

Economic Dependency Analysis User Manual

Oracle Banking Credit Facilities Process Management Cloud Service

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Oracle Banking Credit Facilities Process Management Cloud Service 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 • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

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

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 links: Collaterals, Core Maintenance, Credit Facilities, Economic Dependence, Initiate Facility Closure, Maintenance, My Portfolio, Upload Financial Document, 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: Customer ID (PTY192560509), Register No (IN001989087), Legal Status (Proprietorship), Liability Amount (\$22,000,000.00), and Is KYC Compliant (No). There are also buttons for Share Holders, Contractors, Guarantors, and Bankers. At the bottom, there is a search bar with the customer ID and buttons for '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.

Economic Dependency Analysis - Enrich And Analyse

1 Customer Summary 2 Enrich and Analyze 3 Comments

Customer Summary

organizationName

Customer Information

A Domestic entity established & operating as a Proprietorship Company in

Customer ID: PTY20903699

Register No: [icon]

Legal Status: Proprietorship

Liability Amount: [icon]

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

Facility Summary

Total funded - \$0.00

Total non funded - \$0.00

No data to display

No data to display

[Facility summary list](#)

Group entities

1

Collateral summary

0

Total collateral value

0%

Customer LTV

No data to display

Existing Facilities

\$0.00- (0)

Total existing facilities

\$0.00- (0)

Takeover amount

\$0.00- (0)

Takeover in this application

Covenants

0

Financial

0

Non Financial

0

Met

0

Breached

0

Total

Terms & conditions

0

Pre disbursement

0

Post disbursement

Scores

8

22.9 %

8 of 35

Credit Evaluation

Fair

22.9 %

8 of 35

Ratings

No items to display.

WIP Applications

No items to display.

Upcoming events

May 2020

No items to display.

Hold Back Next Save & Close 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

1

Financial documents

2

Documents

3

Customer Summary

Enrich and Analyze

Comments

Enrich and Analyze

Basic Info

Loan Account Conduct

Loan Outstanding

No data to display

All amounts are in local currency (USD)

Working Capital Account Conduct

Utilization

No data to display

All amounts are in local currency (USD)

Debtors

Enrich

Creditors

Enrich

Top Customers

Enrich

Top Suppliers

Enrich

Country Exposure

Enrich

Currency Exposure

Enrich

Shareholders

Enrich

Bankers

Enrich

Guarantors

Enrich

Insurers

Enrich

Management Team

Enrich

Directors

Enrich

Contractors

Enrich

Advisors

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		00		00
Total		Standard		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 *	Currency *	Sanctioned amount *	Sanctioned date *
4678930399	INR	₹500,000.00	Mar 2, 2020
Tenor (in Months)	Maturity date *	Rate of interest	Repayment frequency *
24	Mar 2, 2022	10	Monthly
Repayment amount	Outstanding as per schedule	Actual outstanding	Discrepancy
₹21,000.00	₹250,000.00		☐
Last payment date *	Next payment date *	Account classification *	Overdue days
Mar 2, 2021	Apr 2, 2021	Standard	

Save Cancel

- Specify the **Loan account number**.
- Search and select the **Currency** for sanctioned amount.
- Specify the **Sanctioned amount** as per loan account.
- Click the calendar icon and select the loan **Sanctioned date**.
- Specify the loan **Tenor (in Months)**.
- Click the calendar icon and select the loan **Maturity date**.
- Specify the **Rate of interest** at which the loan is offered.
- Select the loan **Repayment frequency** from the drop down list. The options available are Monthly, Yearly, Half Yearly and Quarterly.
- Specify the loan **Repayment amount** paid by the customer.
- Specify the loan **Outstanding as per schedule** amount.
- 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:

Early warning indicator - Loan account analysis

1 2 3

Loan Account Analysis Analysis Comments

Loan Account Analysis

Account overview

01 Total 01 Standard 00 Overdue

4678930399 Standard

Sanctioned amount	: ₹500,000.00	Tenor (in Months)	: 24	Repayment amount	: ₹31,000.00
Rate of interest	: 10%	Repayment frequency	: Monthly	Outstanding as per schedule	
Sanctioned date	: Mar 02 2020	Next payment date	: Apr 02 2021	Actual outstanding	
Maturity date	: Mar 02 2022	Last payment date	: Mar 02 2021		

Back Next Save & Close Cancel

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

The screenshot shows the 'Analysis' tab of the 'Early warning indicator - Loan account analysis' window. At the top, there are three tabs: 'Loan Account Analysis', 'Analysis' (selected), and 'Comments'. Below the tabs, there is a 'Total Score' of 0 and a 'Score' of 0. The main area contains a list of questions with radio button options. The first question is 'Overall debtor turnover days' with options: '0 - 30', '30 - 60', '60 - 90', '90 - 120', '120 - 180', and '180 and more'. Below the list is a 'Comment' text area. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

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:

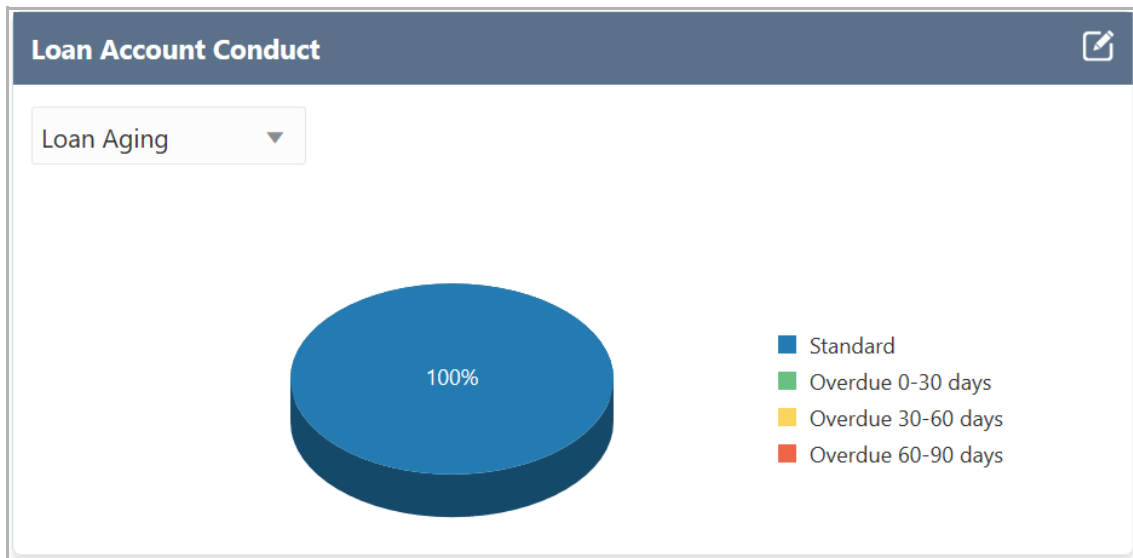
The screenshot shows the 'Comments' tab of the 'Early warning indicator - Loan account analysis' window. At the top, there are three tabs: 'Loan Account Analysis', 'Analysis', and 'Comments' (selected). Below the tabs, there is a rich text editor with a toolbar containing various formatting options (bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, table, etc.). The text area contains the placeholder text 'Enter text here...'. Below the text area is a 'Post' button. At the bottom, there is a message 'No items to display.' and four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



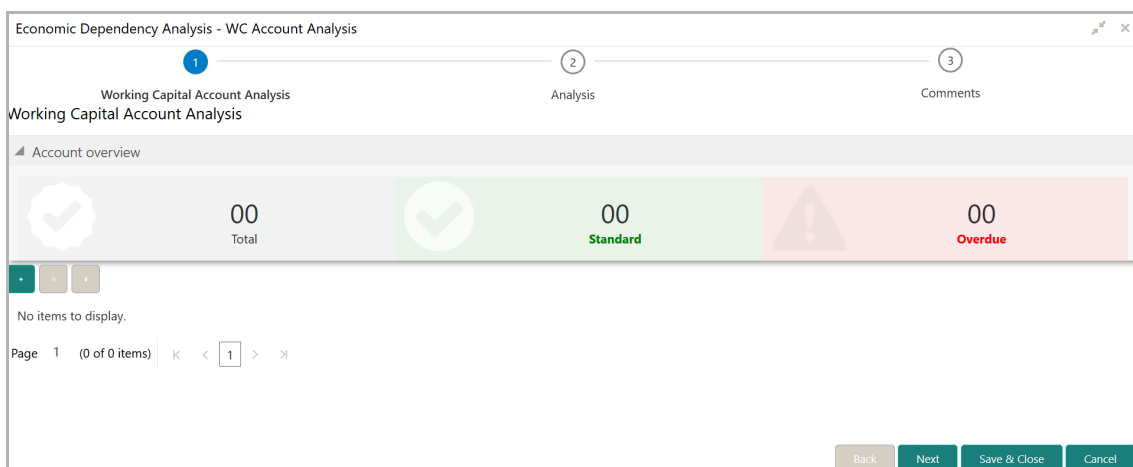
Once the loan account conduct is analyzed, the graphical representation of **Loan Aging** and the **Loan Outstanding** details are displayed in the **Loan Account Conduct** tile. Select the required option from the drop down list in the tile to view necessary information.

