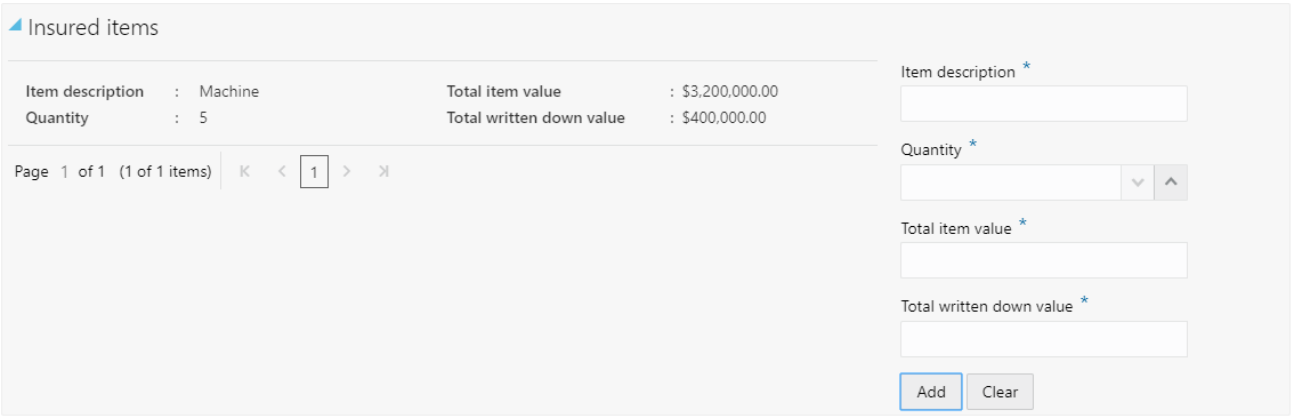


2.1.2.10 Insurers




New Insurance
Policy number *
Policy start date *
Policy end date *
Premium frequency
Select premium frequency
Premium currency *
Premium amount *
Insured value *
Insurance summary
Policy status
Select policy status
Blanket Insurance
Third party liability applicable
Environmental liability covered
Jurisdiction covered
Select the jurisdiction covered
Protection cover list
Beneficiary details
Insured items
Save
Cancel


Beneficiary details
* Insurance beneficiary
Our Bank
Beneficiary type : bank
Beneficiary name : Futura Bank
Reason :
Amount : $20,000.00
Page 1 of 1 (1 of 1 items)
1
Beneficiary type *
Bank
Beneficiary name *
Futura Bank
Reason *
Loans
Guarantee
Amount *
Clear


Insured items
Item description : Machine
Quantity : 5
Total item value : $3,200,000.00
Total written down value : $400,000.00
Page 1 of 1 (1 of 1 items)
1
Item description *
Quantity *
Total item value *
Total written down value *
Add
Clear

Field name	Description	Type	Size	Mandatory	Validations
Insurer name	Enter the name of the Insurer.	Text	300	Y	Text only
Currency	Captures the currency in which the sales amount will be captured.	Text	3		
Total insurance amount	Captures the total insurance amount.	Amount	22,3		
Policy number	Capture the insurance policy number.	Numeric	55	Yes	
Policy start date	Capture the policy start date.	Date	Date	Yes	
Policy end date	Capture the policy end date.	Date	Date	Yes	
Premium frequency	Select from the list the premium frequency.	Text	150		
Premium amount	Captures the premium amount.	Amount	22,3	Yes	
Insured value	Captures the insured value.	Amount	22,3	Yes	
Insurance summary	Comments on the insurance be captured for references.	Text	150		
Policy status	Select from the list the status of the policy.	Dropdown	4		
Blanket Insurance	Enable if it is blanket insurance.	Boolean	1		
Third party liability applicable	Enable if third party liability is applicable.	Boolean	1		
Environmental liability covered	Enable if environmental liability is covered.	Boolean	1		
Jurisdiction covered	Select from the list the type of jurisdiction.	Dropdown	4		
Protection cover list	Select from the drop down or mention the policy coverage.	Dropdown	4		
Beneficiary details					
Insurance beneficiary	Select from the list the insurance beneficiary.	Text	150	Yes	

Beneficiary type	Select from the list the type of beneficiary.	Text	150	Yes	
Beneficiary name	Capture the beneficiary name.	Text	150	Yes	Text only
Reason	Capture the reason for naming the beneficiary.	Text	150	Yes	
Amount	Capture the beneficiary amount.	Amount	22,3	Yes	
Insured item details					
Item description	Capture the item insured.	Text	150	Yes	
Quantity	Capture the quantity of the item.	Numeric	10	Yes	Should not go below zero.
Total item value	Capture the value of the insured items.	Amount	22,3	Yes	
Total written down value	Capture the face value of the insured items.	Amount	22,3	Yes	

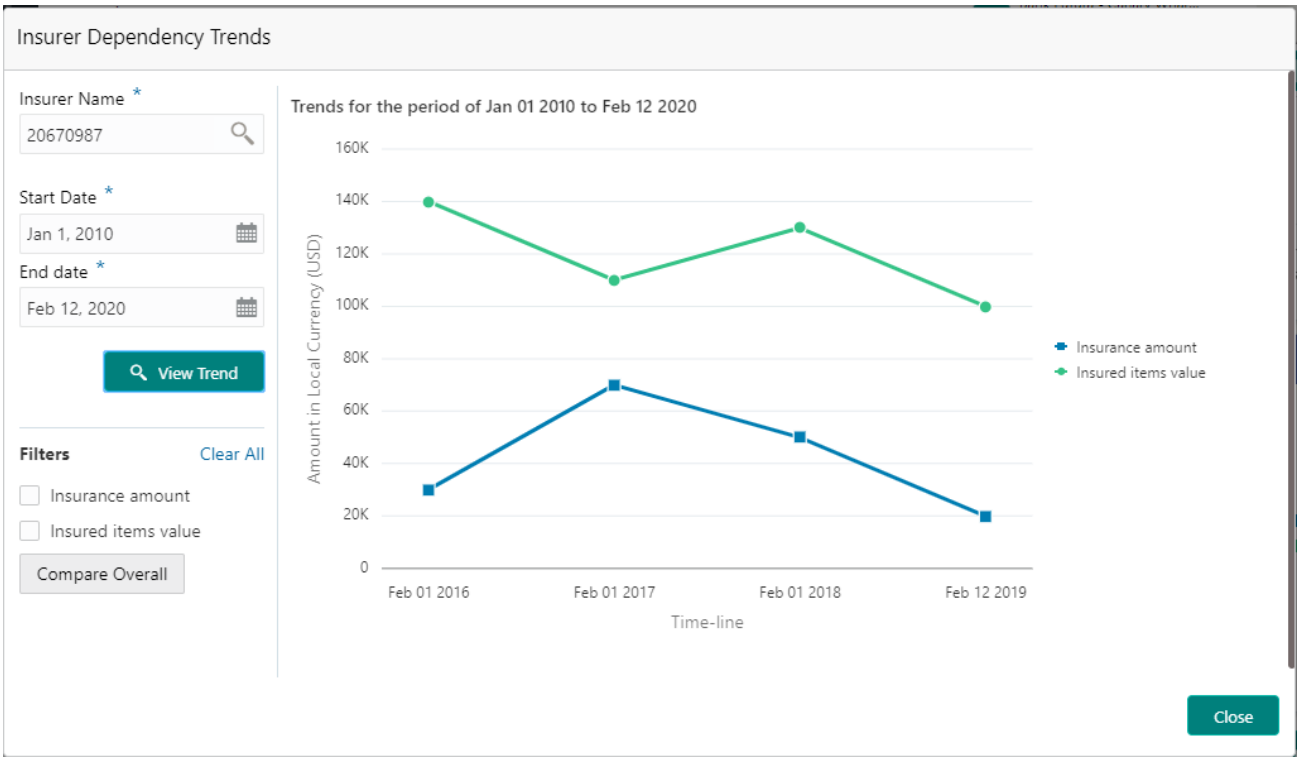
Analysis:

A qualitative analysis about the insurers of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

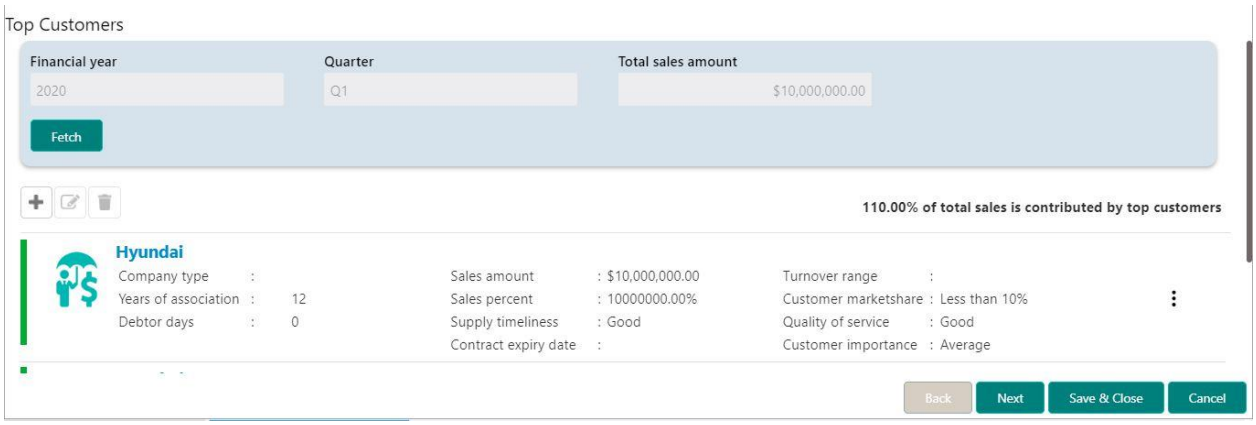
Trend analysis:

