

Economic Dependency Analysis User Manual

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Chapter 1 - Preface

Preface

About this guide




This guide provides the user with all the information necessary to perform Economic Dependency Analysis for the corporate customer in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing Economic Dependency Analysis for the corporate customer.

Conventions Used












The following table lists the conventions that are used in this document:

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon
	Search icon
	Trend Analysis icon
	Hamburger icon
	List icon
	Table icon
	Tree icon

Chapter 3 - Overview

About Economic Dependency Analysis

Economic Dependency Analysis is the process of analyzing customer's dependencies on various parameters that might impact the customer's ability to service loans, meet conditions or adhere to the general covenants set by the bank. Analyzing the economic dependency of the customer helps the bankers in understanding how the cash flow or the overall financial or trading position of the customer will change in case of any variation in the mentioned parameters.

The various parameters include:

- Loan Account Conduct
- Working Capital Account Conduct
- Debtors
- Creditors
- Top Customers
- Top Suppliers
- Country Exposure
- Currency Exposure
- Shareholders
- Bankers
- Guarantors
- Insurers
- Management Team
- Directors
- Contractors
- Advisors

Chapter 3 - Overview

Economic Dependency Analysis - Process Flow Diagram



Chapter 3 - Overview

The Economic Dependency Analysis process has the following stages that are required to be performed by the authorized users in bank:

- Enrich and Analyze
- Review
- Recommendation

Refer Enrichment, Review, and Recommendation chapters for information on performing Enrichment and Approval tasks.

Chapter 3 - Enrichment and Analysis

Enrich and Analyze

In this stage, the banker can capture details about all the parameters on which the customer is depending for running their business and analyze the dependency on each of the parameter. After performing the analysis, the banker can also view the dependency trend for each parameter.



For performing Economic Dependency Analysis on each parameter, appropriate questionnaire must be maintained for each parameter and linked to this process in Business Process maintenance.

To capture the customer's dependency details, perform the following steps:

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > Economic Dependency Analysis > Economic Dependency Analysis Initiation**. The *Economic Dependency Initiation* page appears:

The screenshot shows the Oracle Economic Dependency Initiation page. The sidebar on the left contains navigation options: Collaterals, Core Maintenance, Credit Facilities, Economic Dependence, Initiate Facility Closure, Maintenance, My Portfolio, Upload Financial Docum..., Dashboard, My Portfolio, Party Onboarding, Policy, Security Management, and User. The main content area is titled 'Economic Dependency Initiation' and displays 'Customer Information' for a Corporation. The information includes: Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai; Customer ID: PTY192560509; Register No: IN001989087; Legal Status: Proprietorship; Liability Amount: \$22,000,000.00; Is KYC Compliant: No; Share Holders: 3; Contractors: 2; Guarantors: 3; Bankers: 3. Below this information, there is a search bar containing the Customer ID 'PTY192560509' and two buttons: 'Initiate' and 'View EDA'.

3. Search and select the required customer ID.
4. Click **Initiate**. The *Customer Summary* page appears.

Chapter 3 - Enrichment and Analysis

Customer Summary

In the *Customer Summary* page, basic details about the customer are displayed.

The screenshot displays the 'Customer Summary' page within the 'Economic Dependency Analysis - Enrich And Analyse' application. The page is divided into several sections:

- Customer Information:** Displays basic details such as Customer ID (PTY20903699), Register No, Legal Status (Proprietorship), Liability Amount, Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0).
- Facility Summary:** Shows Total funded (\$0.00) and Total non funded (\$0.00). Both sections indicate 'No data to display'.
- Collateral summary:** Shows Total collateral value (0) and Customer LTV (0%). Both sections indicate 'No data to display'.
- Existing Facilities:** Shows Total existing facilities (\$0.00), Takeover amount (\$0.00), and Takeover in this application (\$0.00).
- Covenants:** Shows counts for Financial (0), Non Financial (0), Met (0), Breached (0), and Total (0).
- Terms & conditions:** Shows counts for Pre disbursement (0) and Post disbursement (0).
- Group entities:** Displays a large orange circle with the number '1'.
- Scores:** Shows a score of 8 out of 35, with a 22.9% rating. A circular progress indicator shows 8 of 35.
- Credit Evaluation:** Shows a 'Fair' rating with a 22.9% score and '8 of 35'.
- Ratings:** Shows 'No items to display'.
- WIP Applications:** Shows 'No items to display'.
- Upcoming events:** Includes a calendar for May 2020 and a 'View all' link.

At the bottom of the page, there is a navigation bar with buttons: Hold, Back, Next, Save & Close, and Cancel.

5. View the **Customer Summary** and click **Next**. The *Enrich and Analyze* page appears.

Chapter 3 - Enrichment and Analysis

Enrichment

In the *Enrich and Analyze* page, customer's economic dependency details on various parameters can be added, analyzed and managed.

Chapter 3 - Enrichment and Analysis

Economic Dependency Analysis - Enrich and Analyze

Customer Summary Enrich and Analyze Comments

Enrich and Analyze

Basic Info

Loan Account Conduct Working Capital Account Conduct

Loan Outstanding Utilization

No data to display No data to display

* All amounts are in local currency (USD) * All amounts are in local currency (USD)

Debtors Creditors

Enrich Enrich

Top Customers Top Suppliers

Enrich Enrich

Country Exposure Currency Exposure

Enrich Enrich

Shareholders Bankers

Enrich Enrich

Guarantors Insurers

Enrich Enrich

Management Team Directors

Enrich Enrich

Contractors Advisors

Enrich Enrich

Financial Analysis

Enrich

Hold Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

The following tiles in the *Enrich and Analyze* page have provision to capture and analyze corresponding customer's economic dependency information:

- Loan Account Conduct
- Working Capital Account Conduct
- Debtors
- Creditors
- Top Customer
- Top Supplier
- Country Exposure
- Currency Exposure
- Shareholders
- Bankers
- Guarantors
- Insurers
- Management Team
- Directors
- Contractors
- Advisors
- Financial Analysis

Loan Account Conduct

Details about the customer's loan accounts in your bank can be added and analyzed from this tile.

Adding Loan Account Details

6. Click **Enrich** in the **Loan Account Conduct** tile. The *Loan Account Analysis* page appears:

Chapter 3 - Enrichment and Analysis

Early warning indicator - Loan account analysis

1 Loan Account Analysis 2 Analysis 3 Comments

Loan Account Analysis

Account overview

00 Total 00 Standard 00 Overdue

No items to display.

Back Next Save & Close Cancel

7. Click the Add icon. The following window appears:

New loan account

Loan account number * 4678930399 Currency * INR Sanctioned amount * ₹500,000.00 Sanctioned date * Mar 2, 2020

Tenor (in Months) 24 Maturity date * Mar 2, 2022 Rate of interest 10 Repayment frequency * Monthly

Repayment amount ₹21,000.00 Outstanding as per schedule ₹250,000.00 Actual outstanding Discrepancy

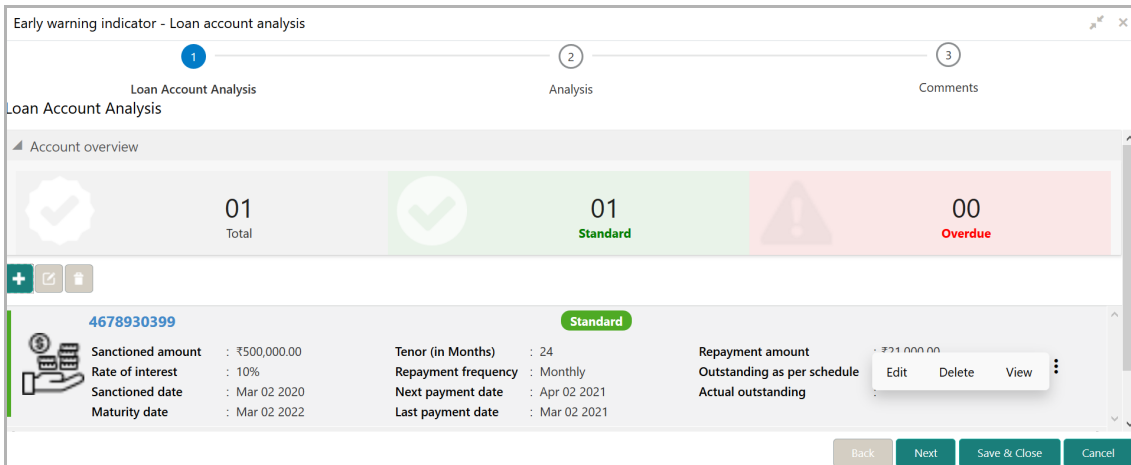
Last payment date * Mar 2, 2021 Next payment date * Apr 2, 2021 Account classification * Standard Overdue days

Save Cancel

8. Specify the **Loan account number**.
9. Search and select the **Currency** for sanctioned amount.
10. Specify the **Sanctioned amount** as per loan account.
11. Click the calendar icon and select the loan **Sanctioned date**.
12. Specify the loan **Tenor (in Months)**.
13. Click the calendar icon and select the loan **Maturity date**.
14. Specify the **Rate of interest** at which the loan is offered.
15. Select the loan **Repayment frequency** from the drop down list. The options available are Monthly, Yearly, Half Yearly and Quarterly.
16. Specify the loan **Repayment amount** paid by the customer.
17. Specify the loan **Outstanding as per schedule** amount.
18. In **Actual outstanding** amount field, specify the total loan outstanding amount.

Chapter 3 - Enrichment and Analysis

19. If there is a discrepancy in interest rate, enable the **Discrepancy** flag.
20. Specify the last and next loan payment dates in the **Last payment date** and **Next payment date** fields, respectively.
21. Select the **Account classification** from the drop down list. The options available are Overdue and Standard.
22. If Account classification is selected as **Overdue**, the Overdue days field is enabled. Specify the loan **Overdue days**.
23. Click **Save**. The details are added and displayed in the *Loan Account Analysis* page as shown below:



You can get the overview of loan account indicating the number of standard, overdue and total loan accounts by expanding the **Account Overview** section.

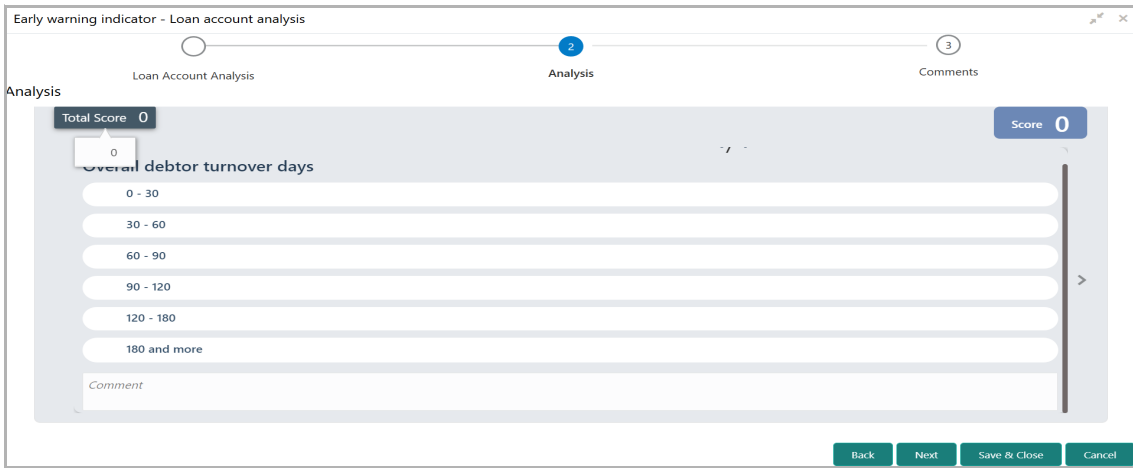
24. To **Edit**, **Delete**, or **View** a particular loan account record, click the hamburger icon in the corresponding record and select the required option or select the record and click the appropriate icon.

Analyzing Loan Account

You can perform questionnaire-based analysis for determining the loan account conduct in the Analysis data segment.

Questionnaire maintained and linked to this process in Business Process maintenance appears here for analysis.

Chapter 3 - Enrichment and Analysis

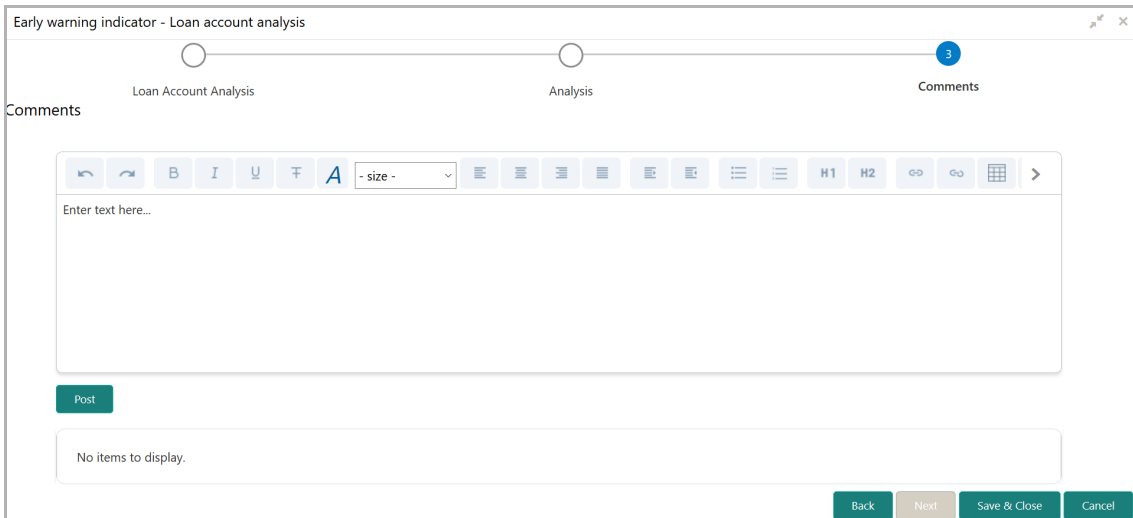


25. Select answer for all the questions. A score is generated for the loan account based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

26. Click **Next**. The *Comments* page appears:

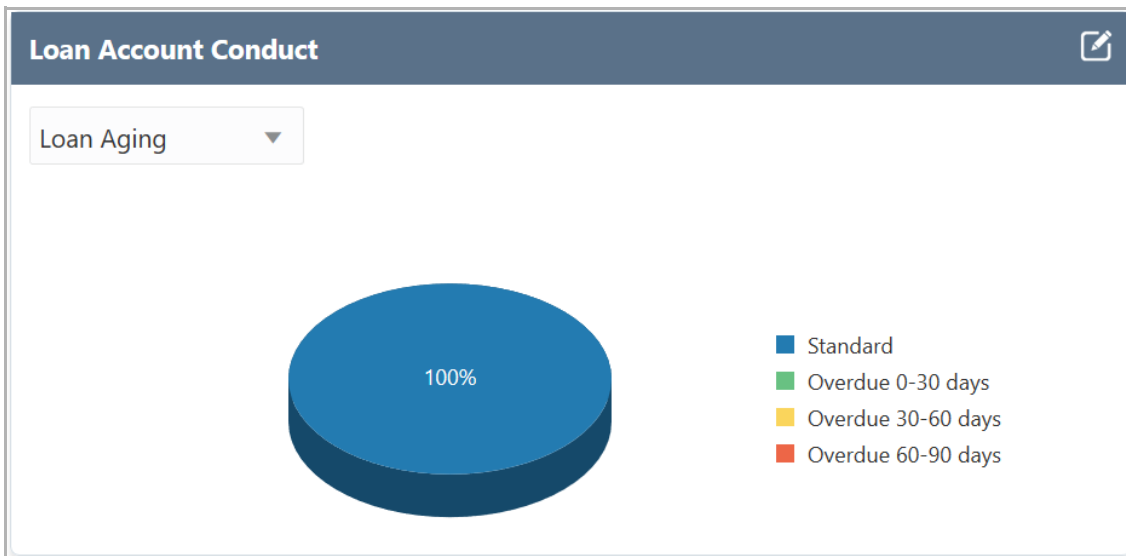


27. Type the overall **Comments** for the Loan Account Analysis.

28. Click **Post**. Comments are posted below the **Comments** box.

29. Click **Save & Close** to exit the analysis page.

Chapter 3 - Enrichment and Analysis



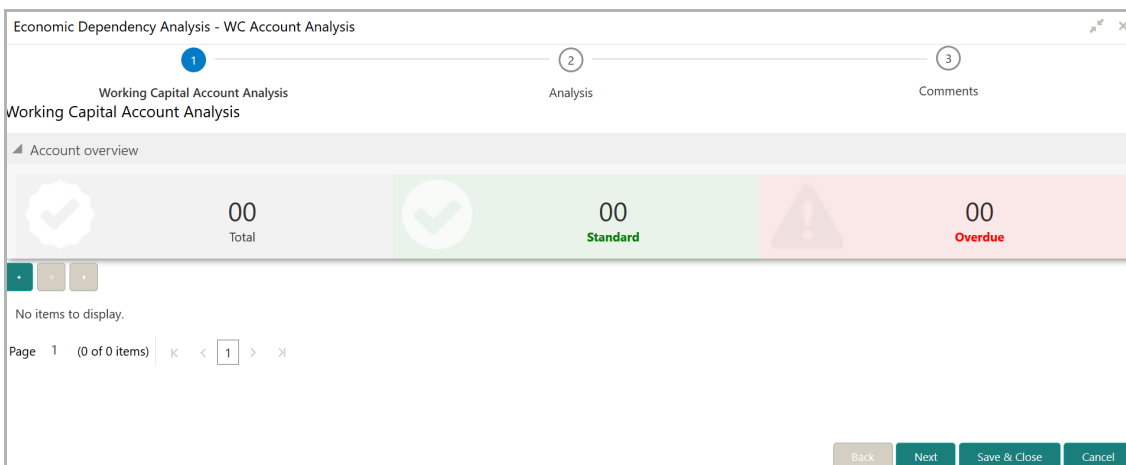
Once the loan account conduct is analyzed, the graphical representation of **Loan Aging** and the **Loan Outstanding** details are displayed in the **Loan Account Conduct** tile. Select the required option from the drop down list in the tile to view necessary information.

Working Capital Account Conduct

Details about the customer's working capital accounts in your bank can be added and analyzed from this tile.

Adding Working Capital Account Details

30. Click **Enrich** in the **Working Capital Account Conduct** tile. The *Working Capital Account Analysis* page appears:



31. Click the Add icon. The following window appears:

Chapter 3 - Enrichment and Analysis

New wc account

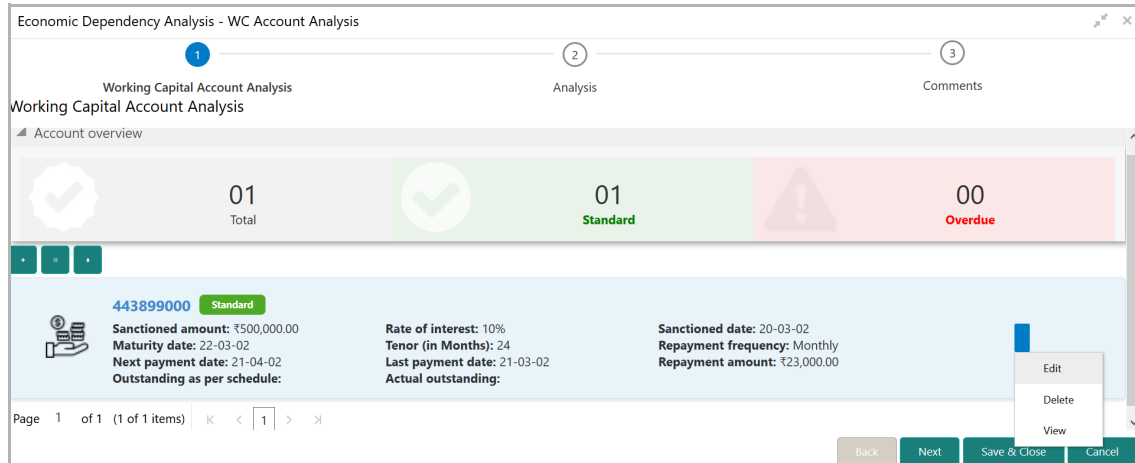
Product type *	Account no *	Currency *	Sanctioned amount *
Overdraft	443899000	INR	₹500,000.00
Sanctioned date *	Limit expiry in months	Rate of interest	Current utilization
Mar 2, 2020	24	10	₹250,000.00
Account classification *	Overdue days	No of excesses in the past 6 months	Utilization in the past 6 months
Standard			
Tenor (in Months)	Maturity date *	Repayment frequency *	Repayment amount
24	Mar 2, 2022	Monthly	₹23,000.00
Outstanding as per schedule	Actual outstanding	Discrepancy	Last payment date *
		<input type="radio"/>	Mar 2, 2021
Next payment date *			
Apr 2, 2021			

Save Cancel

32. Select the **Product type** from the drop down list. The options available are Overdraft, Bill Discounting, Post-Ship PC, and Pre-Ship PC.
33. Specify the working capital **Account no**.
34. Search and select the **Currency** for sanctioned amount.
35. Specify the **Sanctioned amount** as per working capital account.
36. Click the calendar icon and select the working capital **Sanctioned date**.
37. Specify the working capital **Limit expiry in months**.
38. Specify the **Rate of interest** at which the working capital is offered.
39. In the **Current utilization** field, specify the amount currently utilized from the working capital limit.
40. Select the **Account classification** from the drop down list. The options available are Overdue and Standard.
41. If Account classification is selected as **Overdue**, the Overdue days field is enabled. Specify the working capital **Overdue days**.
42. In case of over-utilization, specify the **No of excesses in the past 6 months**.
43. Specify the overall **Utilization in the past 6 months**.
44. Specify the working capital **Tenor (in Months)**.
45. Click the calendar icon and select the **Maturity date** of working capital.
46. Select the working capital **Repayment frequency** from the drop down list. The options available are Monthly, Yearly, Half Yearly and Quarterly.
47. Specify the working capital **Repayment amount** paid by the customer.
48. Specify the working capital **Outstanding as per schedule** amount.
49. In **Actual outstanding** field, specify the total working capital outstanding amount.

Chapter 3 - Enrichment and Analysis

50. If there is a discrepancy in interest rate, enable the **Discrepancy** flag.
51. Specify the last and next payment dates for working capital in the **Last payment date** and **Next payment date** fields, respectively.
52. Click **Save**. The details are added and displayed in the *Working Capital Account Analysis* page as shown below:



You can get the overview of customer's working capital account, indicating the number of standard, overdue and total working capital accounts by expanding the **Account Overview** section.

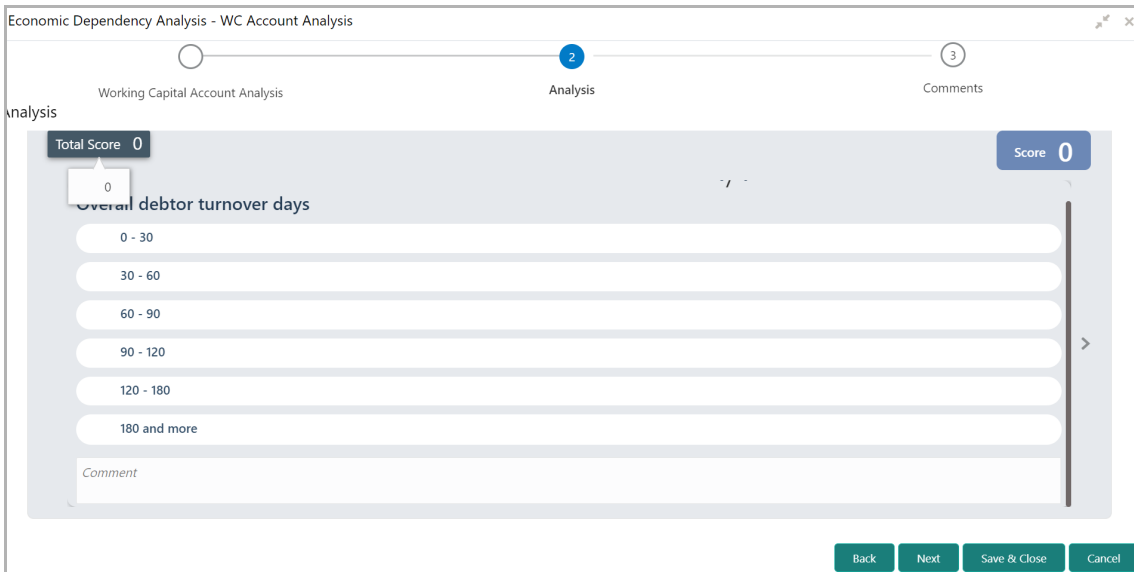
53. To **Edit**, **Delete**, or **View** a particular working capital account record, click the hamburger icon in the corresponding record and select the required option or select the record and click the appropriate icon.

Analyzing Loan Account

You can perform questionnaire-based analysis for determining the working capital account conduct in the Analysis data segment.

Questionnaire maintained and linked to this process in Business Process maintenance appears here for analysis.

Chapter 3 - Enrichment and Analysis

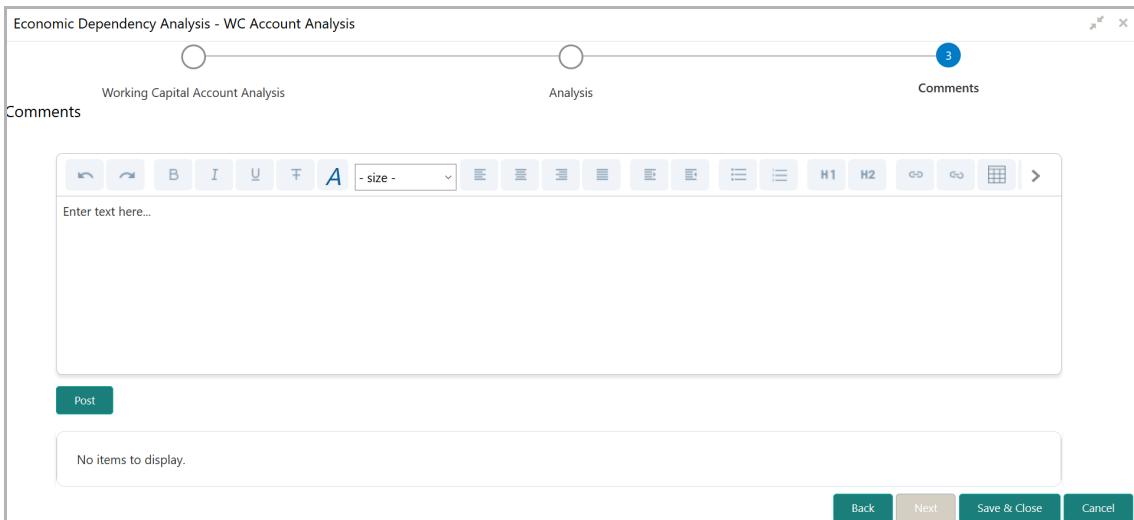


54. Select answer for all the questions. A score is generated for the working capital account based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

55. Click **Next**. The *Comments* page appears:

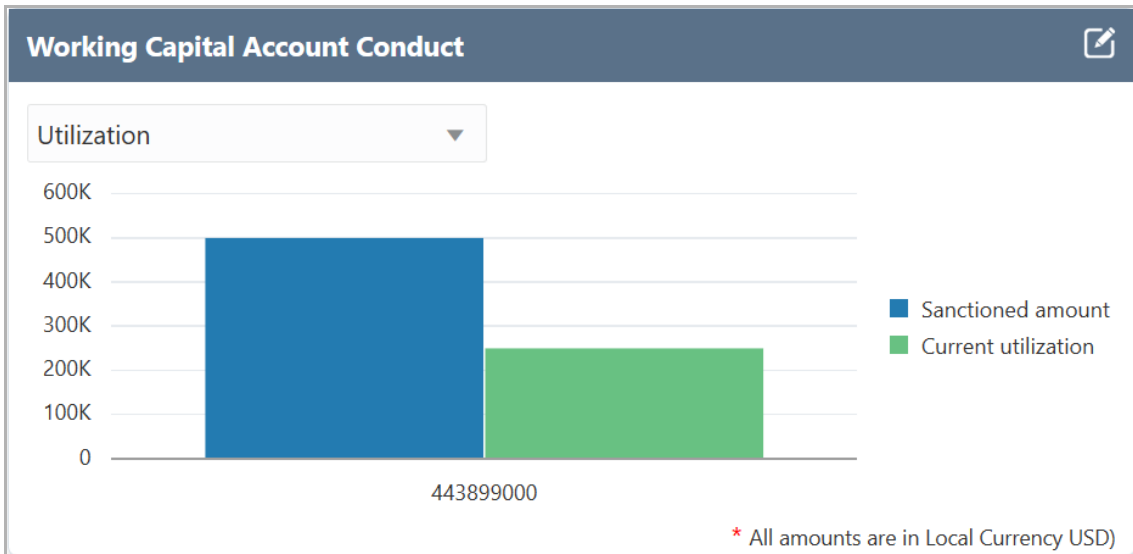


56. Type the overall **Comments** for the Working Capital Account Analysis.

57. Click **Post**. Comments are posted below the **Comments** box.

58. Click **Save & Close** to exit the analysis page.

Chapter 3 - Enrichment and Analysis



Once the working capital account conduct is analyzed, the working capital account details are graphically displayed in the **Working Capital Account Conduct** tile. You can filter the necessary information by selecting required option from the drop down list in the tile. The following values are available in the drop down list: **Utilization**, **Excesses in past 6 months**, **Utilization in past 6 months**, and **Aging**.

Debtors

Details about the parties that purchased products or services from your customer can be captured from this tile.

59. Click the capture icon in the **Debtors** tile. The *Debtor Details* page appears:

The screenshot shows the "Economic dependency analysis - Debtors" window. It has three tabs: "Debtor details" (selected), "Analysis", and "Comments". Under "Debtor details", there is a form with the following fields:

Financial year	Quarter	Total debtor amount	Debtor turnover days
FY2019-2020	AN	\$45,000,000	65

Below the form is a "Fetch" button. Underneath are two expandable sections: "Outstanding debtor amount breakup" and "Key debtors". At the bottom right are buttons for "Back", "Next", "Save & Close", and "Cancel".

Adding Debtor Details

60. To add the Debtor details, click and expand the **Key debtors** section.

Chapter 3 - Enrichment and Analysis

Economic dependency analysis - Debtors

Debtor details Analysis Comments

Key debtors

82.22% of total amount is contributed by key debtors listed below

	Debtor amount : \$15,000.00	Sales percentage : 22%	Debtor turnover days : 15	
	Current year sales : \$0.00	Previous year sale : \$0.00	Last year before previous : \$0.00	
	Debtor amount : \$22,000.00	Sales percentage : 36%	Debtor turnover days : 23	
	Current year sales : \$0.00	Previous year sale : \$0.00	Last year before previous : \$0.00	

Page 1 of 1 (1-2 of 2 items) < 1 >

Back Next Save & Close Cancel

61. Click the add icon. The *New Debtor* window appears:

New debtor

Customer name * XYZ Corporation

Years of association 10

Signed contract

Contract expiry date May 1, 2024

Customer sector Energy

Industry group Energy

Industry Energy Equipment

Sub industry Oil Equipment

Turnover range 50-75M

Debtor basic info

Company type * Pvt Ltd

Major product sold Refinery Machine

Sales percentage * 40%

Debtor turnover days 30

Debtor currency * USD

Debtor amount * \$50,000,000.00

Debtor importance Critical

Current year sales

Previous year sales

Projected sales details

Balance breakup list

Save Cancel

62. Type the **Customer name**.

63. Specify the Debtor's **Years of association**.

64. If the Debtor has signed a contract with your customer, enable the **Signed contract** switch.

65. If the Signed contract switch is enabled, search and select the **Contract expiry date**.

Chapter 3 - Enrichment and Analysis

66. Select the following details of the Debtor from the drop down list:

- Customer sector
- Industry group
- Industry
- Sub industry

67. Select the Debtor's **Turnover range** from the drop down list.

In the **Debtor basic info** section:

68. Select the Debtor's **Company Type** from the drop down list. The options available are: Proprietorship, Public, Private, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign bodies, and NGO.

69. In **Major Product Sold** field, type the name of maximum product sold by the Debtor.

70. Specify the **Sales percentage** of the maximum sold product.

71. In the **Debtor Currency** field, search and select the currency in which the Debtor amount is to be paid.

72. In the **Debtor Amount** field, specify the amount to be paid by the Debtor.

73. Select the **Debtor Importance** from the drop down list. The options available are: Critical and Average.

In the **Current year sales** section:

74. Click the add icon. The *Sale Detail* window appears:

The screenshot shows a window titled "Sale detail" with a close button (X) in the top right corner. The window contains several input fields and dropdown menus:

- Sale item ***: A text input field containing "Refine Machinery".
- Quantity sold**: A numeric input field containing "1,000" with up and down arrow buttons.
- Sale value currency ***: A dropdown menu showing "USD" with a search icon.
- Sale value ***: A numeric input field containing "\$50,000,000.000".
- Sales percentage**: A numeric input field containing "40" with up and down arrow buttons.
- Supply frequency**: A dropdown menu showing "Yearly".
- Sale description**: A text area containing "1000 units of refine machinery".

At the bottom right of the window, there are two buttons: "Save" and "Cancel".