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 *
		☐	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:

The screenshot displays the 'Working Capital Account Analysis' interface. At the top, there are three tabs: 'Working Capital Account Analysis' (active), 'Analysis', and 'Comments'. Below the tabs, the 'Account overview' section shows a summary of accounts: 01 Total, 01 Standard, and 00 Overdue. Below this, a detailed view for account 443899000 is shown, indicating it is 'Standard'. The details include: Sanctioned amount: ₹500,000.00, Maturity date: 22-03-02, Next payment date: 21-04-02, Outstanding as per schedule: ₹23,000.00, Rate of interest: 10%, Tenor (in Months): 24, Last payment date: 21-03-02, Actual outstanding: ₹23,000.00, Sanctioned date: 20-03-02, Repayment frequency: Monthly, and Repayment amount: ₹23,000.00. A context menu with options 'Edit', 'Delete', and 'View' is visible over the details. The bottom of the page shows pagination 'Page 1 of 1 (1 of 1 items)' and navigation buttons 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Economic Dependency Analysis - WC Account Analysis

Working Capital Account Analysis Analysis Comments

analysis

Total Score 0 Score 0

Overall debtor turnover days

0 - 30

30 - 60

60 - 90

90 - 120

120 - 180

180 and more

Comment

Back Next Save & Close Cancel

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:

Economic Dependency Analysis - WC Account Analysis

Working Capital Account Analysis Analysis Comments

Comments

Enter text here...

Post

No items to display.

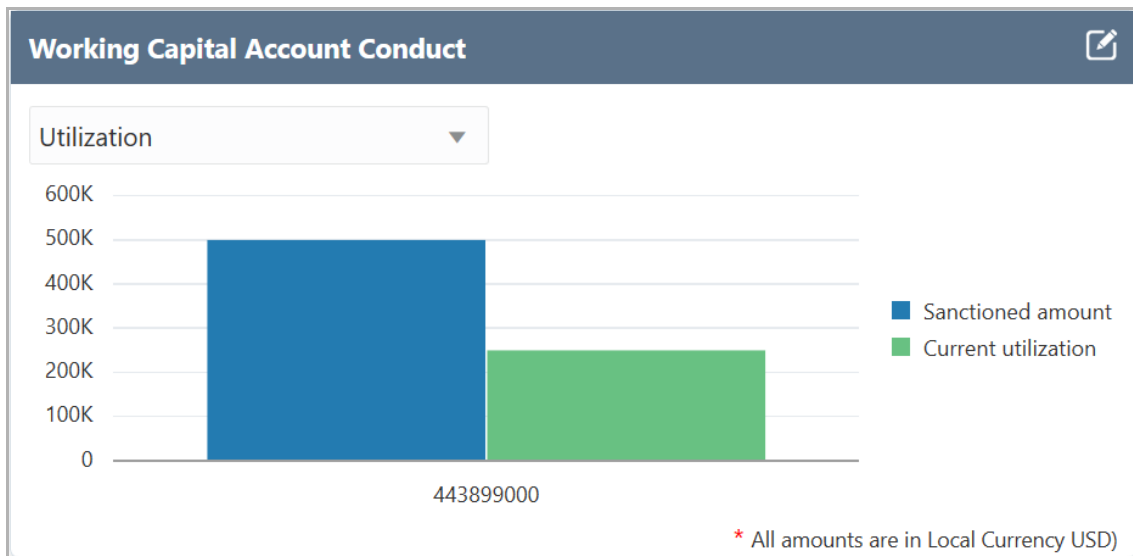
Back Next Save & Close Cancel

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 "Debtor details" form is part of the "Economic dependency analysis - Debtors" window. It features a progress bar with three steps: 1. Debtor details, 2. Analysis, and 3. Comments. The form includes input fields for "Financial year" (FY2019-2020) and "Quarter" (AN), and read-only fields for "Total debtor amount" (\$45,000,000) and "Debtor turnover days" (65). A "Fetch" button is located below the input fields. Below the form, there are expandable sections for "Outstanding debtor amount breakup" and "Key debtors". At the bottom, there are buttons for "Back", "Next", "Save & Close", and "Cancel".

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

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

1 Debtor details 2 Analysis 3 Comments

Debtor details

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 'Sale detail' window with the following fields and values:

Field	Value
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

Buttons: Save, 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

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

Year

: Refine Machinery

: 2019

Sales percentage

Quantity sold

: 90%

: 9000

Sale value

Frequency

: \$900,000,000.00

: 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

Sale value currency *

USD

Sales percentage

80

Sale description

10000 oil refine machinery

Quantity sold

10,000

Sale value *

\$100,000,000.000

Supply frequency

Quarterly

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

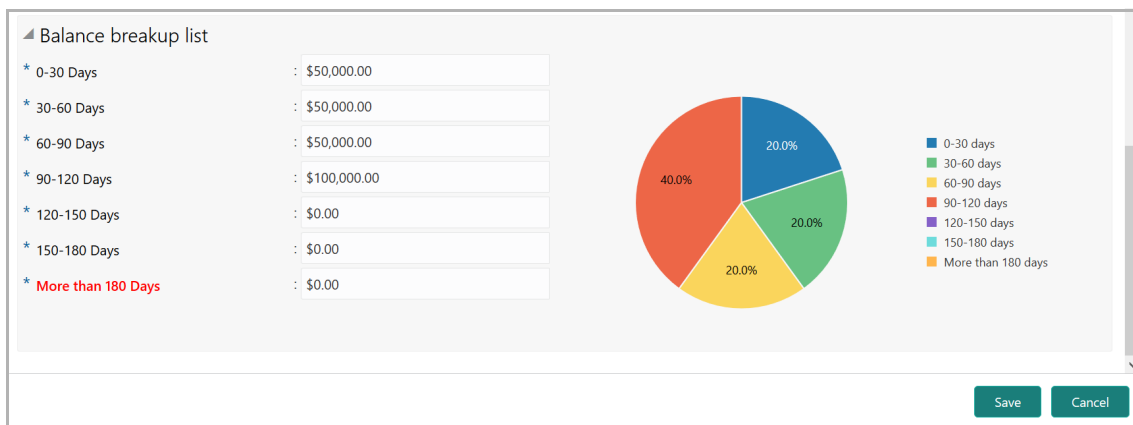
103. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:

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 >					

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:



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**.

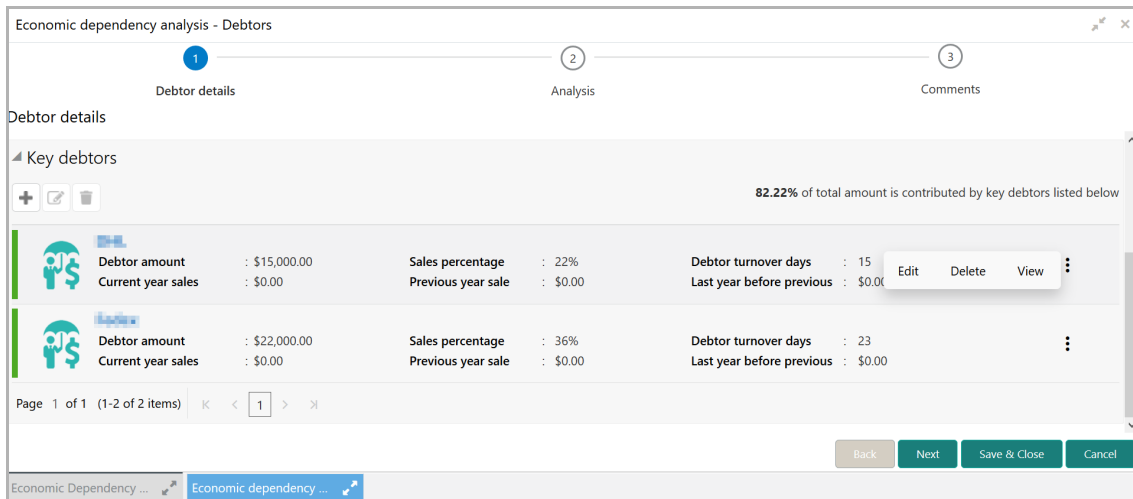
112. Specify the balance payment pending for **More than 180 Days**.



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:



Economic dependency analysis - Debtors

Debtor details Analysis Comments

Debtor details

Key debtors

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

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

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

Back Next Save & Close Cancel

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:

Economic dependency analysis - Debtors

Debtor details Analysis Comments

Analysis

Score 4

Contribution of largest customer

Less than 10%

10% - 15%

15% - 20%

20% - 25%

25% and more

Comment

Back Next Save & Close Cancel

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:

Economic dependency analysis - Debtors

Debtor details Analysis Comments

Comments

Enter text here...

Post

Back Next Save & Close Cancel

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

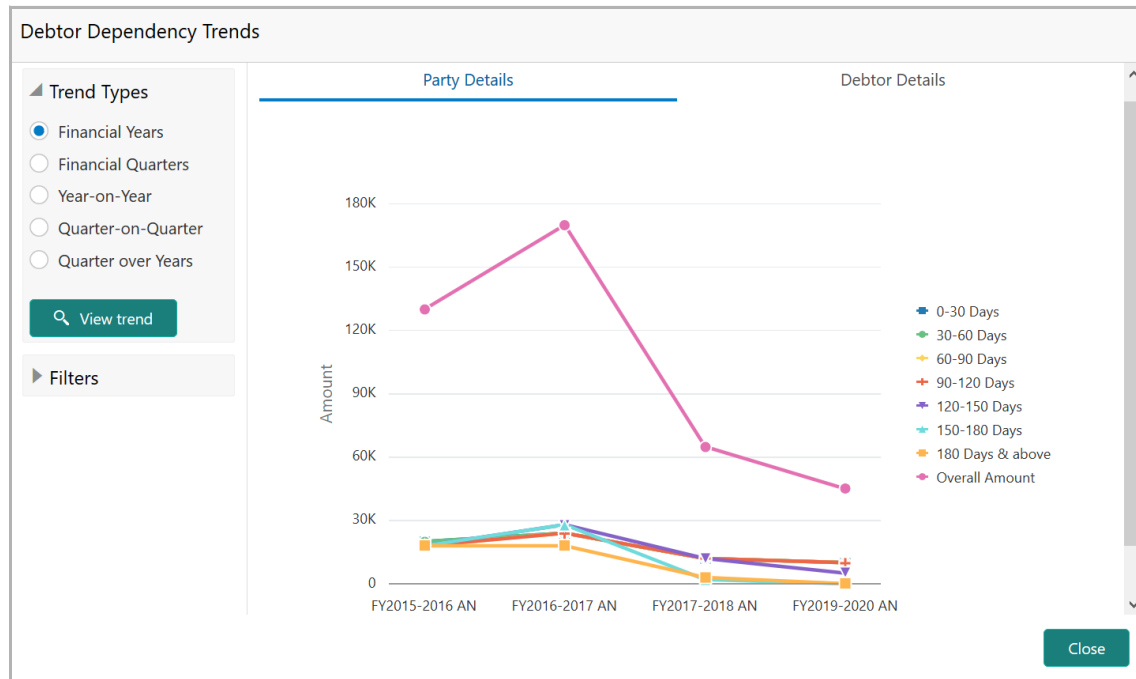
Chapter 3 - Enrichment and Analysis

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:

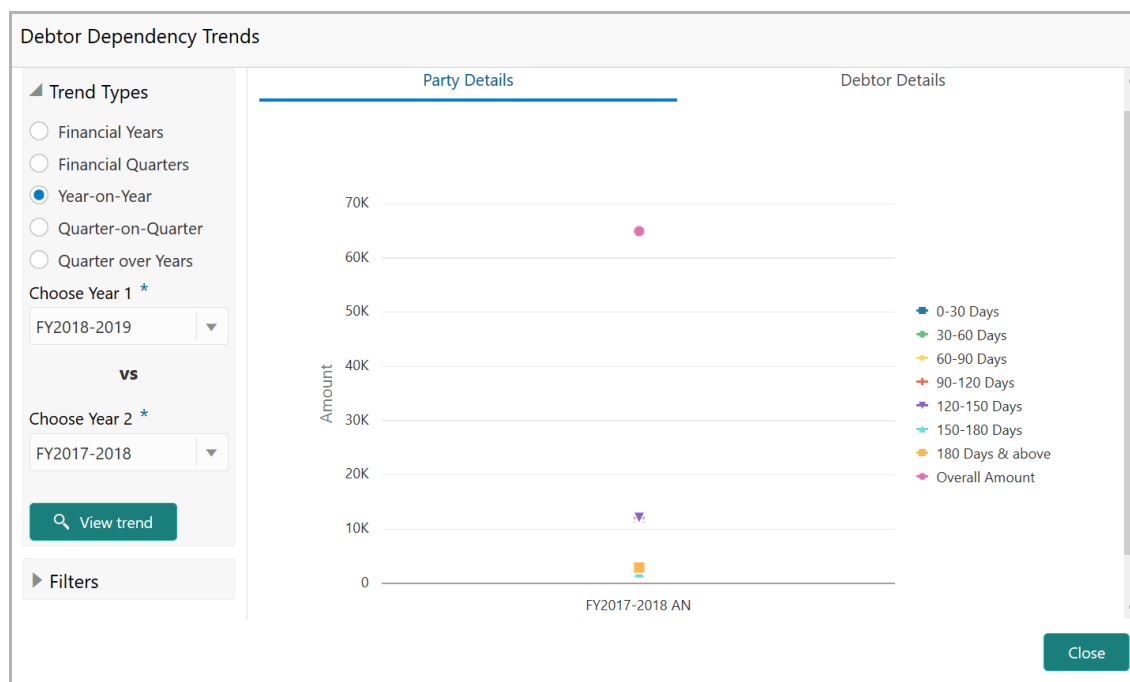
Chapter 3 - Enrichment and Analysis



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:

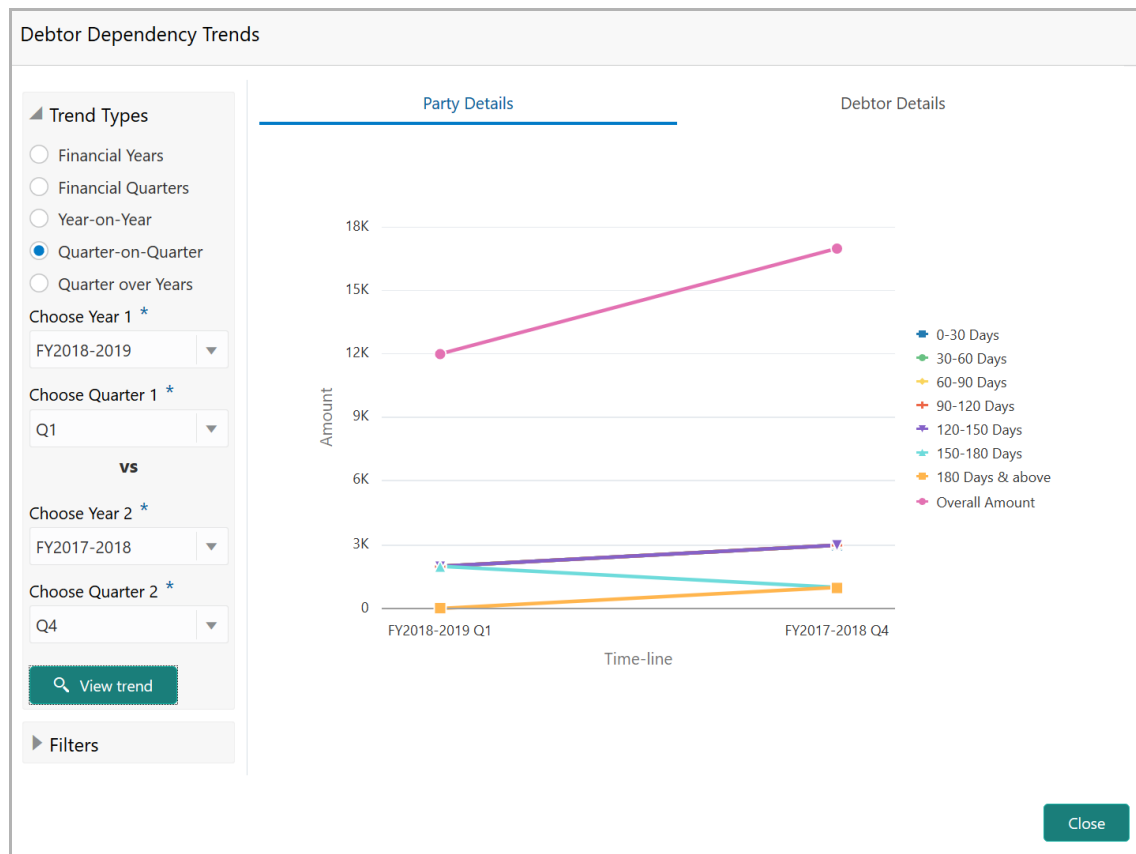


126. **Choose Year 1** and **Choose Year 2** from the drop down list.

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

Chapter 3 - Enrichment and Analysis

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:



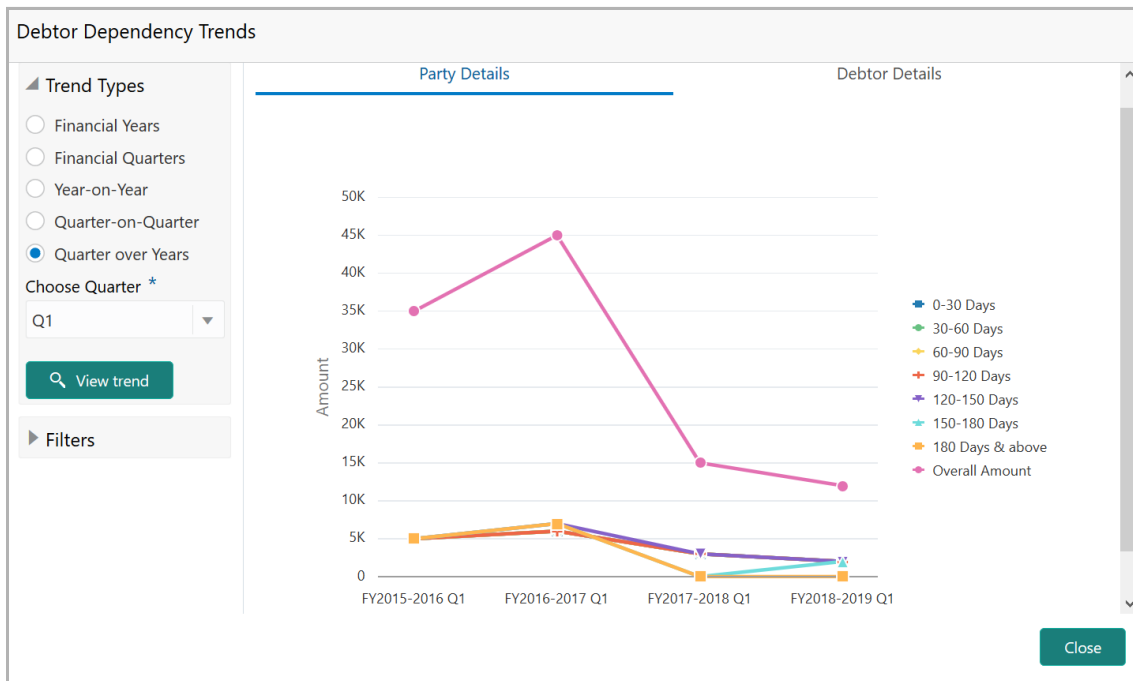
129. Perform the following actions:

- 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:

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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.