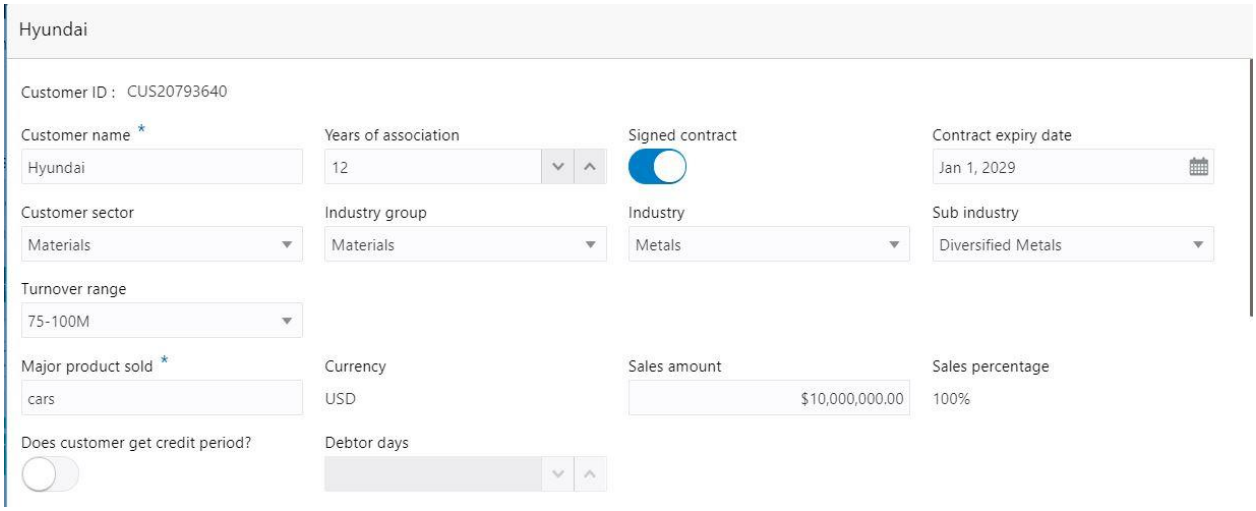


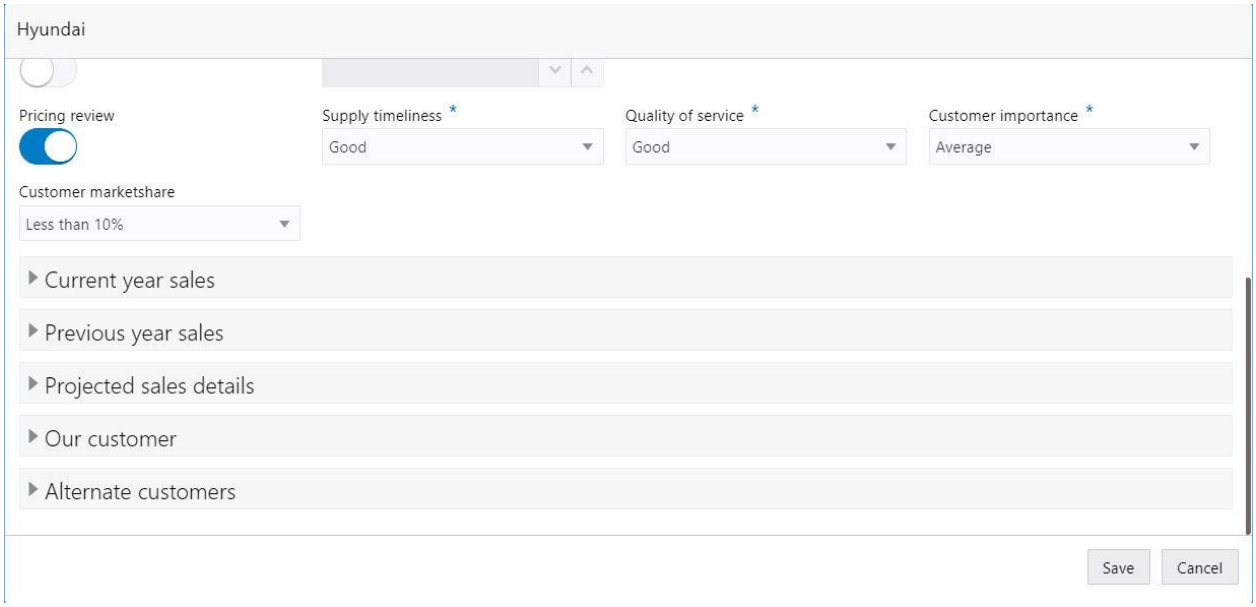
The trend analysis can be used to analyze the variation trends in the insurance value and insured items values of all the insurers of the customer. Analyze the variation trend chart from the history records of the customer.

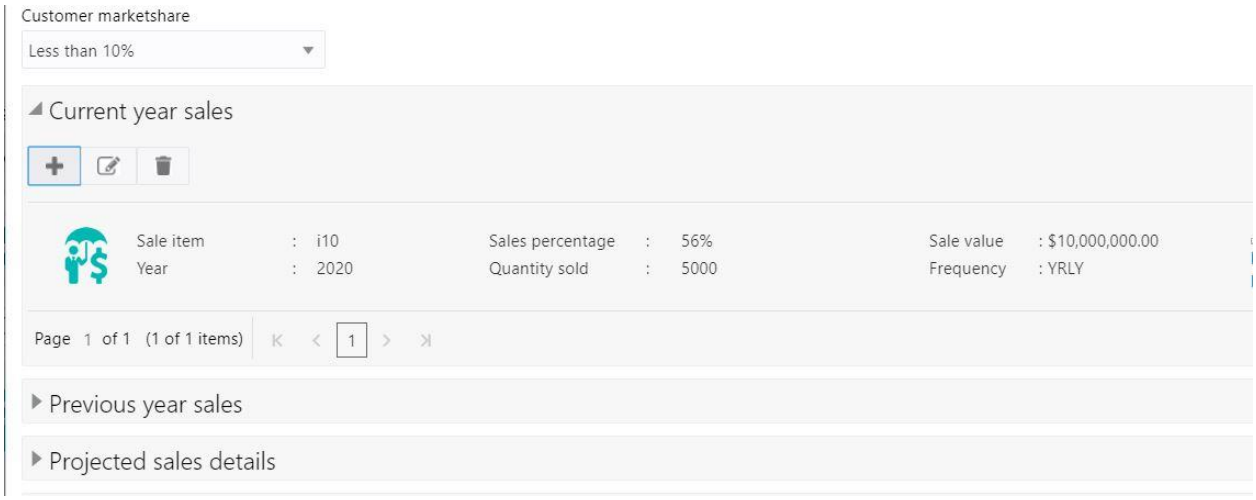
Field Name	Description	Attribute Type	Size	Manda-tory	Field Valida-tion
Insurer name	Name of the insurer whose trend has to be seen	LOV	300	Yes	
Start date	Date from which the trend has to be seen	Date		Yes	
End date	Date upto which the trend has to be seen	Date		Yes	Greater than start date