75. Type the name of item sold by the Debtor in **Sale item** field.

76. Specify **Quantity sold** by the Debtor.

77. Search and select the **Sale value currency**.

Chapter 3 - Enrichment and Analysis

78. Specify the **Sale value** and **Sales percentage** in corresponding fields.
79. Select the **Supply frequency** from the drop down list.
80. Type the **Sale description**.
81. Click **Save**. Current year sales detail are added and listed in the **Current year sales** section as shown below:

Current year sales

	Sale item : Refine Machinery	Sales percentage : 40%	Sale value : \$50,000,000.00	⋮
	Year : 2020	Quantity sold : 1000	Frequency : Yearly	

Page 1 of 1 (1 of 1 items) < 1 >

82. To edit the added item from the list, select the item and click the edit icon.
83. To delete the added item from the list, select the item and click the delete icon.

In the **Previous year sales** section:

84. Click the add icon. The *Sale Detail* window appears:

Sale detail

Year *
2019

Sale item *
Refine Machinery

Quantity sold
9,000

Sale value currency *
USD

Sales percentage
90

Sale value *
\$900,000,000.00

Supply frequency
Monthly

Sale description
9000 oil refine machinery

Save Cancel

85. In the **Year** field, specify the previous year for which the sales detail is to be added.
86. In the **Sale item** field, type the name of item sold by the Debtor in previous year.
87. Specify **Quantity sold** in the previous year.
88. Search and select the **Sale value currency**.
89. Specify the previous year **Sale value** and **Sales percentage** in corresponding fields.
90. Select the previous year **Supply frequency** from the drop down list.

Chapter 3 - Enrichment and Analysis

91. Type the **Sale description**.

92. Click **Save**. Previous year sales detail are added and listed in the **Previous year sales** section as shown below:

Previous year sales						
	Sale item	: Refine Machinery	Sales percentage	: 90%	Sale value	: \$900,000,000.00
	Year	: 2019	Quantity sold	: 9000	Frequency	: Monthly

Page 1 of 1 (1 of 1 items) | < 1 >

93. To edit the added item from the list, select the item and click the edit icon.

94. To delete the added item from the list, select the item and click the delete icon.

In the **Projected sales details** section:

95. Click the add icon. The *Sale Detail* window appears:

Sale detail

Year *
2021

Sale item *
Refine Machinery

Quantity sold
10,000

Sale value currency *
USD

Sales percentage
80

Sale value *
\$100,000,000.00

Supply frequency
Quarterly

Sale description
10000 oil refine machinery

Save Cancel

96. In the **Year** field, specify the upcoming year for which the sales detail is to be added.

97. In the **Sale item** field, type the name of item to be sold by the Debtor in upcoming year.

98. In the **Quantity sold** field, specify the amount of items to be sold in the upcoming year.

99. Search and select the **Sale value currency**.

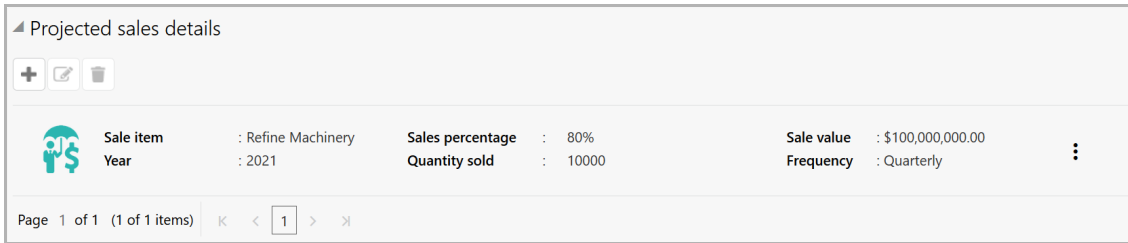
100. Specify the upcoming year **Sale value** and **Sales percentage** in corresponding fields.

101. Select the upcoming year **Supply frequency** from the drop down list.


102. Type the **Sale description**.

Chapter 3 - Enrichment and Analysis

103. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:



The screenshot shows a 'Projected sales details' window. At the top, there are icons for adding, editing, and deleting items. Below this, a table displays the following information:

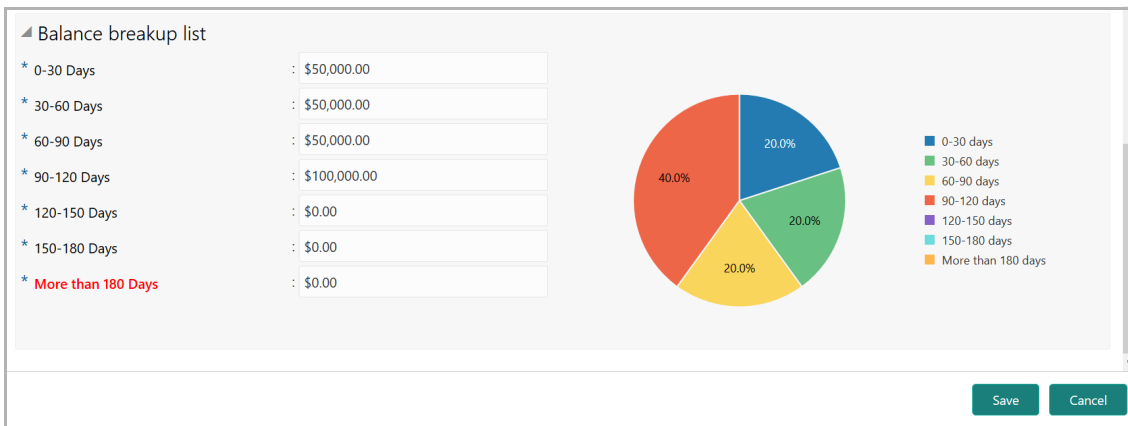
	Sale item : Refine Machinery	Sales percentage : 80%	Sale value : \$100,000,000.00	⋮
	Year : 2021	Quantity sold : 10000	Frequency : Quarterly	

At the bottom, it indicates 'Page 1 of 1 (1 of 1 items)' with navigation arrows.

104. To edit the added item from the list, select the item and click the edit icon.

105. To delete the added item from the list, select the item and click the delete icon.

In the **Balance breakup list** section:



The screenshot shows a 'Balance breakup list' window. On the left, a table lists payment periods and their corresponding amounts:

* 0-30 Days	: \$50,000.00
* 30-60 Days	: \$50,000.00
* 60-90 Days	: \$50,000.00
* 90-120 Days	: \$100,000.00
* 120-150 Days	: \$0.00
* 150-180 Days	: \$0.00
* More than 180 Days	: \$0.00

On the right, a pie chart visualizes the distribution of these amounts. The legend indicates the following percentages:

- 0-30 days: 20.0%
- 30-60 days: 20.0%
- 60-90 days: 20.0%
- 90-120 days: 40.0%
- 120-150 days: 0.0%
- 150-180 days: 0.0%
- More than 180 days: 0.0%

At the bottom right, there are 'Save' and 'Cancel' buttons.

106. Specify the balance payment pending for **0-30 Days**.

107. Specify the balance payment pending for **30-60 Days**.

108. Specify the balance payment pending for **60-90 Days**.

109. Specify the balance payment pending for **90-120 Days**.

110. Specify the balance payment pending for **120-150 Days**.

111. Specify the balance payment pending for **150-180 Days**.

112. Specify the balance payment pending for **More than 180 Days**.



The balance payment is the pending amount to be paid by the Debtor to your customer for availing products or services.

Chapter 3 - Enrichment and Analysis

113. Click **Save**. Debtor details are added and listed in the **Key debtors** section as shown below:

The screenshot shows a web application window titled "Economic dependency analysis - Debtors". It has three tabs: "Debtor details" (active), "Analysis", and "Comments". Below the tabs, there's a "Debtor details" section with a "Key debtors" sub-section. A summary states "82.22% of total amount is contributed by key debtors listed below". There are two entries in the list, each with a hamburger menu icon. The first entry has a context menu open with "Edit", "Delete", and "View" options. The second entry has a similar menu. At the bottom, there are "Back", "Next", "Save & Close", and "Cancel" buttons.

Debtor amount	Current year sales	Sales percentage	Previous year sale	Debtor turnover days	Last year before previous	Actions
\$15,000.00	\$0.00	22%	\$0.00	15	\$0.00	Edit, Delete, View
\$22,000.00	\$0.00	36%	\$0.00	23	\$0.00	Edit, Delete, View

114. To **Edit**, **Delete**, and **View** the added Debtor details, click the hamburger icon in corresponding item and click the required option.



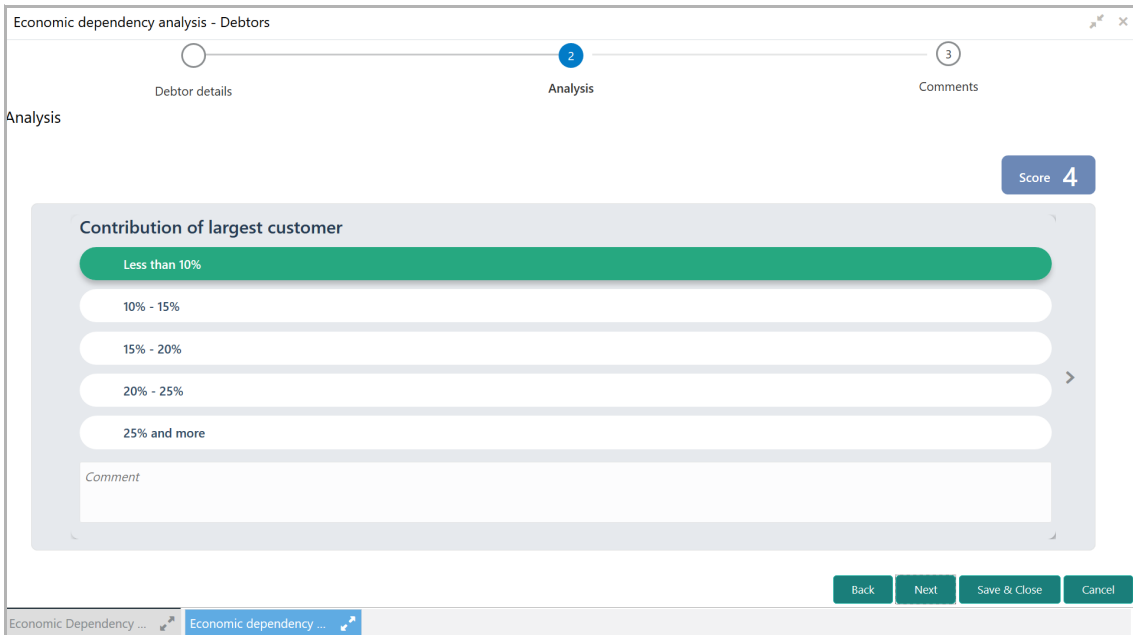
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Debtor detail.

To modify and delete the Debtor detail using these icons, select the item from the list first and then click the respective icon.

Chapter 3 - Enrichment and Analysis

Analyzing Debtor Details

115. To analyze the Debtor information, click **Next** in the *Debtor Details* page. The *Analysis* page appears:

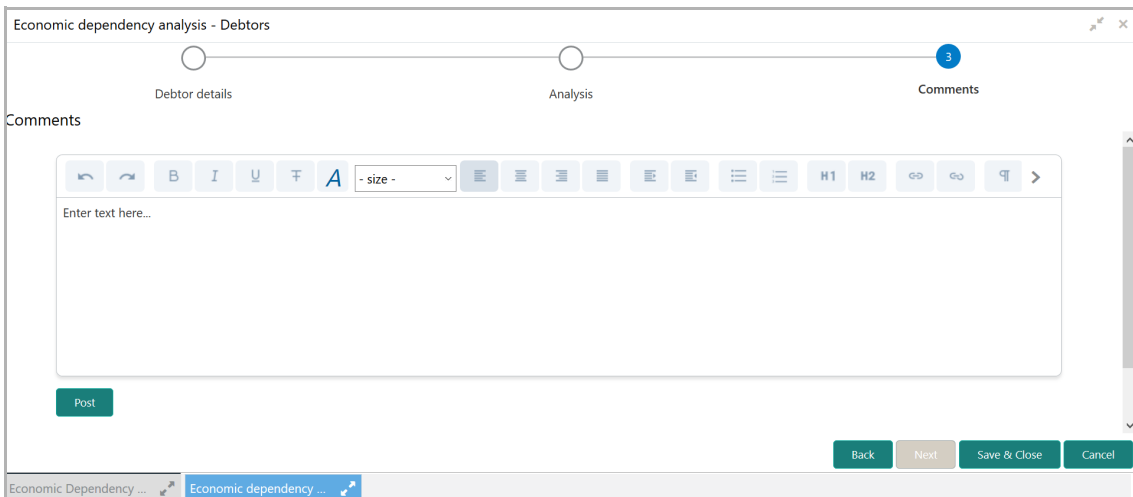


116. Select the answer for all the questions. A score is generated for the Debtor based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

117. Click **Next**. The *Comments* page appears:



118. Type the overall **Comments** for the Debtor Analysis.

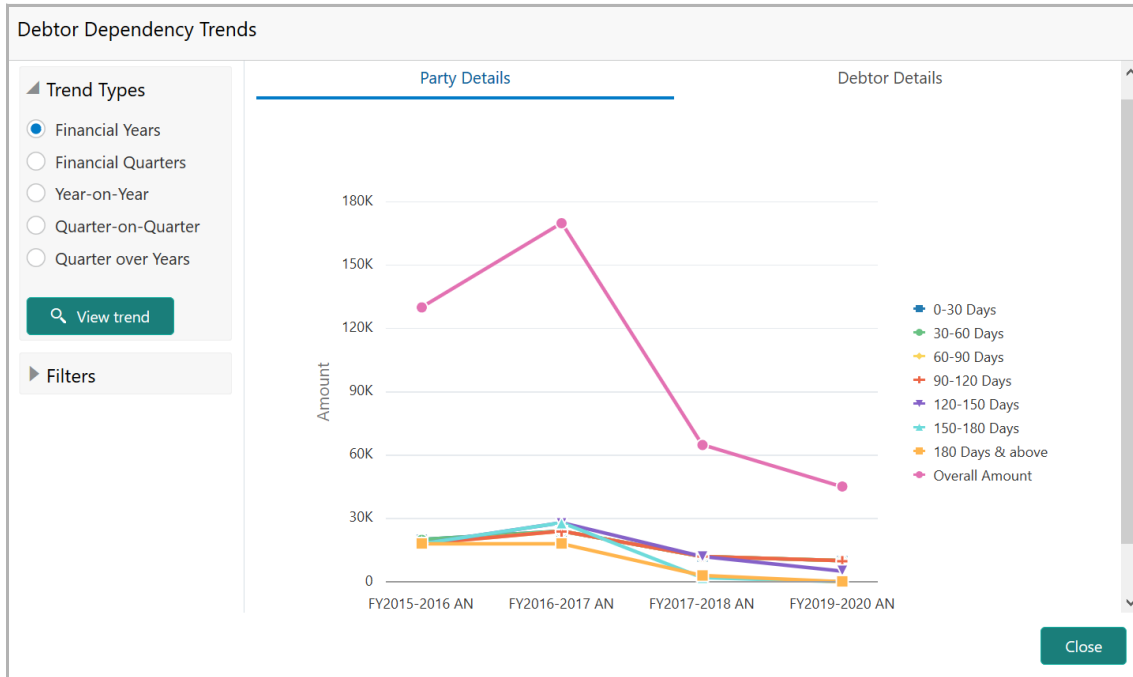
Chapter 3 - Enrichment and Analysis

119. Click **Post**. Comments are posted below the **Comments** box.

120. Click **Save & Close**.

Viewing Dependency Trends

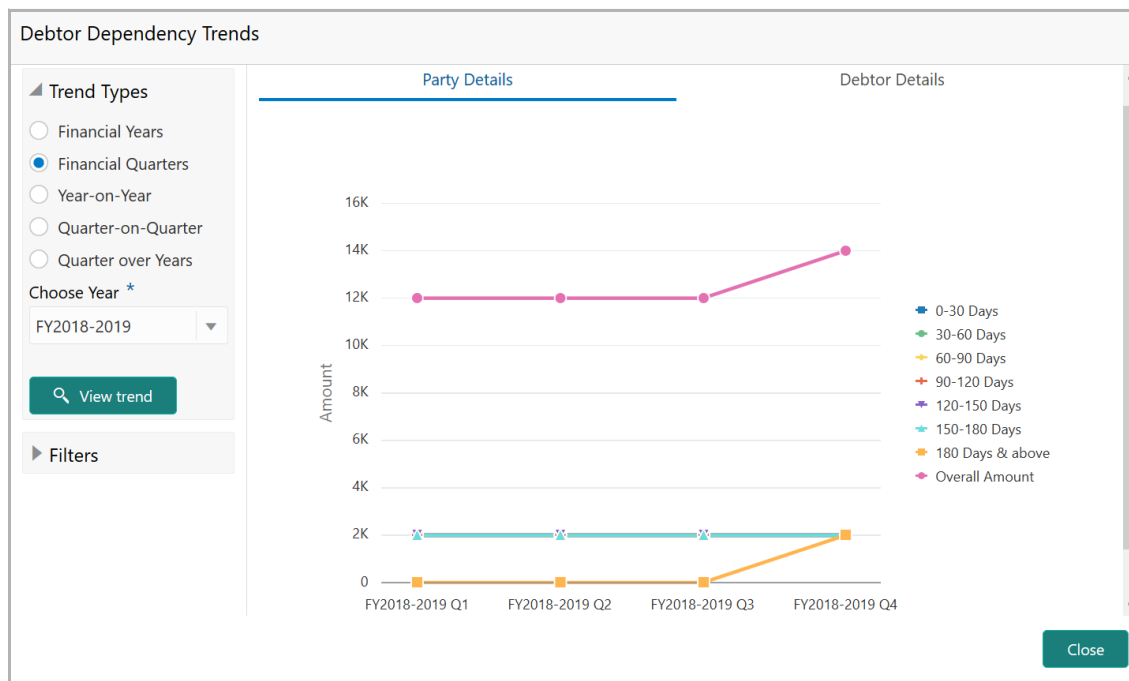
121. To view the Debtor dependency trends, click the trend analysis icon beside the capture icon in **Debtors** tile. *The Debtor Dependency Trends* window appears:



By default, dependency trend is displayed for all the **Financial Years**.

122. To view the dependency trends for financial quarters, click the **Financial Quarters** option in **Trend Types** field. **Choose Year** field appears as shown below:

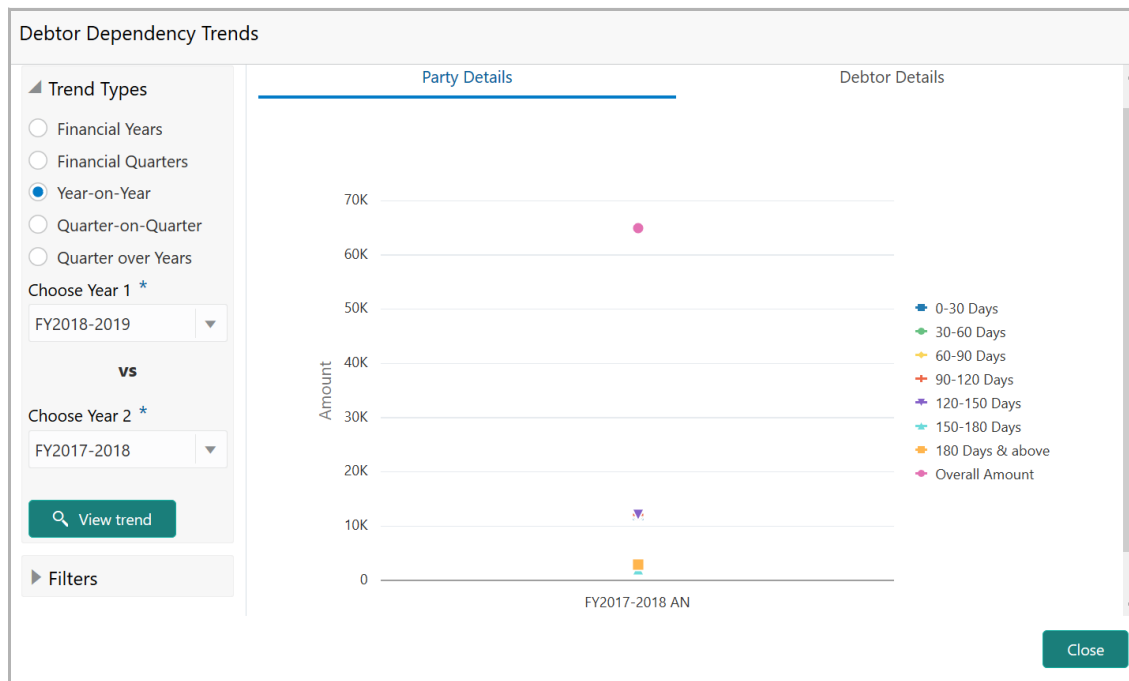
Chapter 3 - Enrichment and Analysis



123. **Choose Year** from the drop down list.

124. Click **View trend**. Debtor dependency trend for all the quarters in the selected financial year appears.

125. To compare and view the dependency trends for two different years, select the **Year-on-Year** option. The **Choose Year 1** and **Choose Year 2** fields appear:

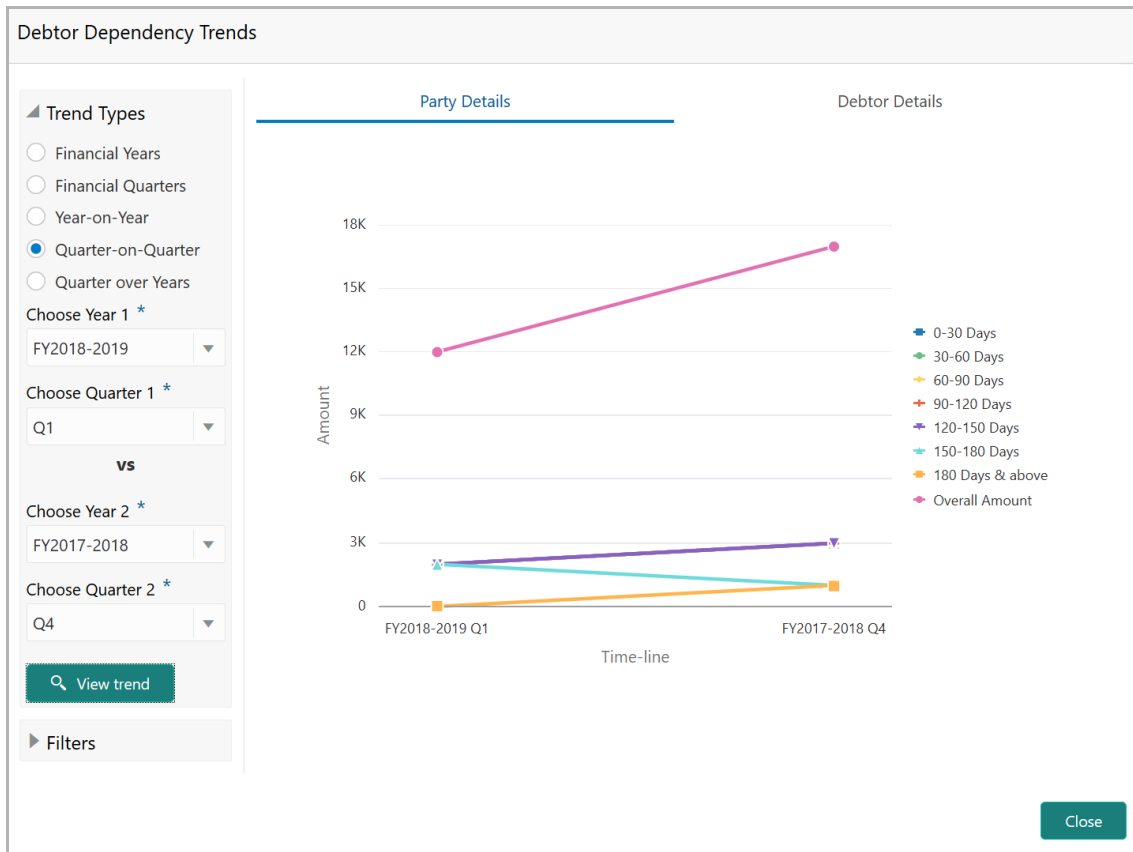


126. **Choose Year 1** and **Choose Year 2** from the drop down list.

127. Click **View trend**. Debtor dependency trends with comparison data appears.

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128. To compare and view the dependency trends for two different quarters, select the **Quarter-on-Quarter** option. Options to choose Years and Quarters appear:



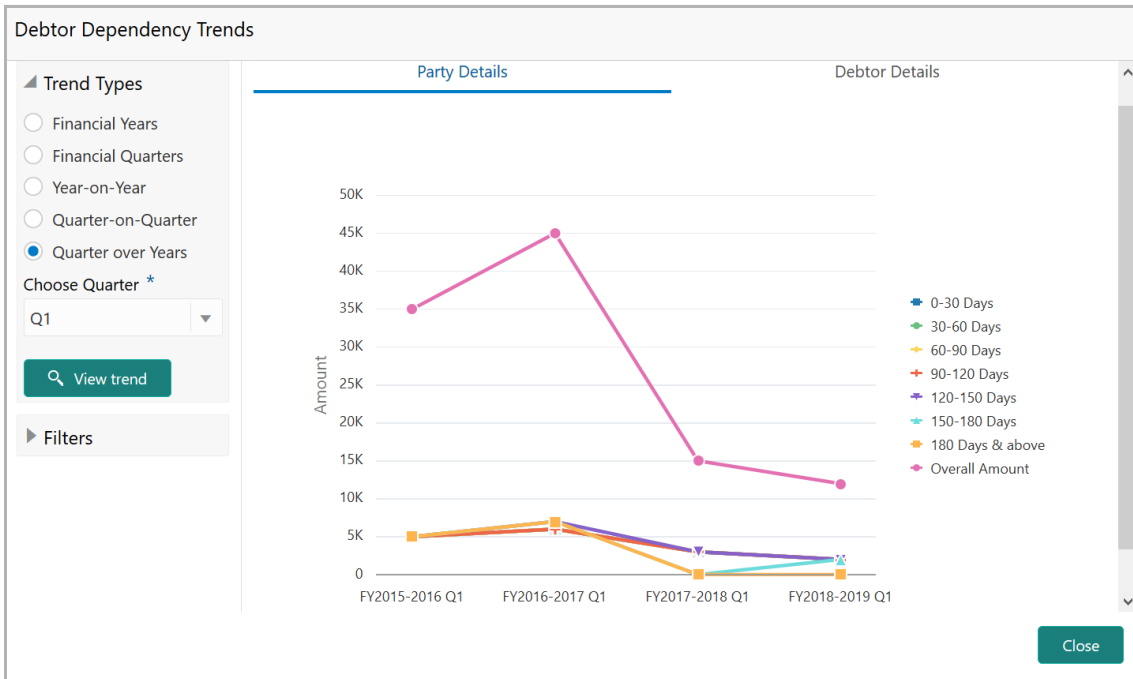
129. Perform the following actions:

- Choose Year 1
- Choose Quarter 1
- Choose Year 2
- Choose Quarter 2

130. Click **View Trend**.

131. To view the dependency trends for same quarter over all the years, select the **Quarter over Years** option. The **Choose Quarter** field appears as shown below:

Chapter 3 - Enrichment and Analysis



132. Choose **Quarter** from the drop down list.

133. Click **View trend**.

134. To view the dependency trend only for specific days, click and expand the filter section.

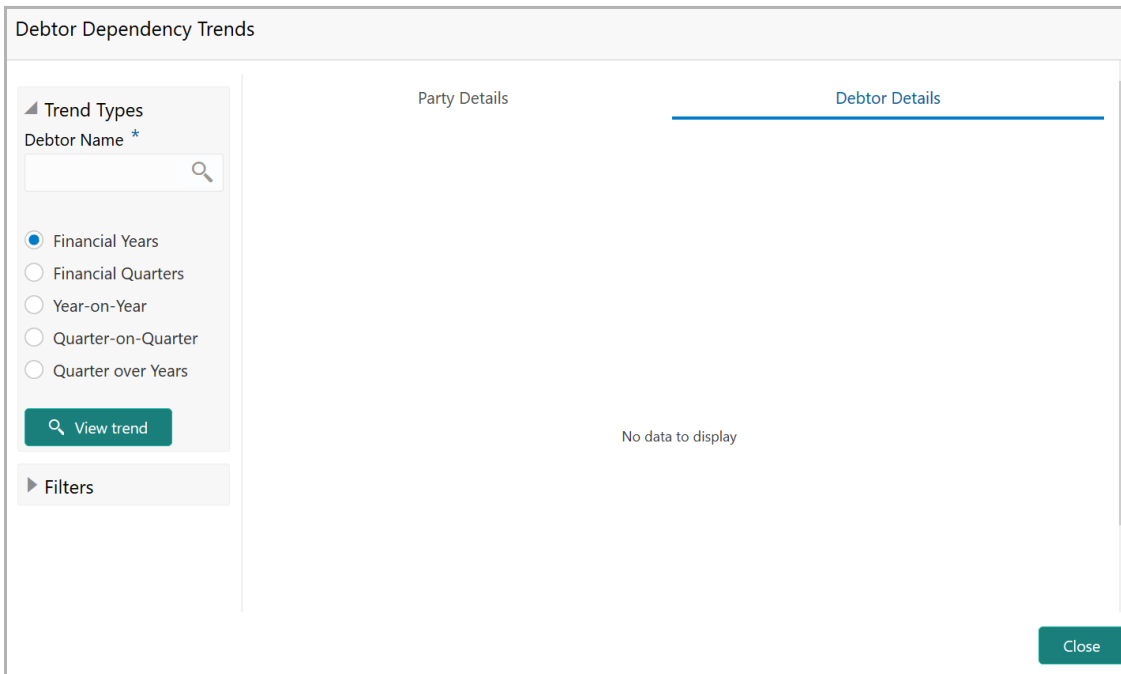


135. Select the required period. Dependency trend for the selected period appears.

136. To clear the filter, click **Clear All**.

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137. To view the **Debtor Details** in dependency trends, click the **Debtor Details** tab.



138. Search and select the **Debtor Name**.

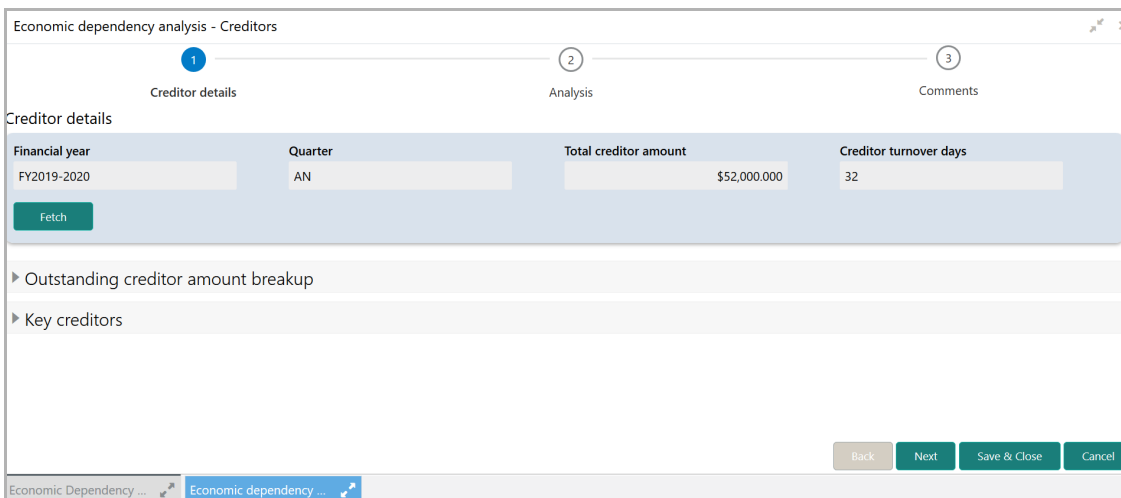
139. Click **View trend**.

140. To exit the **Debtor Dependency Trends** window, click **Close**.

Creditor

Details about the party from which your customer has purchased products or services can be captured from this tile.