The screenshot shows a window titled "Debtor Dependency Trends". On the left, there is a sidebar with a "Trend Types" section containing a search box for "Debtor Name" and five radio button options: "Financial Years" (selected), "Financial Quarters", "Year-on-Year", "Quarter-on-Quarter", and "Quarter over Years". Below these is a "View trend" button. A "Filters" section is also visible. The main area has two tabs: "Party Details" and "Debtor Details" (which is active). The main area displays "No data to display". A "Close" button is in the bottom right corner.

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:

The screenshot shows a page titled "Economic dependency analysis - Creditors". It has a progress bar with three steps: "1 Creditor details", "2 Analysis", and "3 Comments". The "Creditor details" section contains a table with the following data:

Financial year	Quarter	Total creditor amount	Creditor turnover days
FY2019-2020	AN	\$52,000.000	32

Below the table is a "Fetch" button. Underneath, there are two expandable sections: "Outstanding creditor amount breakup" and "Key creditors". At the bottom right, there are four buttons: "Back", "Next", "Save & Close", and "Cancel".

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Adding Creditor Details

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

The screenshot shows the 'Economic dependency analysis - Creditors' window with three tabs: 'Creditor details' (active), 'Analysis', and 'Comments'. The 'Key creditors' section is expanded, showing a table of two creditors. The first creditor has a current year sale of \$16,000.00 and a purchase percentage of 11%. The second creditor has a current year sale of \$18,000.00 and a purchase percentage of 14.000000000000002%. The window also includes a 'Page 1 of 1 (1-2 of 2 items)' indicator and buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

Creditor	Creditor amount	Current year sale	Purchase percentage	Previous year sale	Creditor turnover days	Last year before previous
1	\$16,000.00	\$0.00	11%	\$0.00	21	\$0.00
2	\$18,000.00	\$0.00	14.000000000000002%	\$0.00	31	\$0.00

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

The 'New creditor' window contains several input fields for creditor information. The 'Supplier name' field is empty. The 'Company type' dropdown is set to 'Public Ltd'. The 'Years of association' is set to 10. The 'Purchase percentage' is set to 25%. The 'Supplier sector' is set to 'Materials'. The 'Industry group' is set to 'Materials'. The 'Industry' is set to 'Metals'. The 'Sub industry' is set to 'Aluminum'. The 'Turnover range' is set to 'More than 100M'. The 'Creditor details' section includes fields for 'Creditor currency' (USD), 'Creditor amount' (\$10,000,000,000.00), 'Pricing review' (checked), 'Supply timeliness' (Good), 'Quality of service' (Good), 'Creditor importance' (Critical), 'Contracted creditor days' (30), and 'Actual creditor days' (30). The window also includes expandable sections for 'Current year sales', 'Previous year sales', 'Projected sales details', and 'Balance breakup list'. The 'Save' and 'Cancel' buttons are at the bottom right.

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:

Field	Value
Sale item *	Aluminium
Quantity sold	8,000
Sale value currency *	USD
Purchase percentage	40
Supply frequency	Monthly
Sale value *	\$100,000,000.000
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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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

Year

: Aluminum

: 2019

Purchase percentage

Quantity sold

: 60%

: 15000

Sale value

Frequency

: \$200,000,000.00

: 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

Sale value currency *

USD

Purchase percentage

50

Sale description

18000 bars of Aluminum

Quantity sold

18,000

Sale value *

\$350,000,000.000

Supply frequency

Yearly

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.

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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:

Projected sales details

+

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

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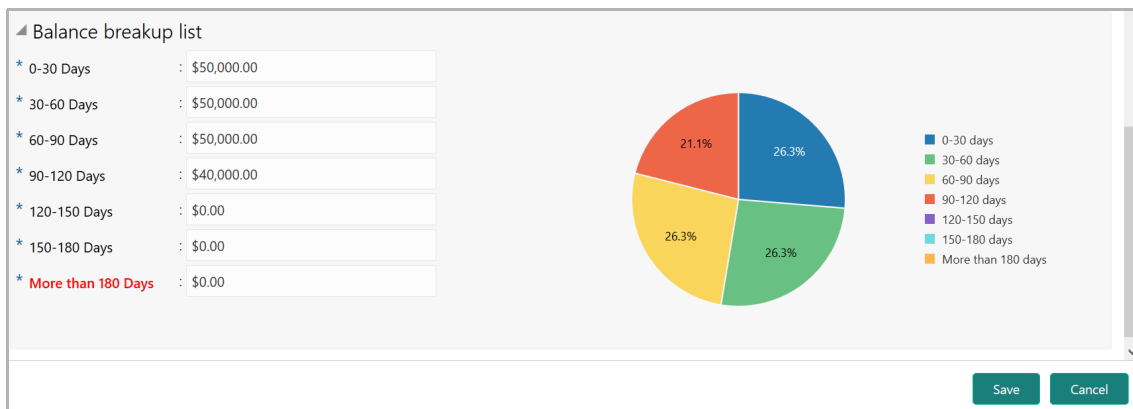
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187. To edit the added item from the list, select the item and click the edit icon.

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

In the **Balance breakup list** section:



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:

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The screenshot shows the 'Economic dependency analysis - Creditors' window with three steps: 1. Creditor details, 2. Analysis, and 3. Comments. Step 1 is active. The 'Key creditors' section shows a summary: '65.38% of total amount is contributed by key creditors listed below'. Below this is a table of two creditors. The first creditor has a current year sale of \$16,000.00, a purchase percentage of 11%, and a creditor turnover of 21 days. The second creditor has a current year sale of \$18,000.00, a purchase percentage of 14.000000000000002%, and a creditor turnover of 31 days. Each creditor entry has an edit, delete, and view icon. At the bottom, there are 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

Creditor	Creditor amount	Current year sale	Purchase percentage	Previous year sale	Creditor turnover days	Last year before previous
1	\$16,000.00	\$0.00	11%	\$0.00	21	\$0.00
2	\$18,000.00	\$0.00	14.000000000000002%	\$0.00	31	\$0.00

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:

The screenshot shows the 'Economic dependency analysis - Creditors' window with three steps: 1. Creditor details, 2. Analysis, and 3. Comments. Step 2 is active. The 'Analysis' section shows a 'Total Score' of 4 and a 'Score' of 0. The 'APTR' (Accounts Payable Turnover Ratio) section shows a 'Variation in Accounts payable turnover ratio' with a green bar indicating 'Decreasing' and a white bar indicating 'Increasing'. There is a 'Comment' field below. At the bottom, there are 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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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:

The screenshot shows a web application window titled "Economic dependency analysis - Creditors". At the top, there is a progress bar with three segments: "Creditor details", "Analysis", and "Comments". The "Comments" segment is active, indicated by a blue circle with the number 3. Below the progress bar, the "Comments" section is visible. It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and a right arrow. The text area below the toolbar is empty, with the placeholder text "Enter text here...". Below the text area, there is a message "No items to display." At the bottom right of the form, there are four buttons: "Back", "Next", "Save & Close", and "Cancel". The "Next" button is highlighted in a darker shade. At the bottom of the window, there is a browser-like address bar showing the current page as "Economic dependency ...".

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

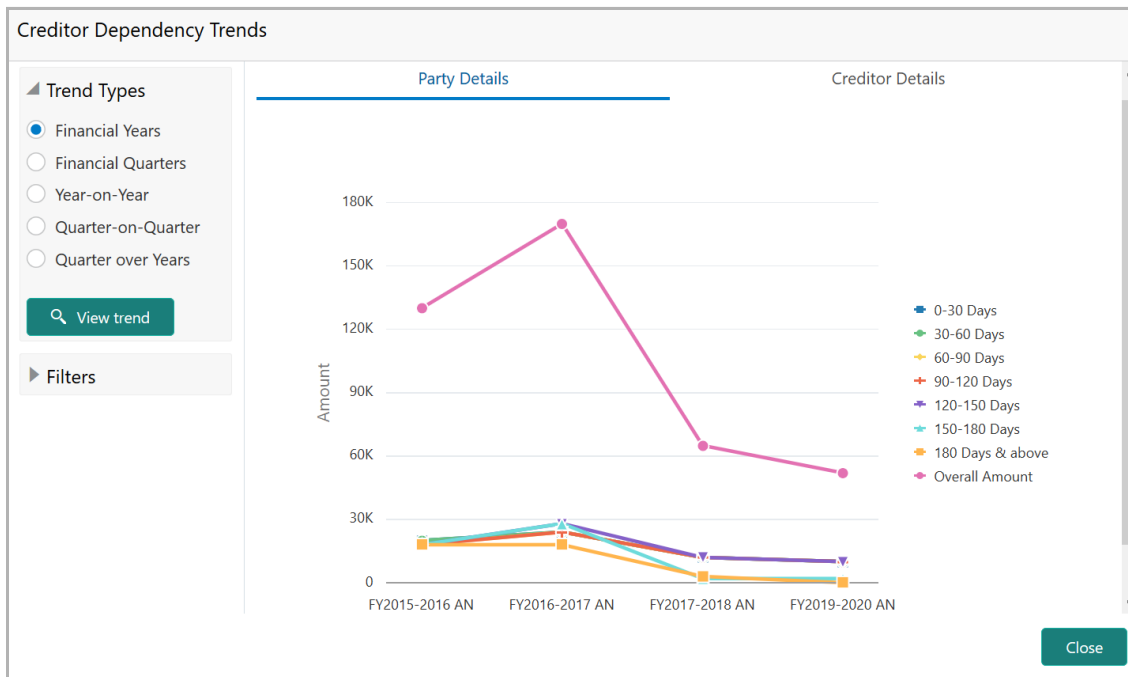
202. Click **Post**. Comments are posted below the **Comments** box.

203. Click **Submit**.

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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: 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: 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.