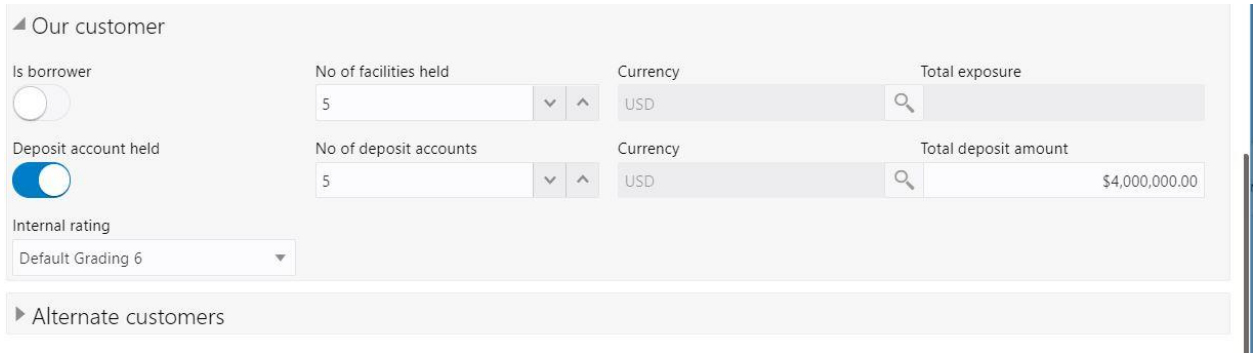
2.1.2.11 Top customers

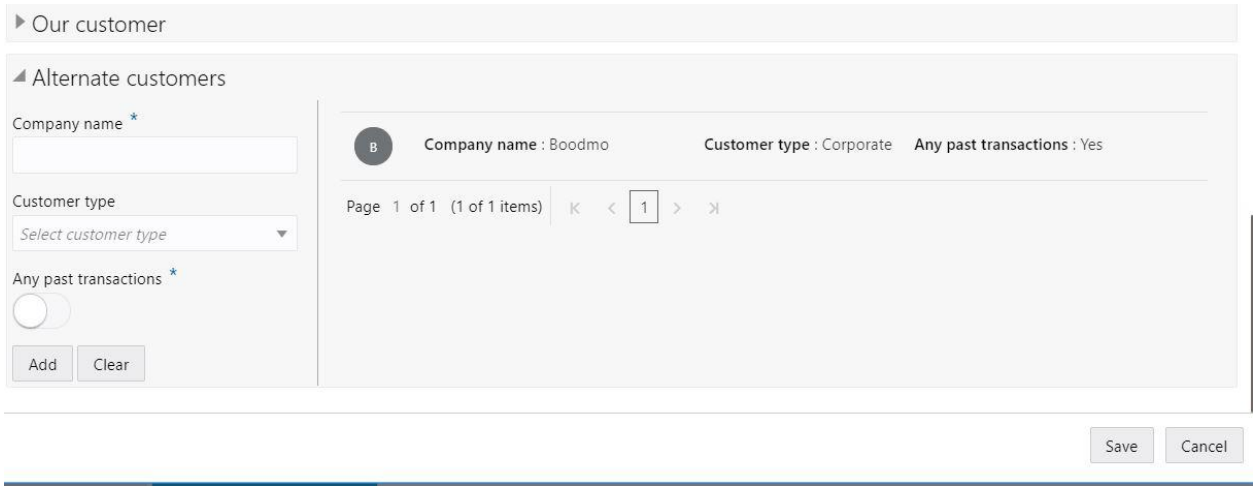












Field name	Description	Type	Size	Man-datory	Vali-da-tions
Customer name	Captures the customer name	Text	300	Yes	Text Only
Years of as-sociation	Captures the number of years of associa-tion	Nu-meric	10		Shoul d not allow val-ues below 0.

Signed contract	Enable if signed a contract	Boolean	1		
Contract expiry date	Select the expiry date of the contract	Date			
Customer sector	Select the appropriate sector from the list	Dropdown	4		
Industry group	Select the appropriate industry group from the list	Dropdown	4		
Industry	Select the appropriate industry from the list	Dropdown	4		
Sub industry	Select the appropriate sub industry from the list	Dropdown	4		
Turnover range	Select the appropriate turnover range from the list	Dropdown	4		
Major product sold	Enter the name of the major product sold by the company	Text	150	Yes	Text only
Currency	Captures the currency in which the sales amount will be captured.	Text	3		
Sales amount	Captures the sales amount.	Amount	22,3		
Sales percentage	Captures the percentage of "The Total Sales Amount" contributed by the top customers.	Numeric	3		
Does customer get credit period?	Enable if the customer gets credit period.	Boolean	1		
Debtor days	Capture the number of debtor days.	Numeric	2000		
Pricing review	Enable if the pricing review needs to be carried out.	Boolean			
Supply timeliness	Capture the Supply time lines 1. Good 2.Average 3.Poor	Text	150	Yes	
Quality of service	Select the Quality of Service 1. Good 2.Average 3.Poor	Text	150	Yes	
Customer importance	Select from the list the company's importance. 1. Critical 2.Average	Text	150	Yes	
Customer market share	Select from the list the company's market share.	Text	150		

Current Year Sale					
Sale item	Captures the name of the item that is sold in the current year.	Text	150	Yes	
Quantity sold	Captures the number of items of the product sold.	Numeric	10		Should not accept values below zero.
Sale value currency	Captures the currency in which the sales amount will be captured.	Text	3	Yes	
Sale value	Captures the sales value.	Amount	22,6	Yes	
Sales percentage	Captures the percentage of sales contributed by a particular customer.	Numeric	3		Should not accept values below zero.
Supply frequency	Select from the given choices the frequency of the products being supplied.	Text	150		
Sale description	Further comments to be captured for references.	Text	150		
Previous year sales					
Year	Captures the year in which the previous year sales details will be captured.	Numeric	4		
Sale item	Captures the name of the item that is sold in the current year.	Text	150	Yes	
Quantity sold	Captures the number of items of the product sold.	Numeric	10		Should not allow values below 0.
Sale value currency	Captures the currency in which the sales amount will be captured.	Text	3	Yes	
Sale value	Captures the sales value.	Amount	22,3	Yes	
Sales percentage	Captures the percentage of sales contributed by a particular customer.	Numeric	3		Should not

					allow values below 0.
Supply frequency	Select from the given choices the frequency of the products being supplied.	Dropdown	4		
Sale description	Further comments to be captured for references.	Text	150		
Projected year sales					
Year	Captures the projected year sales.	Numeric	4	Yes	
Sale item	Captures the name of the item that will be sold in the projected year.	Text	150	yes	
Quantity sold	Captures the estimated number of items of the product sold.	Numeric	10		Should not allow values below 0.
Sale value currency	Captures the currency in which the sales amount will be captured.	Text	3	Yes	
Sale value	Captures the sales value.	Amount	22,3	Yes	
Sales percentage	Captures the percentage of sales contributed by a particular customer.	Numeric	3		Should not allow values below 0.
Supply frequency	Select from the given choices the frequency of the products being supplied.	Dropdown	4		
Sale description	Further comments to be captured for references.	Text	150		
Our Customers					
Is borrower	Enable if a company is a borrower	Boolean	1		
No of facilities held	Captures the number of facilities held by the company	Numeric	10		Should not allow

					values below 0.
Currency	Captures the currency in which the total exposure will be captured.	Text	3		
Total exposure	Captures the total exposure amount	Amount	22,3		
Deposit account held	Enable if a company holds a deposit account	Boolean	1		
No of deposit accounts	captures the number of deposit accounts	Numeric	10		Should not allow values below 0.
Currency	Captures the currency in which the total deposit amount will be captured.	Text	3		
Total deposit amount	Captures the deposit amount	Amount	22,3		
Internal rating	Select form the list of choices the rating.	Dropdown	4		
Alternate Customers					
Company name	Captures the name of the company.	Text	300	Yes	
Customer type	Select the type of customer from the list.	Dropdown	4	Yes	
Any past transactions	Enable the switch if the customer has records of past transactions.	Boolean	1		

Analysis:

A qualitative analysis about the top customers of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation

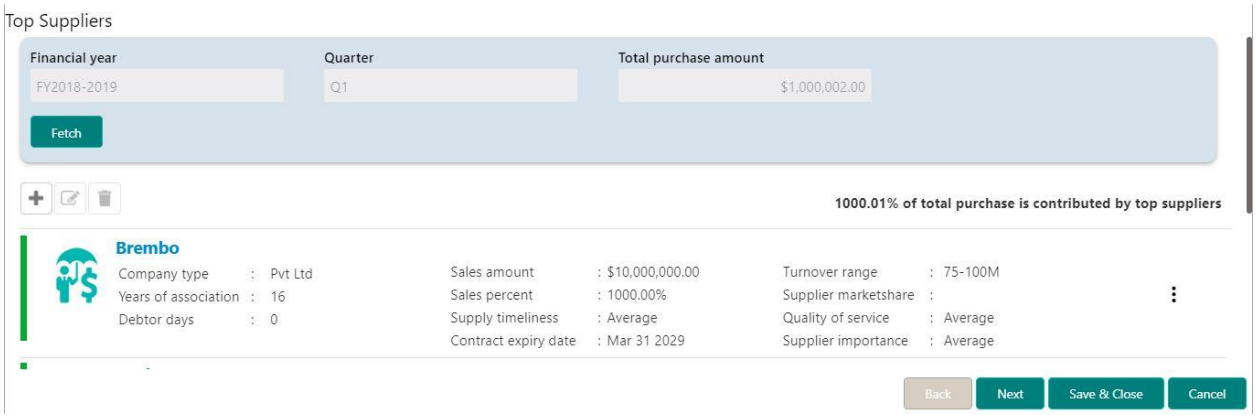
Comments	Specify the comments for the t of the customer. This will be visible in all the stages	Input	Free Text	600	Mandatory	

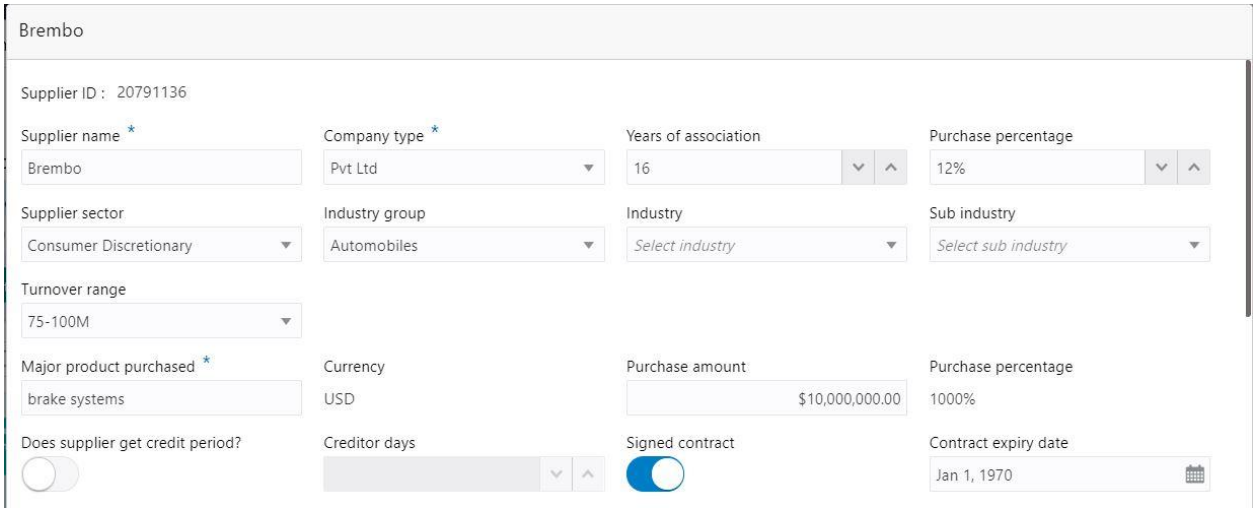
Trend analysis:

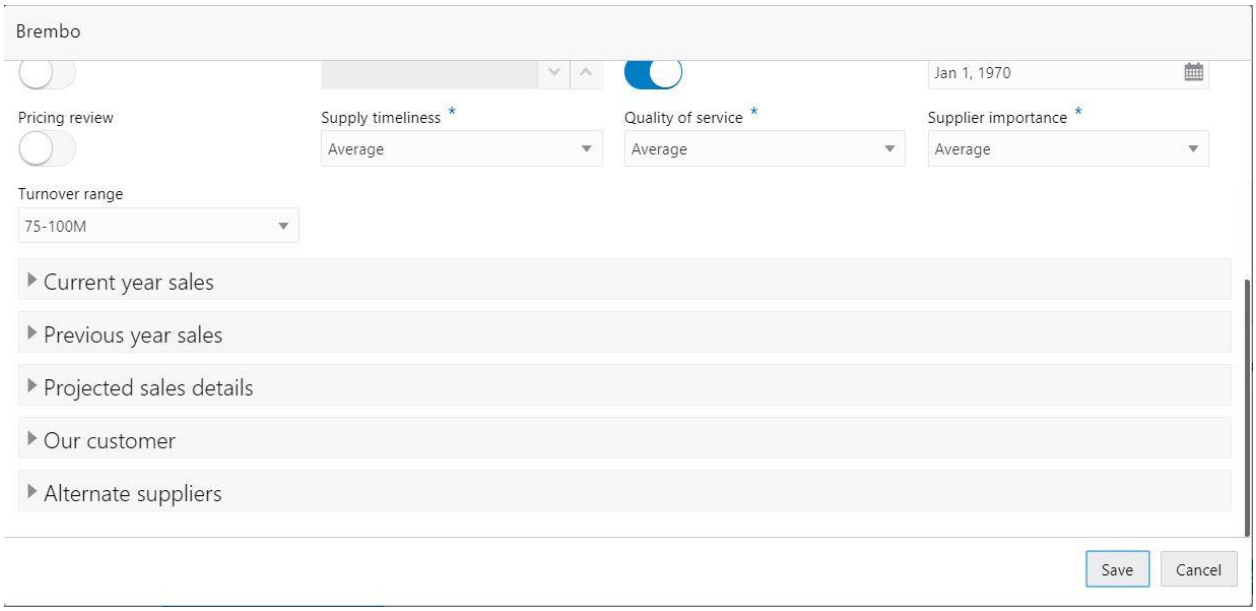
The trend analysis can be used to analyze the variation trends in the sales amount of the customers and the overall sales amount to the customers of the customer. It also enables us to compare the sales between multiple customers of the customer. Analyze the variation trend chart from the history records of the customer.

Field Name	Description	Attribute Type	Size	Mandatory	Field Validation
Customers	Name of the customers whose trend has to be compared	LOV	300	Yes	
Trend types	Select the trend type which has to be seen 1.Financial years 2.Financial Quarters 3.Year on year 4.Quarter on Quarter 5.Quarter over years	Radio		Yes	
Choose year	Year for which trend has to be seen	Dropdown	12	Yes	If financial quarters is selected
Choose year1 Choose year 2	Years for which the trend has to be compared	Dropdown	12	Yes	If year on Year is selected
Choose year 1 Choose Quarter1 Choose year2 Choose quarter 2	Years and Quarter for which the trend has to be compared	Dropdown	12	Yes	If Quarter on Quarter is selected
Choose Quarter	Choose quarter whose trend for past years has to be compared	Dropdown	12	Yes	If Quarter over years is selected.

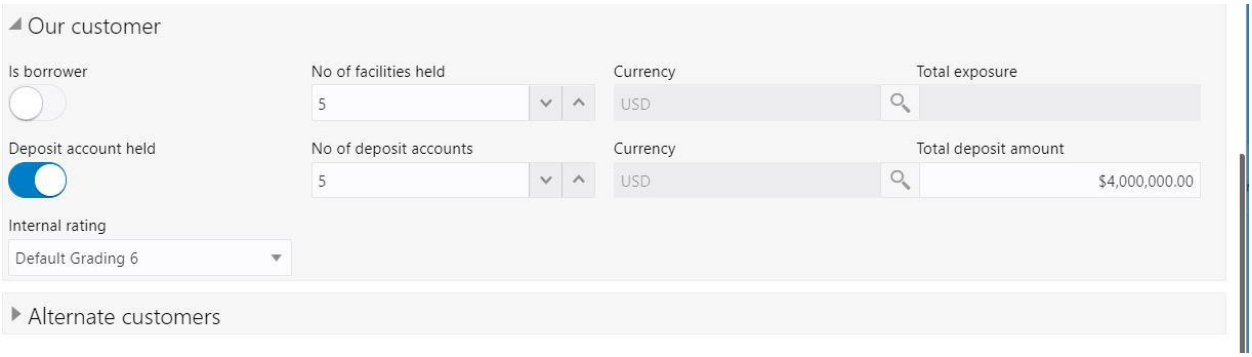
2.1.2.12 Top suppliers

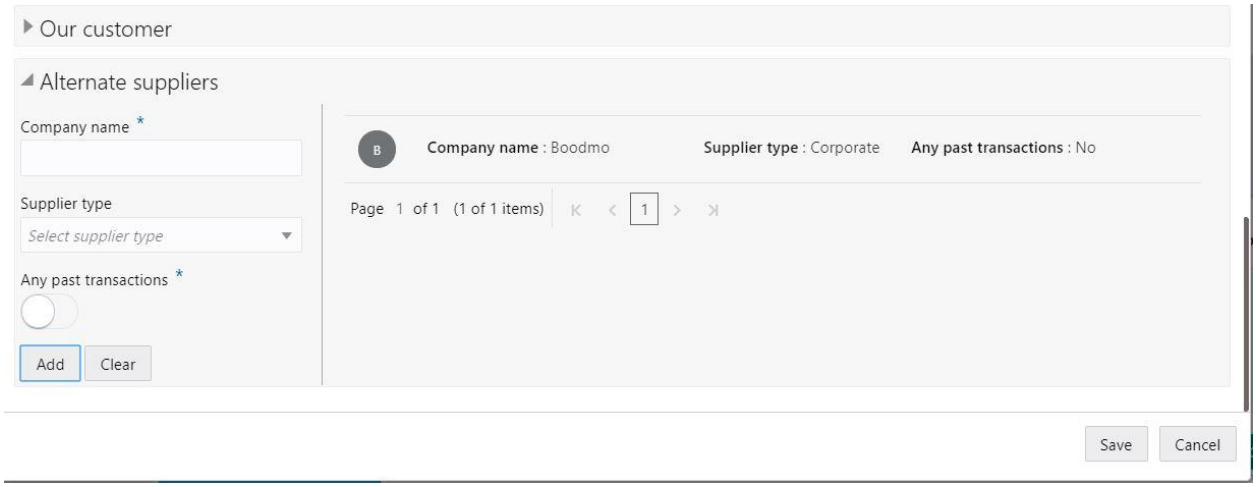





Brembo
Jan 1, 1970
Pricing review
Supply timeliness *
Average
Quality of service *
Average
Supplier importance *
Average
Turnover range
75-100M
Current year sales
Previous year sales
Projected sales details
Our customer
Alternate suppliers
Save
Cancel

Current year sales
Sale item : Xtra disks
Year : 2020
Purchase percentage : 23%
Quantity sold : 5000
Sale value : $1,000,000.00
Frequency : YRLY
Page 1 of 1 (1 of 1 items)
1
Previous year sales
Projected sales details


Our customer
Is borrower
No of facilities held
5
Currency
USD
Total exposure
Deposit account held
No of deposit accounts
5
Currency
USD
Total deposit amount
$4,000,000.00
Internal rating
Default Grading 6
Alternate customers



Field name	Description	Type	Size	Mandatory	Validations
Supplier name	Captures the supplier name	Text	300	Yes	Text Only
Years of association	Captures the number of years of association	Numeric	3		Should not allow values below 0.
Company type	Select the company type from the list.	Dropdown	4		
Purchase percentage	Captures the purchase percentage	Numeric	3	Yes	Should not allow values below 0.
Supplier sector	Select the appropriate sector from the list	Dropdown	4		
Industry group	Select the appropriate industry group from the list	Dropdown	4		
Industry	Select the appropriate industry from the list	Dropdown	4		
Sub industry	Select the appropriate sub industry from the list	Dropdown	4		
Turnover range	Select the appropriate turnover range from the list	Dropdown	4		
Major product purchased	Enter the name of the major product purchased by the company	Text	150	Yes	Text only
Currency	Captures the currency in which the sales amount will be captured.	Text	3		
Purchase amount	Captures the purchase amount.	Amount	22,3		
Purchase percentage	Captures the percentage of "The Total purchase Amount" contributed by the top customers.	Numeric	3	Yes	