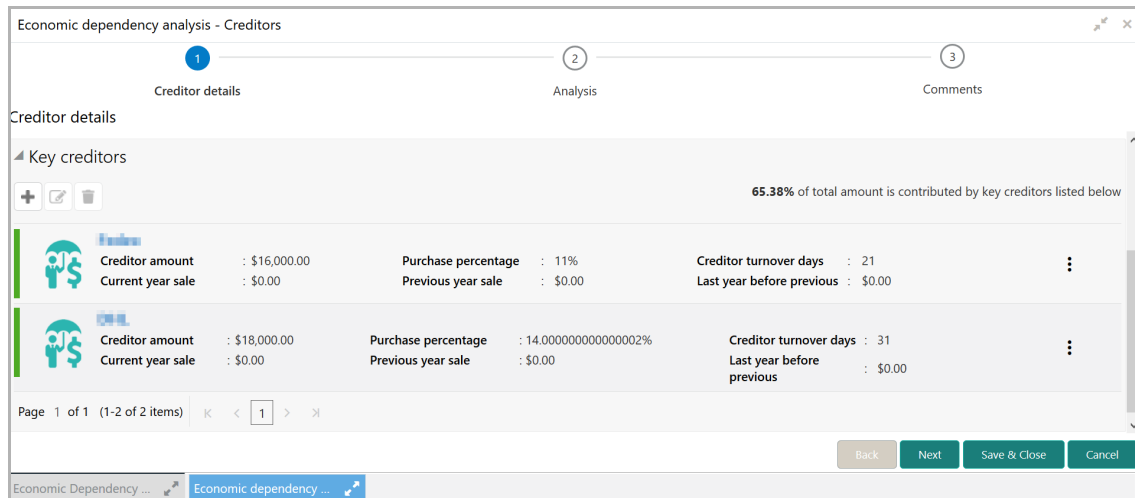
141. Click the capture icon in the **Creditors** tile. The *Creditor Details* page appears:



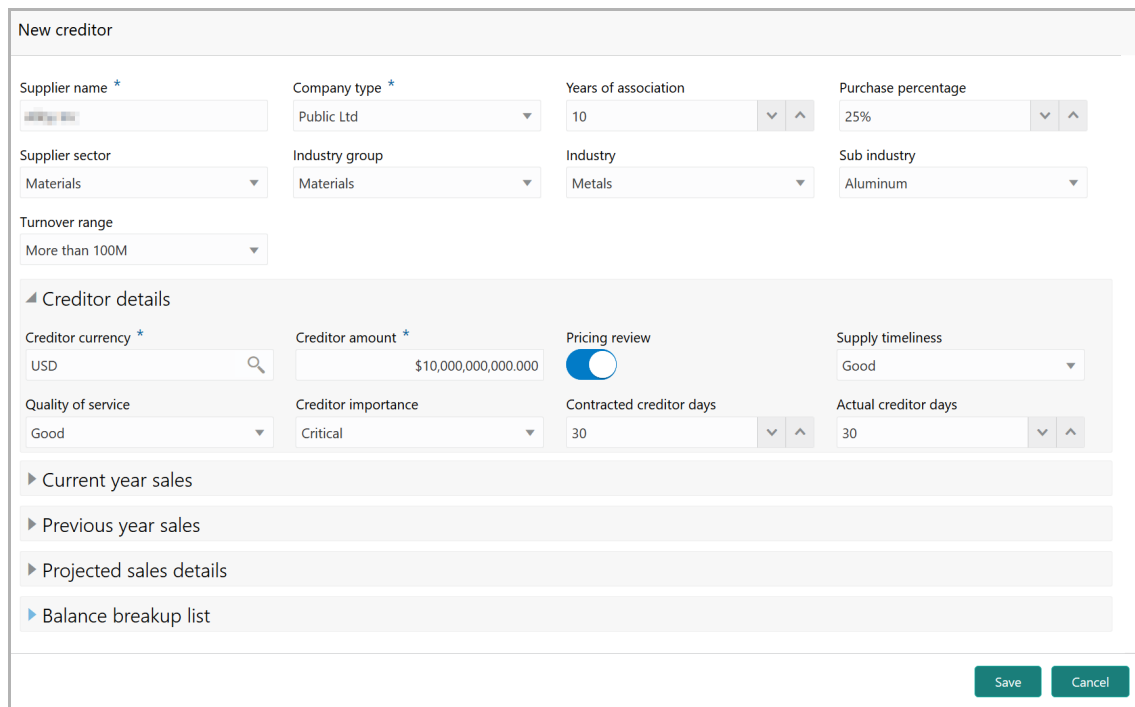
Chapter 3 - Enrichment and Analysis

Adding Creditor Details

142. To add the Creditor details, click and expand the **Key creditors** section.



143. Click the add icon. The *New Creditor* window appears:



144. Type the Creditor's company name in **Supplier name** field.

145. Select the Creditor's **Company type** from the drop down list.

146. Specify the Creditor's **Years of association** with your customer.

147. In the **Purchase percentage** field, specify the amount of items purchased by your customer from the Creditor in percentage.

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148. Select the following details of the Creditor from the drop down list:

- Supplier sector
- Industry group
- Industry
- Sub industry

149. Select the Creditor's **Turnover range** from the drop down list.

In the **Creditor details** section:

150. Search and select the **Creditor currency** (currency in which the amount / item is provided by the Creditor).

151. Specify the **Creditor amount** (amount paid by the Creditor).

152. Enable the **Pricing review** switch, if required.

153. Select the Creditor's **Supply timeliness** from the drop down list.

154. Select the Creditor's **Quality of service** from the drop down list.

155. select the **Creditor importance** from the drop down list.

156. Specify the **Contracted creditor days** and the **Actual creditor days**.

In the **Current year sales** section:

157. Click the add icon. The *Sale Detail* window appears:

The screenshot shows a 'Sale detail' window with the following fields and values:

Sale item *	Aluminium	Quantity sold	8,000
Sale value currency *	USD	Sale value *	\$100,000,000.000
Purchase percentage	40	Supply frequency	Monthly
Sale description	8000 bars of Aluminum metal		

Buttons: Save, Cancel

158. Type the name of item sold by the Creditor in **Sale item** field.

159. Specify the **Quantity sold** by the Creditor.

160. Search and select the **Sale value currency**.

161. Specify the **Sale value** and **Purchase percentage** in corresponding fields.

162. Select the **Supply frequency** from the drop down list.

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163. Type the **Sale description**.

164. Click **Save**. Current year sales detail are added and listed in the **Current year sales** section as shown below:

Current year sales

	Sale item	: Aluminum	Purchase percentage	: 40%	Sale value	: \$300,000,000.00
	Year	: 2020	Quantity sold	: 9000	Frequency	: Half yearly

Page 1 of 1 (1 of 1 items) < 1 >

165. To edit the added item from the list, select the item and click the edit icon.

166. To delete the added item from the list, select the item and click the delete icon.

In the **Previous year sales** section:

167. Click the add icon. The *Sale Detail* window appears:

Sale detail

Year *
2019

Sale item *
Aluminum

Quantity sold
15,000

Sale value currency *
USD

Purchase percentage
60

Sale value *
\$200,000,000.00

Supply frequency
Yearly

Sale description
15000 bars of Aluminum

Save Cancel

168. In the **Year** field, specify the previous year for which the sales detail is to be added.

169. In the **Sale item** field, type the name of item sold by the Creditor in previous year.

170. Specify the **Quantity sold** in the previous year.

171. Search and select the **Sale value currency**.

172. Specify the previous year **Sale value** and **Purchase percentage** in corresponding fields.

173. Select the previous year **Supply frequency** from the drop down list.

174. Type the **Sale description**.

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175. Click **Save**. Previous year sales detail are added and listed in the **Previous year sales** section as shown below:

Previous year sales

	Sale item	: Aluminum	Purchase percentage	: 60%	Sale value	: \$200,000,000.00	
	Year	: 2019	Quantity sold	: 15000	Frequency	: Yearly	

Page 1 of 1 (1 of 1 items) | < 1 >

176. To edit the added item from the list, select the item and click the edit icon.

177. To delete the added item from the list, select the item and click the delete icon.

In the **Projected sales details** section:

178. Click the add icon. The *Sale Detail* window appears:

Sale detail

Year *
2021

Sale item *
Aluminum

Quantity sold
18,000

Sale value currency *
USD

Purchase percentage
50

Sale value *
\$350,000,000.00

Supply frequency
Yearly

Sale description
18000 bars of Aluminum

Save Cancel

179. In the **Year** field, specify the upcoming year for which the sales detail is to be added.

180. In the **Sale item** field, type the name of item to be sold by the Creditor in upcoming year.

181. In the **Quantity sold** field, specify the amount of items to be sold in the upcoming year.

182. Search and select the **Sale value currency**.

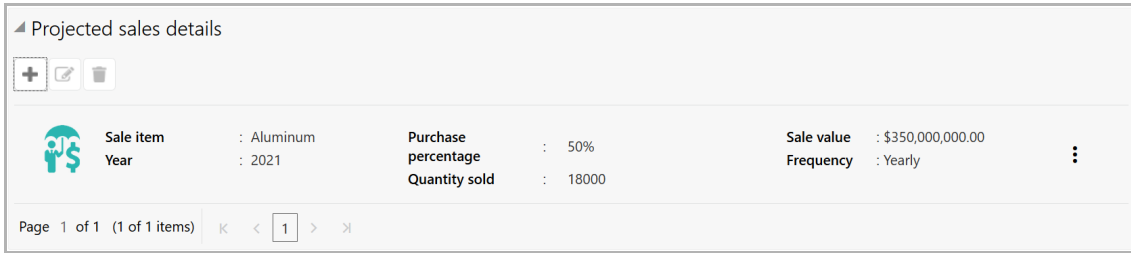
183. Specify the upcoming year **Sale value** and **Purchase percentage** in corresponding fields.

184. Select the upcoming year **Supply frequency** from the drop down list.


Chapter 3 - Enrichment and Analysis

185. Type the **Sale description**.

186. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:



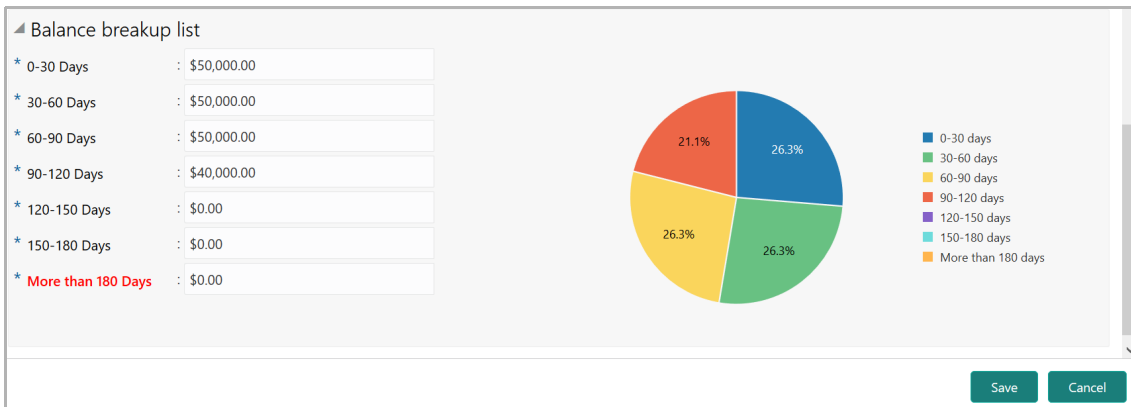
The screenshot shows a 'Projected sales details' window. It contains a table with the following data:

	Sale item	: Aluminum	Purchase percentage	: 50%	Sale value	: \$350,000,000.00	⋮
	Year	: 2021	Quantity sold	: 18000	Frequency	: Yearly	
Page 1 of 1 (1 of 1 items) < 1 >							

187. To edit the added item from the list, select the item and click the edit icon.

188. To delete the added item from the list, select the item and click the delete icon.

In the **Balance breakup list** section:



The screenshot shows a 'Balance breakup list' window. On the left is a table with the following data:

* 0-30 Days	: \$50,000.00
* 30-60 Days	: \$50,000.00
* 60-90 Days	: \$50,000.00
* 90-120 Days	: \$40,000.00
* 120-150 Days	: \$0.00
* 150-180 Days	: \$0.00
* More than 180 Days	: \$0.00

On the right is a pie chart showing the distribution of the balance breakup list:

Category	Percentage
0-30 days	26.3%
30-60 days	26.3%
60-90 days	26.3%
90-120 days	21.1%
120-150 days	0%
150-180 days	0%
More than 180 days	0%

At the bottom right of the window are 'Save' and 'Cancel' buttons.

189. Specify the balance payment pending for **0-30 Days**.

190. Specify the balance payment pending for **30-60 Days**.

191. Specify the balance payment pending for **60-90 Days**.

192. Specify the balance payment pending for **90-120 Days**.

193. Specify the balance payment pending for **120-150 Days**.

194. Specify the balance payment pending for **150-180 Days**.

195. Specify the balance payment pending for **More than 180 Days**.



The balance payment is the pending amount to be paid by your customer to their Creditor for availing products or services from the Creditor.

196. Click **Save**. Creditor details are added and listed in the **Key creditors** section as shown below:

Chapter 3 - Enrichment and Analysis

Economic dependency analysis - Creditors

1 Creditor details 2 Analysis 3 Comments

Creditor details

Key creditors

65.38% of total amount is contributed by key creditors listed below

	Supplier	Creditor amount : \$16,000.00	Purchase percentage : 11%	Creditor turnover days : 21	Edit Delete View
		Current year sale : \$0.00	Previous year sale : \$0.00	Last year before previous : \$0.00	
	Supplier	Creditor amount : \$18,000.00	Purchase percentage : 14.000000000000002%	Creditor turnover days : 31	
		Current year sale : \$0.00	Previous year sale : \$0.00	Last year before previous : \$0.00	

Page 1 of 1 (1-2 of 2 items) < 1 >

Back Next Save & Close Cancel

197. To **Edit**, **Delete** and **View** the added Creditor details, click the hamburger icon in required item and select the corresponding option.



The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Creditor detail.

To modify and delete the Creditor detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Creditor Details

198. To analyze the Creditor information, click **Next** in the *Creditor Details* page. The *Analysis* page appears:

Economic dependency analysis - Creditors

1 Creditor details 2 Analysis 3 Comments

Analysis

< Previous Category Next Category >

Total Score 4

APTR

Score 0

Variation in Accounts payable turnover ratio

Decreasing

Increasing

Comment

Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

199. Select the answer for all the questions. A score is generated for the Creditor based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

200. Click **Next**. The *Comments* page appears:

Economic dependency analysis - Creditors

Creditor details Analysis **3** Comments

Comments

Enter text here...

No items to display.

Back Next Save & Close Cancel

201. Type the overall **Comments** for the Creditor Analysis.

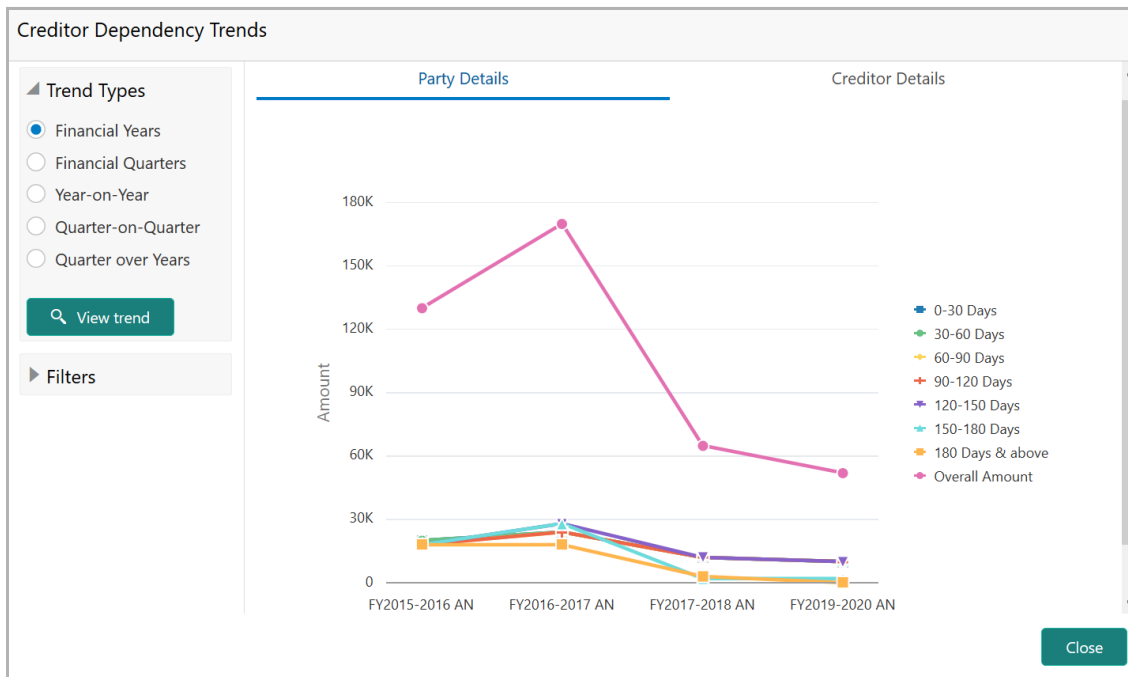
202. Click **Post**. Comments are posted below the **Comments** box.

203. Click **Submit**.

Chapter 3 - Enrichment and Analysis

Viewing Dependency Trends

204. To view the Creditor dependency trends, click the trend analysis icon beside the capture icon in **Creditors** tile. The *Creditor Dependency Trends* window appears:



For information on options in the *Creditor Dependency Trends* window, refer **Viewing Dependency Trends** sub-section in **Debtors** section.

Top Customers

Information about your customer's top customer can be captured and analyzed from this tile.

205. Click the capture icon in the **Top Customers** tile. The *Top Customers* page appears:

Chapter 3 - Enrichment and Analysis

Economic dependency analysis - Customers

1 Top Customers 2 Analysis 3 Comments

Top Customers

Financial year: FY2019-2020 Quarter: AN Total sales amount: \$12,000,000,000

Fetch

44.17% of total sales is contributed by top customers

Company type : Sales amount : \$1,500,000.00 Turnover range :
Years of association : 5 Sales percent : 12.50% Customer marketshare : 20-30%
Debtor days : 0 Supply timeliness : Average Quality of service : Average
Contract expiry date : Customer importance : Average

Back Next Save & Close Cancel

Adding Top Customer Details

206. To add the top customer details, click the add icon. The *New Customer* window appears:

New customer

Customer name * Years of association: 12 Signed contract: [toggle] Contract expiry date: [calendar]

Customer sector: Health Care Industry group: Health Care Equipment Industry: Health Care Equipment Sub industry: Health Care Equipment

Turnover range: 75-100M

Major product sold * BP Monitor Currency: USD Sales amount: \$100,000,000,000 Sales percentage: 833.33%

Does customer get credit period? [toggle] Debtor days: 10 Signed contract: [toggle] Contract expiry date: [calendar]

Pricing review: [toggle] Supply timeliness *: Good Quality of service *: Good Customer importance *: Critical

Customer marketshare: 20-30%

▶ Current year sales
▶ Previous year sales
▶ Projected sales details
▶ Our customer
▶ Alternate customers

Save Cancel

207. Type your customer's top **Customer name**.

208. Specify the number of **Years of association** between your customer and the top customer.

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209. If the top customer has signed contract with your customer, enable the **Signed contract** switch.
210. If the **Signed contract** switch is enabled, select the **Contract expiry date**.
211. Select the following details about the top customer from the drop down list:
 - Customer sector
 - Industry group
 - Industry
 - Sub industry
212. Select the top customer's **Turnover range** from the drop down list.
213. In the **Major product sold** field, type the name of the top customer's major product.
214. Search and select the **Currency** for the sales amount.
215. Specify the top customer's total **Sales amount**.
216. Specify the top customer's total **Sales percentage**.
217. If the top customer gets credit period, enable the **Does customer get credit period?** switch.
218. Specify the number of **Debtor days**.
219. If the pricing needs to be reviewed, enable the **Pricing review** switch.
220. Select the following details about the top customer from the drop down list:
 - Supply timeliness
 - Quality of service
 - Customer importance
 - Customer market share

In the **Current year sales** section:

221. Click the add icon. The *Sale Detail* window appears:

Chapter 3 - Enrichment and Analysis

Sale detail

Sale item *
Refine Machinery

Quantity sold
1,000

Sale value currency *
USD

Sale value *
\$50,000,000.000

Sales percentage
40

Supply frequency
Yearly

Sale description
1000 units of refine machinery

Save Cancel

222. Type the name of item sold by the top customer in the **Sale item** field.

223. Specify **Quantity sold** by the top customer.

224. Search and select the **Sale value currency**.

225. Specify the **Sale value** and **Sales percentage** in corresponding fields.

226. Select the **Supply frequency** from the drop down list.

227. Type the **Sale description**.

228. Click **Save**. Current year sales detail are added and listed in the **Current year sales** section as shown below:

Current year sales

	Sale item	: Refine Machinery	Sales percentage	: 40%	Sale value	: \$50,000,000.00		
	Year	: 2020	Quantity sold	: 1000	Frequency	: Yearly		

Page 1 of 1 (1 of 1 items)

229. To edit the added item from the list, select the item and click the edit icon.

230. To delete the added item from the list, select the item and click the delete icon.

In the **Previous year sales** section:

231. Click the add icon. The *Sale Detail* window appears:

Chapter 3 - Enrichment and Analysis

Sale detail

Year *
2019

Sale item *
Refine Machinery

Sale value currency *
USD

Sales percentage
90

Sale description
9000 oil refine machinery

Quantity sold
9,000

Sale value *
\$900,000,000.000

Supply frequency
Monthly

Save Cancel

232. In the **Year** field, specify the previous year for which the sales detail is to be added.
233. In the **Sale item** field, type the name of item sold by the top customer in previous year.
234. Specify **Quantity sold** in the previous year.
235. Search and select the **Sale value currency**.
236. Specify the previous year **Sale value** and **Sales percentage** in corresponding fields.
237. Select the previous year **Supply frequency** from the drop down list.
238. Type the **Sale description**.
239. Click **Save**. Previous year sales detail are added and listed in the **Previous year sales** section as shown below:

Previous year sales

+ ✎ 🗑️

	Sale item : Refine Machinery	Sales percentage : 90%	Sale value : \$900,000,000.00	⋮
	Year : 2019	Quantity sold : 9000	Frequency : Monthly	

Page 1 of 1 (1 of 1 items) < 1 >

240. To edit the added item from the list, select the item and click the edit icon.
241. To delete the added item from the list, select the item and click the delete icon.

In the **Projected sales details** section:

242. Click the add icon. The *Sale Detail* window appears:

Chapter 3 - Enrichment and Analysis

Sale detail

Year *
2021

Sale item *
Refine Machinery

Quantity sold
10,000

Sale value currency *
USD

Sale value *
\$100,000,000.00

Sales percentage
80

Supply frequency
Quarterly

Sale description
10000 oil refine machinery

Save Cancel

243. In the **Year** field, specify the upcoming year for which the sales detail is to be added.

244. In the **Sale item** field, type the name of item to be sold by the top customer in upcoming year.

245. In the **Quantity sold** field, specify the amount of items to be sold in the upcoming year.

246. Search and select the **Sale value currency**.

247. Specify the upcoming year **Sale value** and **Sales percentage** in corresponding fields.


248. Select the upcoming year **Supply frequency** from the drop down list.

249. Type the **Sale description**.

250. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:

Projected sales details

+ ✎ 🗑

	Sale item : Refine Machinery	Sales percentage : 80%	Sale value : \$100,000,000.00	⋮
	Year : 2021	Quantity sold : 10000	Frequency : Quarterly	

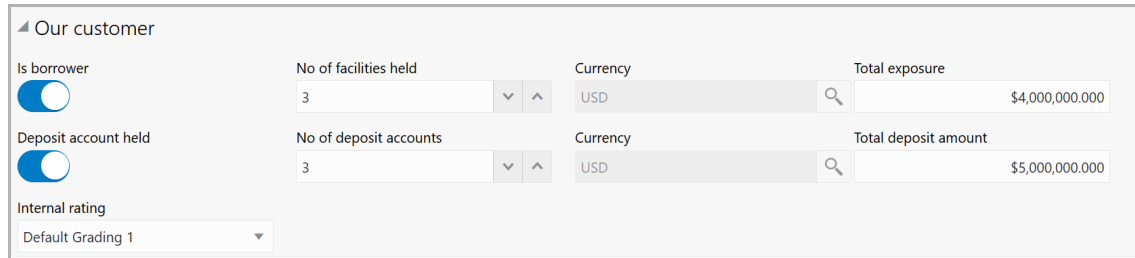
Page 1 of 1 (1 of 1 items) < 1 >

251. To edit the added item from the list, select the item and click the edit icon.

252. To delete the added item from the list, select the item and click the delete icon.

Chapter 3 - Enrichment and Analysis

In the **Our Customers** section:



Our customer

Is borrower

No of facilities held 3

Currency USD

Total exposure \$4,000,000.000

Deposit account held

No of deposit accounts 3

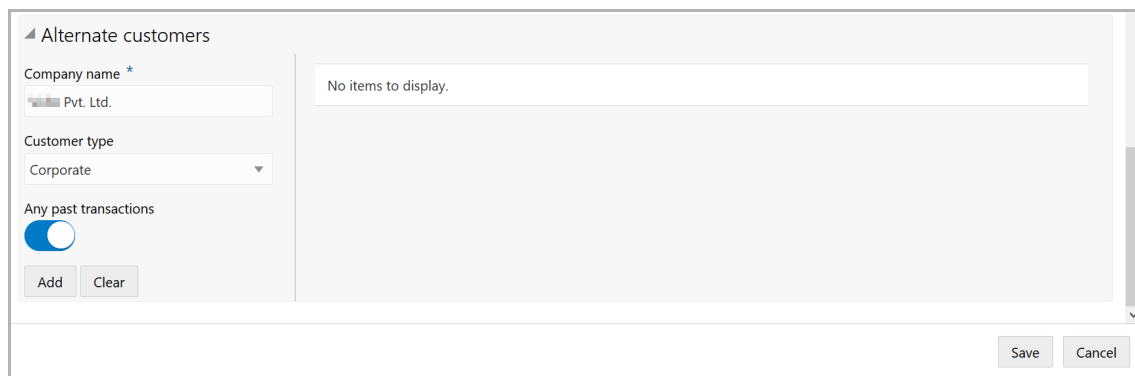
Currency USD

Total deposit amount \$5,000,000.000

Internal rating Default Grading 1

253. If the top customer is a borrower in your bank, enable the **Is borrower** switch.
254. In the **No of facilities held** field, specify the number of facilities availed by the top customer.
255. Search and select the **Currency** for total exposure.
256. Specify the top customer's **Total exposure** amount in your bank.
257. If the top customer has a deposit account in your bank, enable the **Deposit account held** switch.
258. Specify the **No of deposit accounts** held by the top customer.
259. Search and select the **Currency** for the total deposit amount.
260. Specify the **Total deposit amount** in the top customer's deposit accounts.
261. Select your bank's **Internal rating** for the top customer from the drop down list.

In the **Alternate Customers** section:



Alternate customers

Company name * Pvt. Ltd.

Customer type Corporate

Any past transactions

Add Clear

No items to display.

Save Cancel

262. Type the alternate top customer's **Company name**.
263. Select the alternate top **Customer type** from the drop down list.
264. If the alternate top customer has past transactions record, enable the **Any past transactions** switch.

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265. Click **Add**. Alternate top customer details are added as shown below:

Alternate customers

Company name *
Pvt. Ltd.

Customer type
Corporate

Any past transactions

Update Delete Clear

Company name: Pvt. Ltd. Customer type: Corporate Any past transactions: Yes

Page 1 of 1 (1 of 1 items)

Save Cancel

266. To **Update**, **Delete**, and **Clear** the alternate customer detail, select the alternate customer and click the corresponding option.

267. In the *Top Customer* window, click **Save**. Top customer details are added and displayed in the *Top Customers* page.

Economic dependency analysis - Customers

Top Customers Analysis Comments

Financial year Quarter Total sales amount

FY2019-2020 AN \$12,000,000.000

Fetch

877.50% of total sales is contributed by top customers

Company type : Sales amount : \$1,000,000.00 Turnover range :
Years of association : 12 Sales percent : 8.33% Customer marketshare : 10-4 Edit Delete View
Debtor days : 0 Supply timeliness : Good Quality of service : Average
Contract expiry date : Customer importance : Average

Back Next Save & Close Cancel

268. To **Edit**, **Delete** and **View** the added top customer details, click the hamburger icon in required item and select the corresponding option.



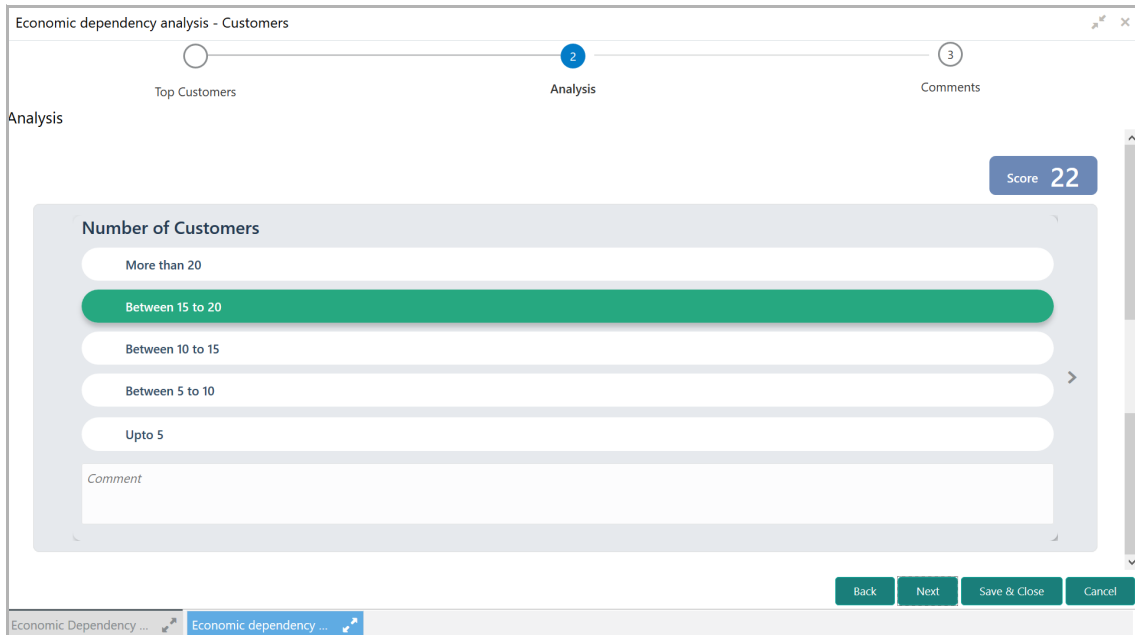
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the top customer detail.

To modify and delete the top customer detail using these icons, select the item from the list first and then click the respective icon.

Chapter 3 - Enrichment and Analysis

Analyzing Top Customer Details

269. To analyze the top customers details, click **Next** in the *Top Customers* page. The *Analysis* page appears:

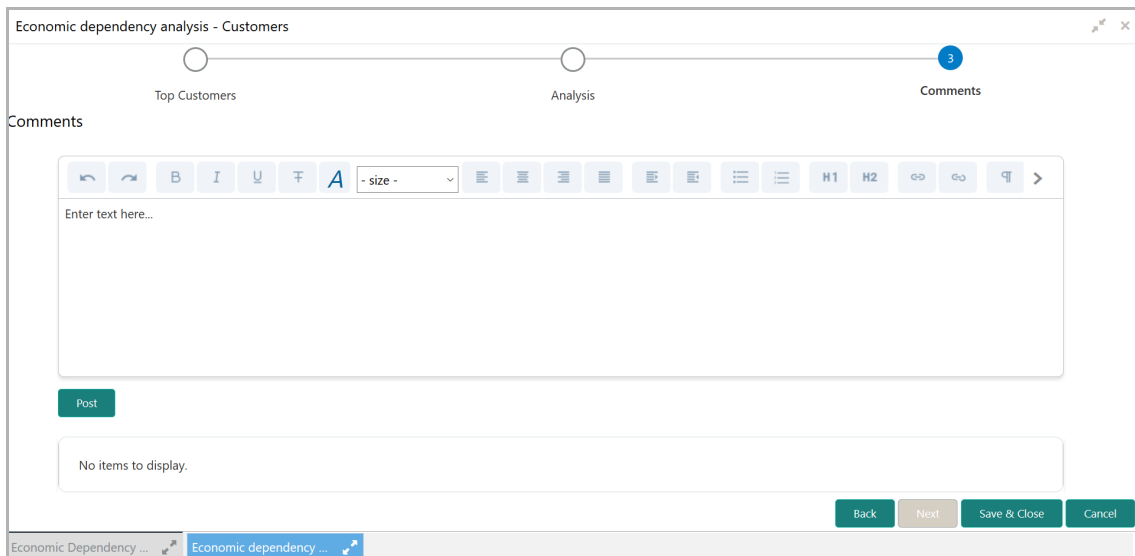


270. Select the answer for all the questions. A score is generated for the top customer based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

271. Click **Next**. The *Comments* page appears:



Chapter 3 - Enrichment and Analysis

- 272. Type the overall Comments for the Top Customer Analysis.
- 273. Click **Post**. Comments are posted below the **Comments** box.
- 274. Click **Submit**.

Viewing Dependency Trends

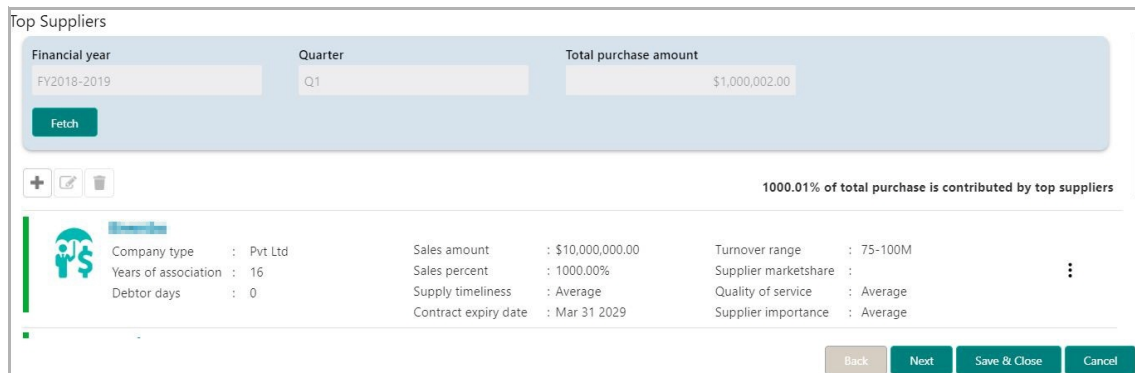
275. To view the top customer dependency trends, click the trend analysis icon beside the capture icon in **Top Customers** tile. The *Customer Dependency Trends* window appears.