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

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

Year

: Refine Machinery

: 2019

Sales percentage

Quantity sold

: 90%

: 9000

Sale value

Frequency

: \$900,000,000.00

: 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

Sale value currency *

USD

Sales percentage

80

Sale description

10000 oil refine machinery

Quantity sold

10,000

Sale value *

\$100,000,000.000

Supply frequency

Quarterly

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		

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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:

The 'Our customer' form contains the following fields and controls:

- Is borrower:** A toggle switch that is currently turned on (blue).
- No of facilities held:** A numeric input field with the value '3' and up/down arrow buttons.
- Currency:** A dropdown menu showing 'USD' with a search icon.
- Total exposure:** A numeric input field with the value '\$4,000,000.000'.
- Deposit account held:** A toggle switch that is currently turned on (blue).
- No of deposit accounts:** A numeric input field with the value '3' and up/down arrow buttons.
- Currency:** A dropdown menu showing 'USD' with a search icon.
- Total deposit amount:** A numeric input field with the value '\$5,000,000.000'.
- Internal rating:** A dropdown menu showing '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:

The 'Alternate customers' form contains the following fields and controls:

- Company name ***: A text input field with the value 'Pvt. Ltd.' and a search icon.
- Customer type**: A dropdown menu showing 'Corporate'.
- Any past transactions**: A toggle switch that is currently turned on (blue).
- Add** and **Clear** buttons.
- Save** and **Cancel** buttons.

The main area of the form displays 'No items to display.'

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

Page 1 of 1 (1 of 1 items)

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

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:

Economic dependency analysis - Customers

Top Customers Analysis Comments

Score 22

Number of Customers

More than 20

Between 15 to 20

Between 10 to 15

Between 5 to 10

Upto 5

Comment

Back Next Save & Close Cancel

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:

Economic dependency analysis - Customers

Top Customers Analysis Comments

Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

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:

Financial year	Quarter	Total purchase amount
FY2018-2019	Q1	\$1,000,002.00

Fetch

1000.01% of total purchase is contributed by top suppliers

Company type	Sales amount	Sales percent	Supply timeliness	Contract expiry date	Turnover range	Supplier marketshare	Quality of service	Supplier importance
Pvt Ltd	\$10,000,000.00	1000.00%	Average	Mar 31 2029	75-100M		Average	Average

Back Next Save & Close Cancel

Adding Top Supplier Details

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

Chapter 3 - Enrichment and Analysis

The screenshot shows a 'Supplier Information' form. At the top, it displays 'Supplier ID : 20791136'. The form is organized into several sections with input fields and dropdown menus. The first section includes 'Supplier name' (a text field with a search icon), 'Company type' (a dropdown menu showing 'Pvt Ltd'), 'Years of association' (a numeric field with '16' and up/down arrows), and 'Purchase percentage' (a dropdown menu showing '12%'). The second section includes 'Supplier sector' (a dropdown menu showing 'Consumer Discretionary'), 'Industry group' (a dropdown menu showing 'Automobiles'), 'Industry' (a dropdown menu with 'Select industry'), and 'Sub industry' (a dropdown menu with 'Select sub industry'). The third section includes 'Turnover range' (a dropdown menu showing '75-100M'). The fourth section includes 'Major product purchased' (a text field with 'brake systems'), 'Currency' (a dropdown menu showing 'USD'), 'Purchase amount' (a text field with '\$10,000,000.00'), and 'Purchase percentage' (a dropdown menu showing '1000%'). The fifth section includes 'Does supplier get credit period?' (a toggle switch), 'Creditor days' (a numeric field with up/down arrows), 'Signed contract' (a toggle switch), and 'Contract expiry date' (a date field showing 'Jan 1, 1970'). The sixth section includes 'Pricing review' (a toggle switch), 'Supply timeliness' (a dropdown menu showing 'Average'), 'Quality of service' (a dropdown menu showing 'Average'), and 'Supplier importance' (a dropdown menu showing 'Average'). Below these sections are five expandable sections: 'Current year sales', 'Previous year sales', 'Projected sales details', 'Our customer', and 'Alternate suppliers'. At the bottom right, there are 'Save' and 'Cancel' buttons.

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

Save Cancel

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:

Field	Value
Sale item *	Aluminium
Quantity sold	8,000
Sale value currency *	USD
Purchase percentage	40
Sale value *	\$100,000,000.000
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

Icons: +, edit, delete

	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) | Navigation: < 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

Sale value currency *
USD

Purchase percentage
60

Sale description
15000 bars of Aluminum

Quantity sold
15,000

Sale value *
\$200,000,000.000

Supply frequency
Yearly

Buttons: 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

Year

: Aluminum

: 2019

Purchase percentage

Quantity sold

: 60%

: 15000

Sale value

Frequency

: \$200,000,000.00

: 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

Sale value currency *

USD

Purchase percentage

50

Sale description

18000 bars of Aluminum

Quantity sold

18,000

Sale value *

\$350,000,000.000

Supply frequency

Yearly

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	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 > ⏩

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 \$4,000,000.000

Deposit account held ☒

No of deposit accounts 3 ▼ ▲ Currency USD 🔍 Total deposit amount \$5,000,000.000

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' section. On the left, there are filters: 'Company name' with a text input containing 'Inc', 'Supplier type' with a dropdown menu set to 'Corporate', and 'Any past transactions' with a toggle switch turned on. Below these filters are 'Add' and 'Clear' buttons. The main area on the right is a large white box with 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' section after adding a supplier. The filters on the left remain the same, but now there are 'Update', 'Delete', and 'Clear' buttons. The main area displays a list of one item in a light blue row: 'AI' icon, 'Company name : Inc', 'Supplier type : Corporate', and 'Any past transactions : Yes'. Below the list is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' with navigation arrows. At the bottom right of the form 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

Economic dependency analysis - Suppliers

1 Top Suppliers 2 Analysis 3 Comments

Top Suppliers

Financial year: FY2019-2020 Quarter: AN Total purchase amount: \$1,000,000,000

Fetch

61.00% of total purchase is contributed by top suppliers

Bridgeline

Company type	: Pvt Ltd	Sales amount	: \$220,000.00	Turnover range	: 75-100M
Years of association	: 5	Sales percent	: 22.00%	Supplier marketshare	: Good
Debtor days	: 0	Supply timeliness	: Average	Quality of service	: Good
		Contract expiry date	: UFN	Supplier importance	: Critical

Edit Delete View

Back Next Save & Close Cancel

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:

Economic dependency analysis - Suppliers

Top Suppliers Analysis Comments

Score 22

Number of suppliers

More than 20

Between 15 to 20

Between 10 to 15

Between 5 to 10

Upto 5

Comment

Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

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.

Chapter 3 - Enrichment and Analysis

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 * ₹1,000,000,000.00 Purchase * ₹200,000,000.00 Investments * ₹8,000,000,000,000.00 Loans * ₹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.

Chapter 3 - Enrichment and Analysis

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:

Country wise business operations			
Market share percentage *	Presence for years *	Major products sold *	Associated since *
40% v ^	10 v ^	BP Monitors	Jan 4, 2010 calendar

- 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.

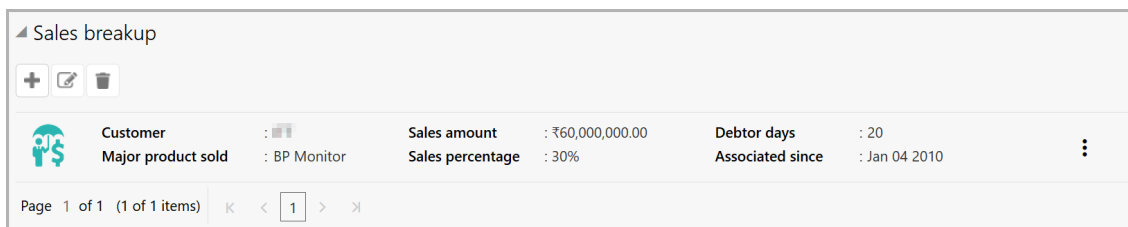
In the **Sales Breakup** section:

Sales breakup x			
Customer *	Sales amount *	Percentage of total sales *	Major product sold
customer	₹60,000,000.00	30% v ^	BP Monitor
Debtor days	Associated since *	Country	
20 v ^	Jan 4, 2010 calendar	IN search	
Save Cancel			

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

Chapter 3 - Enrichment and Analysis

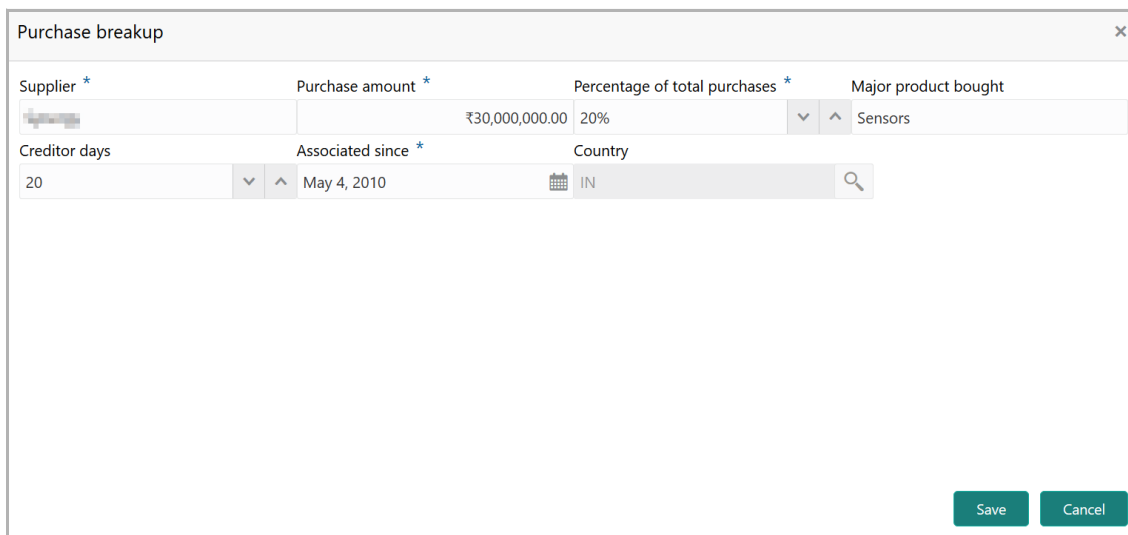
361. In the **Sales amount** field, specify the amount of items sold to the mentioned customer.
362. In the **Percentage of total sales** field, specify the percent of total sales recorded for the mentioned customer.
363. Specify the name of **Major product sold** to the mentioned customer.
364. Specify 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:



The screenshot shows a table titled "Sales breakup" with one item. The table has columns for Customer, Sales amount, Debtor days, and Associated since. The item details are: Customer: BP Monitor, Sales amount: ₹60,000,000.00, Debtor days: 20, Associated since: Jan 04 2010. The table also shows a page indicator: Page 1 of 1 (1 of 1 items).