Does supplier get credit period?	Enable if the supplier gets credit period.	Boolean	1		
Creditor days	Capture the number of creditor days.	Numeric	2000		Should not allow values below 0.
Pricing review	Enable if the pricing review needs to be carried out.	Boolean	1		
Supply timeliness	Capture the Supply time lines 1. Good 2.Average 3.Poor	Dropdown	4	Yes	
Quality of service	Select the Quality of Service 1. Good 2.Average 3.Poor	Dropdown	4	Yes	
Supplier importance	Select from the list the company's importance. 1. Critical 2.Average	Dropdown	4	Yes	
Current year sale					
Sale item	Captures the name of the item that is sold in the current year.	Text	150	Yes	
Quantity sold	Captures the number of items of the product sold.	Numeric	10		Should not allow values below 0.
Sale value currency	Captures the currency in which the sales amount will be captured.	Text	3	Yes	
Sale value	Captures the sales value.	Amount	22,3	Yes	
Sales percentage	Captures the percentage of sales contributed by a particular customer.	Numeric	3		Should not allow values below 0.
Supply frequency	Select from the given choices the frequency of the products being supplied.	Dropdown	4		
Sale description	Further comments to be captured for references.	Text	150		
Previous year sales					

Year	Captures the year in which the previous year sales details will be captured.	Numeric	4		
Sale item	Captures the name of the item that is sold in the current year.	Text	150	Yes	
Quantity sold	Captures the number of items of the product sold.	Numeric	10		Should not allow values below 0.
Sale value currency	Captures the currency in which the sales amount will be captured.	Text	3	Yes	
Sale value	Captures the sales value.	Amount	22,3	Yes	
Sales percentage	Captures the percentage of sales contributed by a particular customer.	Numeric	3		Should not allow values below 0.
Supply frequency	Select from the given choices the frequency of the products being supplied.	Dropdown	4		
Sale description	Further comments to be captured for references.	Text	150		
Projected year sales					
Year	Captures the projected year sales.	Numeric	4	Yes	
Sale item	Captures the name of the item that will be sold in the projected year.	Text	300	yes	
Quantity sold	Captures the estimated number of items of the product sold.	Numeric	10		Should not allow values below 0.
Sale value currency	Captures the currency in which the sales amount will be captured.	Text	3	Yes	
Sale value	Captures the sales value.	Amount	22,3	Yes	
Sales percentage	Captures the percentage of sales contributed by a particular customer.	Numeric	3		Should not allow values below 0.
Supply frequency	Select from the given choices the frequency of the products being supplied.	Dropdown	4		

Sale description	Further comments to be captured for references.	Text	150		
Our Customers					
Is borrower	Enable if a company is a borrower	Boolean	1		
No of facilities held	Captures the number of facilities held by the company	Numeric	10		Should not allow values below 0.
Currency	Captures the currency in which the total exposure will be captured.	Text	3		
Total exposure	Captures the total exposure amount	Amount	22,3		
Deposit account held	Enable if a company holds a deposit account	Boolean	1		
No of deposit accounts	captures the number of deposit accounts	Numeric	10		Should not allow values below 0.
Currency	Captures the currency in which the total deposit amount will be captured.	Text	3		
Total deposit amount	Captures the deposit amount	Amount	22,3		
Internal rating	Select form the list of choices the rating.	Dropdown	4		
Alternate Suppliers					
Company name	Captures the name of the company.	Text	300	Yes	
Customer type	Select the type of customer from the list.	Dropdown	4		

Any past transactions	Enable the switch if the customer has records of past transactions.	Bool-ean	1	Yes	

Analysis:

A qualitative analysis about the top suppliers of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

Field Name	Description	At-trib-ute Type	Ob-ject Type	Siz e	Mandatory/Op-tional	Field Validation
Com-ments	Specify the com-ments for the top suppliers of the customer. This will be visible in all the stages	Input	Free Text	600	Mandatory	

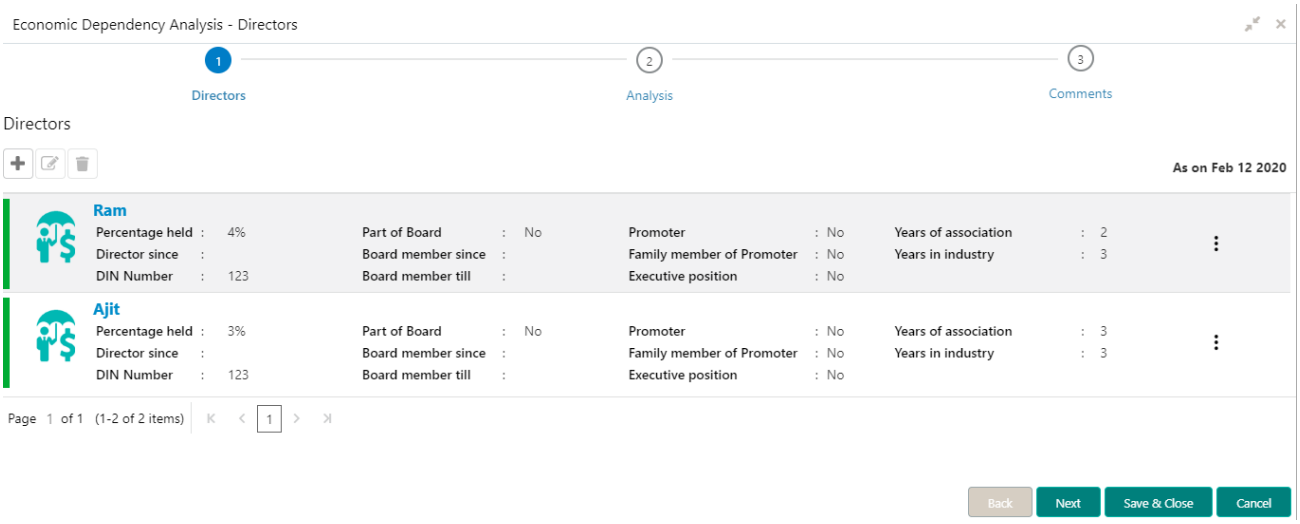
Trend analysis:

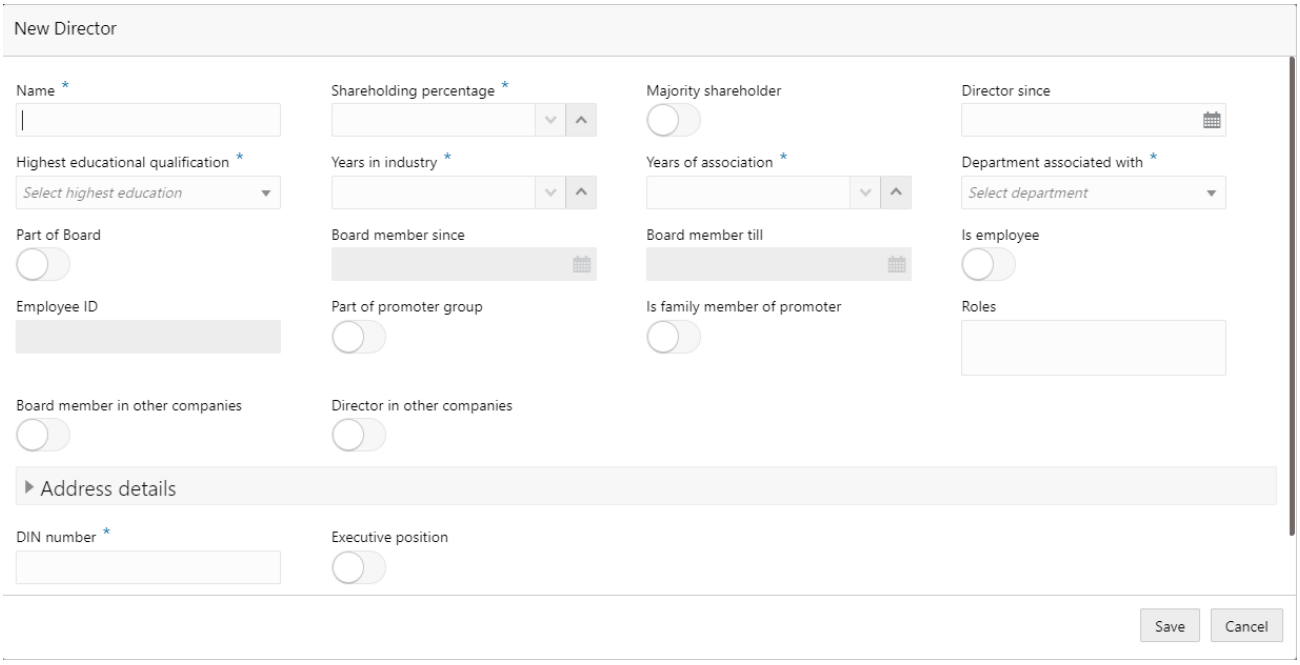
The trend analysis can be used to analyze the variation trends in the purchase amount of the suppliers and the overall purchase amount to the suppliers of the customer. It also enables us to compare the purchases between multiple suppliers of the customer. Analyze the variation trend chart from the history records of the customer.