Refer Viewing Dependency Trends sub-section in Debtor section for information on **Trend Type** options available in the Customer Dependency Trends window.

Top Suppliers

This tile allows to capture and analyze information about the top suppliers of your customer.

276. Click the capture icon in the **Top Suppliers** tile. The *Top Suppliers* page appears:



Adding Top Supplier Details

277. To add the top supplier details, click the add icon. The *Top Supplier* window appears:

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Supplier ID : 20791136

Supplier name * Company type * Years of association Purchase percentage

Supplier sector Industry group Industry Sub industry

Turnover range

Major product purchased * Currency Purchase amount Purchase percentage

Does supplier get credit period? Creditor days Signed contract Contract expiry date

Pricing review Supply timeliness * Quality of service * Supplier importance *

Turnover range

▶ Current year sales

▶ Previous year sales

▶ Projected sales details

▶ Our customer

▶ Alternate suppliers

278. Type the top **Supplier name**.

279. Select the top supplier's **Company type** from the drop down list.

280. Specify the number of **Years of association** between your customer and the top supplier.

281. Specify your customer's **Purchase percentage** from the top supplier.

282. Select the following details about the top supplier from the drop down list:

- Supplier sector
- Industry group
- Industry
- Sub industry

283. Select the top supplier's **Turnover range** from the drop down list.

284. Type the name of **Major product purchased** by your customer from the top supplier.

285. Search and select the **Currency** for purchase amount.

286. Specify the **Purchase amount** spent by your customer for purchasing product from the top supplier.

287. In the **Purchase percentage** field, specify the purchase amount in percentage.

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288. If the supplier gets credit period, enable the **Does supplier get credit period?** switch.

289. Specify the **Creditor days**.

290. If the pricing needs to be reviewed, enable the **Pricing review** switch.

291. Select the following details about the top supplier from the drop down list:

- Supply timeliness
- Quality of service
- Supplier importance

In the **Current year sales** section:

292. Click the add icon. The *Sale Detail* window appears:

The screenshot shows a 'Sale detail' window with the following fields and values:

Sale item *	Aluminium	Quantity sold	8,000
Sale value currency *	USD	Sale value *	\$100,000,000.000
Purchase percentage	40	Supply frequency	Monthly
Sale description	8000 bars of Aluminum metal		

Buttons: Save, Cancel

293. Type the name of item sold by the top supplier in **Sale item** field.

294. Specify the **Quantity sold** by the top supplier.

295. Search and select the **Sale value currency**.

296. Specify the **Sale value** and **Purchase percentage** in corresponding fields.

297. Select the **Supply frequency** from the drop down list.

298. Type the **Sale description**.

299. Click **Save**. Current year sales detail are added and listed in the **Current year sales** section as shown below:

Chapter 3 - Enrichment and Analysis

Current year sales				
	Sale item : Aluminum	Purchase percentage : 40%	Sale value : \$300,000,000.00	⋮
	Year : 2020	Quantity sold : 9000	Frequency : Half yearly	

Page 1 of 1 (1 of 1 items) | < 1 >

- 300. To edit the added item from the list, select the item and click the edit icon.
- 301. To delete the added item from the list, select the item and click the delete icon.

In the **Previous year sales** section:

- 302. Click the add icon. The *Sale Detail* window appears:

Sale detail

Year *
2019

Sale item *
Aluminum

Quantity sold
15,000

Sale value currency *
USD

Purchase percentage
60

Sale value *
\$200,000,000.00

Supply frequency
Yearly

Sale description
15000 bars of Aluminum

Save Cancel

- 303. In the **Year** field, specify the previous year for which the sales detail is to be added.
- 304. In the **Sale item** field, type the name of item sold by the top supplier in previous year.
- 305. Specify the **Quantity sold** in the previous year.
- 306. Search and select the **Sale value currency**.
- 307. Specify the previous year **Sale value** and **Purchase percentage** in corresponding fields.
- 308. Select the previous year **Supply frequency** from the drop down list.
- 309. Type the **Sale description**.

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310. Click **Save**. Previous year sales detail are added and listed in the **Previous year sales** section as shown below:

Previous year sales

	Sale item	: Aluminum	Purchase percentage	: 60%	Sale value	: \$200,000,000.00	⋮
	Year	: 2019	Quantity sold	: 15000	Frequency	: Yearly	

Page 1 of 1 (1 of 1 items) | < 1 >

311. To edit the added item from the list, select the item and click the edit icon.

312. To delete the added item from the list, select the item and click the delete icon.

In the **Projected sales details** section:

313. Click the add icon. The *Sale Detail* window appears:

Sale detail

Year *
2021

Sale item *
Aluminum

Quantity sold
18,000

Sale value currency *
USD

Purchase percentage
50

Sale value *
\$350,000,000.00

Supply frequency
Yearly

Sale description
18000 bars of Aluminum

Save Cancel

314. In the **Year** field, specify the upcoming year for which the sales detail is to be added.

315. In the **Sale item** field, type the name of item to be sold by the top supplier in upcoming year.

316. In the **Quantity sold** field, specify the amount of items to be sold in the upcoming year.

317. Search and select the **Sale value currency**.

318. Specify the upcoming year **Sale value** and **Purchase percentage** in corresponding fields.

319. Select the upcoming year **Supply frequency** from the drop down list.

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320. Type the **Sale description**.

321. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:

Projected sales details

	Sale item : Aluminum Year : 2021	Purchase percentage : 50% Quantity sold : 18000	Sale value : \$350,000,000.00 Frequency : Yearly	

Page 1 of 1 (1 of 1 items) < 1 >

322. To edit the added item from the list, select the item and click the edit icon.

323. To delete the added item from the list, select the item and click the delete icon

In the **Our Customers** section:

Our customer

Is borrower

No of facilities held: 3

Currency: USD

Total exposure: \$4,000,000.00

Deposit account held

No of deposit accounts: 3

Currency: USD

Total deposit amount: \$5,000,000.00

Internal rating: Default Grading 1

324. If the top supplier is a borrower in your bank, enable the **Is borrower** switch.

325. In the **No of facilities held** field, specify the number of facilities availed by the top supplier.

326. Search and select the **Currency** for total exposure.

327. Specify the top supplier's **Total exposure** amount in your bank.

328. If the top supplier has a deposit account in your bank, enable the **Deposit account held** switch.

329. Specify the **No of deposit accounts** held by the top supplier.

330. Search and select the **Currency** for the total deposit amount.

331. Specify the **Total deposit amount** in the top supplier's deposit accounts.

332. Select your bank's **Internal rating** for the top supplier from the drop down list.

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In the **Alternate Suppliers** section:

The screenshot shows the 'Alternate suppliers' form. On the left, there are input fields for 'Company name *' (containing 'Inc'), 'Supplier type' (set to 'Corporate'), and a toggle for 'Any past transactions' (which is turned on). Below these are 'Add' and 'Clear' buttons. The main area on the right is empty and contains the text 'No items to display.'

333. Type the alternate top supplier's **Company name**.

334. Select the alternate top supplier's **Company type** from the drop down list.

335. If the alternate top supplier has past transactions record, enable the **Any past transactions** switch.

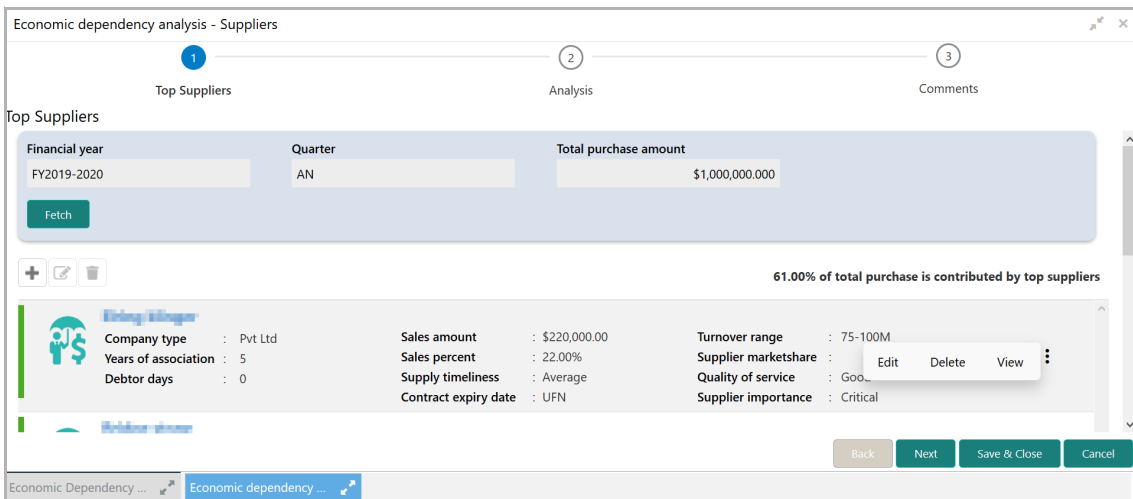
336. Click **Add**. Alternate top supplier details are added and listed as shown below:

The screenshot shows the 'Alternate suppliers' form after an item has been added. The left sidebar remains the same. The main area now displays a table with one row: 'Company name : Inc', 'Supplier type : Corporate', and 'Any past transactions : Yes'. Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right of the form are 'Update', 'Delete', and 'Clear' buttons. At the very bottom right of the window are 'Save' and 'Cancel' buttons.

337. To **Update**, **Delete** and **Clear** the alternate Supplier detail, select the item from the list and click the corresponding option.

338. In the *Top Supplier* window, click **Save**. Top supplier details are added and displayed in the *Top Suppliers* page.

Chapter 3 - Enrichment and Analysis



339. To Edit, Delete and View the added top supplier details, click the hamburger icon in required item and select the corresponding option.

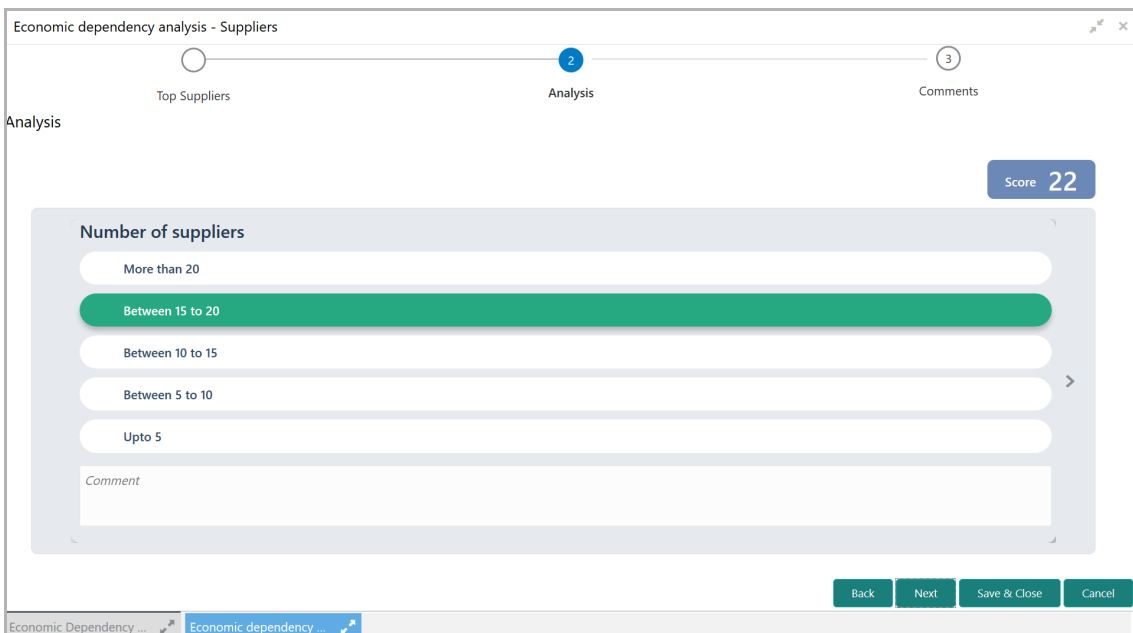


The user can alternatively use the edit and delete icons beside the add icon to modify and delete the top supplier detail.

To modify and delete the top supplier detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Top Supplier Details

340. To analyze the top suppliers details, click **Next** in the *Top Suppliers* page. The *Analysis* page appears:



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341. Select the answer for all the questions. A score is generated for the top supplier based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

342. Click **Next**. The *Comments* page appears:

343. Type the overall Comments for the Top Supplier Analysis.

344. Click **Post**. Comments are posted below the **Comments** box.

345. Click **Submit**.

Viewing Dependency Trends

346. To view the top supplier dependency trends, click the trend analysis icon beside the capture icon in **Top Suppliers** tile. The *Supplier Dependency Trends* window appears.

Refer **Viewing Dependency Trends** sub-section in **Debtor** section for information on **Trend Type** options available in the *Supplier Dependency Trends* window.

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Country Exposure

This tile allows to capture and analyze your customer's country-wise exposure in terms of loans and investment.

347. Click the capture icon in the **Country Exposure** tile. The *Country Exposure* page appears:

Country	Sales amount	Purchase amount	Loan amount	Investment amount	Deposit amount
GB	: £30,000,000.00	: £2,500,000.00	: £3,000,000.00	: £3,000,000.00	: £220,999.00
IN	: ₹10,000,000.00	: ₹5,000,000.00	: ₹0.00	: ₹200,000.00	: ₹20,000.00
US	: \$30,000,000.00	: \$2,100,000.00	: \$200,000.00	: \$300,000.00	: \$30,000.00

Adding Country Exposure Details

348. To capture the country exposure details, click the add icon. *The Country Dependency Details* window appears:

Country * IN Currency * INR

Country wise data

Sales *	Purchase *	Investments *	Loans *
₹1,000,000,000.00	₹200,000,000.00	₹8,000,000,000,000.00	₹100,000,000,000.00
Deposits *			
₹3,000,000,000.00			

Country wise business operations

Sales breakup

Purchase breakup

Save Cancel

349. Search and select the **Country** code.

350. Search and select the **Currency** of the country.

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In the **Country Wise Data** section:

- 351. Specify the total number of **Sales** recorded in the selected country.
- 352. In the **Purchase** field, specify the total purchases made in the selected country.
- 353. In the **Investments** field, specify the total amount of investment made in the selected country.
- 354. In the **Loans** field, specify the total amount of loan availed from the selected country.
- 355. In the **Deposits** field, specify the total amount of cash deposited in the selected country.

In the **Country Wise Business Operations** section:

Market share percentage *	Presence for years *	Major products sold *	Associated since *
40%	10	BP Monitors	Jan 4, 2010

- 356. In the **Market share percentage** field, specify the percent of market share held by your customer in the selected country.
- 357. In the **Presence for years** field, specify your customer's years of presence in the selected country market.
- 358. Type the name of **Major products Sold** by your customer in the selected country.
- 359. In the **Association since** field, select the commencement date of association between your customer and the selected country.

In the **Sales Breakup** section:

Customer *	Sales amount *	Percentage of total sales *	Major product sold
	₹60,000,000.00	30%	BP Monitor

Debtor days	Associated since *	Country
20	Jan 4, 2010	IN

Save Cancel

- 360. Type the name of the **Customer** in mentioned Country.

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- 361. In the **Sales amount** field, specify the amount of items sold to the mentioned customer.
- 362. In the **Percentage of total sales** field, specify the percent of total sales recorded for the mentioned customer.
- 363. Specify the name of **Major product sold** to the mentioned customer.
- 364. Specify the **Debtor days**.
- 365. In the **Association since** field, select the commencement date of association between your customer and the mentioned customer.
- 366. Search and select the **Country Code**.
- 367. Click **Save**. Sales details are added and listed as shown below:

Sales breakup						
	Customer	:	Sales amount	: ₹60,000,000.00	Debtor days	: 20
	Major product sold	: BP Monitor	Sales percentage	: 30%	Associated since	: Jan 04 2010

Page 1 of 1 (1 of 1 items) < 1 >

- 368. To edit the sales breakup detail, select the required item from the list and click the edit icon.
- 369. To delete the sales breakup detail, select the required item from the list and click the delete icon.

In the **Purchase Breakup** section:

Supplier *	Purchase amount *	Percentage of total purchases *	Major product bought
	₹30,000,000.00	20%	▼ ▲ Sensors
Creditor days	Associated since *	Country	
20 ▼ ▲	May 4, 2010	IN	

Save Cancel

- 370. Type the name of your customer's **Supplier** in the selected Country.
- 371. Specify the **Purchase amount** from the mentioned supplier.
- 372. In the **Percentage of total purchases** field, specify the percentage of total purchase made from the mentioned suppliers.

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- 373. Type the name of **Major product bought** from the supplier.
- 374. Specify the **Creditor days**.
- 375. In the **Association since** field, select the commencement date of association between your customer and the mentioned supplier.
- 376. Search and select the **Country code**.
- 377. Click **Save**. Purchase breakup details are added and listed as shown below:

Purchase breakup						
	Supplier	: Synergy	Purchase amount	: ₹30,000,000.00	Creditor days	: 20
	Major product bought	: Sensors	Purchase percentage	: 20%	Associated since	: May 04 2010

Page 1 of 1 (1 of 1 items) < 1 >

- 378. To modify the purchase breakup detail, select the required item and click the edit icon.
- 379. To delete the purchase breakup detail, select the required item and click the delete icon.
- 380. In the *Country Dependency Details* window, click **Save**. Country exposure details are added and displayed in the *Country Exposure* page.

Economic Dependency Analysis - Country Exposure						
Country Exposure		Analysis			Comments	
Country Exposure						
As on Feb 11 2020						
	GB	Sales amount : £30,000,000.00	Loan amount : £3,000,000.00	Deposit amount : £21,000,000.00	Edit Delete View	
		Purchase amount : £2,500,000.00	Investment amount : £3,000,000.00			
	IN	Sales amount : ₹10,000,000.00	Loan amount : ₹0.00	Deposit amount : ₹20,000.00		
		Purchase amount : ₹5,000,000.00	Investment amount : ₹200,000.00			
	US	Sales amount : \$30,000,000.00	Loan amount : \$200,000.00	Deposit amount : \$30,000.00		
		Purchase amount : \$2,100,000.00	Investment amount : \$300,000.00			

Back Next Save & Close Cancel

- 381. To Edit, Delete and View the Country Exposure details, click the hamburger icon in required item and select the corresponding option.



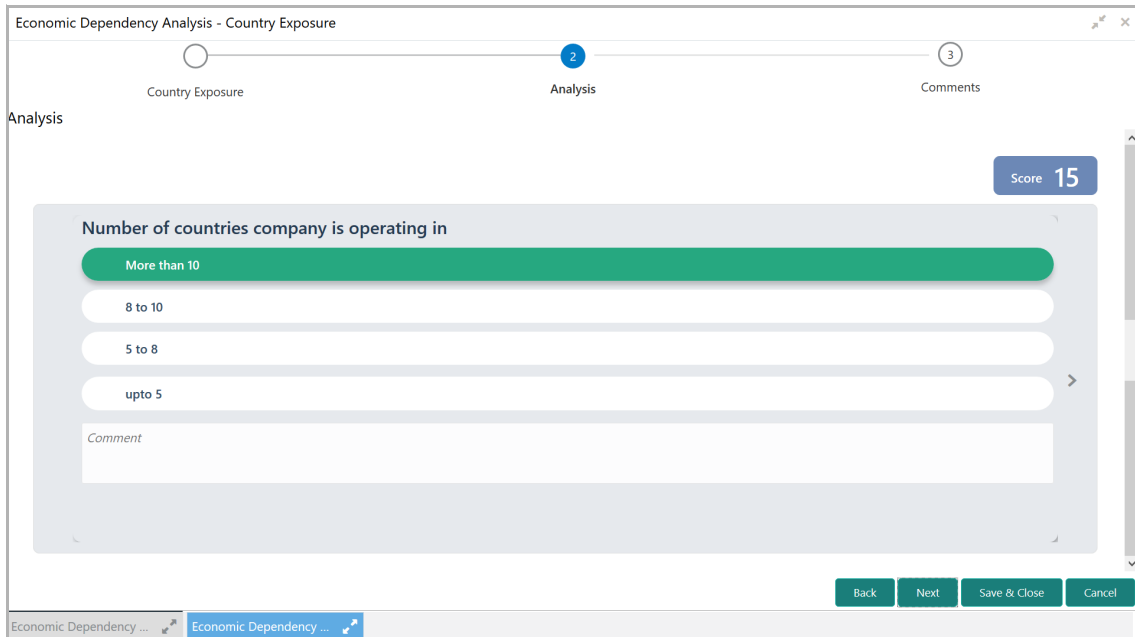
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Country Exposure detail.

To modify and delete the Country Exposure detail using these icons, select the item from the list first and then click the respective icon.

Chapter 3 - Enrichment and Analysis

Analyzing Country Exposure

382. To analyze the country exposure, click **Next** in the *Country Exposure* page. The *Analysis* page appears:

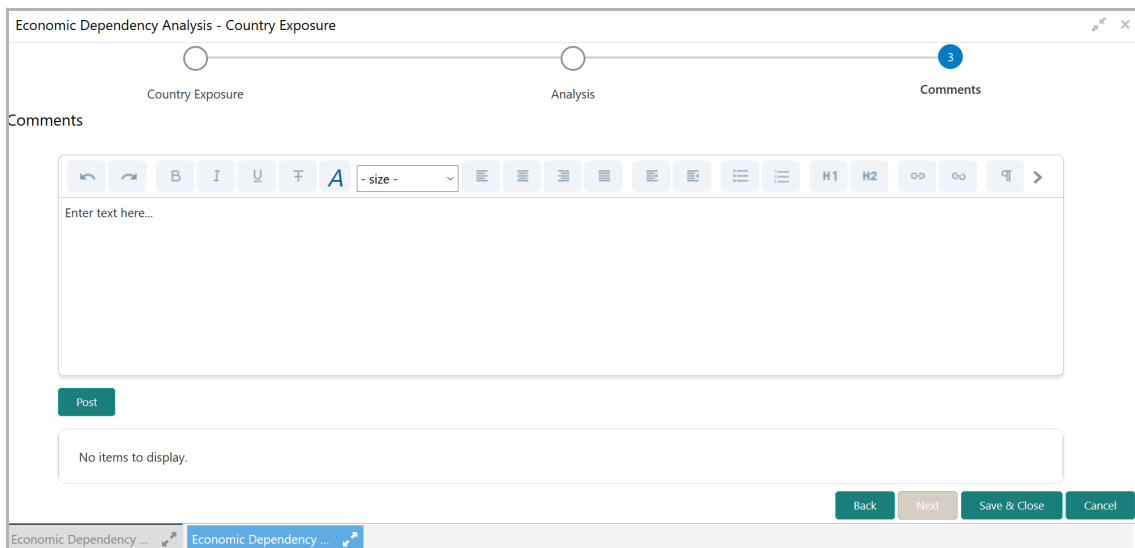


383. Select the answer for all the questions. A score is generated for the Country exposure based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

384. Click **Next**. The *Comments* page appears:

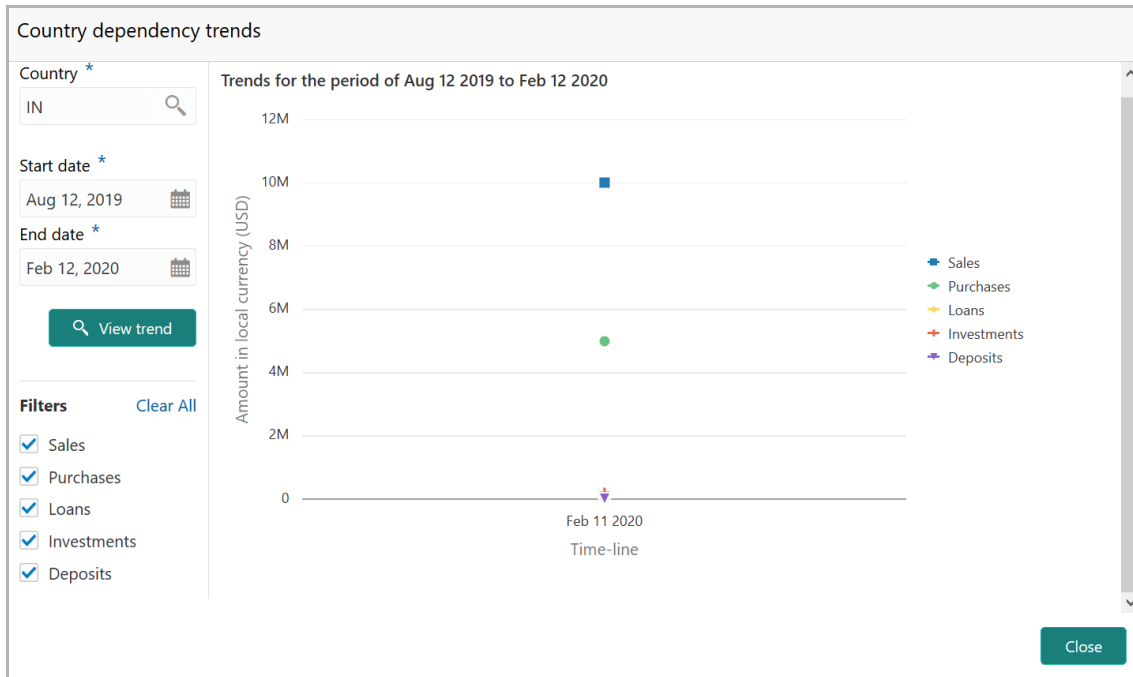


Chapter 3 - Enrichment and Analysis

- 385. Type the overall Comments for the Country Exposure Analysis.
- 386. Click **Post**. Comments are posted below the **Comments** box.
- 387. Click **Submit**.

Viewing Dependency Trends

388. To view the country dependency trends, click the trend analysis icon beside the capture icon in **Country Exposure** tile. The *Country Dependency Trends* window appears:



- 389. Search and select the **Country**.
- 390. Specify the **Start date** and the **End date** by clicking the calendar icon.
- 391. Click **View Trend**. Country dependency trend for the selected period appears.
- 392. To filter the data to be displayed in the trends graph, select the required options in the **Filters** section.
- 393. To exit the *Country dependency trends* window, click **Close**.

Chapter 3 - Enrichment and Analysis

Currency Exposure

This tile allows to capture your customer's currency-wise exposure in terms of sales, purchase, loans, investments, deposits, credit and debit outstandings, and variance. Variance is the difference between the credit and debit outstandings. If the variation is negative for a specific currency, then the hedging analysis is required to be performed for that currency.

394. Click the capture icon in the **Currency Exposure** tile. The *Currency Exposure* page appears:

Currency	Sales amount	Purchase amount	Loan amount	Investment amount	Deposit amount	Credit outstanding	Debit outstanding	Variance
USD	\$20,000,000.00	\$2,000,000.00	\$10,000.00	\$50,000.00	\$55,000.00	\$100,000.00	\$90,000.00	\$10,000.00
GBP	£1,000,000.00	£100,000.00	£0.00	£100,000.00	£25,000.00	£200,000.00	£300,000.00	-£100,000.00
INR	₹10,000,000.00	₹900,000.00		₹223,340.00	₹129,000.00	₹200,000.00	₹300,000.00	₹300,000.00

Adding Currency Exposure Details

395. To add the currency exposure details, click the add icon. *The Currency Dependency Details* window appears:

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Currency dependency details

Currency *
INR

Currency details

Sales amount *	₹800,000,000.00	Sales percentage *	30%	Purchase amount *	₹40,000,000,000.00	Purchase percentage *	20%
Loan amount *	₹2,000,000,000.00	Loan percentage *	0%	Investment amount *	₹50,000,000,000.00	Investment percentage *	40%
Deposit amount *	₹40,000,000,000.00	Deposit percentage *	30%				

Hedging details

- Future currency requirement - Loan repayment
- Future currency requirement - Creditor payment
- Future currency credit - Debtor payment
- Future currency credit - Interests

Save Cancel

396. Search and select the **Currency**.

In the **Currency details** section:

397. Specify your customer's **Sales Amount** in the selected currency.

398. Specify your customer's **Sales Percentage** with respect to the selected currency.

399. Specify your customer's **Purchase Amount** in the selected currency.

400. Specify your customer's **Purchase Percentage** with respect to the selected currency.

401. Specify the **Loan Amount** availed by your customer in the selected currency.

402. Specify your customer's **Loan Percentage** with respect to the selected currency.

403. Specify your customer's **Investment Amount** in the selected currency.

404. Specify your customer's **Investment Percentage** with respect to the selected currency.

405. In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.

406. In the **Deposit Percentage** field, specify the percentage of amount deposited by your customer in the selected currency.

In the **Hedging Details** section:

Hedging details

Credit outstanding *	₹10,000,000.00	Debit outstanding *	₹20,000,000.00	Variance	-₹10,000,000.00	Hedging required?	<input type="checkbox"/>
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Chapter 3 - Enrichment and Analysis

407. Specify the **Credit Outstanding** amount in the selected currency.

408. Specify the **Debit Outstanding** amount in the selected currency.

Upon entering the Credit and Debit Outstanding amounts, the system calculates and displays the **Variance**.

409. Enable the **Hedging required** switch, if hedging analysis is required.

In the **Future Currency Requirement - Loan Repayment** section:

Future currency requirement - Loan repayment		
Outstanding amount *	Repayment in current year *	Repayment in next 3 years *
₹10,000,000,000.00	₹50,000,000,000.00	₹10,000,000,000.00

410. Specify your customer's **Outstanding Loan Amount** in selected currency.

411. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.

412. In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

In the **Future Currency Requirement - Creditor Payment** section:

Future currency requirement - Creditor payment	
Outstanding amount *	
₹5,000,000,000,000.00	
* 0-30 days	: ₹200,000,000.00
* 30-60 days	: ₹300,000,000.00
* 60-90 days	: ₹0.00
* 90-120 days	: ₹0.00
* 120-150 days	: ₹0.00
* 150-180 days	: ₹0.00
* More than 180 days	: ₹0.00

Maturity Period	Amount (₹)	Percentage
0-30 days	200,000,000.00	40.0%
30-60 days	300,000,000.00	60.0%
60-90 days	0.00	0.0%
90-120 days	0.00	0.0%
120-150 days	0.00	0.0%
150-180 days	0.00	0.0%
More than 180 days	0.00	0.0%

413. Specify the **Outstanding Amount** to be paid by your customer's creditor in selected currency.

414. Specify the outstanding amount to be received in **0-30 days**.

415. Specify the outstanding amount to be received in **30-60 days**.

416. Specify the outstanding amount to be received in **60-90 days**.

417. Specify the outstanding amount to be received in **90-120 days**.

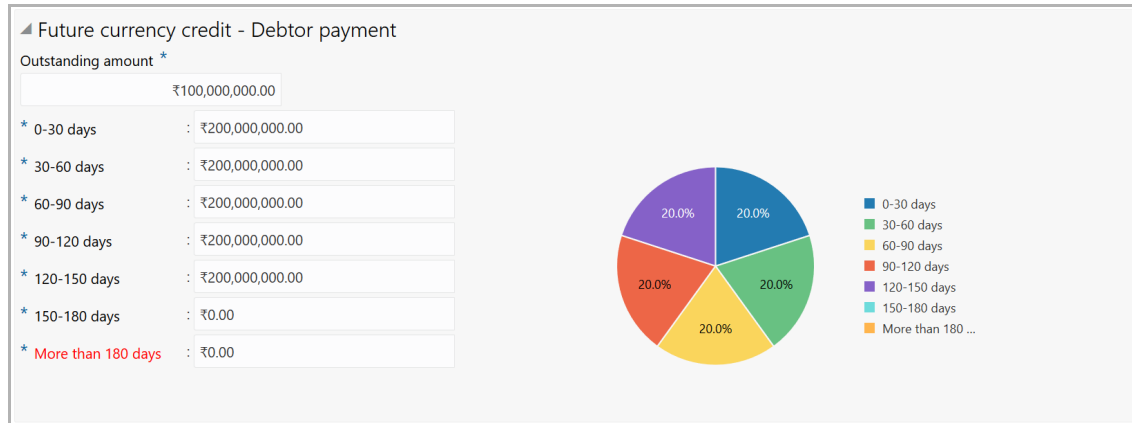
418. Specify the outstanding amount to be received in **120-150 days**.

419. Specify the outstanding amount to be received in **150-180 days**.

420. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

Chapter 3 - Enrichment and Analysis

In the **Future currency credit - Debtor payment** section:



421. Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.

422. Specify the outstanding amount to be received in **0-30 days**.

423. Specify the outstanding amount to be received in **30-60 days**.

424. Specify the outstanding amount to be received in **60-90 days**.

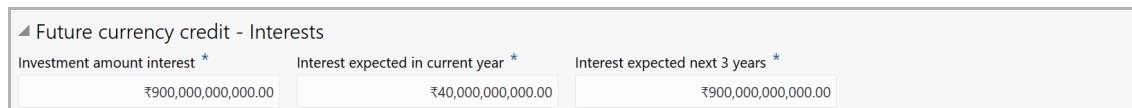
425. Specify the outstanding amount to be received in **90-120 days**.

426. Specify the outstanding amount to be received in **120-150 days**.

427. Specify the outstanding amount to be received in **150-180 days**.

428. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

In the **Future Currency Credit - Interests** section:



429. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.

430. In the **Interest expected in current year** field, specify the interest to be received in the Current year.

431. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

432. Click **Save** in the *Currency Dependency Details* window. Currency exposure details are added and listed in the *Currency Exposure* page.