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:



The screenshot shows the "Purchase breakup" form. It has fields for Supplier, Purchase amount, Percentage of total purchases, Major product bought, Creditor days, Associated since, and Country. The form is currently empty, showing only the field labels and some default values like "20" for Creditor days and "May 4, 2010" for Associated since. There are "Save" and "Cancel" buttons at the bottom right.

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

Major product bought

: Synergy

: Sensors

Purchase amount

Purchase percentage

: ₹30,000,000.00

: 20%

Creditor days

Associated since

: 20

: 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

1

Country Exposure

2

Analysis

3

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

Economic Dependency ...

Economic Dependency ...

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:

The screenshot shows the 'Analysis' page of the 'Economic Dependency Analysis - Country Exposure' window. The window has a title bar and a close button. Below the title bar is a progress bar with three steps: 'Country Exposure', 'Analysis' (current step, marked with a blue circle and the number 2), and 'Comments' (marked with a circle and the number 3). The 'Analysis' section contains a 'Number of countries company is operating in' question with four radio button options: 'More than 10' (selected), '8 to 10', '5 to 8', and 'upto 5'. There is a right arrow next to the 'upto 5' option. Below the options is a 'Comment' text area. A 'Score 15' badge is in the top right corner. At the bottom right are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The bottom of the window shows a taskbar with two open windows: 'Economic Dependency ...' and 'Economic Dependency ...'.

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:

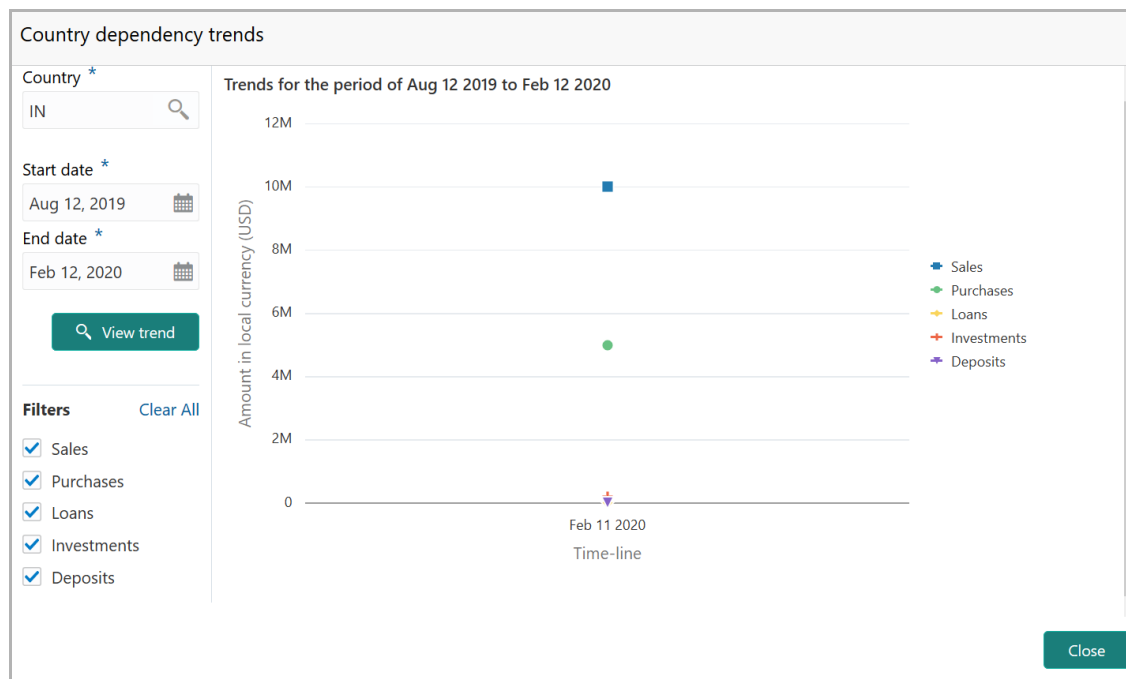
The screenshot shows the 'Comments' page of the 'Economic Dependency Analysis - Country Exposure' window. The window has a title bar and a close button. Below the title bar is a progress bar with three steps: 'Country Exposure', 'Analysis', and 'Comments' (current step, marked with a blue circle and the number 3). The 'Comments' section contains a rich text editor with a toolbar at the top. The toolbar includes buttons for undo, redo, bold, italic, underline, text color, font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, H1, H2, link icon, unlink icon, and a right arrow. Below the toolbar is a text area with the placeholder 'Enter text here...'. Below the text area is a 'Post' button. Below the 'Post' button is a box that says 'No items to display.' At the bottom right are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The bottom of the window shows a taskbar with two open windows: 'Economic Dependency ...' and 'Economic Dependency ...'.

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:

Economic Dependency Analysis - Currency Exposure							
Currency Exposure				Analysis		Comments	
Currency Exposure							
As on Feb 11 2020							
USD							
Sales amount	: \$20,000,000.00	Investment amount	: \$50,000.00	Credit outstanding	: \$100,000.00		
Purchase amount	: \$2,000,000.00	Deposit amount	: \$55,000.00	Debit outstanding	: \$90,000.00		
Loan amount	: \$10,000.00			Variance	: \$10,000.00		
GBP							
Sales amount	: £1,000,000.00	Investment amount	: £100,000.00	Credit outstanding	: £200,000.00		
Purchase amount	: £100,000.00	Deposit amount	: £25,000.00	Debit outstanding	: £300,000.00		
Loan amount	: £0.00			Variance	: -£100,000.00		
INR							
Sales amount	: ₹10,000,000.00	Investment amount	: ₹223,340.00	Credit outstanding	: ₹200,000.00		
Purchase amount	: ₹900,000.00	Deposit amount	: ₹129,000.00	Debit outstanding	: ₹300,000.00		

Adding Currency Exposure Details

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

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?

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

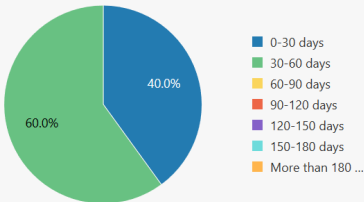
410. Specify your customer's **Outstanding Loan Amount** in selected currency.

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



Period	Percentage
0-30 days	40.0%
30-60 days	60.0%
60-90 days	0.0%
90-120 days	0.0%
120-150 days	0.0%
150-180 days	0.0%
More than 180 days	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.

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

Future currency credit - Debtor payment

Outstanding amount *

	₹100,000,000.00
--	-----------------

* 0-30 days	: ₹200,000,000.00
* 30-60 days	: ₹200,000,000.00
* 60-90 days	: ₹200,000,000.00
* 90-120 days	: ₹200,000,000.00
* 120-150 days	: ₹200,000,000.00
* 150-180 days	: ₹0.00
* More than 180 days	: ₹0.00

20.0% 20.0% 20.0% 20.0% 20.0% 20.0%

0-30 days
30-60 days
60-90 days
90-120 days
120-150 days
150-180 days
More than 180 ...

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:

Future currency credit - Interests

Investment amount interest *	Interest expected in current year *	Interest expected next 3 years *
₹900,000,000,000.00	₹40,000,000,000.00	₹900,000,000,000.00

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.

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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	

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:

Score 17

Number of currencies company is dealing with

☒ More than 10

☐ 8 to 10

☐ 5 to 8

☐ upto 5

Comment

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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:

The screenshot shows a web application window titled "Economic Dependency Analysis - Currency Exposure". At the top, there is a progress bar with three segments: "Currency Exposure", "Analysis", and "Comments". The "Comments" segment is highlighted with a blue circle containing the number 3. Below the progress bar, the "Comments" section is active. It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, and a right arrow. Below the toolbar is a large text area with the placeholder text "Enter text here...". Underneath the text area is a green "Post" button. Below the "Post" button is a box that says "No items to display." At the bottom right of the window are four buttons: "Back", "Next", "Save & Close", and "Cancel". The "Next" button is highlighted. The window has a standard operating system title bar with minimize, maximize, and close buttons.