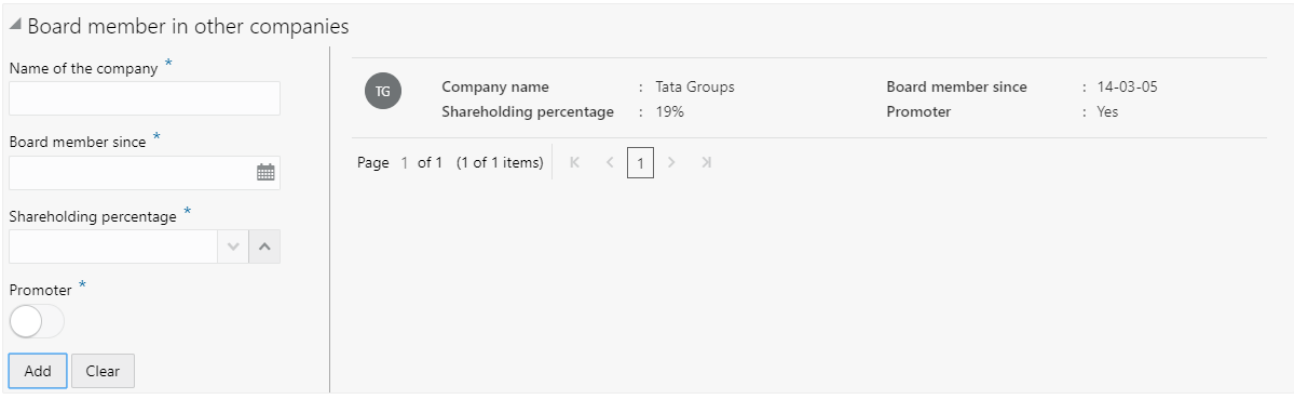
Field Name	Description	Attribute Type	Size	Manda-tory	Field Valida-tion
Suppliers	Name of the suppliers whose trend has to be compared	LOV	300	Yes	
Trend types	Select the trend type which has to be seen 1.Financial years 2.Financial Quarters 3.Year on year 4.Quarter on Quarter 5.Quarter over years	Radio		Yes	
Choose year	Year for which trend has to be seen	Dropdow n	12	Yes	If finan-cial quar-ters is selected
Choose year1	Years for which the trend has to be compared	Dropdow n	12	Yes	If year on Year is selected
Choose year 2					

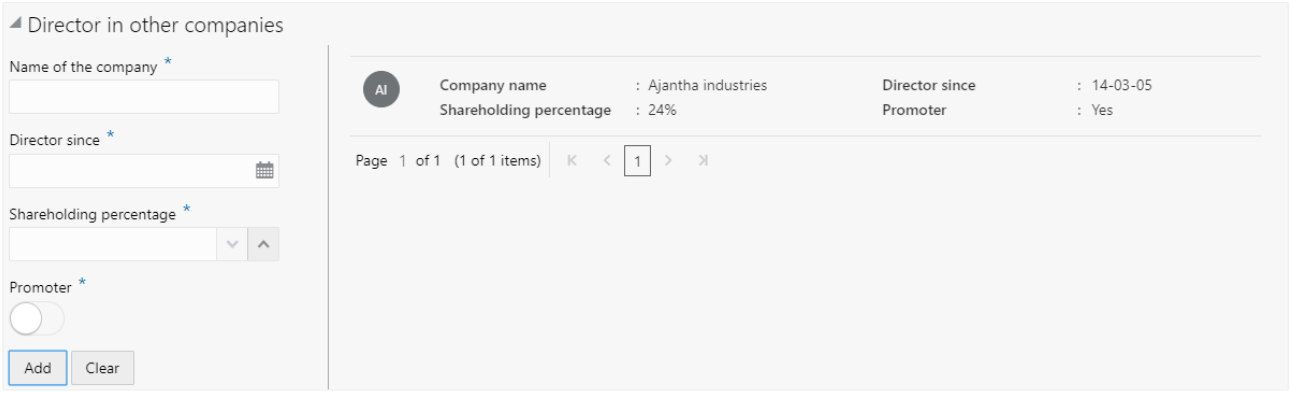
Choose year 1 Choose Quarter1 Choose year2 Choose quarter 2	Years and Quarter for which the trend has to be compared	Dropdown	12	Yes	If Quarter on Quarter is selected
Choose Quarter	Choose quarter whose trend for past years has to be compared	Dropdown	2	Yes	If Quarter over years is selected.

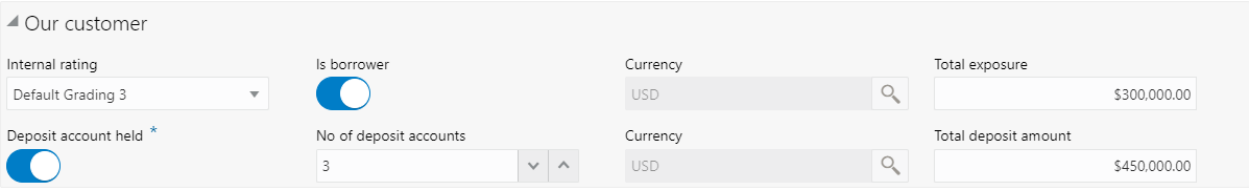
2.1.2.13 Directors











Field name	Description	Type	Size	Mandatory	Validations
Name	Capture the director name	Text	300	Y	
Shareholding percentage	Captures the shareholding percentage	Number	3	Y	
Majority shareholder	Enable if he/she is a majority shareholder	Switch	1		
Director since	Capture the director since date	Date		Y	
Highest educational qualification	Select from the list the qualification of the stakeholder	Dropdown	4		
Years in industry	Captures the number of years in industry.	Number	3		
Years of association	Captures the number of years of association	Number	3		

Department associated with	Captures the department associated with from the list	Dropdown	4		
Part of Board	Enable if the stakeholder is a part of board.	Switch	1		
Board member since	Captures the board member since date.	Date			If part of board is true
Board member till	Captures the board member till date.	Date			If part of board is true
Is employee	Enable if the stakeholder is an employee	Switch	1		
Employee ID	Captures the employee ID	Text	36		If Is employee is true
Part of promoter group	Enable if the stakeholder is part of promoter group	Switch	1		
Is family member of promote	Enable if the stakeholder is part of family promoter group	Switch	1		
Roles	Describe the role	Text area	2000	2000	
Board member in other companies	Enable if the stakeholder is a board member in other companies.	Switch	1		
Director in other companies	Enable if the stakeholder is a director in other companies.	Switch	1		
DIN number	Capture the DIN number	Text	105	Y	
Executive position	Does he has executive position	Switch	1		
Our Customer					
Is borrower	Enable if a company is a borrower	Boolean	1		Is borrower
No of facilities held	Captures the number of facilities held by the company	Numeric	10		No of facilities held
Currency	Captures the currency in which the total exposure will be captured.	Text	3		Currency
Total exposure	Captures the total exposure amount	Amount	22,3		Total exposure
Deposit account held	Enable if a company holds a deposit account	Boolean	1		Deposit account held
No of deposit accounts	captures the number of deposit accounts	Numeric	10		No of deposit

					ac-counts
Currency	Captures the currency in which the total deposit amount will be captured.	Text	3		Currency
Total deposit amount	Captures the deposit amount	Amount	22,3		Total deposit amount
Internal rating	Select form the list of choices the rating.	Dropdown	4		Internal rating
Board member in other companies					
Name of the company	Capture the name of the company	Text	300	Y	
Board member since	Capture from when is he a board member	Date		Y	
Shareholding percentage	Capture the shareholding percentage	Number	3	Y	
Promoter	IS he a promoter	Switch	1		
Director in other companies					
Name of the company	Capture the name of the company	Text	300	Y	
Director since	Capture from when is he a director	Date		Y	
Shareholding percentage	Capture the shareholding percentage	Number	3	Y	
Promoter	IS he a promoter	Switch	1		

Analysis:

A qualitative analysis about the directors of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

2.1.2.14 Management team

Field name	Description	Type	Size	Mandatory	Validations
Shareholding percentage	Captures the shareholding percentage	Number	10	Y	
Majority shareholder	Enable if he/she is a majority shareholder	Switch	1		
Director since	Capture the director since date	Date		Y	
Highest educational qualification	Select from the list the qualification of the stakeholder	Dropdown	4		
Years in industry	Captures the number of years in industry.	Number	3		
Years of association	Captures the number of years of association	Number	3		
Department associated with	Captures the department associated with from the list	Dropdown	4		
Part of Board	Enable if the stakeholder is a part of board.	Switch	1		
Board member since	Captures the board member since date.	Date			If part of board is true
Board member till	Captures the board member till date.	Date			If part of board is true
Is employee	Enable if the stakeholder is an employee	Switch	1		
Employee ID	Captures the employee ID	Text	105		If Is employee is true
Part of promoter group	Enable if the stakeholder is part of promoter group	Switch	1		
Is family member of promote	Enable if the stakeholder is part of family promoter group	Switch	1		
Roles	Describe the role	Text area	2000		
Board member in other companies	Enable if the stakeholder is a board member in other companies.	Switch	1		
Director in other companies	Enable if the stakeholder is a director in other companies.	Switch	1		
DIN number	Capture the DIN number	Text	105		
Executive position	Does he has executive position	Switch	1		
Our Customer					
Is borrower	Enable if a company is a borrower	Boolean	1		Is borrower

No of facilities held	Captures the number of facilities held by the company	Numeric	10		No of facilities held
Currency	Captures the currency in which the total exposure will be captured.	Text	3		Currency
Total exposure	Captures the total exposure amount	Amount	22,3		Total exposure
Deposit account held	Enable if a company holds a deposit account	Boolean	1		Deposit account held
No of deposit accounts	captures the number of deposit accounts	Numeric	10		No of deposit accounts
Currency	Captures the currency in which the total deposit amount will be captured.	Text	3		Currency
Total deposit amount	Captures the deposit amount	Amount	22,3		Total deposit amount
Internal rating	Select form the list of choices the rating.	Dropdown	4		Internal rating
Board member in other companies					
Name of the company	Capture the name of the company	Text	300	Y	
Board member since	Capture from when is he a board member	Date		Y	
Shareholding percentage	Capture the shareholding percentage	Number	3	Y	
Promoter	IS he a promoter	Switch	1		
Director in other companies					
Name of the company	Capture the name of the company	Text	300	Y	
Director since	Capture from when is he a director	Date		Y	
Shareholding percentage	Capture the shareholding percentage	Number	3	Y	
Promoter	IS he a promoter	Switch	1		

Analysis:

A qualitative analysis about the management team of the customers are made in the analysis hop of the current wizard. Based upon the maintenance a set of questions are required to be answered to calculate the qualitative score.