Chapter 3 - Enrichment and Analysis

Economic Dependency Analysis - Currency Exposure

1 Currency Exposure 2 Analysis 3 Comments

Currency Exposure

As on Feb 11 2020

Currency	Sales amount	Purchase amount	Loan amount	Investment amount	Deposit amount	Credit outstanding	Debit outstanding	Variance
USD	: \$20,000,000.00	: \$2,000,000.00	: \$10,000.00	: \$50,000.00	: \$55,000.00	: \$100	: \$90	: \$10,000.00
GBP	: £1,000,000.00	: £100,000.00	: £0.00	: £100,000.00	: £25,000.00	: £200,000.00	: £300,000.00	: -£100,000.00
INR	: ₹10,000,000.00	: ₹900,000.00		: ₹223,340.00	: ₹129,000.00	: ₹200,000.00	: ₹300,000.00	

Back Next Save & Close Cancel

433. To Edit, Delete and View the added currency exposure details, click the hamburger icon in required item and select the corresponding option.



The user can alternatively use the edit and delete icons beside the add icon to modify and delete the currency exposure detail.

To modify and delete the currency exposure detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Currency Exposure

434. To analyze the currency exposure, click **Next** in the *Currency Exposure* page. The *Analysis* page appears:

Economic Dependency Analysis - Currency Exposure

1 Currency Exposure 2 Analysis 3 Comments

Analysis

Score 17

Number of currencies company is dealing with

- More than 10
- 8 to 10
- 5 to 8
- upto 5

Comment

Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

435. Select the answer for all the questions. A score is generated for the Currency based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

436. Click **Next**. The *Comments* page appears:

437. Type the overall **Comments** for the Currency Exposure Analysis.

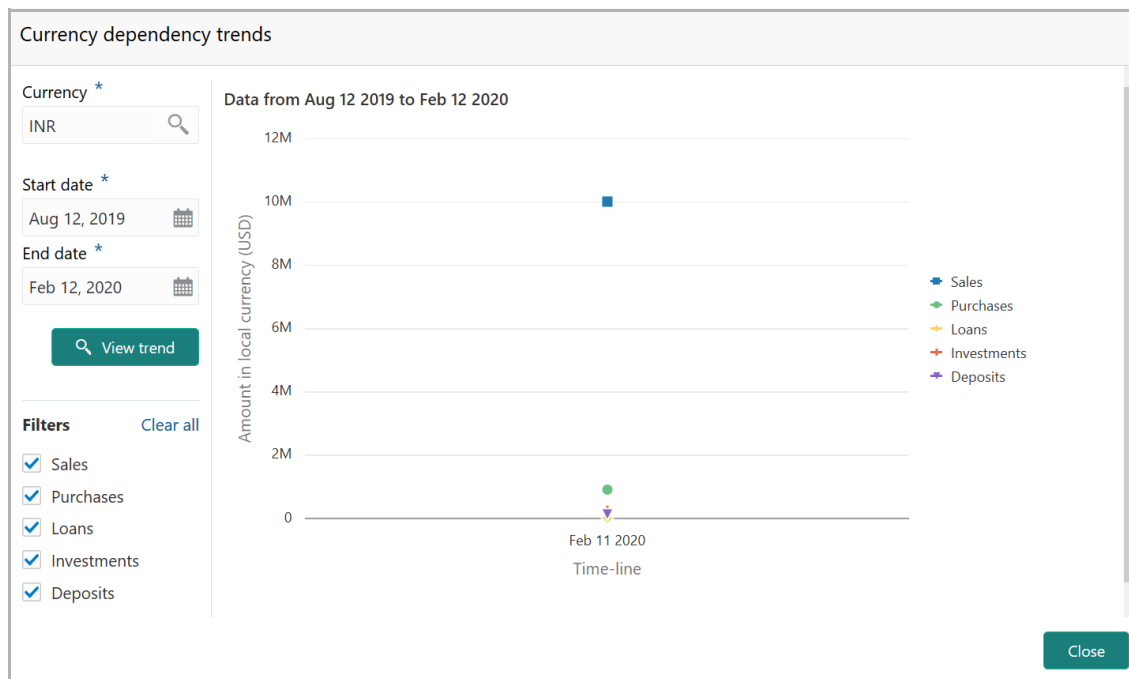
438. Click **Post**. Comments are posted below the **Comments** box.

439. Click **Submit**.

Viewing Dependency Trends

To view the currency dependency trends, click the trend analysis icon beside the capture icon in **Currency Exposure** tile. The *Currency Dependency Trends* window appears:

Chapter 3 - Enrichment and Analysis



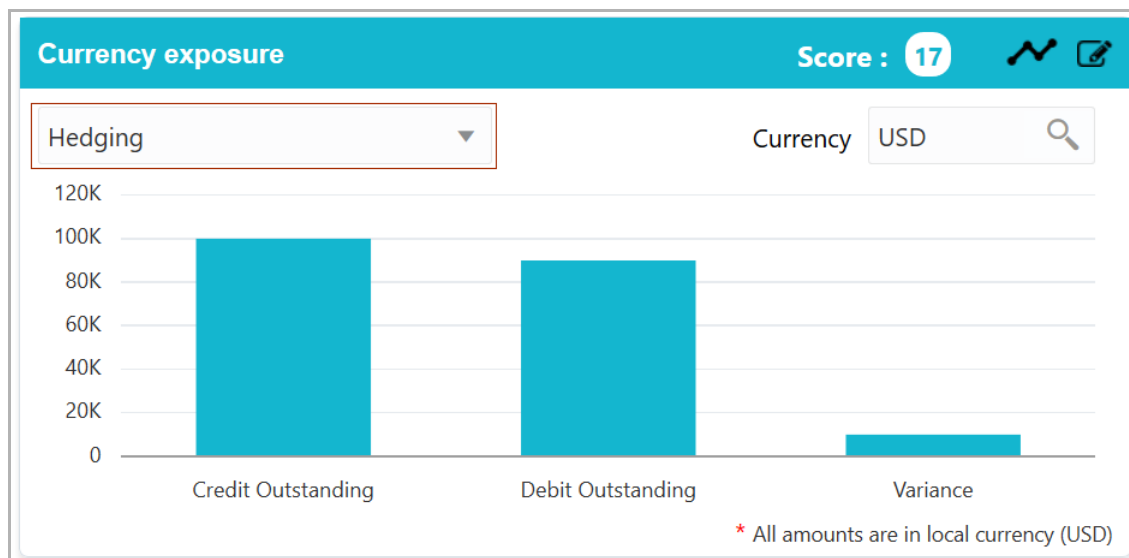
440. Search and select the **Currency**.

441. Specify the **Start date** and the **End date** by clicking the calendar icon.

442. Click **View Trend**. Currency dependency trend for the selected period appears.

443. To filter the data to be displayed in the trends graph, select the required option in the **Filters** section. Trends appear based on the selected parameter.

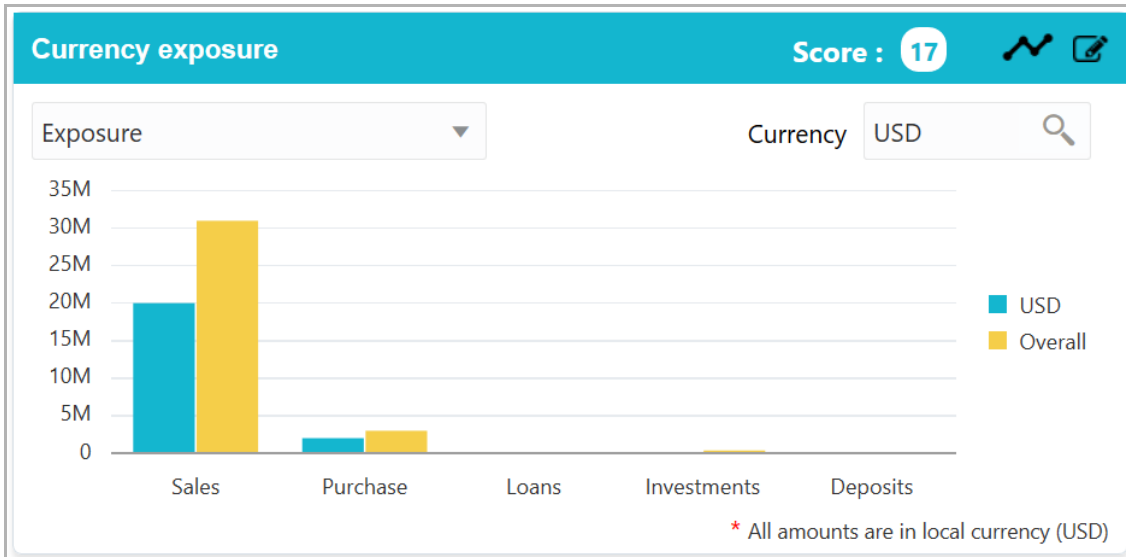
444. To exit the *Currency dependency trends* window, click **Close**.



In the **Currency exposure** graph, select exposure from the drop down list to view the exposure details.

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The **Currency exposure** graph with **Exposure** data is shown below for reference:



Shareholders

This tile allows to capture and analyze information about the shareholders in your customer's organization.

445. Click the capture icon in the **Shareholders** tile. The *Shareholders Details* page appears:

The screenshot shows the "Shareholders Details" page with three tabs: "Shareholders Details", "Analysis", and "Comments". The "Shareholders Details" tab is active. The page displays a table of shareholder information as of Feb 12 2020. The table has columns for Shareholding percentage, Total shares, Shareholder type, and Majority shareholder. There are three rows of data.

Shareholder Name	Shareholding percentage	Total shares	Shareholder type	Majority shareholder
Share 1	5%	50	Individual	✗
Unitedville Holdings Ltd	13%	130	Entity	✗
Andy Walker	12%	120	Individual	✗

Buttons at the bottom: Back, Next, Save & Close, Cancel.

Adding Shareholder Information

446. To add the shareholder information, click the add icon. The *New Shareholder* window appears:

Chapter 3 - Enrichment and Analysis

The screenshot shows a web form titled "New shareholder". The "Shareholder general details" section is expanded and contains the following fields and controls:

- Shareholder name ***: A text input field.
- Shareholder type ***: Radio buttons for "Entity" and "Individual". "Individual" is selected.
- Percentage of shareholding ***: A text input field containing "20".
- Majority shareholder**: A radio button.
- Voting rights?**: A toggle switch that is turned on.
- Board position held?**: A radio button.
- Board position start date ***: A date picker field.
- Board position end date**: A date picker field.
- Years of association**: A dropdown menu showing "12".

Below this section are three collapsed sections: "Shareholder relationship with company", "Shareholder detailed info", and "Company details with more than 5% share". At the bottom right of the form are "Save" and "Cancel" buttons.

In the **Shareholder general details** section:

447. Type the **Shareholder name**.
448. Select the **Shareholder type**. The options available are: Entity and Individual.
449. Specify the **Percentage of shareholding**.
450. If the shareholder has major share in the customer's organization, select the **Majority shareholder** button.
451. If the shareholder has voting rights in the customer's organization, enable the **Voting rights?** button.
452. If the shareholder was in a board position, enable the **Board position held?** switch and specify the **Board position start date** and **Board position end date**.
453. Mention the shareholder's **Years of association** in your customer's organization as Board member.

In the **Shareholder relationship with company** section:

The screenshot shows the "Shareholder relationship with company" section of the form, which is expanded and contains the following fields and controls:

- Association with company in years**: A dropdown menu showing "12".
- Relationship with company**: A dropdown menu showing "Shareholder and Director".
- Part of founder/promoters?**: A toggle switch that is turned on.
- Board position held?**: A toggle switch that is turned on.

454. Mention the shareholder's **Association with company in years**.
455. Select the **Relationship with company** from the drop down list.
456. If the shareholder is one of the founder or promoter, enable **Part of founder/promoters?** switch.

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457. If the shareholder was in a board position, enable the **Board position held?** switch.

In the **Shareholder detailed info** section:

Shareholder detailed info

Beneficial owner in other entities Legal heir identified Partner/Spouse name Years of experience in this field 30

Designation * Total shares 0

Shareholding details

Type of shares * No items to display.

Number of shares

Add Clear

458. If the shareholder is a owner in other organizations, enable the **Beneficial owner in other entities** switch.

459. If the shareholder has a legal heir, enable the **Legal heir identified** switch.

460. Type the shareholder's **Partner/Spouse name**.

461. Mention the shareholder's **Years of experience in this field**.

462. Select the **Designation** of the shareholder from the drop down list.

463. Specify the **Total shares**.

In the **Shareholding details** section:

464. Select the **Type of shares** from the drop down list.

465. Specify the **Number of shares**.

466. Click the **Add** button. Shareholding details are added and listed as shown below:

Shareholder detailed info

Beneficial owner in other entities Legal heir identified Partner/Spouse name Years of experience in this field 30

Designation * Total shares 23

Shareholding details

Type of shares * **R** Type of shares : Redeemable shares Number of shares : 23

Number of shares

Remove Update Clear

Chapter 3 - Enrichment and Analysis

467. To **Remove**, **Update**, or **Clear** the added shareholding details, select the required item and click the corresponding icon.

In the **Company details with more than 5% share** section:

Company details with more than 5% share

Company name *
[Input field]

Shareholding percentage *
20% [Dropdown]

Is common board members?

Similar type of business

Add Clear

No items to display.

468. If the shareholder has more than 5% share in any organization, specify the following details:

- Company name
- Shareholding percentage

469. If the shareholder **Is common board members?**, enable the corresponding switch.

470. If the shareholder is into **Similar type of business**, enable the corresponding switch.

471. Click **Add**. Details are added and listed as shown below:

Company details with more than 5% share

Company name *
[Input field]

Shareholding percentage *
20% [Dropdown]

Is common board members?

Similar type of business

Remove Update Clear

XL Company name : [Input field] Shareholding percentage : 20%

472. To **Remove**, **Update**, or **Clear** the added detail, select the required item and click the corresponding icon.

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In the **Transaction details** section:

473. If the shareholder is a guarantor for your customer, enable the **Acted as a guarantor for the company?** switch.

474. If the shareholder has **Provided loan to the company?**, enable the corresponding switch. **Provided loan amount** field is enabled.

475. Search and select the **Currency** for the **Provided loan amount** value.

476. Specify the **Provided loan amount**.

477. If the shareholder has **Taken loan from the company?** (your customer), enable the corresponding switch. **Loan amount** field is enabled.

478. Search and select the **Currency** for the **Loan amount** value.

479. Specify the **Loan amount**.

480. If the shareholder is a debtor for your customer, enable the **Debtor for the company?** switch. **Payable as on date** field is enabled.

481. Specify the amount to be paid by the shareholder in **Payable as on date** field.

482. If the shareholder is a creditor for your customer, enable the **Creditor for the company?** switch. **Receivable as on date** field is enabled.

483. Specify the amount to be received from the shareholder in **Receivable as on date** field.

484. Click **Save** in the *New Shareholder* window. Shareholder details are added and listed in Shareholder Details page.

Shareholder Name	Shareholding percentage	Total shares	Shareholder type	Majority shareholder	Actions
Shree P...	5%	50	Individual	Majority shareholder	Delete Edit View
Sankarika Holdings Ltd	13%	130	Entity	Majority shareholder	Delete Edit View
Sandeep...	12%	120	Individual	Majority shareholder	Delete Edit View

Chapter 3 - Enrichment and Analysis

485. To Edit, Delete and View the added Shareholder details, click the hamburger icon in required item and select the corresponding option.

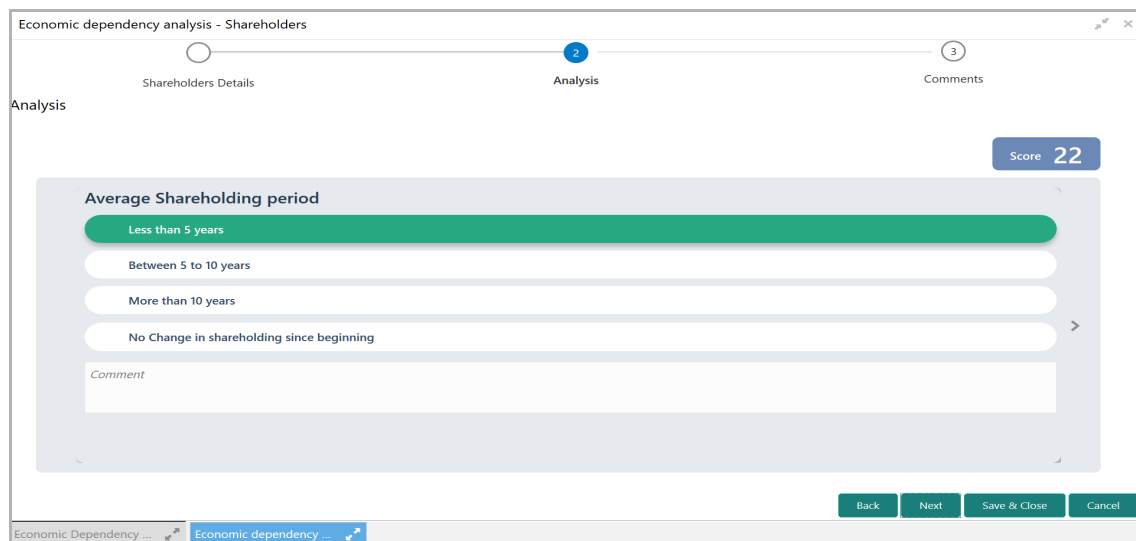


The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Shareholder detail.

To modify and delete the Shareholder detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Shareholder Details

486. To analyze the Shareholder information, click **Next** in the *Shareholders details* page. The *Analysis* page appears:



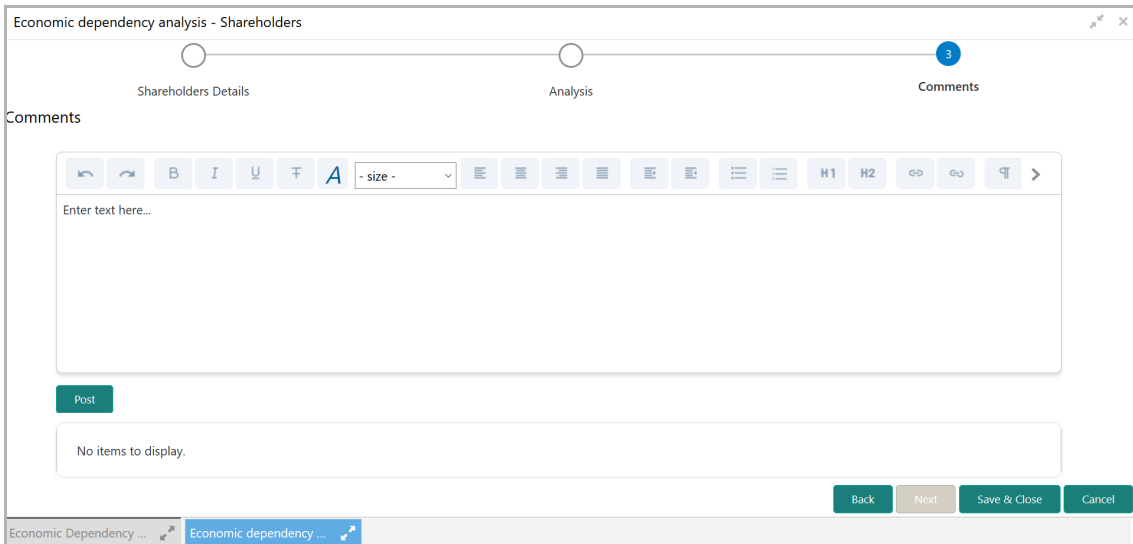
487. Select the answer for all the questions. A score is generated for the Shareholder based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

488. Click **Next**. The *Comments* page appears:

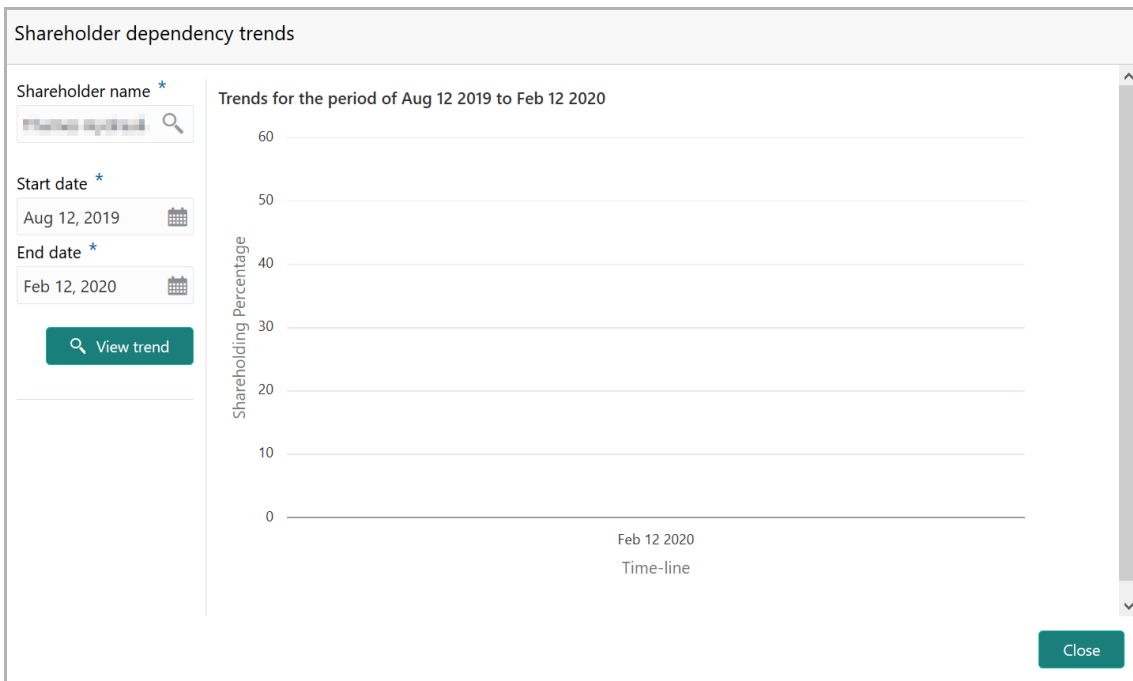
Chapter 3 - Enrichment and Analysis



- 489. Type the overall Comments for the Shareholder Analysis.
- 490. Click **Post**. Comments are posted below the **Comments** box.
- 491. Click **Submit**.

Viewing Dependency Trends

492. To view the shareholder dependency trends, click the trend analysis icon beside the capture icon in Shareholders tile. *Shareholder Dependency Trends* window appears:



- 493. Search and select the **Shareholder name**.
- 494. Specify the **Start date** and **End date**.

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495. Click the **View Trend** button. Shareholder dependency trends for the selected period appears.

496. To exit the *Shareholder dependency trends* window, click **Close**.

Bankers

The relationship between your customer and the other banks can be captured from this tile.

497. Click the capture icon in the **Bankers** tile. The *Bankers* page appears:

Economic dependency analysis - Bankers					
Bankers		Analysis		Comments	
As on Feb 11 2020					
	Asset value : ₹160,000.00	Average balance in non-OD accounts : ₹130,000.00	Bank type : Mixed	⋮	
	Liability value : ₹150,000.00	Average balance in OD accounts : ₹0.00	Relationship : Mixed		
	Asset value : ₹200,000.00	Average balance in non-OD accounts : ₹22,000.00	Bank type : Loans	⋮	
	Liability value : ₹53,000.00	Average balance in OD accounts : ₹45,000.00	Relationship : Loans		
	Asset value : ₹135,000.00	Average balance in non-OD accounts : ₹130,000.00	Bank type : Mixed	⋮	
	Liability value : ₹100,000.00	Average balance in OD accounts : ₹0.00	Relationship : Mixed		

Adding Banker Details

498. To add the banker details, click the add icon. The *Bankers dependency details* window appears:

Bankers dependency details

Basic details

Bank name *

Bank type *

Branch name

Address details

Relationship details

Deposit account details

WC borrowing pattern

TL borrowing pattern

NFB borrowing pattern

Other products

Save Cancel

Chapter 3 - Enrichment and Analysis

In *Basic details* section:

499. Type the **Bank name**.
500. Select the **Bank type** from the drop down list.
501. Type the **Branch name**.

In the **Address details** section:

Address Details

Address Type *	Office
Point of Contact *	Sony
Street	Enter Street Details
Landmark	Enter Landmark
City *	
Zip-Code *	
Email Address *	sony@.com
House/Building *	Sea view
Locality	Enter Street Details
Area	Enter Area
State *	
Country *	IN
Phone Number	9876543210

Save Cancel

502. Select the **Address Type** from the drop down list. The options available are Office, Residence, and Correspondence.
503. Type the name of **Point of Contact** person.
504. Type the following address details:
 - House/Building
 - Street
 - Locality
 - Landmark
 - Area
 - City
 - State
505. Specify the **Zip-Code** of the address.
506. Search and select the **Country** of the address.
507. Specify the **Email Address** and **Phone Number** of the banker.
508. Click **Save**. The address details are added and listed as shown below:

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509. To modify the address detail, select the address from the list and click the edit icon.

510. To delete the address detail, select the address from the list and click the delete icon.

In the **Relationship details** section:

511. Search and select the **Branch location**.

512. Click the calendar icon in **Relationship since** field and select the relationship commencement date.

513. Search and select the **Relationship type** from the drop down field.

514. In **Current account count** field, type the number of current accounts maintained by the customer in the mentioned bank.

515. In **Loan account count** field, type the number of loan accounts maintained by the customer in the mentioned bank.

516. Search and select the **Currency** for the Asset value and Liability value.

517. Specify the **Asset value** and the **Liability value**.

In the **Deposit account details** section:

518. Specify the **Number of deposit accounts** maintained by the customer in mentioned bank.

519. Specify the **As on date balance in deposit accounts**.

520. Specify the **Average balance in deposit accounts**.

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- 521. Specify the **Number of current accounts**.
- 522. Specify the **As on date balance in non-OD current accounts**.
- 523. Specify the **Average balance in non-OD current accounts**.

In the **WC borrowing pattern** section:

WC borrowing pattern

Account number *	8980000889	Currency *	INR
Average balance *	₹9,000,000,000,000.00	As on date balance *	₹300,000,000,000.00
No of excess in past 6 months *	4	Is secured/unsecured	<input checked="" type="checkbox"/>
LTV	20%	Term in months	24
WC Type	OD	Limit	₹700,000,000,000.00

Collateral

Collateral type *	Machine	No items to display.
Total collateral value *	₹70,000,000,000,000.00	
Collateral contribution	₹30,000,000,000,000.00	

Add Clear

Add Cancel

- 524. Specify the working capital **Account number**.
- 525. Search and select the **Currency** of the working capital.
- 526. Specify the **Average balance** in working capital.
- 527. Specify the **As on date balance** in working capital.
- 528. Specify the **No of excess in past 6 months**.
- 529. If the working capital is secured, select the **Is secured/unsecured** switch.
- 530. Specify the **LTV** (Loan To Value) in percentage.
- 531. Specify the working capital **Term in months**.
- 532. Select the **WC Type** from the drop down list.
- 533. Specify the working capital **Limit**.

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In the **Collateral** section:

- 534. Search the **Collateral type** from the drop down list.
- 535. Specify the **Total collateral value**.
- 536. Specify the **Collateral contribution**.
- 537. Click **Add**. Collateral details are added and listed as shown below:

The screenshot shows a dialog box titled "WC borrowing pattern" with a close button (X) in the top right corner. At the top, there is a dropdown menu set to "OD" and a text field containing "₹30,700,000,000,000.00". Below this is a section titled "Collateral". On the left, there are three input fields: "Collateral type *" with a dropdown menu showing "Machine", "Total collateral value *" with the value "₹70,000,000,000,000.00", and "Collateral contribution" with the value "₹30,000,000,000,000.00". Below these fields are three buttons: "Remove", "Update", and "Clear". On the right side of the dialog, there is a light blue box containing a circular icon with the letter "M" and the following details: "Collateral type : Machine", "Total collateral value : ₹70,000,000,000,000.00", and "Collateral contribution : ₹30,000,000,000,000.00". At the bottom right of the dialog are two buttons: "Add" (in green) and "Cancel".

- 538. To **Remove**, **Update**, or **Clear** the collateral detail, select the item from the list and click the corresponding icon.
- 539. Click **Add** in the *WC borrowing pattern* window. The working capital borrowing details are added and listed as shown below:

The screenshot shows a table titled "WC borrowing pattern" with a plus icon, an edit icon, and a delete icon at the top left. The table contains the following data:

	Account number : 8980000889	No of excess in past 6 months : 4	Limit : ₹30,700,000,000,000.00
	Average balance : ₹9,000,000,000,000.00	Is secured/unsecured : Secured	
	As on date balance : ₹300,000,000,000.00	LTV : 20	

At the bottom right of the table, there are "Edit" and "Delete" buttons. Below the table, there is a pagination bar showing "Page 1 of 1 (1 of 1 items)" and navigation arrows.

- 540. To modify the WC borrowing pattern, select the pattern and click the edit icon.
- 541. To delete the WC borrowing pattern, select the pattern and click the delete icon.

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In the **TL borrowing pattern** section:

TL borrowing pattern

Product type *
Term Loan

Currency *
INR

Outstanding amount *
₹30,000,000,000.00

No of excess in past 6 months
9

Loan purpose
Term loan

Loan account number *
909090090

Sanctioned amount *
₹20,000,000,000,000.00

Loan availed on
May 1, 2019

EMI amount *
₹80,000,000.00

Term in months
30

Add Cancel

542. Enter the **Product type**.

543. Specify the term **Loan account number**.

544. Search and select the **Currency** of the term loan.

545. Specify the **Sanctioned amount** and **Outstanding amount**.

546. Click the calendar icon in the **Loan availed on** field and select the date on which term loan is availed.

547. Specify the **No of excess in past 6 months**.

548. Specify the **EMI amount** to be paid per selected frequency.

549. Type the **Loan purpose**.

550. In the **Term in months** field, specify the tenor of the term loan in months.

551. Click **Add**. Term loan borrowing details are added and listed as shown below:

TL borrowing pattern

	Product type : Term Loan ...	Sanctioned amount : ₹20,000,000,000,000.00	Term in months : 30
	Loan account number : 909090090	Outstanding amount : ₹30,000,000,000.00	Loan availed on : 5/1/2019
	No of excess in past 6 months : 9	EMI amount : ₹80,000,000.00	Loan purpose : Term loan ...

Page 1 of 1 (1 of 1 items) < 1 >

552. To modify the TL borrowing pattern, select the pattern and click the edit icon.

553. To delete the TL borrowing pattern, select the pattern and click the delete icon.

Chapter 3 - Enrichment and Analysis

In the **NFB borrowing pattern** section:

NFB borrowing pattern

Product type *
Working Capital

Product sub type *
Capital1

Currency *
INR

Sanctioned amount *
₹9,000,000,000,000.00

Tenor in months
30

Add Cancel

554. Enter the type of non-fund based (NFB) product in the **Product type** field.

555. Enter the sub type of NFB product in the **Product sub type** field.

556. Search and select the **Currency** of NFB product.

557. Specify the **Sanctioned amount**.

558. Specify the NFB product **Tenor in months**.

559. Click **Add**. NFB product details are added and listed as shown below:

NFB borrowing pattern

+ ✎ 🗑

	Product type : Working C ... Product sub type : Capital1	Sanctioned amount : ₹9,000,000,000,000.00	Tenor in months : 30	⋮
--	---	--	-----------------------------	---

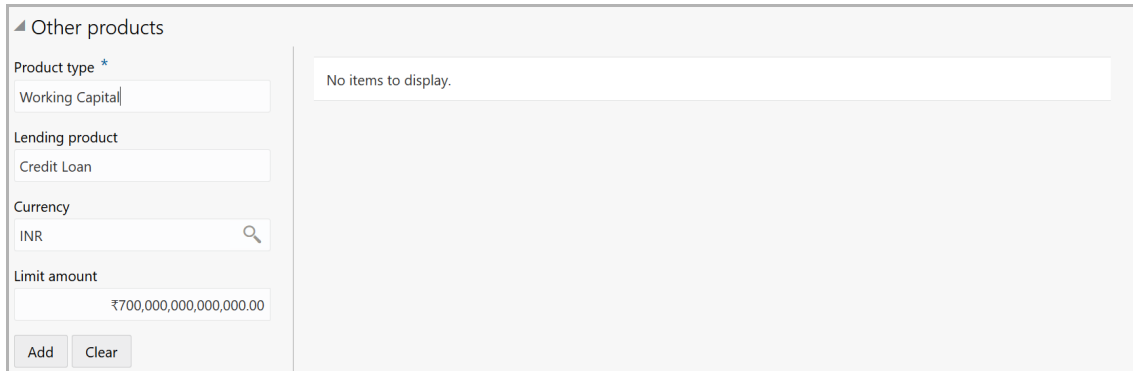
Page 1 of 1 (1 of 1 items) K < 1 > X

560. To modify the NFB borrowing pattern, select the pattern and click the edit icon.

561. To delete the NFB borrowing pattern, select the pattern and click the delete icon.

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In the **Other products** section:



Other products

Product type *
Working Capital

Lending product
Credit Loan

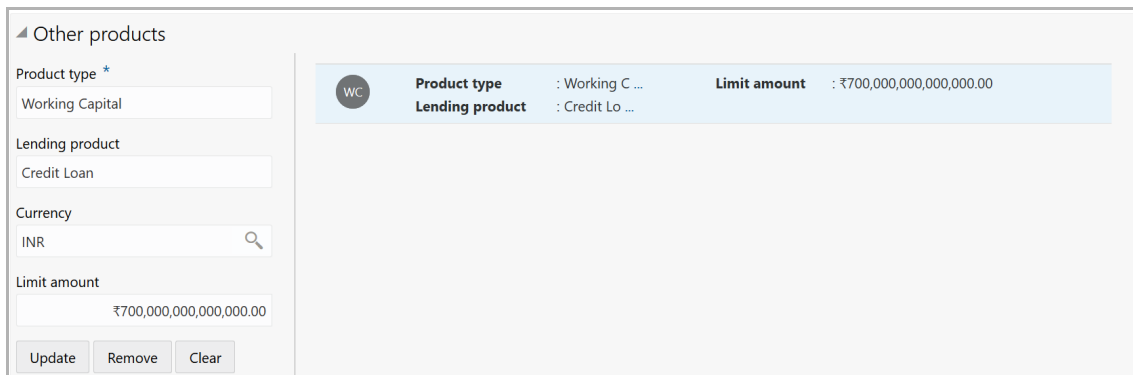
Currency
INR

Limit amount
₹700,000,000,000,000.00

Add Clear

No items to display.