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

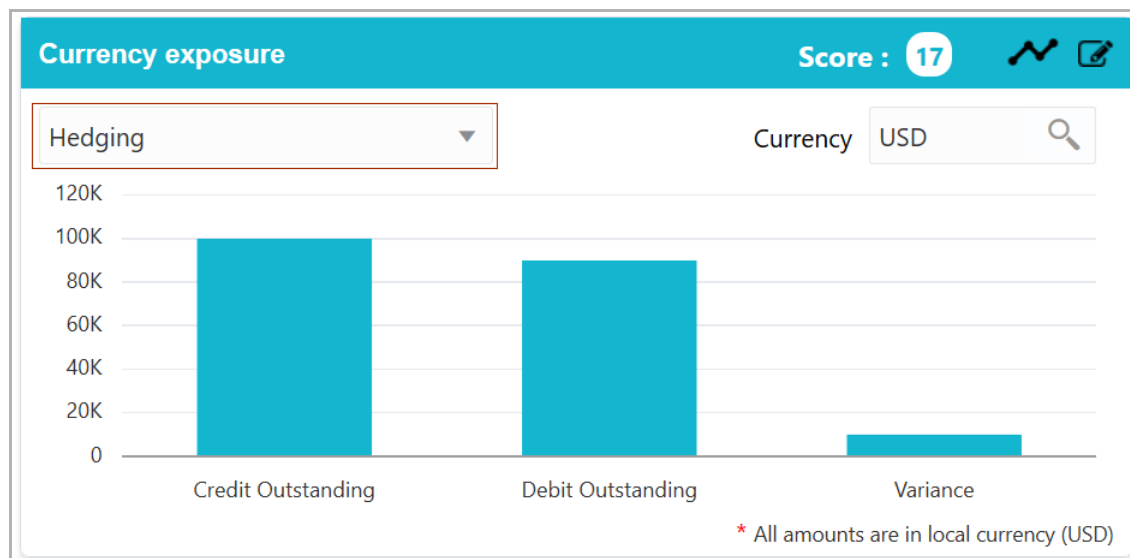
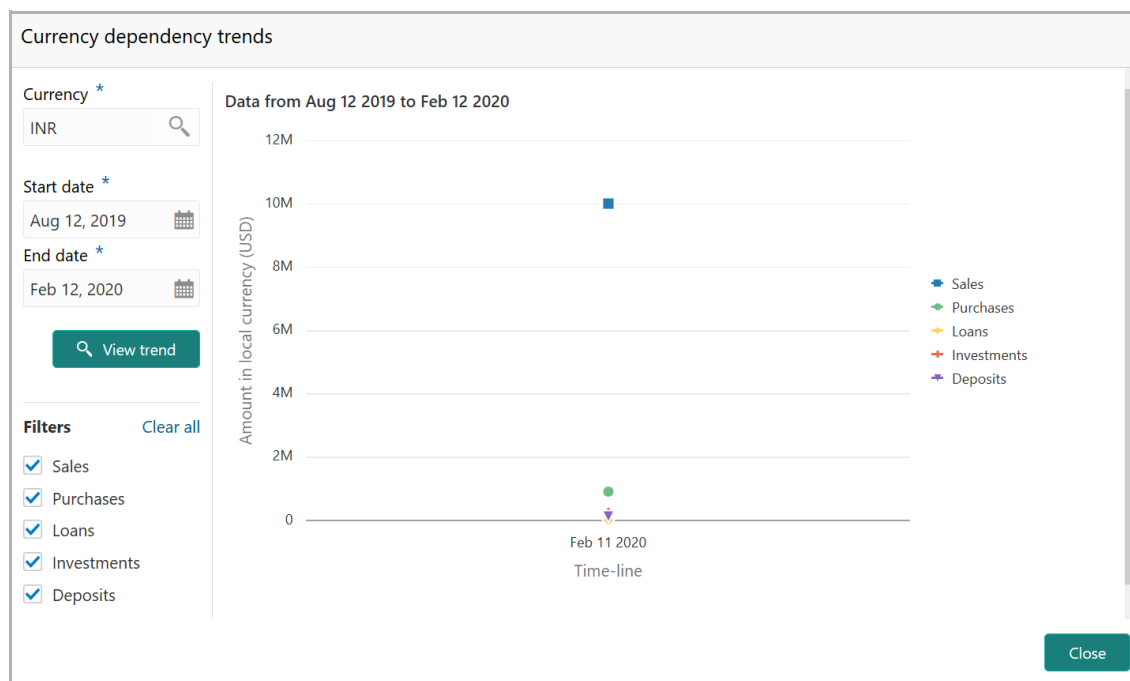
438. Click **Post**. Comments are posted below the **Comments** box.

439. Click **Submit**.

Viewing Dependency Trends

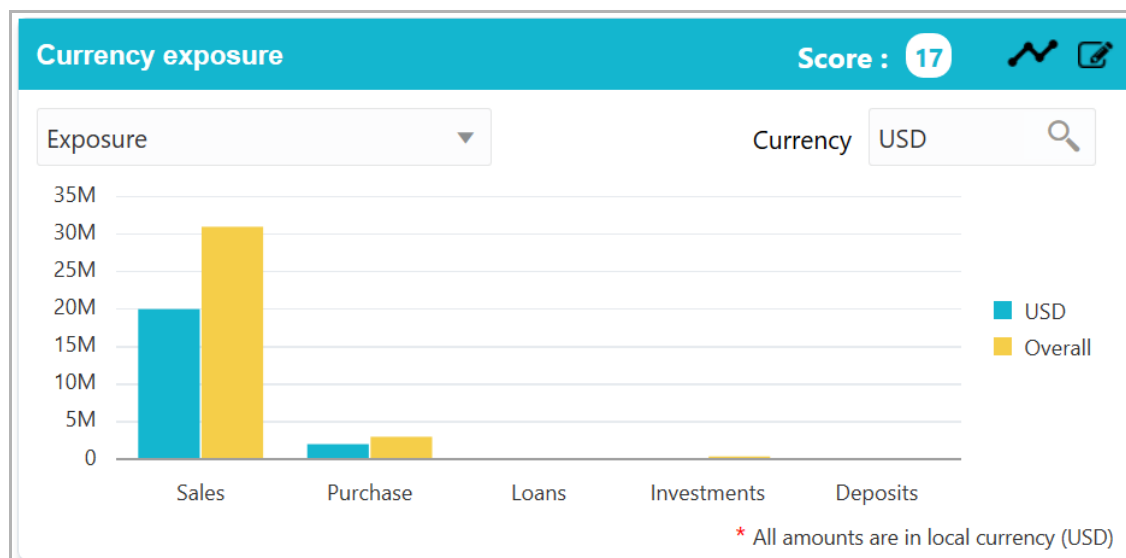
To view the currency dependency trends, click the trend analysis icon beside the capture icon in **Currency Exposure** tile. The *Currency Dependency Trends* window appears:

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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 figure shows the "Shareholders Details" page, which is part of the "Economic dependency analysis - Shareholders" window. The page has three tabs: "Shareholders Details", "Analysis", and "Comments". The "Shareholders Details" tab is active, showing a table of shareholder information. The table has columns for "Shareholding percentage", "Total shares", "Shareholder type", and "Majority shareholder". The data is as of Feb 12 2020.

Shareholding percentage	Total shares	Shareholder type	Majority shareholder
5%	50	Individual	✗
13%	130	Entity	✗
12%	120	Individual	✗

Buttons: Back, Next, Save & Close, Cancel

Adding Shareholder Information

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

New shareholder

Shareholder general details

Shareholder name *

Shareholder type *

Entity
Individual

Percentage of shareholding *

20

Majority shareholder

Voting rights?

Board position held?

Board position start date *

Board position end date

Years of association

12

Shareholder relationship with company

Shareholder detailed info

Company details with more than 5% share

Transaction details

Save
Cancel

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:

Shareholder relationship with company

Association with company in years

12

Relationship with company

Shareholder and Director

Part of founder/promoters?

Board position held?

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:

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:

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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:

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:

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:

Transaction details

Acted as a guarantor for the company? ☒

Taken loan from the company? ☒

Debtor for the company? ☒

Provided loan to the company? ☒

Currency: INR

Provided loan amount: ₹3,000,000,000.00

Currency: INR

Loan amount: ₹200,000,000,000.00

Payable as on date: ₹300,000,000.00

Creditor for the company? ☒

Receivable as on date: ₹500,000,000,000.00

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.

Economic dependency analysis - Shareholders

Shareholders Details Analysis Comments

Shareholders Details

As on Feb 12 2020

Shareholding percentage	Total shares	Shareholder type	Majority shareholder	
5%	50	Individual	Majority shareholder	Delete Edit View
13%	130	Entity	Majority shareholder	X
12%	120	Individual	Majority shareholder	X

Back Next Save & Close Cancel

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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:

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The screenshot shows a web application window titled "Economic dependency analysis - Shareholders". It has three tabs: "Shareholders Details", "Analysis", and "Comments". The "Comments" tab is active, indicated by a blue circle with the number 3. Below the tabs is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, strikethrough, text color, background color, bulleted list, numbered list, link, unlink, H1, H2, link icon, unlink icon, and a right arrow. The text area contains the placeholder "Enter text here...". Below the text area is a green "Post" button. Underneath the "Post" button is a message that says "No items to display." At the bottom right of the window are four buttons: "Back", "Next", "Save & Close", and "Cancel". The browser's address bar shows the URL "Economic dependency ...".

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:

The screenshot shows a window titled "Shareholder dependency trends". On the left side, there is a form with three fields: "Shareholder name *" with a search icon, "Start date *" with a calendar icon and the date "Aug 12, 2019", and "End date *" with a calendar icon and the date "Feb 12, 2020". Below these fields is a green button with a magnifying glass icon and the text "View trend". On the right side of the window is a line graph titled "Trends for the period of Aug 12 2019 to Feb 12 2020". The y-axis is labeled "Shareholding Percentage" and ranges from 0 to 60 in increments of 10. The x-axis is labeled "Time-line" and has a single data point labeled "Feb 12 2020". The graph area is currently empty. At the bottom right of the window is a green "Close" button.