Comments:

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

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

a. **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.

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.

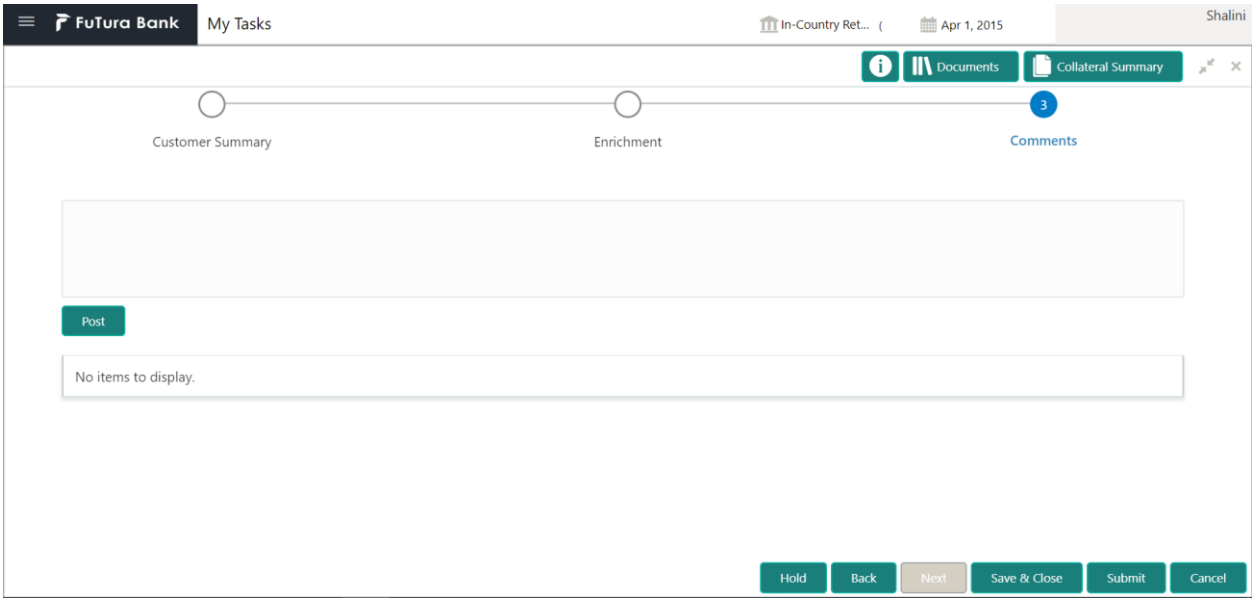
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. 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.

2.1.3Comments



Field Name	Description	At-trib-ute Type	Ob-ject Type	Siz e	Mandatory/Op-tional	Field Validation
Com-ments	Specify the com-ments 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.

2.2 Approval Stage

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

2.2.1Economic 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			
Advisors	Displays the advisors of the customer.	Display	Tile			
Contractors	Displays the contractors of the customer.	Display	Tile			
Insurers	Displays the insurers of the customer.	Display	Tile			
Top customers	Displays the top customers of the customer.	Display	Tile			
Top suppliers	Displays the top suppliers of the customer.	Display	Tile			

Directors	Displays the directors of the customer.	Display	Tile			
Management team	Displays the management team of the customer.	Display	Tile			

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

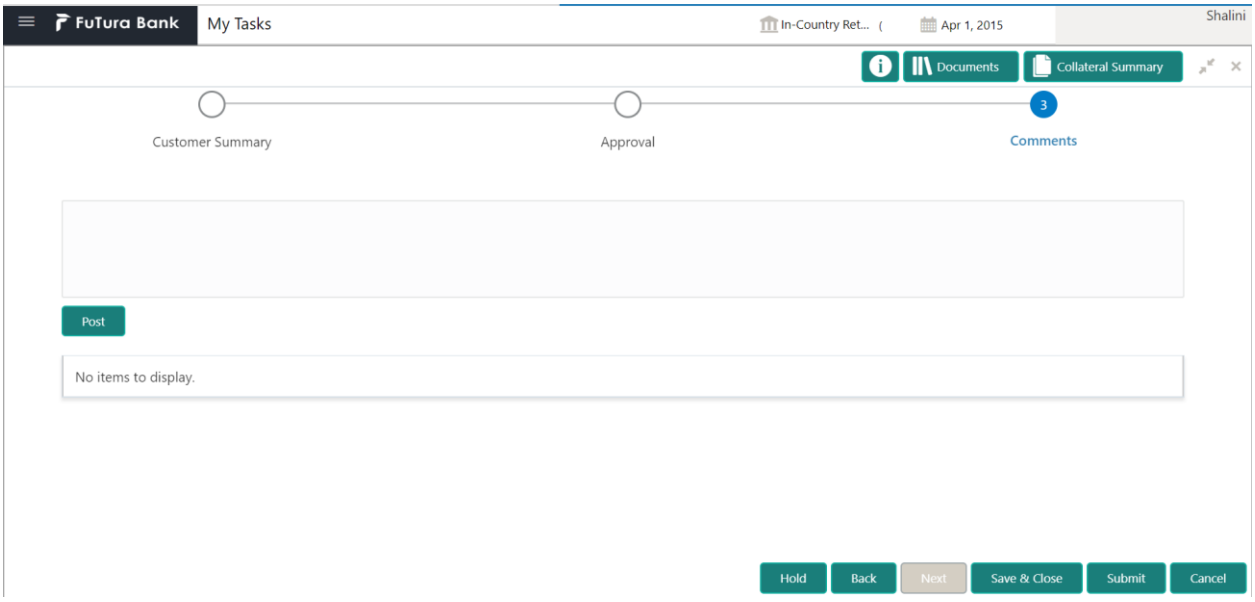
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.2.2Comments



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the	Input	Free Text	600	Mandatory	

	stage. This will be visible in all the stages					

Action Buttons

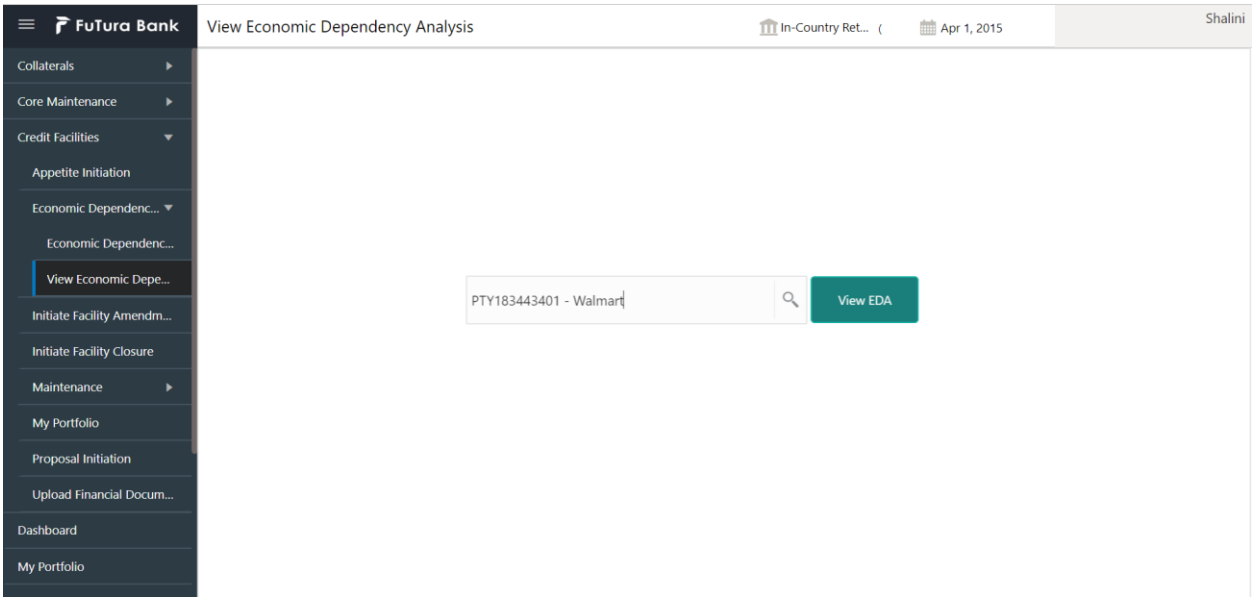
After providing required data, you will be able to perform one of the below actions –

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 Economic Dependency Query

Menu→Credit Facilities →Economic Dependency Analysis→ View

(Screen)

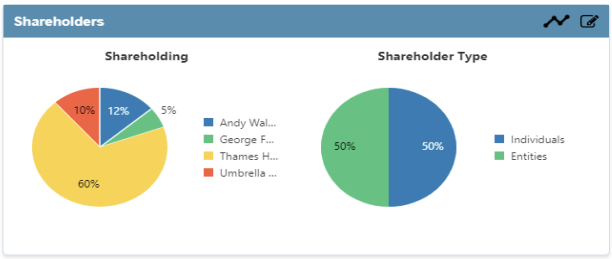


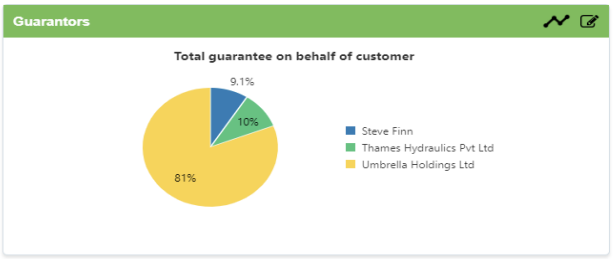
From the 'menu bar', you can initiate a new economic dependency analysis.