- 562. Enter the type of other product in the **Product type** field.
- 563. Enter the name of the **Lending product**.
- 564. Search and select the **Currency** for the specified other product.
- 565. Specify the **Limit amount** for the other product.
- 566. Click **Add**. The other product details are added and listed as shown below:



Other products

Product type *
Working Capital

Lending product
Credit Loan

Currency
INR

Limit amount
₹700,000,000,000,000.00

Update Remove Clear

WC	Product type	: Working C ...	Limit amount	: ₹700,000,000,000,000.00
	Lending product	: Credit Lo ...		

- 567. To **Update**, **Remove**, or **Clear** the other product detail, select the required item from the list and click the corresponding icon.
- 568. Click **Save** in the *Bankers Dependency Details* window. Banker detail are added and displayed in the *Baker* page.

Chapter 3 - Enrichment and Analysis

Economic dependency analysis - Bankers

1 Bankers 2 Analysis 3 Comments

Bankers

As on Feb 11 2020

Bank	Asset value	Liability value	Average balance in non-OD accounts	Average balance in OD accounts	Bank type	Relationship
	₹8,000,000,000,000.00	₹709,330,000,000,000.00	₹300,000,000,000,000.00	₹9,000,000,000,000.00		
	₹200,000.00	₹53,000.00	₹22,000.00	₹45,000.00	Loans	
	₹135,000.00	₹100,000.00	₹130,000.00	₹0.00	Mixed	

Back Next Save & Close Cancel

569. To Edit, Delete and View the added Banker details, click the hamburger icon in required item and select the corresponding option.



The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Banker detail.

To modify and delete the Banker detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Banker Details

570. To analyze the banker detail, click **Next** in the *Bankers* page. The *Analysis* page appears:

Economic dependency analysis - Bankers

Bankers 2 Analysis 3 Comments

Analysis

Score 13

Instances of OD excess across all banks

- More than 10
- 8 to 10
- 5 to 8
- Upto 5
- Nil

Comment

Back Next Save & Close Cancel

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571. Select the answer for all the questions. A score is generated for the Banker based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

572. Click **Next**. The *Comments* page appears:

573. Type the overall Comments for the Banker Analysis.

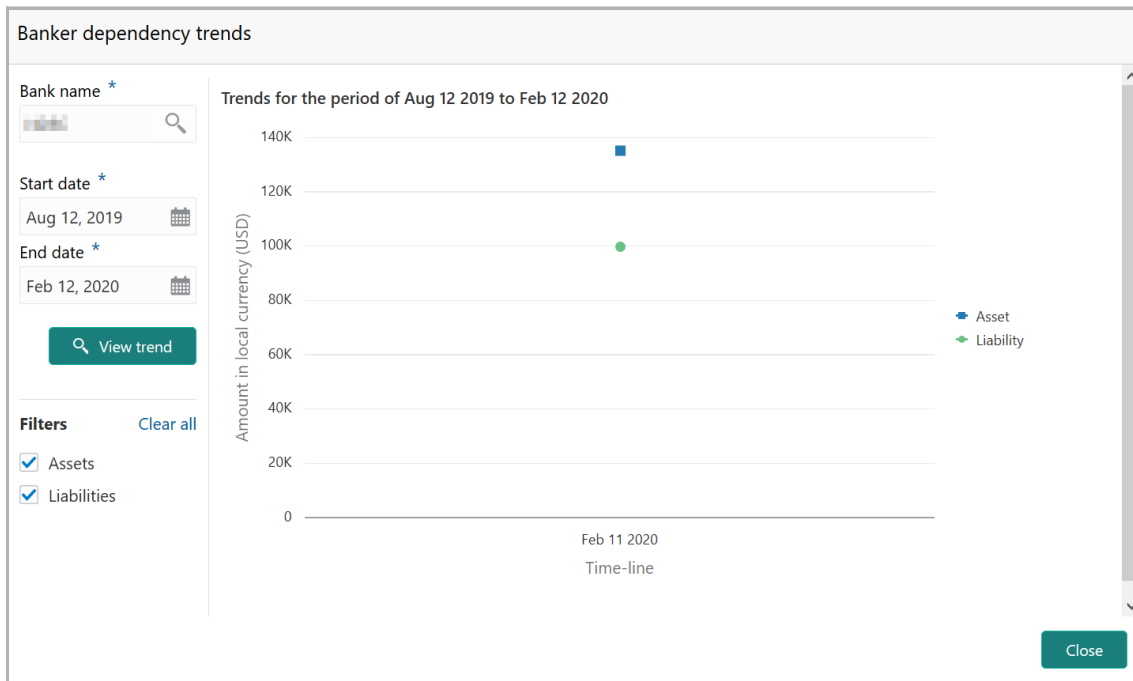
574. Click **Post**. Comments are posted below the **Comments** box.

575. Click **Submit**.

Chapter 3 - Enrichment and Analysis

Viewing Dependency Trends

576. To view the banker dependency trends, click the trend analysis icon beside the capture icon in **Bankers** tile. *The Banker Dependency Trends* window appears:



577. Search and select the **Bank Name**.

578. Specify the **Start date** and **End date**.

579. Click the **View Trend** button. Banker dependency trends for the selected period appears.

580. To exit the *Banker Dependency Trends* window, click **Close**.

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Guarantors

This tile allows to capture and analyze information about the Guarantors of your customer.

581. Click the capture icon in the **Guarantors** tile. The *Guarantor Details* page appears:

Guarantor Name	Guarantee worth	Guarantor network	Guarantor type	Shareholding percentage
Fluoro Hydrolysis Pvt Ltd	\$1,000,000.00	\$10,000,000.00	Entity	60%
Indy Walker	\$1,000,000.00	\$3,400,000.00	Individual	12%
George Franzelstein	\$1,000,000.00	\$1,700,000.00	Individual	10%

Adding Guarantor Details

582. To add the Guarantor information, click the add icon in the *Guarantor Details* page. The *New Guarantor* window appears:

Guarantor basic details

Name *

Guarantor type *
 Entity
 Individual

Year of incorporation

Is founder

Is promoter

Point of contact

▶ Guarantor detailed information

▶ Address details

▶ Guarantee details

Save Cancel

In the **Guarantor basic details** section:

583. Type the **Name** of the Guarantor.

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584. Select the **Guarantor type** from the drop down list. The options available are: Entity and Individual.

585. If **Entity** is selected as **Guarantor type**, specify the **Year of incorporation** and **Point of contact**.

If **Individual** is selected as **Guarantor type**, the **Guarantor basic details** section appears as shown below:

The screenshot shows a form titled "New guarantor". The "Guarantor basic details" section is expanded and contains the following fields and controls:

- Name ***: A text input field with a small icon on the right.
- Guarantor type ***: Radio buttons for "Entity" (unselected) and "Individual" (selected).
- Age**: A numeric input field with the value "55" and up/down arrow buttons.
- Is founder**: A toggle switch, currently turned off.
- Is promoter**: A toggle switch, currently turned on.

Below this section are three collapsed sections: "Guarantor detailed information", "Address details", and "Guarantee details". At the bottom right of the form are "Save" and "Cancel" buttons.

586. Specify the **Age** of the Guarantor.

587. If the Guarantor is the founder of your customer organization, enable the **Is founder** switch.

588. If the Guarantor is the promoter of your customer organization, enable the **Is promoter** switch.

In the **Guarantor detailed information** section:

The screenshot shows the "Guarantor detailed information" section with the following fields and controls:

- Is shareholder?**: A toggle switch, currently turned on.
- Percentage of shareholding ***: A numeric input field with the value "12%" and up/down arrow buttons.
- Board position held?**: A toggle switch, currently turned off.
- Is decision maker?**: A toggle switch, currently turned on.
- Beneficial ownership in other companies**: A toggle switch, currently turned on.
- Is common shareholding**: A toggle switch, currently turned on.

589. If the Guarantor is also a shareholder, enable the **Is shareholder?** switch.

590. In the **Percentage of shareholding** field, specify the Guarantor's share percentage.

591. If the Guarantor was in the board position, enable the **Board position held?** switch.

592. If the Guarantor is a decision maker in your customer organization, enable the **Is decision maker?** switch.

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593. If the Guarantor is a owner of any other company, enable the **Beneficial ownership in other companies** switch.

The **Is common shareholding** switch appears, if **Entity** is selected as **Guarantor type** in **Guarantor basic details** section.

594. Enable the **Is common shareholding** switch, if the Guarantor holds a common share in their organization.

In the **Address details** section:

595. Click the add icon to add the Guarantor's address details. The *Address Details* window appears:

Address Details

Address Type *
Office

Point of Contact *
Dennis

Street
XYZ street

Landmark
Enter Landmark

City *
[Blurred]

Zip-Code *
600032

Email Address *
Dennis@[Blurred].com

House/Building *
Blue Whale Tower

Locality
Enter Street Details

Area
Enter Area

State *
[Blurred]

Country *
IN

Phone Number
9876543210

Save Cancel

596. Select the **Address Type** from the drop down field. The options available are: Office, Residence, and Correspondence.

597. Specify the **Point of Contact** in the mentioned address.

598. Type the following address details in the corresponding field:

- Housing/Building
- Street
- Locality
- Landmark
- Area
- City
- State
- Zip Code

599. Search and select the **Country** of the address.

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600. Type **Email Address** of the Guarantor.
601. Specify the **Phone Number** of the Guarantor.
602. Click **Save**. Address details are added as shown below:

The screenshot shows a window titled "Address details" with a search icon, a plus icon, an edit icon, and a delete icon. Below the title bar, there is a card for "Dennis" with a location pin icon, a phone icon with the number "9876543210", and an email icon with the address "Dennis@...com". The address is "Office Blue Whale Tower, XYZ street, ...". At the bottom, there is a pagination bar showing "Page 1 of 1 (1 of 1 items)" and navigation arrows.

603. To modify the address details, select the required item and click the edit icon.
604. To delete the address details, select the required item and click the edit icon

In the **Guarantee details** section:

The screenshot shows a window titled "Guarantee details" with a search icon, a plus icon, an edit icon, and a delete icon. Below the title bar, there are four input fields: "Currency *" with "USD" selected, "Net worth *" with "\$80,000,000.000", "Intangible assets" with "\$300,000,000,000.000", and "Tangible net worth" with "\$9,000,000,000,000.000". Below these is a "Guarantee worth" field with "\$0.000". At the bottom, there is a message "No items to display."

605. Search and select the **Currency** in which the guarantee is provided.
606. Specify the **Net worth** of the guarantee.
607. Specify the value of **Intangible assets**.
608. Specify the **Tangible net worth** of the assets.
609. Specify the **Guarantee worth**.
610. Click the add icon. The *Guarantee Details* window appears:

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Guarantee details

Guarantee ID *	Guarantee given To *	Guarantee name *	Guarantee currency *
77009988	Lender	Loan Guarantee	USD
Guarantee amount *	Guarantee worth *	Guarantee start date *	Guarantee expiry date
\$900,000,000,000,000	\$90,000,000,000,000	May 2, 2015	May 2, 2022
Guarantee purpose	Type of guarantee	Guarantee description	
Loan	Personal Guarantee	Enter the description	

Add Cancel

611. Specify the **Guarantee ID**.
612. Select the **Guarantee given To** option from the drop down list.
613. Type the **Guarantee name**.
614. Search and select the **Guarantee currency**.
615. Specify the **Guarantee amount** and **Guarantee worth**.
616. Click the calendar icon and select the **Guarantee start date** and **Guarantee expiry date**.
617. Select the **Guarantee purpose** from the drop down list. The options available are: Loan and Contract.
618. Search and select the **Type of guarantee** from the drop down list. The options available are: Corporate Guarantee and Personal Guarantee.
619. Type the **Guarantee description** and click **Add**. Details are added and displayed in the **Guarantee details** section.

Guarantee details

Currency *	Net worth *	Intangible assets	Tangible net worth
USD	\$80,000,000,000	\$300,000,000,000,000	\$9,000,000,000,000,000
Guarantee worth			
\$90,000,000,000,000			

+ edit delete

	Guarantee ID : 77009988	Guarantee name : Loa ...	Type of guarantee : Personal Guarantee
	Guarantee amount : \$900,000,000,000.00	Guarantee worth : \$90,000,000,000,000.00	

Page 1 of 1 (1 of 1 items) < 1 >

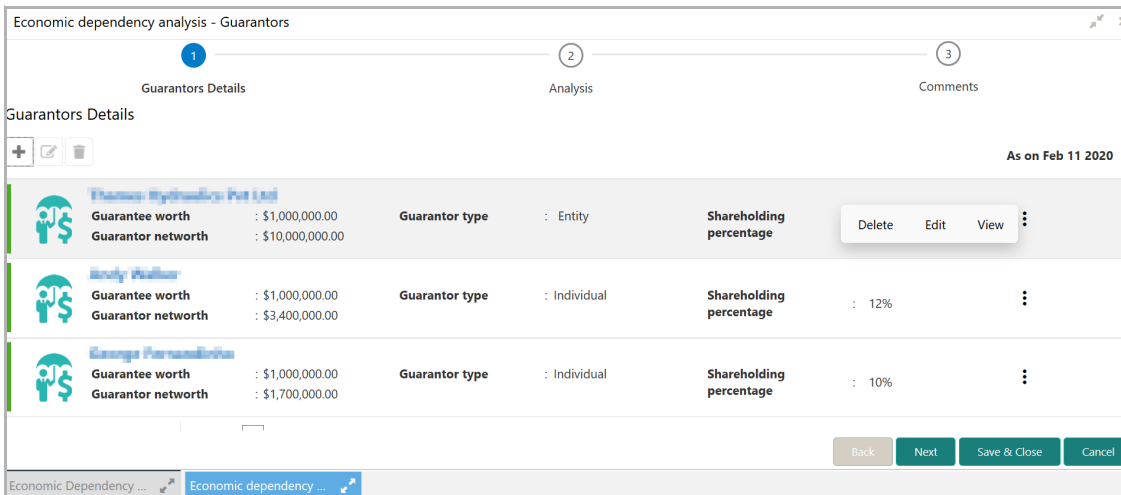
Save Cancel

620. To modify the guarantee details, select the required detail and click the edit icon.

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621. To delete the guarantee details, select the required detail and click the delete icon.

622. Click **Save** in the **New Guarantor** window. Guarantor details are added and displayed as shown below:



623. To Edit, Delete or View the added Guarantor details, click the hamburger icon in required item and select the corresponding option.

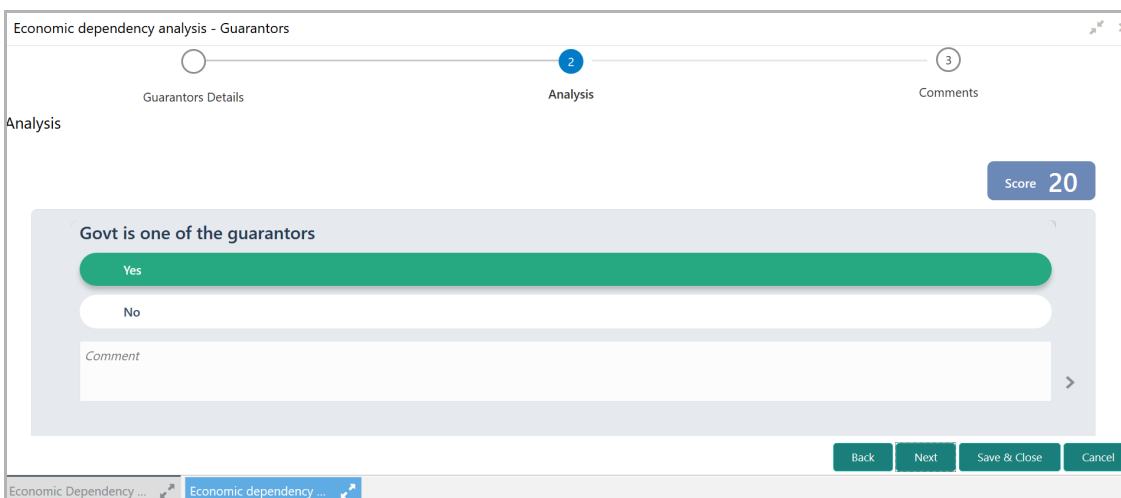


The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Guarantor detail.

To modify and delete the Guarantor detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Guarantor Details

624. To analyze the guarantor information, click **Next** in the *Guarantors Details* page. The *Analysis* page appears:



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625. Select the answer for all the questions. A score is generated for the Guarantor based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

626. Click **Next**. The *Comments* page appears:

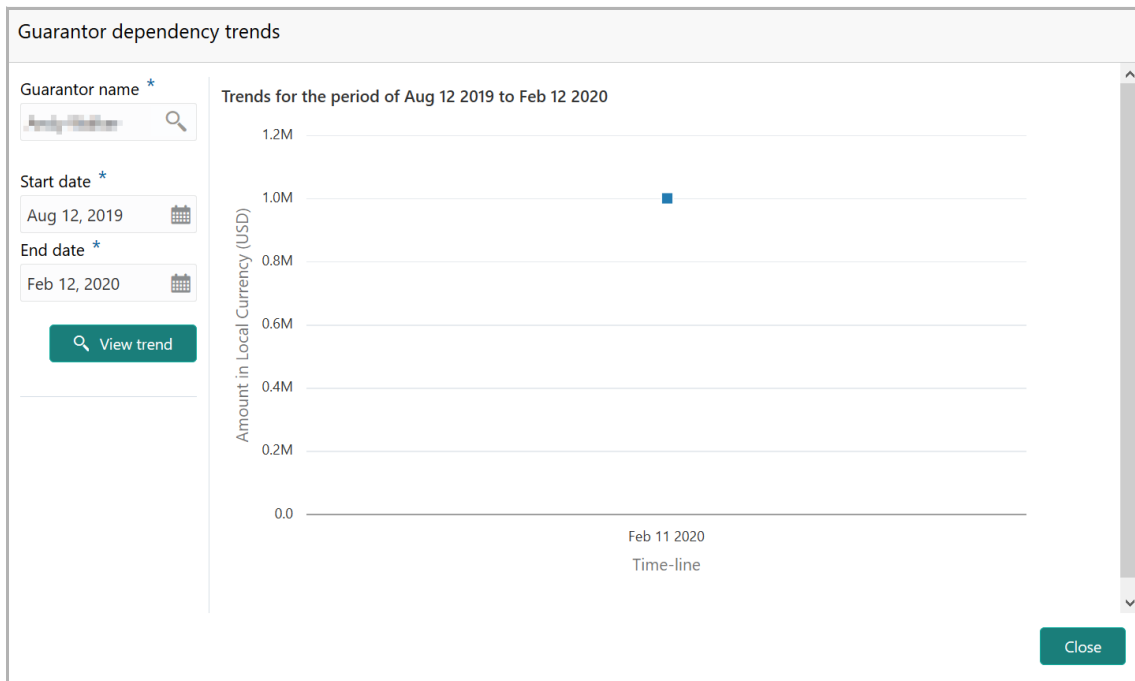
627. Type the overall **Comments** for the Guarantor Analysis.

628. Click **Post**. Comments are posted below the **Comments** box.

629. Click **Submit**.

Viewing Dependency Trends

To view the guarantor dependency trends, click the trend analysis icon beside the capture icon in **Guarantors** tile. The *Guarantor Dependency Trends* window appears:



630. Search and select the **Guarantor Name**.

631. Specify the **Start date** and **End date**.

632. Click the **View Trend** button. Guarantor dependency trend for the selected period appears.

633. To exit the *Guarantor dependency trends* window, click **Close**.

Insurers

This tile allows to capture and analyze information about the insurers of your customer.

634. Click the capture icon in the **Insurers** tile. *The Insurers* page appears:

Economic dependency analysis - Insurers			
Insurers		Analysis	Comments
As on Feb 12 2020			
	ICICI Lombard Insurer ID : 201111018	Total insurance amount : ₹12,000,000.00 No of insurance policies : 1	⋮
	Prudential Insurance Insurer ID : 201111017	Total insurance amount : ₹10,000,000.00 No of insurance policies : 1	⋮
	Insurance Co Insurer ID : 201111016	Total insurance amount : ₹25,000,000.00 No of insurance policies : 1	⋮

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Adding Insurer Details

635. To add the insurer details, click the add icon. The *New Insurer* window appears:

New insurer

Insurer name *
Life

Currency *
USD

Total insurance amount

Insurance details

+ [trash icon]

No items to display.

Save Cancel

636. Type the **Insurer name**.

637. Search and select the **Currency** in which the total insurance amount is paid.

638. Specify the **Total insurance amount**.

In the **Insurance details** section:

639. Click the add icon.

New Insurance

Policy number *
1234567

Policy start date *
Nov 20, 2019

Policy end date *
Nov 10, 2020

Premium frequency
Yearly

Premium currency *
USD

Premium amount *
\$6,000,000.000

Insured value *
\$60,000,000.000

Insurance summary

Policy status
Active

Blanket Insurance

Third party liability applicable

Third party liability coverage
 Damage Total Loss

Third party liability amount *
\$3,000,000.000

Environmental liability covered

Environmental liability amount *
\$9,000,000.000

Jurisdiction covered
Within Country

Protection cover list
Theft × Accident ×
Natural Calamity ×

Beneficiary details

Insured items

Save Cancel

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- 640. Specify the insurance **Policy number**.
- 641. Specify the insurance **Policy start date**.
- 642. Specify the insurance **Policy end date**.
- 643. Select the insurance **Premium frequency**.
- 644. Search and select the currency for premium amount in **Premium currency** field.
- 645. Specify the insurance **Premium amount**.
- 646. In the **Insured value** field, specify the insurance value.
- 647. Type the **Insurance summary**.
- 648. Select the **Policy status** from the drop down list.
- 649. If the insurance is a blanket insurance, enable the **Blanket Insurance** switch.
- 650. Enable the **Third party liability applicable** switch, if applicable. Third party liability coverage and Third party liability amount field appears.
- 651. Select the **Third party liability coverage** and specify the **Third party liability amount**.
- 652. If the insurance is the environmental liability insurance, enable the **Environmental liability covered** switch. Environment liability amount field appears.
- 653. Specify the **Environment liability amount**.
- 654. Select the **Jurisdiction covered** in the insurance from the drop down list.
- 655. Type or select the **Protection cover list**.

In the **Beneficiary details** section:

The screenshot shows a form titled "Beneficiary details". On the left, there is a dropdown menu for "Insurance beneficiary" with "Our Bank" selected. Below it is a message "No items to display." On the right, there are several fields: "Beneficiary type *" with a dropdown menu showing "Bank"; "Beneficiary name *" with the text "Futura Bank"; "Reason *" with two radio buttons, "Loans" (unselected) and "Guarantee" (selected); and "Amount *" with a text input field containing "\$2,000,000.000". At the bottom right, there are two buttons: "Add" and "Clear".

- 656. Select the **Insurance beneficiary** from the drop down list.
- 657. Select the **Beneficiary type** from the drop down list, if **Other** is selected as **Insurance beneficiary**.
- 658. Type the **Beneficiary name**, if **Other** is selected as **Insurance beneficiary**.
- 659. Type the **Reason** for naming the beneficiary.
- 660. Specify the beneficiary **Amount**.

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661. Click **Add**. Beneficiary details are added as shown below:

Beneficiary details

Insurance beneficiary: Our Bank

Beneficiary type	: Bank	Reason	: Guarantee
Beneficiary name	: Futura Bank	Amount	: \$2,000,000.00

Page 1 of 1 (1 of 1 items)

Beneficiary type *: Bank

Beneficiary name *: Futura Bank

Reason *: Loans Guarantee

Amount *: \$2,000,000.00

Update Delete Clear

662. To **Update**, **Delete** or **Clear** the beneficiary detail, select the item and click the corresponding icon.

In the **Insured Items** section:

Insured items

No items to display.

Item description *: Machine

Quantity *: 10

Total item value *: \$50,000,000.00

Total written down value *: \$40,000,000.00

Add Clear

663. Specify the Insured item name in the **Item Description** field.

664. Specify the **Quantity** of the insured item.

665. In the **Total item value** field, specify the total value of the insured item.

666. In the **Total written down value** field, specify the face value of the insured items.

667. Click **Add**. Insured item details are added as shown below:

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Insured items

Item description	: Machine	Total item value	: \$50,000,000.00
Quantity	: 10	Total written down value	: \$40,000,000.00

Page 1 of 1 (1 of 1 items) | < 1 >

Item description *
Machine

Quantity *
10

Total item value *
\$50,000,000.000

Total written down value *
\$40,000,000.000

Update Delete Clear

668. To **Update**, **Delete** or **Clear** the insured items detail, select the item and click the corresponding icon.

669. Click **Save** in the *New Insurance* window. Insurance details are added and listed in the *New Insurer* window as shown below:

New insurer

Insurer name *
Life

Currency *
USD

Total insurance amount
\$60,000,000.000

Insurance details

Policy number	: 1234567	Policy status	: Active	Insured value	: \$60,000,000.00
Policy start date	: 70-01-01	Premium frequency	: Yearly	Insurance summary	:
Policy end date	: 70-01-01	Premium amount	: \$6,000,000.00		

Page 1 of 1 (1 of 1 items) | < 1 >

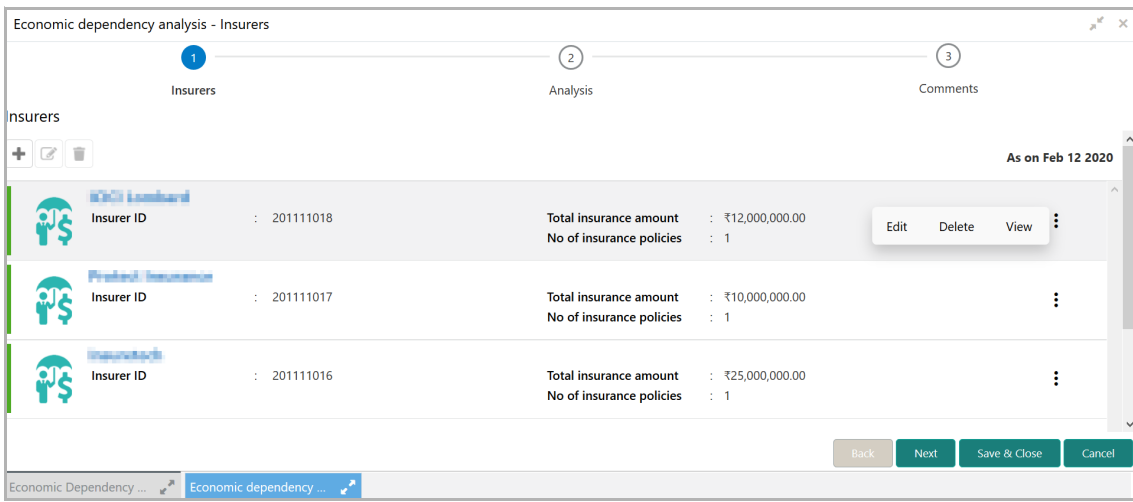
Save Cancel

670. To modify the Insurer detail, select the required detail and click the edit icon.

671. To delete the Insurer detail, select the required detail and click the delete icon.

672. Click **Save**. Insurer details are added and listed in the *Insurer* page as shown below:

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673. To Edit, Delete or View the added Insurer details, click the hamburger icon in required item and select the corresponding option.

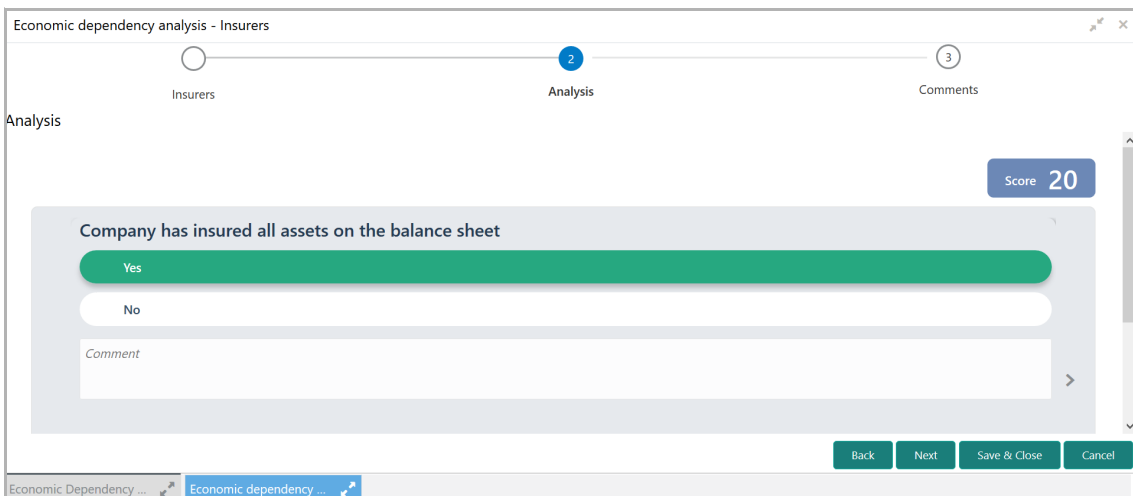


The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Insurer detail.

To modify and delete the Insurer detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Insurer Details

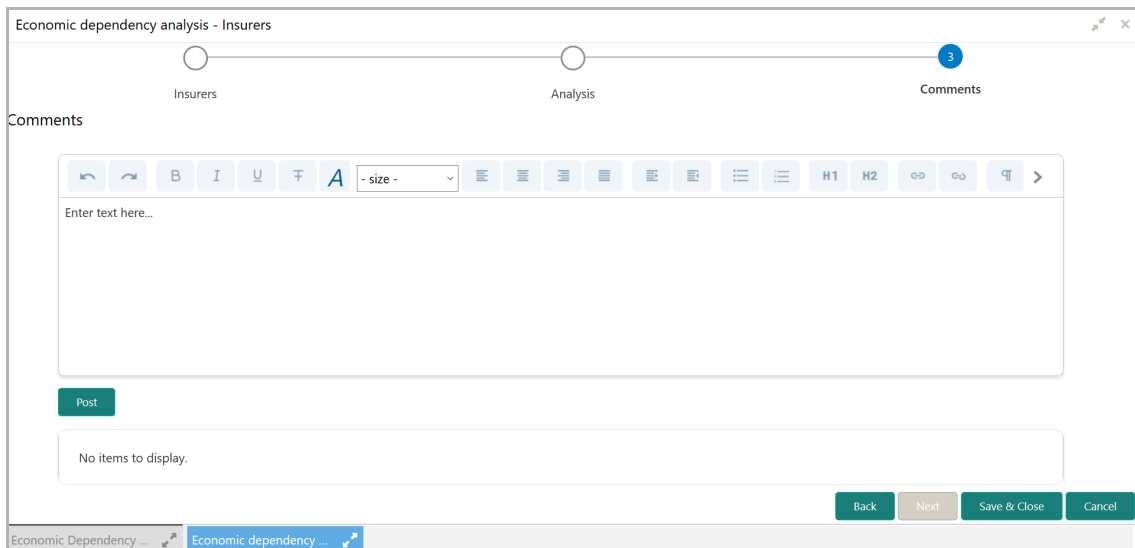
674. To analyze the Insurer details, click **Next** in the *Insurers* page. The *Analysis* page appears:



675. Select the answer for all the questions. A score is generated for the Insurer based on the selected answers.

676. Click **Next**. The *Comments* page appears:

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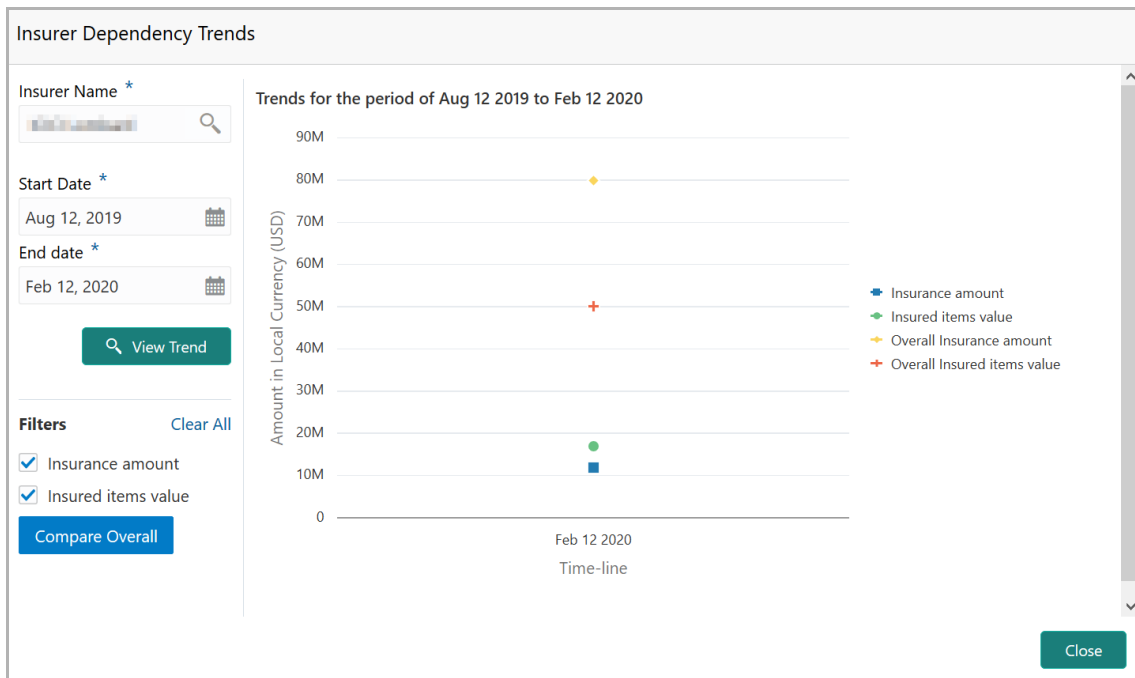
677. Type the overall Comments for the Insurer Analysis.

678. Click **Post**. Comments are posted below the **Comments** box.

679. Click **Submit**.

Viewing Dependency Trends

680. To view the Insurer dependency trends, click the trend analysis icon beside the capture icon in **Insurers** tile. The *Insurer Dependency Trends* window appears:



681. Search and select the **Insurer Name**.

682. Select the **Start Date** and the **End Date** by clicking the calendar icon.

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683. Click **View Trend**. Insurer dependency trend appears for the selected period.

684. To filter the data, select the required option in the **Filter** field and click **Compare Overall**.

685. To exit the *Insurer Dependency Trends* window, click **Close**.

Management Team

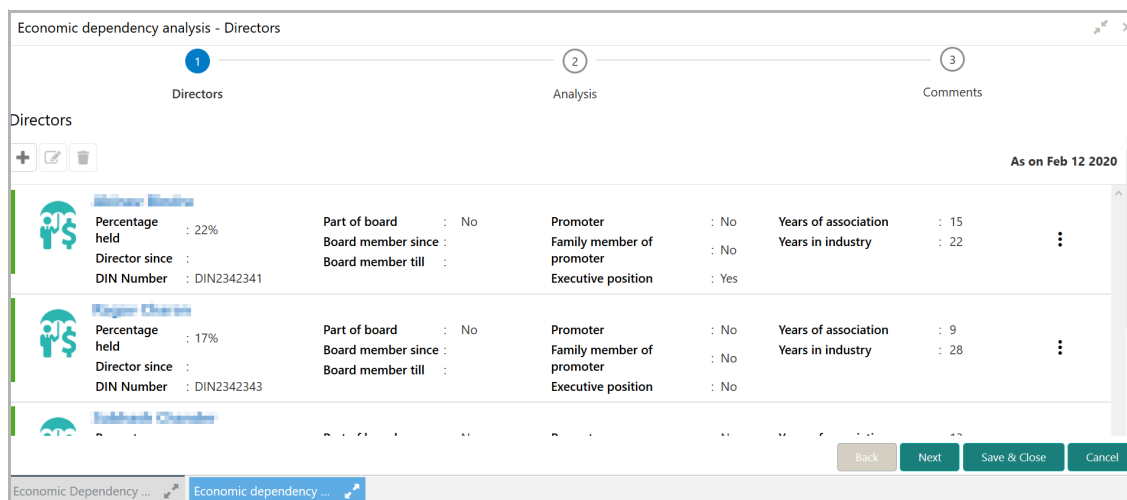
This tile allows to capture information about the people involved in management activities in your customer's organization.

Refer **Directors** section for information on adding and analyzing the dependency details of the management team.

Directors

Information about the directors in your customer organization can be captured and analyzed from this tile.

686. Click the capture icon in the **Directors** tile. The *Directors* page appears:



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Adding Director Details

687. To add the Director detail, click the add icon. The *New Director* window appears:

The screenshot shows a 'New director' form with the following fields and controls:

- Name ***: Text input field.
- Shareholding percentage ***: Spin box with value 12.
- Majority shareholder**: Toggle switch (checked).
- Director since**: Date picker with value Jan 2, 2010.
- Highest educational qualification ***: Dropdown menu with value Bachelors Degree.
- Years in industry ***: Spin box with value 55.
- Years of association ***: Spin box with value 10.
- Department associated with ***: Dropdown menu with value Research.
- Part of board**: Toggle switch (checked).
- Board member since**: Date picker with value Apr 6, 2016.
- Board member till**: Date picker with value May 5, 2028.
- Is employee**: Toggle switch (checked).
- Employee ID**: Text input field with value 12345.
- Part of promoter group**: Toggle switch (checked).
- Is family member of promoter**: Toggle switch (unchecked).
- Roles**: Text area.
- Board member in other companies**: Toggle switch (checked).
- Director in other companies**: Toggle switch (checked).
- Address details**: Collapsible section.
- DIN number ***: Text input field with value 887766.
- Executive position**: Toggle switch (checked).
- Board member in other companies**: Collapsible section.
- Director in other companies**: Collapsible section.
- Our customer**: Collapsible section.

Buttons: Save, Cancel

688. Type the **Name** of the Director.

689. Specify the Director's **Shareholding percentage** in your customer organization.

690. If the director is a majority shareholder in your customer organization, enable the **Majority shareholder** switch.

691. In **Director since** field, search and select the date from which the Director is in your customer organization.

692. Select the Director's **Highest educational qualification** from the drop down list.

693. In the **Years in industry** field, specify the Director's years of experience in this industry.

694. Specify the Director's **Years of association** with your customer organization.

695. Select the Director's department from the **Department associated with** drop down list.

696. If the Director is a board member, enable the **Part of Board** switch.

697. If the **Part of Board** switch is enabled, select **Board member since** and **Board member till** dates in the respective fields.

698. If the Director is an employee, enable the **Is employee** switch.

699. If the **Is employee** switch is enabled, specify the Director's **Employee ID**.

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700. If the Director is a part of the promoter group, enable the **Part of promoter group** switch.

701. If the Director is a family member of the promoter group, enable the **Is family member of promoter** switch.

702. Describe the **Roles** of the Director.

703. If the Director is a board member in other companies, enable the **Board member in other companies** switch.

704. If the Director is a director in other companies, enable the **Director in other companies** switch.

In the **Address detail** section:

705. Specify the Director identification number in the **DIN number** field.

706. If the Director is in executive position, enable the **Executive position** switch.

In the **Board member in other companies** section:

The screenshot shows a form titled "Board member in other companies". On the left side, there are four input fields: "Name of the company" (with a search icon), "Board member since" (with a calendar icon), "Shareholding percentage" (with up/down arrows), and a "Promoter" toggle switch which is currently turned on. Below these fields are "Add" and "Clear" buttons. On the right side, there is a large empty area with the text "No items to display."

707. Type the **Name of the other company**.


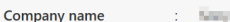
708. In the **Board member since** field, search and select the date from which the Director is board member in the mentioned company.

709. Specify the Director's **Shareholding percentage** in the other company.

710. If the Director is a Promoter in other company, enable the **Promoter** switch.

711. Click **Add**. Details are added as shown below:

The screenshot shows the same form as above, but now with one item added. The form fields are empty. On the right side, there is a table with one row of data:

	Company name : 	Board member since : 70-01-01
	Shareholding percentage : 9%	Promoter : Yes

Below the table, there is a pagination control showing "Page 1 of 1 (1 of 1 items)" and navigation arrows.

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In the **Director in other companies** section:

The screenshot shows the 'Director in other companies' form. On the left, there are input fields for 'Name of the company *', 'Director since *' (with a calendar icon), 'Shareholding percentage *' (with up/down arrows), and a 'Promoter' toggle switch. At the bottom left are 'Add' and 'Clear' buttons. The main area on the right is empty and contains the text 'No items to display.'

712. Type the **Name of the company**.

713. In the **Director since** field, search and select the date from which the Director is Director in the other company.

714. Specify the Director's **Shareholding percentage** in the other company.

715. If the Director is a Promoter in other company, enable the **Promoter** switch.

716. Click **Add**. Details are added as shown below:

The screenshot shows the 'Director in other companies' form after an item has been added. The left sidebar remains the same. The main area now displays a list item with a circular icon containing the letter 'S'. The item details are: Company name : [redacted], Shareholding percentage : 24%, Director since : 18-05-02, and Promoter : Yes. Below the list item is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows.

In the **Our Customer** section:

The screenshot shows the 'Our customer' form. It has two rows of fields. The first row includes: 'Internal rating' (dropdown menu set to 'Default Grading 1'), 'Is borrower' (toggle switch, currently on), 'Currency' (dropdown menu set to 'USD'), and 'Total exposure' (input field with a search icon, value '\$60,000,000.000'). The second row includes: 'Deposit account held *' (toggle switch, currently on), 'No of deposit accounts' (input field with up/down arrows, value '3'), 'Currency' (dropdown menu set to 'USD'), and 'Total deposit amount' (input field with a search icon, value '\$90,000,000.000').

717. Select your bank's **Internal rating** for the Director.

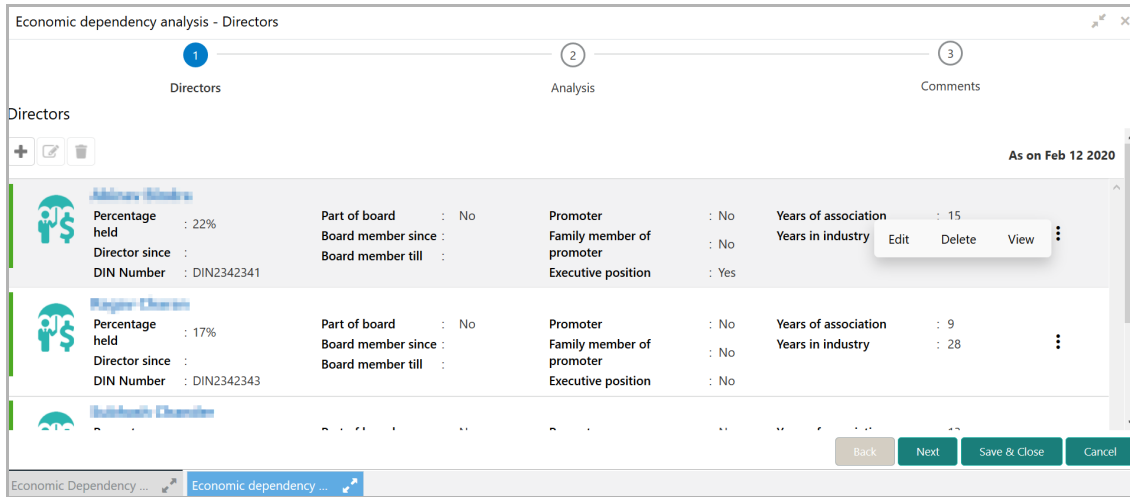
718. If the Director is a borrower in your bank, enable the **Is borrower** switch.

719. Search and select the **Currency** for total exposure.

720. Specify the Director's **Total exposure** amount in your bank.

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- 721. If the Director holds a deposit account in your bank, enable the **Deposit account held** switch.
- 722. If the Deposit account held switch is enabled, specify the **No of deposit accounts** maintained by the Director.
- 723. Search and select the **Currency** for the total deposit amount.
- 724. Specify the **Total deposit amount** in the Director's deposit account.
- 725. Click **Save** in the *New Director* window. Director details are added and displayed in the *Directors* page as shown below:



- 726. To Edit, Delete or View the added Director details, click the hamburger icon in required item and select the corresponding option.



The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Director detail.

To modify and delete the Director detail using these icons, select the item from the list first and then click the respective icon.

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Analyzing Director Details

727. To analyze the Director details, click **Next** in the *Directors* page. The Analysis page appears:

Economic dependency analysis - Directors

Directors Analysis Comments

Analysis

Score 25

KYC of all Directors completed

Yes

No

Comment

Back Next Save & Close Cancel

728. Select the answer for all the questions. A score is generated for the Director based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

729. Click **Next**. The *Comments* page appears:

Economic dependency analysis - Directors

Directors Analysis Comments

Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

730. Type the overall Comments for the Director Analysis.

731. Click **Post**. Comments are posted below the **Comments** box.

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732. Click **Submit**.

Contractors

Details about the contractors working for your customer organization can be captured through this tile.

733. Click the capture icon in the **Contractors** tile. *Contractors* page appears:

The screenshot displays the Oracle Economic Dependency Analysis - Contractors page. The page is titled "Economic dependency analysis - Contractors" and shows a list of contractors. The first contractor is "Private Ltd" with the following details: Work orders in last 12 months: 3, Average value of work orders: \$24,000.00, No of current work orders: 2, Total value of current work orders: \$45,000.00, Signed contract: No, Contract nature: Permanent, Start date: Mar 02 2020, End date: . The second contractor is also "Private Ltd" with the following details: Work orders in last 12 months: 3, Average value of work orders: \$37,000.00, No of current work orders: 1, Total value of current work orders: \$28,000.00, Signed contract: No, Contract nature: Permanent, Start date: , End date: . The page includes navigation buttons like Back, Next, Save & Close, and Cancel.

Adding Contractor Details

734. To add the contractor details, click the add icon.

The screenshot shows the "New contractor" form. The form includes the following fields and values: Contractor name: [Redacted], Contractor type: Private Ltd, Point of Contract: Sony, Contractor Role: [Redacted], Status: [Redacted], Contract Summary: [Redacted], Financial Contract Summary: [Redacted], Signed contract: , Start date: May 20, 2020, End date: May 1, 2024, Contract nature: Permanent, Advisory related to department: Vendor, Work orders in last 12 months: 3, Currency: USD, Average value of work orders: \$1,000,000,000.00, No of current work orders: [Redacted], Total value of current work orders: \$0.00. There are also expandable sections for Current work orders, Our customer, and Alternate contractors.

Chapter 3 - Enrichment and Analysis

- 735. Type the name of Contractor's company in **Contractor name** field.
- 736. Select the Contractor's company type from **Contractor type** drop down list.
- 737. Type the **Point of contract** person name.
- 738. Type the role of point of contract person in the **Contractor role** field.
- 739. Type the **Status** of the Contractor.
- 740. Type the **Contract summary** and the **Financial Contract Summary**.
- 741. Enable the **Signed contract** switch, if your customer has signed contract with the Contractor.
- 742. If the Signed contract switch is enabled, select the **Start date** and **End date** of the Contract by clicking the calendar icon.
- 743. Select the **Contract nature** from the drop down list.
- 744. Click and select the **Advisory related to department**.
- 745. In the **Work orders in last 12 months** field, specify the number of work orders placed with the contractor in last 12 months.
- 746. Search and select the **Currency** for the Average value of work orders.
- 747. Specify the **Average value of work orders** placed in the last 12 months.
- 748. Specify the **No of current work orders** placed with the contractors.
- 749. Specify the **Total value of current work orders**.

In the **Current work orders** section:

- 750. Click the add icon. The *Work Order Details* window appears:

The screenshot shows a 'Work order details' window with the following fields:

- Contract execution date ***: A text input field containing 'May 20, 2020' with a calendar icon to its right.
- Contract related to ***: A dropdown menu with 'Vendor supply' selected.
- Start date**: A text input field containing 'May 20, 2020' with a calendar icon to its right.
- End date**: An empty text input field with a calendar icon to its right.
- Value of contract ***: A text input field containing '\$100,000.000'.
- Status ***: A dropdown menu with 'Yet to start' selected.

At the bottom right of the window are two buttons: 'Save' and 'Cancel'.

- 751. Select the **Contract execution date** by clicking the calendar icon.
- 752. In the **Contract related to** field, select the department to which the contract is related from the drop down list.
- 753. Select the **Start date** and **End date** of the contract by clicking the calendar icon.

Chapter 3 - Enrichment and Analysis

754. Specify the **Value of contract**.

755. Select the **Status** of the contract from the drop down list.

756. Click **Save**. Current work order details are added and listed in the **Current work orders** section as shown below:

Current work orders			
	Contract sign date : May 20 2020 Value of contract : \$100,000.00	Start date : May 20 2020 Contract related to : Vendor supply	End date : Jan 01 1970 Status : Yet to start
Page 1 of 1 (1 of 1 items) < 1 >			

757. To edit the added current work order detail, select the required item and click the edit icon.

758. To delete the added current work order detail, select the required item and click the delete icon.

In the **Our customer** section:

Is borrower	No of facilities held	Currency	Total exposure
<input checked="" type="checkbox"/>		USD	\$250,000,000.000
Deposit account held	No of deposit accounts	Currency	Total deposit amount
<input type="checkbox"/>	2	USD	\$8,000,000,000.000
Internal rating	Default Grading 1		

759. If the Contractor is a borrower in your bank, enable the **Is borrower** switch.

760. Search and select the **Currency** for the total exposure.

761. Specify the Contractor's **Total exposure** amount in your bank.

762. If the Contractor holds a deposit account in your bank, enable the **Deposit account held** switch.

763. If the Deposit account held switch is enabled, specify the **No of deposit accounts**.

764. Search and select the **Currency** for the Total deposit amount.

765. In the **Total deposit amount** field, specify the total amount deposited in all the deposit accounts.

766. Select the **Internal rating** for Contractor from the drop down list.

Chapter 3 - Enrichment and Analysis

In the **Alternate contractors** section:

767. Type the alternate Contractor's **Company name**.

768. Select the alternate **Contractor type** from the drop down list.

769. If the alternate contractor has records of past transactions, enable the **Any past transactions** switch.

770. Click **Add**. Alternate Contractor details are added.

771. In the *New Contractor* window, click **Save**. Contractor details are added and displayed in the *Contractors* page as shown below:

772. To Edit, Delete, or View the added Contractor detail, click the hamburger icon in the required item and select the corresponding action.



The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Contractor detail.

To modify and delete the Contractor detail using these icons, select the item from the list first and then click the respective icon.

Chapter 3 - Enrichment and Analysis

Analyzing Contractor Details

773. To analyze the Contractor details, click **Next** in the *Contractors* page. The *Analyze* page appears:

Economic dependency analysis - Contractors

Contractors Analysis Comments

Analysis

Score 14

Number of Contractors added during the past one year

More than 10

Between 8-10

Between 5-8

upto 5

Nil

Comment

Back Next Save & Close Cancel

774. Select the answer for all the questions. A score is generated for the Contractor based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

775. Click **Next**. The *Comments* page appears:

Economic dependency analysis - Contractors

Contractors Analysis Comments

Comments

Enter text here...

Post

No items to display.

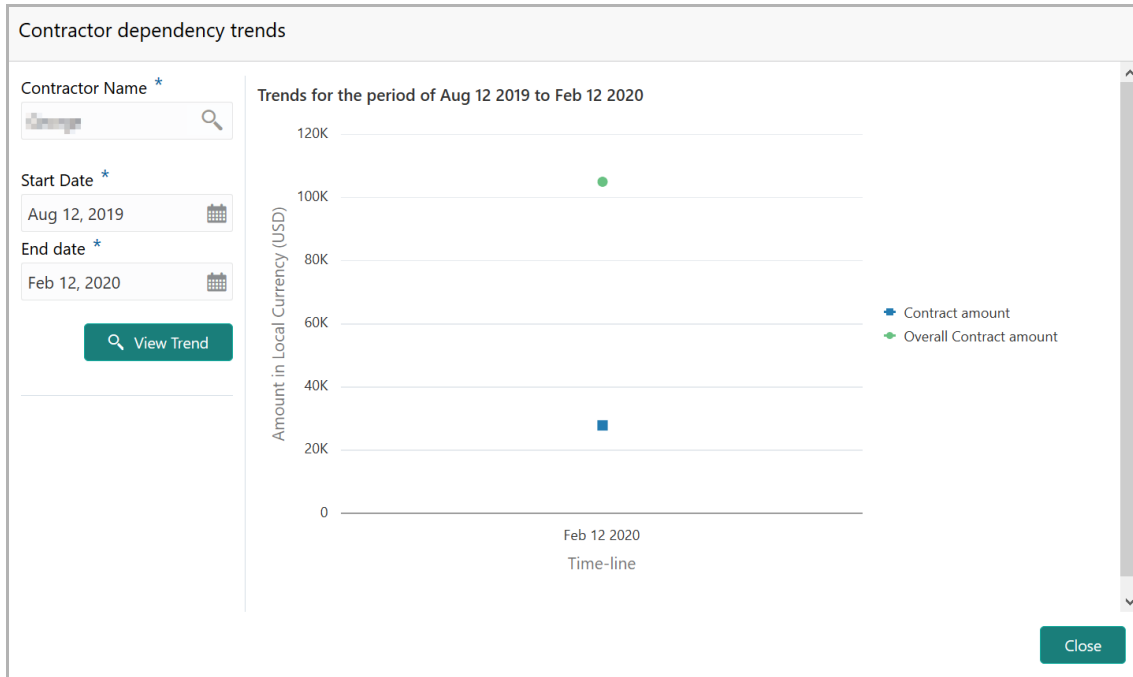
Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

- 776. Type the overall **Comments** for the Contractor Analysis.
- 777. Click **Post**. Comments are posted below the **Comments** box.
- 778. Click **Submit**.

Viewing Dependency Trends

To view the Contractor dependency trends, click the trend analysis icon beside the capture icon in **Contractors** tile. The *Contractor Dependency Trends* window appears:



- 779. Search and select the **Contractor name**.
- 780. Specify the **Start date** and the **End date** by clicking the calendar icon.
- 781. Click **View Trend**. Contractor dependency trend appears for the selected period.
- 782. To exit the *Contractor dependency trends* window, click **Close**.

Chapter 3 - Enrichment and Analysis

Advisors

Information about the Advisors in your customer organization can be captured from this file.

783. Click the capture icon in the **Advisors** tile. The *Advisors* page appears:

Economic dependency analysis - Advisors

Advisors Analysis Comments

As on Feb 12 2020

Advisor type	Type of entity	Legal status	Work orders in last 12 months	Average value of work orders	No of current work orders	Total value of current work orders	Signed contract	Contract nature	Start date	End date
Technical	Private	Private	26	\$30,000.00	1	\$28,000.00		Permanent	Mar 01 2017	Dec 31 2022
Legal	Private	Private	26	\$30,000.00	1	\$28,000.00		Permanent	Jan 02 2020	Jun 27 2020

Back Next Save & Close Cancel

784. To add the Advisor details, click the add icon. The *New Advisor* window appears:

New advisor

Advisor name * Type of advisor * Signed contract Start date

End date

Role * Responsibility * Experience Summary * Legal Status *

Advisory Dept *

Contract nature *

Work orders in last 12 months Currency Average value of work orders

No of current work orders Total value of current work orders

Current work orders

Our customer

Alternate advisors

Save Cancel

785. Type the **Advisor name**.

786. Select the **Type of advisor** from the drop down field.

Chapter 3 - Enrichment and Analysis

787. If the advisor has signed contract with your customer, enable the **Signed contract** switch.

788. If the **Signed contract** switch is enabled, select the **Start date** and **End date** of the contract by clicking the calendar icon.

789. Type the following details of the advisor in corresponding fields:

- Role
- Responsibility
- Experience summary
- Legal status
- Advisory Dept

790. If the **Signed contract** switch is enabled, select the **Contract nature**.

791. In the **Work orders in last 12 months** field, specify the work orders taken by the Advisor in last 12 months.

792. Search and select the **Currency** for the average value of work orders.

793. Specify the **Average value of work orders** taken in the last 12 months.






794. Specify the **No of current work orders**.



795. Specify the **Total value of current work orders**.

In the **Current work order** section:

796. Click the add icon. The **Work Order Details** window appears:

Work order details

Contract execution date *	Contract related to *
May 2, 2019 	Consultancy 
Start date	End date
May 15, 2019 	Oct 2, 2020 
Value of contract *	Status *
\$50,000,000.000	Work in progress 

797. Select the date in which contract with the Advisor is signed, by clicking the calendar icon in the **Contract execution date** field.

798. Select the department to which the Advisor contract is related from the **Contract related to** drop down list.

799. Select the contract **Start date** and **End date** by clicking the calendar icon.

Chapter 3 - Enrichment and Analysis


800. Specify the **Value of contract**.

801. Select the work **Status** from the drop down field.

802. Click **Save**. Current work order details are added and listed in the **Current work orders** section as shown below:

Current work orders

+ ✎ 🗑

	Contract sign date : May 02 2019	Start date : May 15 2019	End date : Oct 02 2020	⋮
	Value of contract : \$50,000,000.00	Contract related to : Consultancy	Status : Work in progress	

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

803. To modify the added current work order detail, select the required item and click the edit icon.

804. To delete the added current work order detail, select the required item and click the delete icon.

In the **Our Customers** section:

Our customer

Internal rating Default Grading 1	Is borrower <input checked="" type="checkbox"/>	Currency USD	Total exposure \$6,000,000.000
Deposit account held * <input checked="" type="checkbox"/>	No of deposit accounts 3	Currency USD	Total deposit amount \$5,000,000.000

805. Select your bank's **Internal rating** for the Advisor.

806. If the Advisor is a borrower in your bank, enable the **Is borrower** switch.

807. Search and select the **Currency** for the Total exposure.

808. Specify the Advisor's **Total exposure** amount in your bank.

809. If the Advisor holds a deposit account in your bank, enable the **Deposit account held** switch.

810. If the **Deposit account held** switch is enabled, specify the **No of deposit accounts** held by the Advisor.

811. Search and select the **Currency** for the total deposit amount.

812. In the **Total deposit amount** field, specify the total amount deposited by the Advisor in your bank.

Chapter 3 - Enrichment and Analysis

In the **Alternate Advisors** section:

The screenshot shows the 'Alternate advisors' form. On the left, there are input fields for 'Company name *', a dropdown for 'Advisor type *' set to 'Corporate', and a toggle for 'Any past transactions' which is currently turned on. Below these are 'Add' and 'Clear' buttons. The main area on the right is empty and contains the text 'No items to display.'. At the bottom right of the form are 'Save' and 'Cancel' buttons.

813. Type the alternate Advisor's **Company name**.

814. Select the **Advisor type** from the drop down list.

815. Enable the **Any past transactions** switch, if the alternate Advisor has past transactions record.

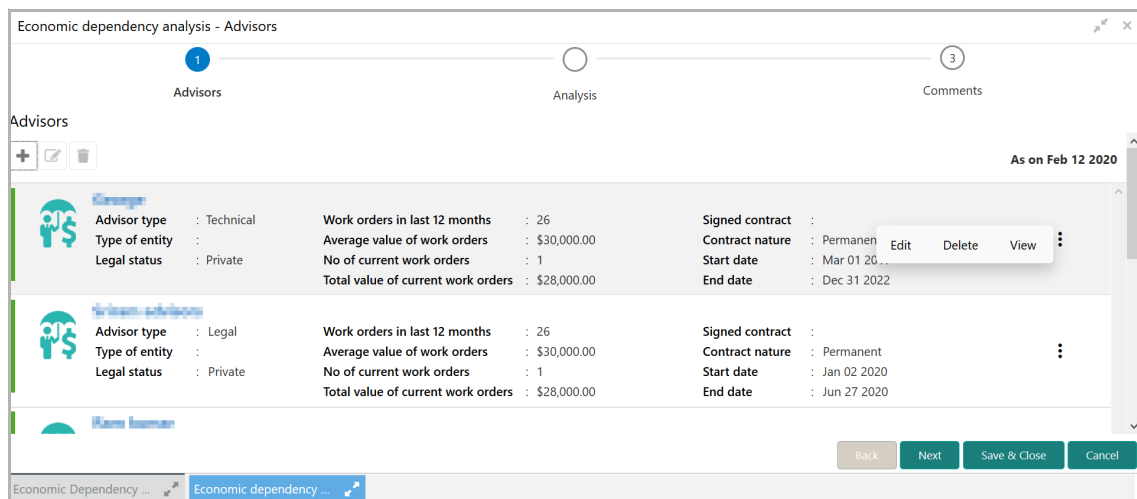
816. Click **Add**. Alternate Advisor detail is added as shown below:

The screenshot shows the 'Alternate advisors' form after an item has been added. The 'Company name *' field is now populated with a value. The 'Advisor type *' dropdown is now set to 'Select advisor type'. The 'Any past transactions' toggle is now turned off. The main area on the right displays a single item with a circular icon containing a 'y', followed by the text 'Company name : [redacted] Advisor type : Corporate Any past transactions : Yes'. Below this is a pagination control showing 'Page 1 of 1 (1 of 1 items)' with navigation arrows. At the bottom right of the form are 'Save' and 'Cancel' buttons.

817. To **Update**, **Delete**, and **Clear** the alternate Advisor detail, select the required item and click the corresponding option.

818. Click **Save** in the New Advisor window. Advisor details are added and displayed in the *Advisors* page.

Chapter 3 - Enrichment and Analysis



819. To Edit, Delete or View the added Advisor detail, click the hamburger icon in required item and select the corresponding option.

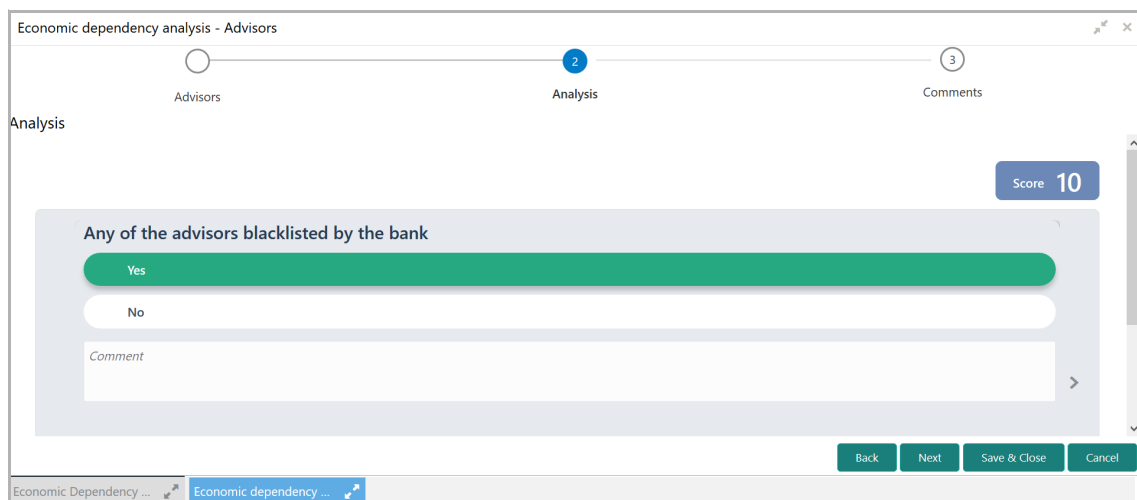


The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Advisor detail.

To modify and delete the Advisor detail using these icons, select the item from the list first and then click the respective icon.

Analyzing Advisor Details

820. To analyze the Advisor details, click **Next** in the *Advisors* page. The *Analysis* page appears:



Chapter 3 - Enrichment and Analysis

821. Select the answer for all the questions. A score is generated for the Advisor based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

822. Click **Next**. The *Comments* page appears:

Economic dependency analysis - Advisors

Advisors Analysis Comments

Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

823. Type the overall Comments for the Advisor Analysis.

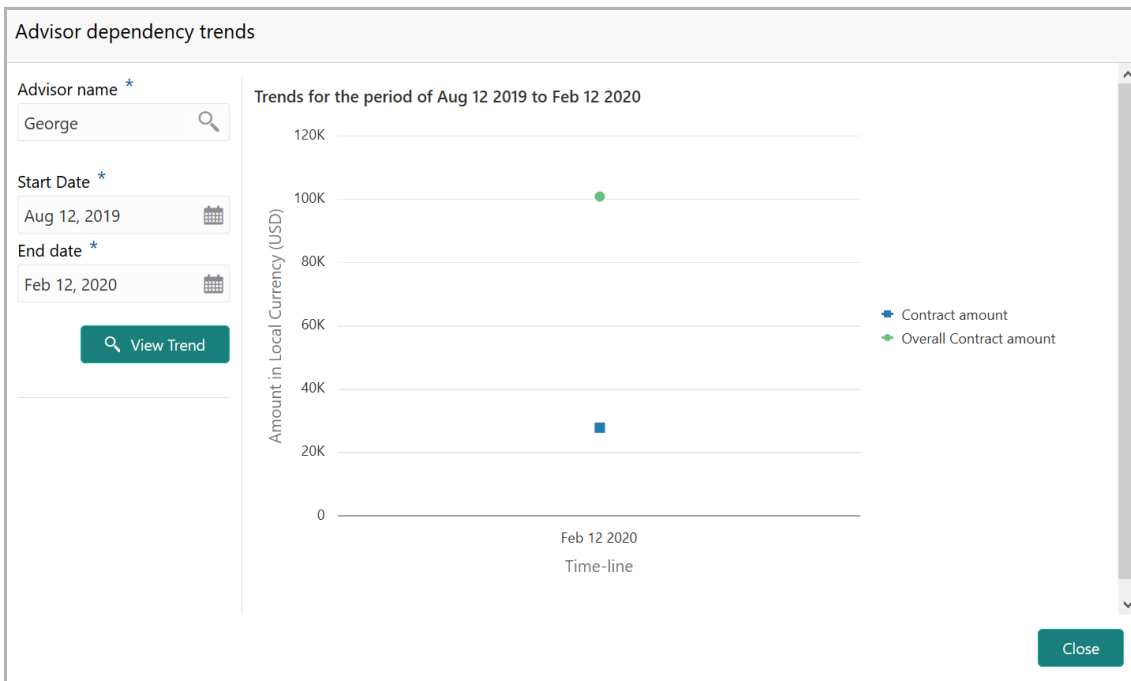
824. Click **Post**. Comments are posted below the **Comments** box.