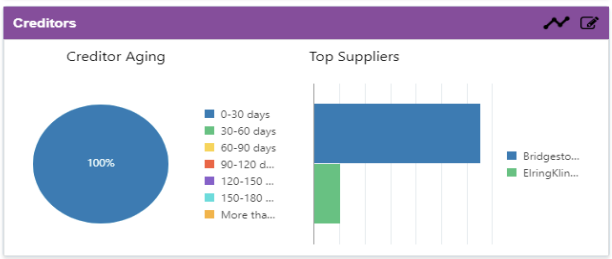
On selecting, Economic Dependency Analysis View, a new screen will open to capture the details.

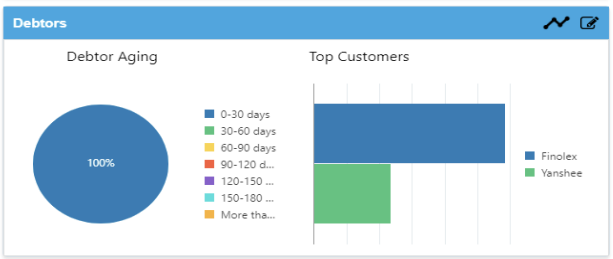
User can select the customer (party) and click on View EDA to view the economic dependency analysis of the selected customer.

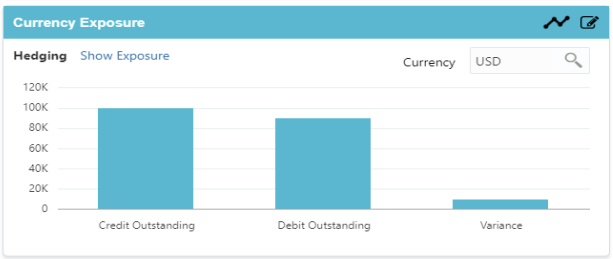
Basic Info

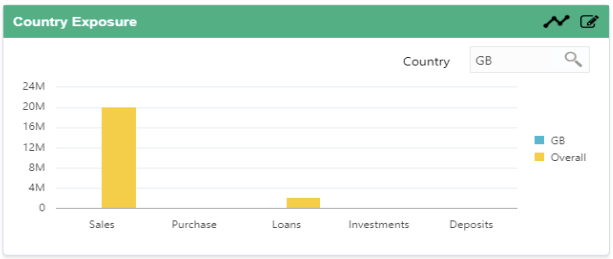

Shareholders
Shareholding
Shareholder Type
10%
12%
5%
60%
Andy Wal...
George F...
Thames H...
Umbrella ...
50%
50%
Individuals
Entities

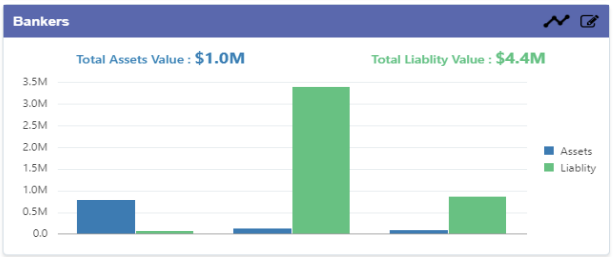

Guarantors
Total guarantee on behalf of customer
9.1%
10%
81%
Steve Finn
Thames Hydraulics Pvt Ltd
Umbrella Holdings Ltd


Creditors
Creditor Aging
Top Suppliers
100%
0-30 days
30-60 days
60-90 days
90-120 d...
120-150 ...
150-180 ...
More tha...
Bridgesto...
ElringKlin...

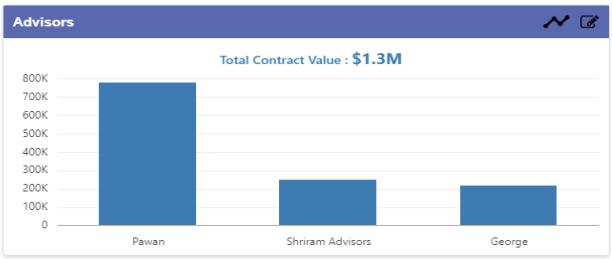

Debtors
Debtor Aging
Top Customers
100%
0-30 days
30-60 days
60-90 days
90-120 d...
120-150 ...
150-180 ...
More tha...
Finolex
Yanshee

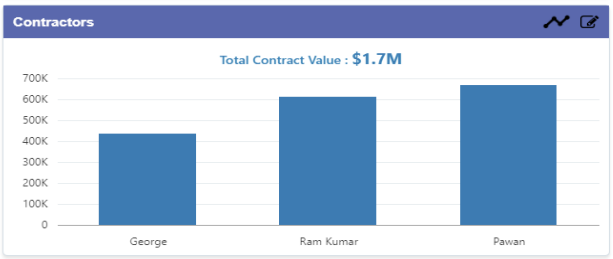

Currency Exposure
Hedging
Show Exposure
Currency
USD
120K
100K
80K
60K
40K
20K
0
Credit Outstanding
Debit Outstanding
Variance

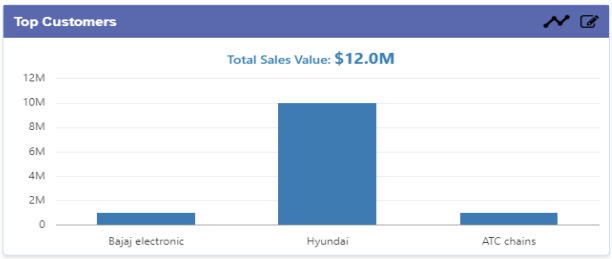

Country Exposure
Country
GB
24M
20M
16M
12M
8M
4M
0
Sales
Purchase
Loans
Investments
Deposits
GB
Overall

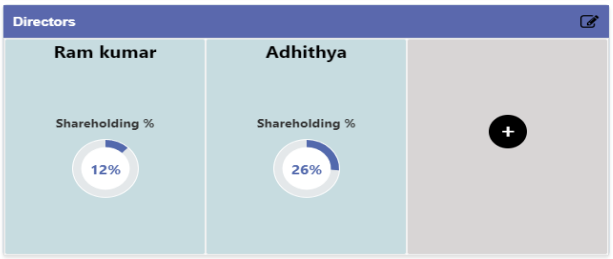

Bankers
Total Assets Value : $1.0M
Total Liablity Value : $4.4M
3.5M
3.0M
2.5M
2.0M
1.5M
1.0M
0.5M
0.0
Assets
Liablity

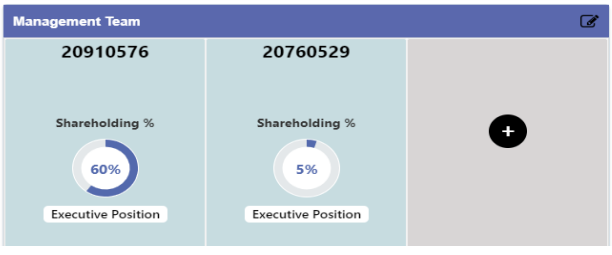
Insurers
35M
30M
25M
20M
15M
10M
5M
0
asd
SBI
PNB
Insurance Amount
Insured Item Value

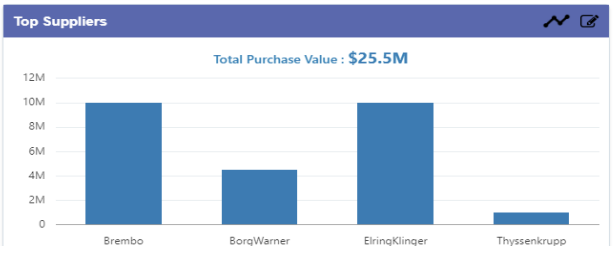

Advisors
Total Contract Value : $1.3M
800K
700K
600K
500K
400K
300K
200K
100K
0
Pawan
Shriram Advisors
George


Contractors
Total Contract Value : $1.7M
700K
600K
500K
400K
300K
200K
100K
0
George
Ram Kumar
Pawan


Top Customers
Total Sales Value: $12.0M
12M
10M
8M
6M
4M
2M
0
Bajaj electronic
Hyundai
ATC chains


Directors
Ram kumar
Shareholding %
12%
Adhithya
Shareholding %
26%


Management Team
20910576
Shareholding %
60%
Executive Position
20760529
Shareholding %
5%
Executive Position


Top Suppliers
Total Purchase Value : $25.5M
12M
10M
8M
6M
4M
2M
0
Brembo
BorgWarner
ElringKlinger
Thyssenkrupp

The customer's economic dependencies on the following parameters will be displayed and the user can view the same and cannot modify it.

- Bankers
- Guarantors
- Shareholders
- Creditors
- Debtors
- Currency
- Country
- Advisors
- Contractors
- Insurers
- Top customers
- Top suppliers
- Directors
- Management team

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			
Advisors	Displays the advisors of the customer.	Display	Tile			
Contractors	Displays the contractors of the customer.	Display	Tile			
Insurers	Displays the insurers of the customer.	Display	Tile			
Top customers	Displays the top customers of the customer.	Display	Tile			

Top suppliers	Displays the top suppliers of the customer.	Display	Tile			
Directors	Displays the directors of the customer.	Display	Tile			
Management team	Displays the management team 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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