825. Click **Submit**.

Chapter 3 - Enrichment and Analysis

Viewing Dependency Trends

To view the Advisor dependency trends, click the trend analysis icon beside the capture icon in **Advisors** tile. The *Advisor Dependency Trends* window appears:



826. Search and select the **Advisor name**.

827. Specify the **Start date** and the **End date** by clicking the calendar icon.

828. Click **View Trend**. Advisor dependency trend appears for the selected period.

829. To exit the window, click **Close**.

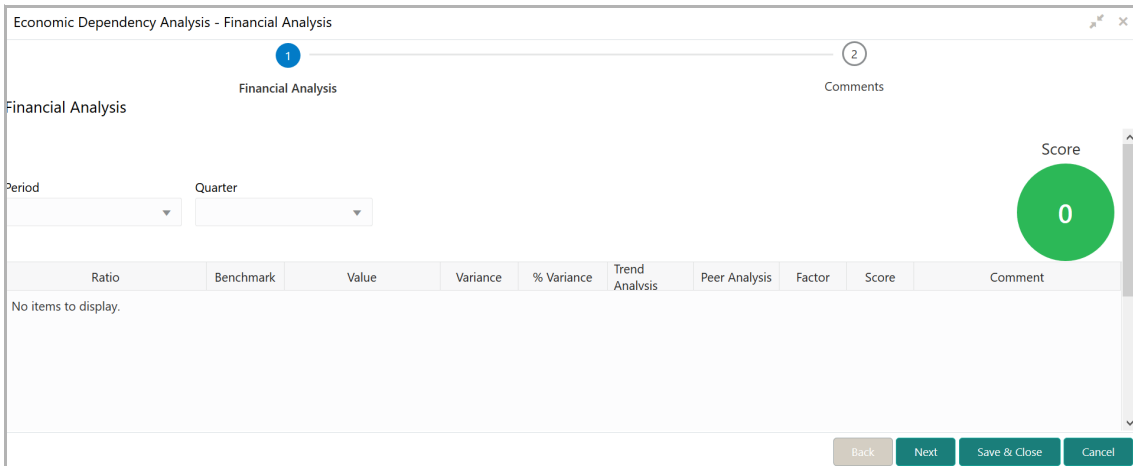
Financial Analysis

This tile allows you to perform financial analysis and check the customer's financial status for a particular year. For this, you must upload the following financial documents: 'Balance Sheet', 'Profit & Loss Statement' and 'Cash Flow Statement' to the system.

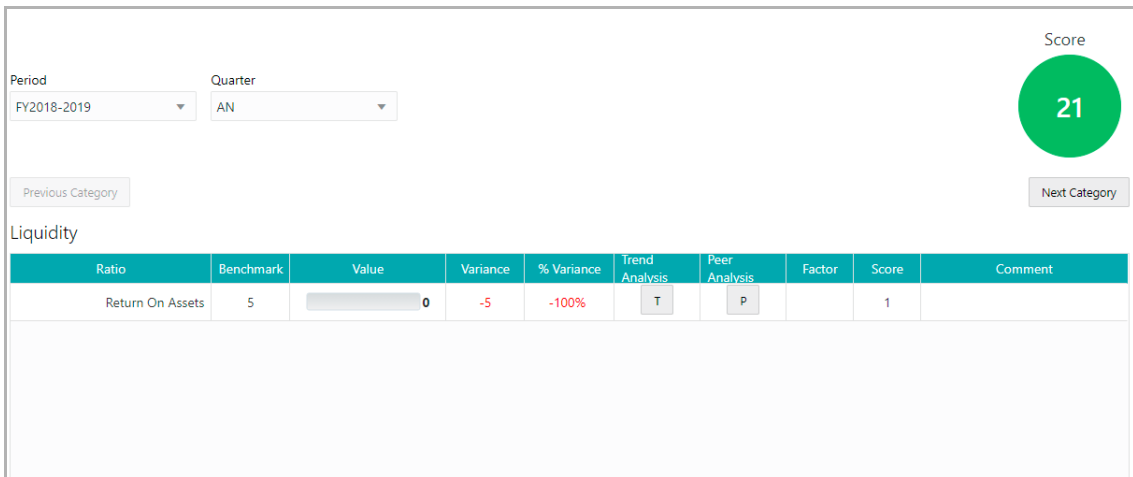
Refer 'Uploading Financial Documents' chapter for information on uploading the financial documents.

830. Click **Enrich** in the Financial Analysis tile. The *Financial Analysis* page appears:

Chapter 3 - Enrichment and Analysis



831. Select the **Period** and **Quarter** for which you want to view the customer's financial performance. The system displays the financial **Value** derived from the customer's financial documents along with the bank's **Ratio**, **Benchmark** and **Variance** for the following elements: Liquidity, Efficiency, Solvency, and Profitability.



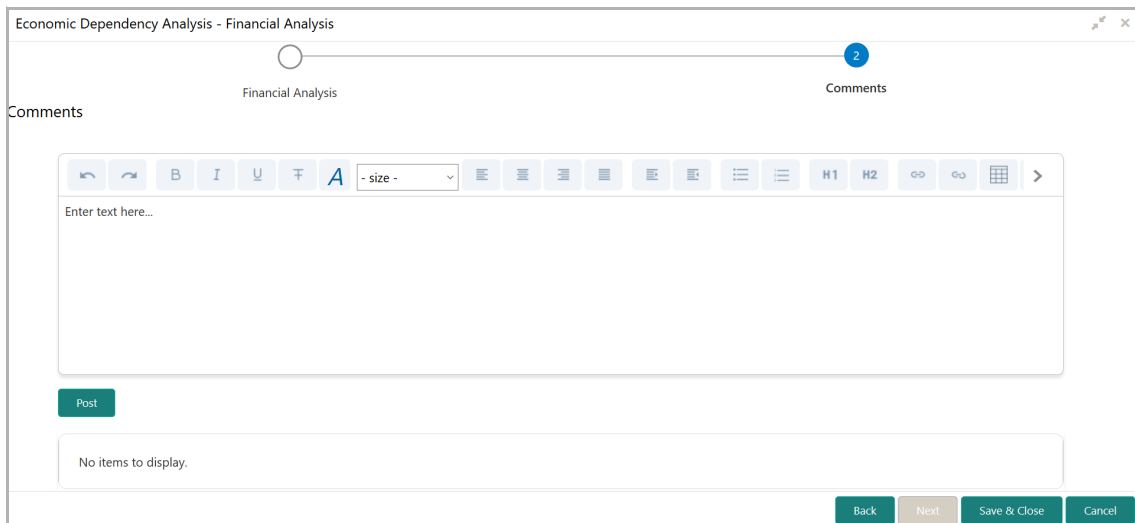
832. Click **Next Category** and view the financial value and score for other elements.

833. To perform Trend Analysis for an element, click the **T** icon in **Trend Analysis** column.

834. To perform Peer Analysis for an element, click the **P** icon in **Peer Analysis** column.

835. After performing financial analysis, click **Next**. The *Comments* page appears:

Chapter 3 - Enrichment and Analysis



836. Type the overall Comments for the Financial Analysis.

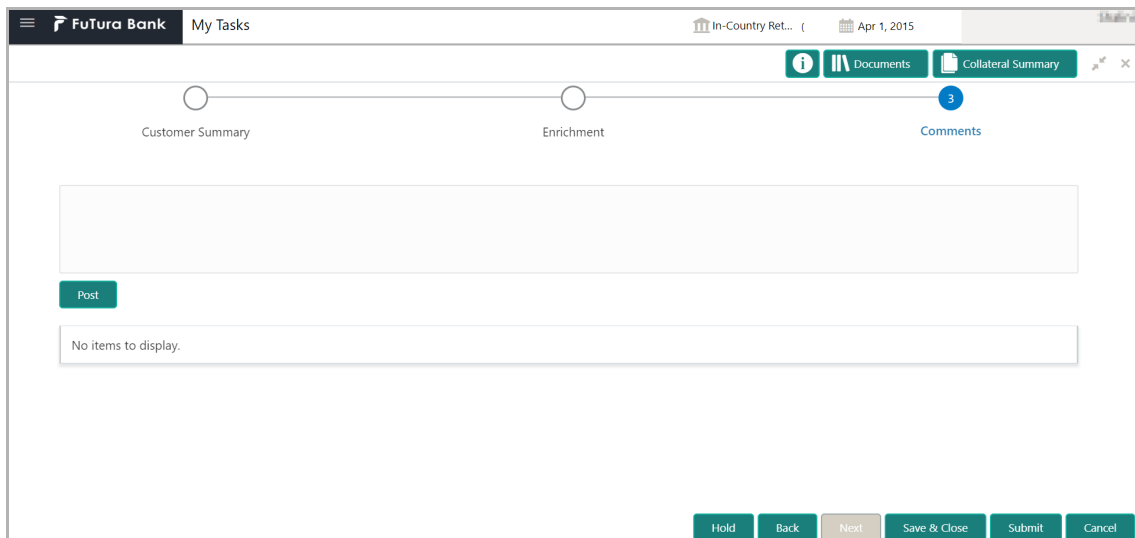
837. Click **Post**. Comments are posted below the **Comments** box.

838. Click **Submit**.

Comments

This page allows to post comments for the overall enrichment process. Posting comments help the reviewer and approver in understanding the customer dependency on each parameter.

839. Click **Next** in the *Enrich and Analyze* page, the *Comments* page appears:



840. Type the comments and click **Post**.

841. To hold the enrichment process, click **Hold**.

842. To go back to the previous page, click **Back**.

Chapter 3 - Enrichment and Analysis

843. To save and exit the process, click **Save & Close**.

844. To go to the next stage, click **Submit**.

845. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, checklist window appears.

846. Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Review stage.

Chapter 3 - Review

Review

In this stage, the Reviewer can review the customer's economic dependency details and post the review comments.

1. To acquire the Review task, navigate to Tasks > Free Tasks. The *Free Task* page appears.
2. **Edit** the required Review task. The *Review - Customer Summary* page appears:

The screenshot shows the 'Economic Dependency Analysis - Review' interface. At the top, there are three numbered steps: 1. Customer Summary, 2. Review, and 3. Comments. The current step is 'Customer Summary'. The page displays the following sections:

- Customer Information:** A Domestic entity established & operating as a Proprietorship Company in. Customer ID: PTY20903699. Register No: [blank]. Legal Status: Proprietorship. Liability Amount: [blank]. Is KYC Compliant: No. Share Holders: 0. Contractors: 0. Guarantors: 0. Bankers: 0.
- Facility Summary:** Total funded - \$0.00. Total non funded - \$0.00. Facility summary list.
- Collateral summary:** Total collateral value: 0. Customer LTV: 0%. No data to display.
- Existing Facilities:** Total existing facilities: \$0.00. (0). Takeover amount: \$0.00. (0). Takeover in this application: \$0.00. (0).
- Covenants:** Financial: 0. Non Financial: 0. Met: 0. Breached: 0. Total: 0.
- Terms & conditions:** Pre disbursement: 0. Post disbursement: 0.
- Upcoming events:** May 2020. No items to display.
- Group entities:** 1.
- Scores:** 14 of 35. 40.0%.
- Credit Evaluation:** Fair. 40.0%. 14 of 35.
- Ratings:** No items to display.
- WIP Applications:** No items to display.

At the bottom, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

3. View the customer summary and click **Next**. The *Review* page appears:

Chapter 3 - Review

Economic Dependency Analysis - Review
Documents

Customer Summary
Review
Comments

Review

Basic Info

Debtors Score: 10

Debtor aging

Top Customers

Creditors Score: 4

Creditor aging

Top Suppliers

Top Customers Score: 13

Total sales value: **\$12.0M**

Top Suppliers Score: 15

Total purchase value: **\$1.0M**

Country exposure Score: 14

Country: GB

Currency exposure Score: 8

Hedging: [Dropdown]

Currency: USD

Shareholders Score: 22

Shareholding %

Shareholder type

Bankers Score: 10

Total assets value: **\$495.0K** Total liability value: **\$333.0K**

Guarantors Score: 14

Total guarantee on behalf of customer

Insurers Score: 15

Management Team Score: 17

Steve Finn

Shareholding %: 25%

Analy Walker

Shareholding %: 18%

Executive Position

Directors Score: 19

Alison Brindley

Shareholding %: 22%

Executive Position

Rajeev Chohan

Shareholding %: 17%

Contractors Score: 12

Total contract value: **\$105.0K**

Advisors Score: 10

Total contract value: **\$101.0K**

Hold
Back
Next
Save & Close
Cancel

Chapter 3 - Review

4. Click the search icon in all the tiles and view the dependency details of all the dimensions.

Upon clicking the search icon, the <dimension name> details page appears. For example, if the user clicks the search icon in the **Debtors** tile, the *Debtor details* page appears as shown below:

Economic dependency analysis - Debtors

1 Debtor details 2 Analysis 3 Comments

Debtor details

▶ Outstanding debtor amount breakup

▲ Key debtors

82.22% of total amount is contributed by key debtors listed below

	Debtor amount : \$15,000.00	Sales percentage : 22%	Debtor turnover days : 15	View
	Current year sales : \$0.00	Previous year sale : \$0.00	Last year before previous : \$0.00	
	Debtor amount : \$22,000.00	Sales percentage : 36%	Debtor turnover days : 23	
	Current year sales : \$0.00	Previous year sale : \$0.00	Last year before previous : \$0.00	

Page 1 of 1 (1-2 of 2 items) < 1 >

Back Next Save & Close Cancel

5. Click the hamburger icon in the required item and **View** the details.
6. After viewing dependency details of all the dimensions, click **Next** in the *Review* page. The *comments* page appears:

Economic Dependency Analysis - Review

Customer Summary Review Comments

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

7. **Post** the overall **Comments** for the Review stage.
8. To hold the Review process, click **Hold**.
9. To go back to the previous page, click **Back**.
10. To save and exit the page, click **Save & Close**.
11. To submit the task, click **Submit**.

Chapter 3 - Review

12. To cancel the review task, click **Cancel**.

Upon clicking the **Submit** button, The *Checklist* window appears.

13. Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Recommendation stage.

Chapter 3 - Recommendation

Recommendation

In this stage, the Approver can approve the Economic Dependency Analysis task or initiate review process for the analysis based on the customer's economic dependency details.

1. To acquire the Recommendation task, navigate to Tasks > Free Tasks. The *Free Task* page appears.
2. **Edit** the required Recommendation task. The *Recommendation - Customer Summary* page appears:

Economic Dependency Analysis - Recommendation

Customer Summary Analysis Recommendation

Customer Summary

organizationName

Customer Information

A Domestic entity established & operating as a Proprietorship Company in

Customer ID: PTY20903699 Register No: Legal Status: Proprietorship Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$0.00 Total non funded - \$0.00 Facility summary list

No data to display

Collateral summary

Total collateral value: 0 Customer LTV: 0%

No data to display

Existing Facilities

Total existing facilities: \$0.00- (0) Takeover amount: \$0.00- (0) Takeover in this application: \$0.00- (0)

Covenants

Financial: 0 Non Financial: 0 Met: 0 Breached: 0 Total: 0

Terms & conditions

Pre disbursement: 0 Post disbursement: 0

Group entities

1

Scores

21 60.0%

21 of 35

Credit Evaluation: Good 60.0% 21 of 35

Ratings

No items to display.

WIP Applications

No items to display.

Upcoming events

May 2020

WK	S	M	T	W	T	F	S
17						1	2
18	3	4	5	6	7	8	9
19	10	11	12	13	14	15	16
20	17	18	19	20	21	22	23
21	24	25	26	27	28	29	30
22	31						

Hold Back Next Save & Close Cancel

Chapter 3 - Recommendation

3. View the customer summary and click **Next**. The *Analysis* page appears:



Chapter 3 - Recommendation

4. Click the search icon in all the tiles and view the dependency details of all the dimensions.

Upon clicking the search icon, the <dimension name> details page appears. For example, if the user clicks the search icon in the **Debtors** tile, the *Debtor details* page appears as shown below:

Economic dependency analysis - Debtors

1 Debtor details 2 Analysis 3 Comments

Debtor details

Financial year	Quarter	Total debtor amount	Debtor turnover days
FY2019-2020	AN	\$45,000,000	0

Fetch

▶ Outstanding debtor amount breakup

▲ Key debtors

82.22% of total amount is contributed by key debtors listed below

Debtor amount	: \$15,000.00	Sales percentage	: 22%	Debtor turnover days	: 15	View
Current year sales	: \$0.00	Previous year sale	: \$0.00	Last year before previous	: \$0.00	

Back Next Save & Close Cancel

5. Click the hamburger icon in the required item and **View** the details.
6. After viewing dependency details of all the dimensions, click **Next** in the *Analysis* page. The *Recommendation* page appears:

Economic Dependency Analysis - Recommendation

Customer Summary Analysis Recommendation

Recommendation

Recommendation Initiate review No action needed

Enter your comments here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

7. Select the Recommendation option. The options available are: Initiate review and No action needed.
8. **Post** the overall **Comments** for the Recommendation stage.
9. To hold the Recommendation task, click **Hold**.
10. To go back to the previous page, click **Back**.

Chapter 3 - Recommendation

11. To save and exit the page, click **Save & Close**.
12. To submit the task, click **Submit**.
13. To cancel the Recommendation task, click **Cancel**.

Upon clicking the **Submit** button, The *Checklist* window appears.

14. Select the **Outcome** as Proceed and click **Submit**.

The Economic Dependency Analysis process is completed if the “No action needed” is selected as **Recommendation**.

If “Initiate review” option is selected as **Recommendation**, the system creates Review task for the Economic Dependency Analysis.

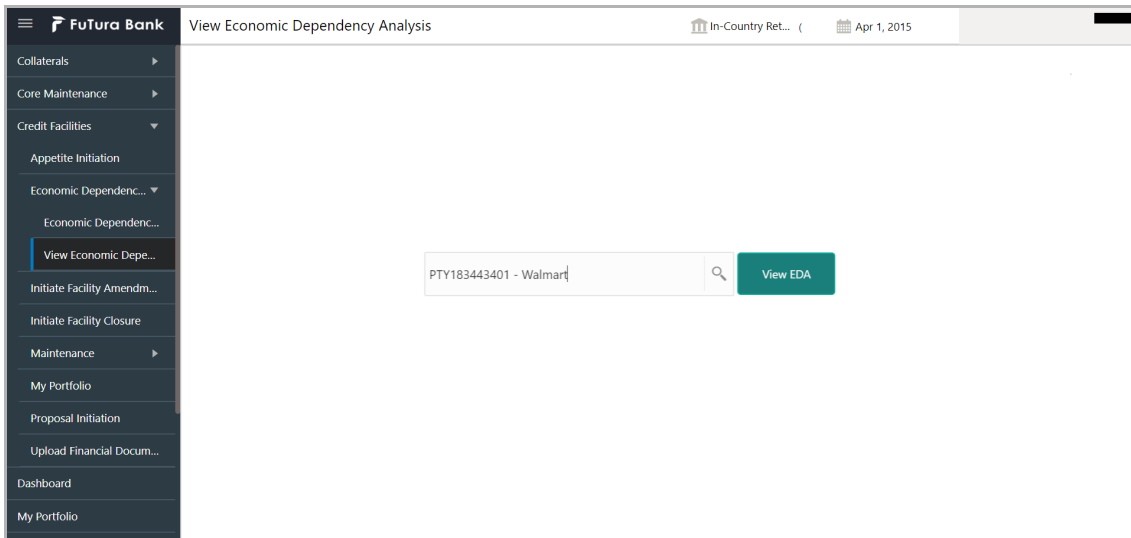
Chapter 3 - Dependency Query

Economic Dependency Query

After the completion of economic dependency analysis, the analysis result can be viewed in OBCFPM at any time.

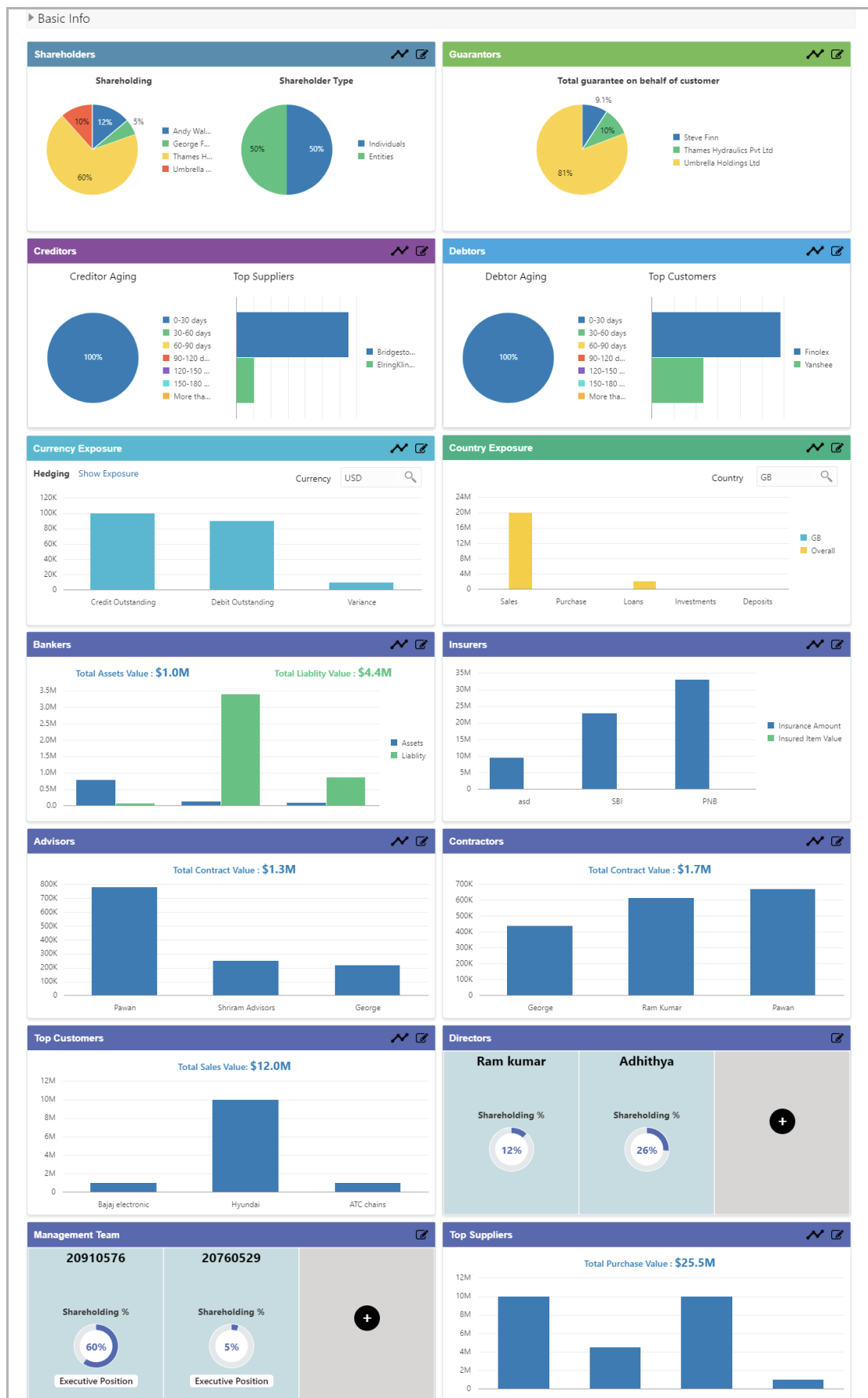
To view the economic dependency analysis result, perform the following steps:

1. Navigate to **Credit Facilities > Economic Dependency Analysis > View Economic Dependency Analysis**.



2. Search and select the required customer ID from the list.
3. Click the **View EDA** button. Analysis Information appears:

Chapter 3 - Dependency Query



Chapter 3 - Dependency Query

4. To view the customer's economic dependency on the following parameters, click the view icon in the corresponding tile:

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


5. To view the trend analysis graph for all the parameters, click the trend analysis icon in corresponding tile.

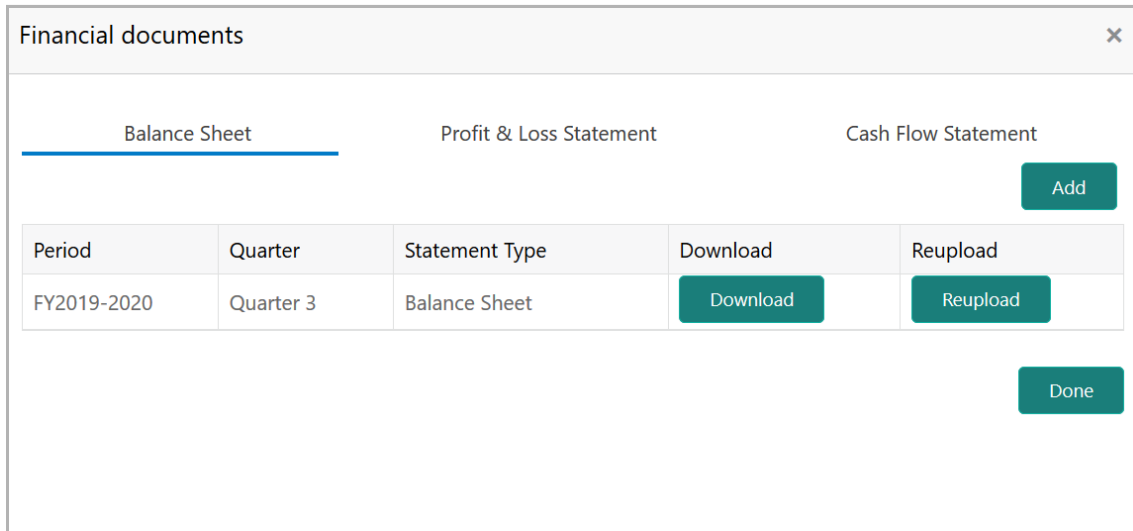
Chapter 3 - Financial Documents

Uploading Financial Documents

Financial documents are mandatory for the system to perform financial analysis. It must be uploaded before performing the financial analysis in Enrich and Analyze stage.

Steps to upload financial documents

1. Click  at the top right corner of any page. The *Financial Documents* window appear:



Period	Quarter	Statement Type	Download	Reupload
FY2019-2020	Quarter 3	Balance Sheet	Download	Reupload

In the above window, you can upload the following documents for financial analysis:

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

2. To upload a specific financial document, click on the corresponding tab and then click **Add**. The *Document Upload* window appears:

Chapter 3 - Financial Documents

The screenshot shows a window titled "Balance Sheet Details". At the top, there are two dropdown menus: "Period *" with the value "FY2019-2020" and "Quarter *" with the value "Q3". Below these is a dashed rectangular box containing the text "Drop files here or click to select". Underneath this box is the text "Current selected files:". At the bottom right of the window are two buttons: "Cancel" and "Add".

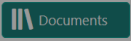
3. Select the **Period** and **Quarter** for which you want to upload financial documents.
4. In the **Drop files here or click to select** section, click and upload or drag and drop the required document. Current selected files count is updated to display the number of documents added.
5. Click **Add**. Document is uploaded and displayed in the *Financial Documents* window.
6. To download the added document, click **Download** in the Download column.
7. To upload the document again, click **Reupload** in the Reupload column. This will override the already uploaded document.
8. To exit the *Financial Documents* window, click **Done**.

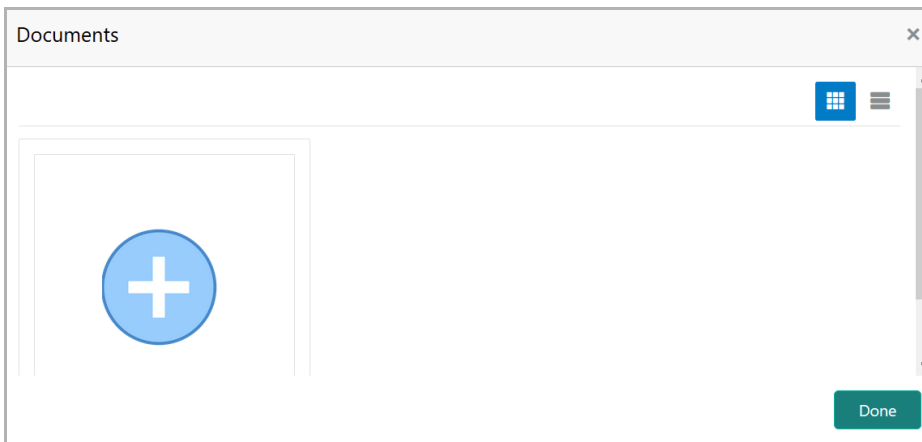
Chapter 3 - Supporting Documents

Uploading Supporting Documents

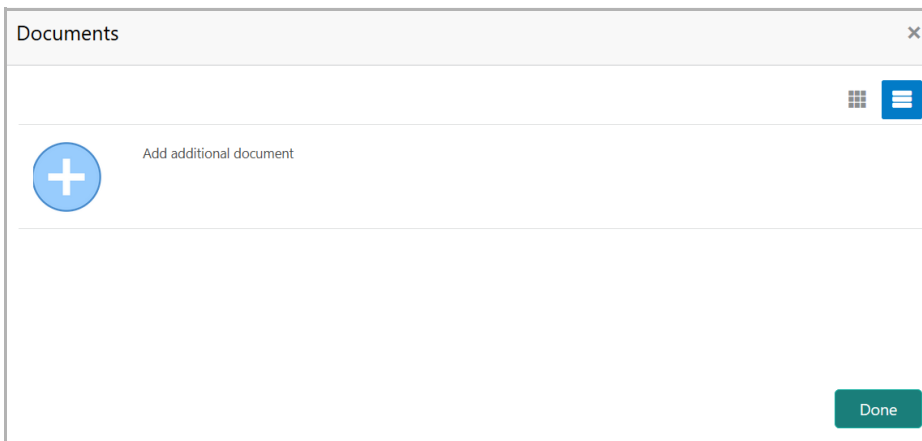
In OBCFPM, supporting documents for Economic Dependency Analysis (EDA) can be uploaded in any stage of EDA process. Uploading supporting documents help the approver in making better decisions.

Steps to upload documents

1. Click  at the top right corner of any page. The *Documents* window appear:

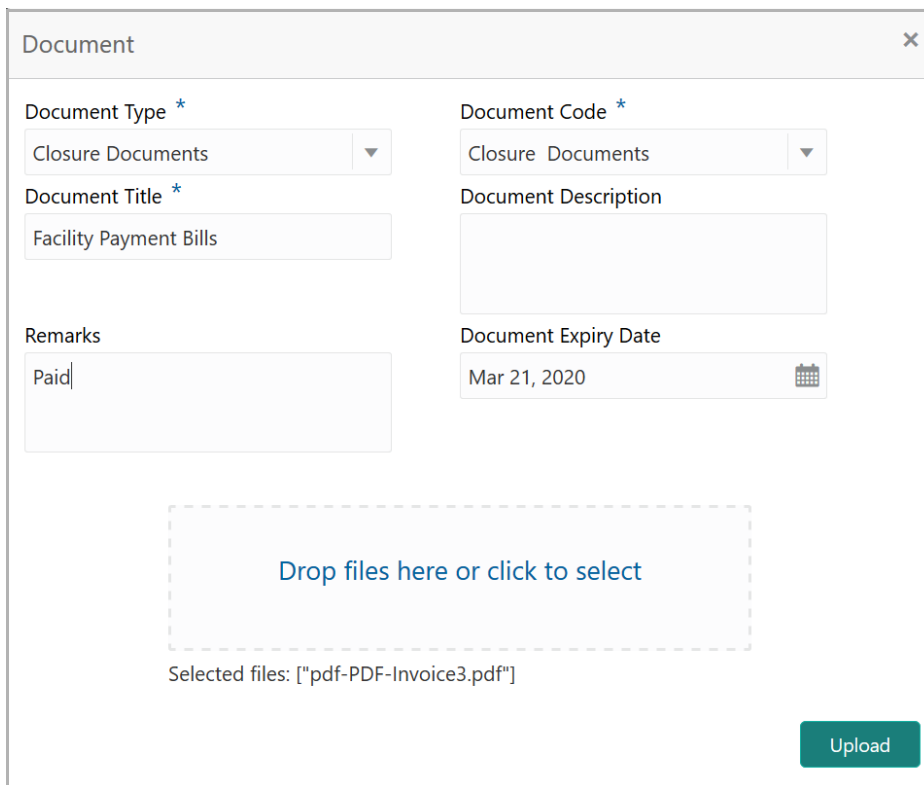


2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below:



3. Click the add icon. The *Document Details* window appears:

Chapter 3 - Supporting Documents



4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks** if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

10. Click **Upload**. The *Checklist* window appears:

Chapter 3 - Supporting Documents

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

* Outcome Proceed Submit

11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in the Document window.
13. To edit or delete the document, click the edit or delete icons.

Chapter 3 - Reference and Feedback

Reference and Feedback

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 Retail Mid Office Installation Guides

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