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
	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
	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
	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

Private

004

Address details

Relationship details

Deposit account details

WC borrowing pattern

TL borrowing pattern

NFB borrowing pattern

Other products

Save

Cancel

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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:

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

In the **Relationship details** section:

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

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

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

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

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

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

Average balance *

₹9,000,000,000,000.00

No of excess in past 6 months *

4

LTV

20%

WC Type

OD

Currency *

INR

As on date balance *

₹300,000,000,000.00

Is secured/unsecured

☒

Term in months

24

Limit

₹700,000,000,000.00

Collateral

Collateral type *

Machine

Total collateral value *

₹70,000,000,000,000.00

Collateral contribution

₹30,000,000,000,000.00

Add

Clear

No items to display.

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 window titled "WC borrowing pattern" with a close button (X) in the top right corner. Inside the window, there is a dropdown menu for "Collateral type" with "Machine" selected. Below it, there are input fields for "Total collateral value" (₹70,000,000,000,000.00) and "Collateral contribution" (₹30,000,000,000,000.00). To the right of these fields, a summary box displays the selected collateral type as "Machine", the total collateral value as ₹70,000,000,000,000.00, and the collateral contribution as ₹30,000,000,000,000.00. At the bottom left of the window are buttons for "Remove", "Update", and "Clear". At the bottom right are buttons for "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 the "WC borrowing pattern" window after adding a new pattern. It features a table with one row of data. Above the table are icons for adding (+), editing (pencil), and deleting (trash) a pattern. The table row contains an icon, the account number, average balance, as on date balance, number of excess in the past 6 months, secured/unsecured status, LTV, and limit. To the right of the table row are "Edit" and "Delete" buttons. At the bottom, there is a pagination bar showing "Page 1 of 1 (1 of 1 items)" and navigation controls.

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

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

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.

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In the **NFB borrowing pattern** section:

NFB borrowing pattern

Product type *

Working Capital

Product sub type *

Capital1

Currency *

INR

Tenor in months

30

Sanctioned amount *

₹9,000,000,000,000.00

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 ...	Sanctioned amount	: ₹9,000,000,000,000.00
	Product sub type	: Capital1	Tenor in months	: 30
Page 1 of 1 (1 of 1 items) 1				

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

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

1 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.

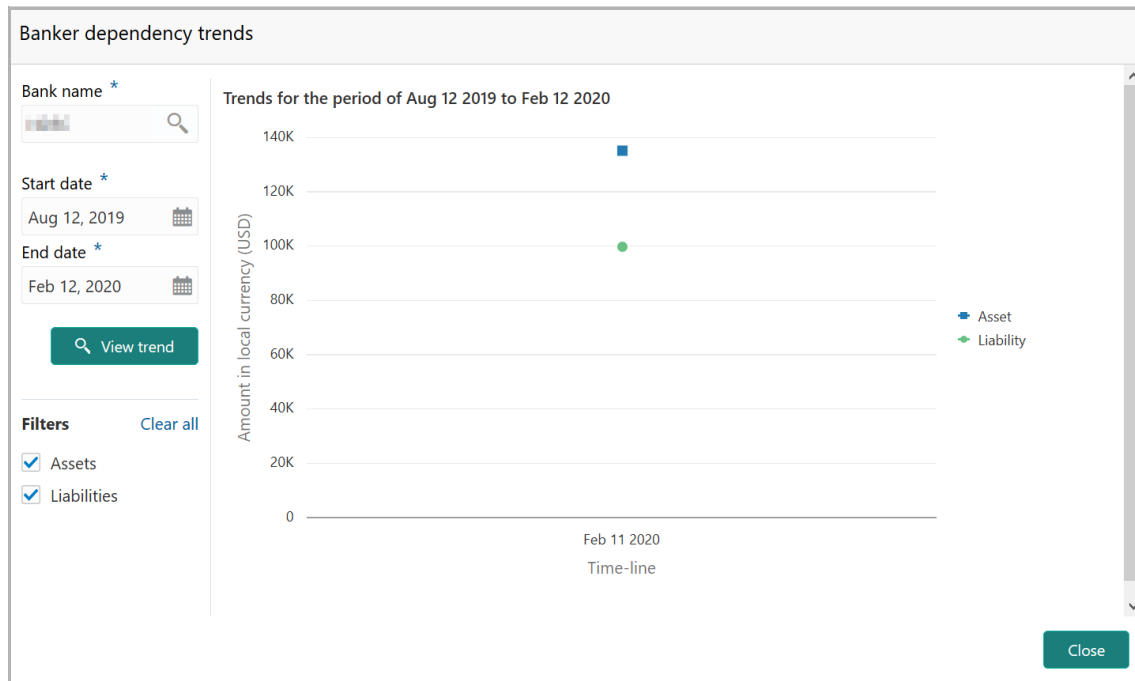
574. Click **Post**. Comments are posted below the **Comments** box.

575. Click **Submit**.

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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:

Name	Guarantee worth	Guarantor network	Guarantor type	Shareholding percentage
Finance Hydrology Pvt Ltd	\$1,000,000.00	\$10,000,000.00	Entity	60%
Anshu Pathak	\$1,000,000.00	\$3,400,000.00	Individual	12%
George Fernandez	\$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 web form titled "New guarantor". Inside, there's a section titled "Guarantor basic details". It contains a "Name" field with a dropdown arrow, a "Guarantor type" section with radio buttons for "Entity" and "Individual" (where "Individual" is selected), and an "Age" field with a value of "55" and up/down arrows. Below these are two toggle switches: "Is founder" (disabled) and "Is promoter" (enabled). At the bottom of the form are "Save" and "Cancel" buttons. Below the "Guarantor basic details" section are three expandable sections: "Guarantor detailed information", "Address details", and "Guarantee details".

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. It contains four toggle switches: "Is shareholder?" (enabled), "Beneficial ownership in other companies" (enabled), "Is common shareholding" (enabled), and "Is decision maker?" (enabled). There is also a "Percentage of shareholding" field with a value of "12%" and up/down arrows, and a "Board position held?" toggle switch (disabled).

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:

The screenshot shows a window titled "Address Details" with a light gray header. The form is divided into two columns. The left column contains fields for "Address Type" (a dropdown menu with "Office" selected), "Point of Contact" (a text field with "Dennis"), "Street" (a text field with "XYZ street"), "Landmark" (a text field with "Enter Landmark"), "City" (a text field with a blurred address), "Zip-Code" (a text field with "600032"), and "Email Address" (a text field with "Dennis@blurred.com"). The right column contains fields for "House/Building" (a text field with "Blue Whale Tower"), "Locality" (a text field with "Enter Street Details"), "Area" (a text field with "Enter Area"), "State" (a text field with a blurred state), "Country" (a text field with "IN" and a magnifying glass icon), and "Phone Number" (a text field with "9876543210"). At the bottom right of the window are "Save" and "Cancel" buttons.

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.

- Address details
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- In the **Guarantee details** section:

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 *

77009988

Guarantee given To *

Lender

Guarantee name *

Loan Guarantee

Guarantee currency *

USD

Guarantee amount *

\$900,000,000,000.000

Guarantee worth *

\$90,000,000,000,000.000

Guarantee start date *

May 2, 2015

Guarantee expiry date

May 2, 2022

Guarantee purpose

Loan

Type of guarantee

Personal Guarantee

Guarantee description

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 *

USD

Net worth *

\$80,000,000,000

Intangible assets

\$300,000,000,000.000

Tangible net worth

\$9,000,000,000,000.000

Guarantee worth

\$90,000,000,000,000.000

+  



Guarantee ID : 77009988

Guarantee amount : \$900,000,000,000.00

Guarantee name : Loa ...

Guarantee worth : \$90,000,000,000,000.00

Type of guarantee : Personal Guarantee

Page 1 of 1 (1 of 1 items)

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Save

Cancel

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

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Chapter 3 - Enrichment and Analysis

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:

The screenshot shows the 'Guarantors Details' page in the 'Economic dependency analysis - Guarantors' window. The page has a progress bar at the top with three steps: 1. Guarantors Details (active), 2. Analysis, and 3. Comments. Below the progress bar, there are icons for adding, editing, and deleting guarantors. The main content area displays a list of guarantors with their details and actions.

Guarantor	Guarantee worth	Guarantor network	Guarantor type	Shareholding percentage	Actions
Thomas Hydrology Pvt Ltd	\$1,000,000.00	\$10,000,000.00	Entity		Delete Edit View
Indy Walker	\$1,000,000.00	\$3,400,000.00	Individual	12%	
George Perseus	\$1,000,000.00	\$1,700,000.00	Individual	10%	

At the bottom of the window, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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:

The screenshot shows the 'Analysis' page in the 'Economic dependency analysis - Guarantors' window. The page has a progress bar at the top with three steps: 1. Guarantors Details, 2. Analysis (active), and 3. Comments. Below the progress bar, there is a 'Score' of 20. The main content area displays a question: 'Govt is one of the guarantors'. There are two radio buttons: 'Yes' (selected) and 'No'. Below the radio buttons is a text input field for 'Comment'. At the bottom of the window, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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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:

The screenshot shows a web application window titled "Economic dependency analysis - Guarantors". At the top, there is a progress bar with three steps: "Guarantors Details", "Analysis", and "Comments". The "Comments" step is currently active, indicated by a blue circle with the number 3. Below the progress bar, the "Comments" section is visible. It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and a right arrow. The text area of the editor contains the placeholder text "Enter text here...". Below the text area is a green "Post" button. Underneath the "Post" button is a box that says "No items to display." At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel". The "Next" button is highlighted in a darker shade. The window's title bar shows two tabs: "Economic Dependency ..." and "Economic dependency ...".

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

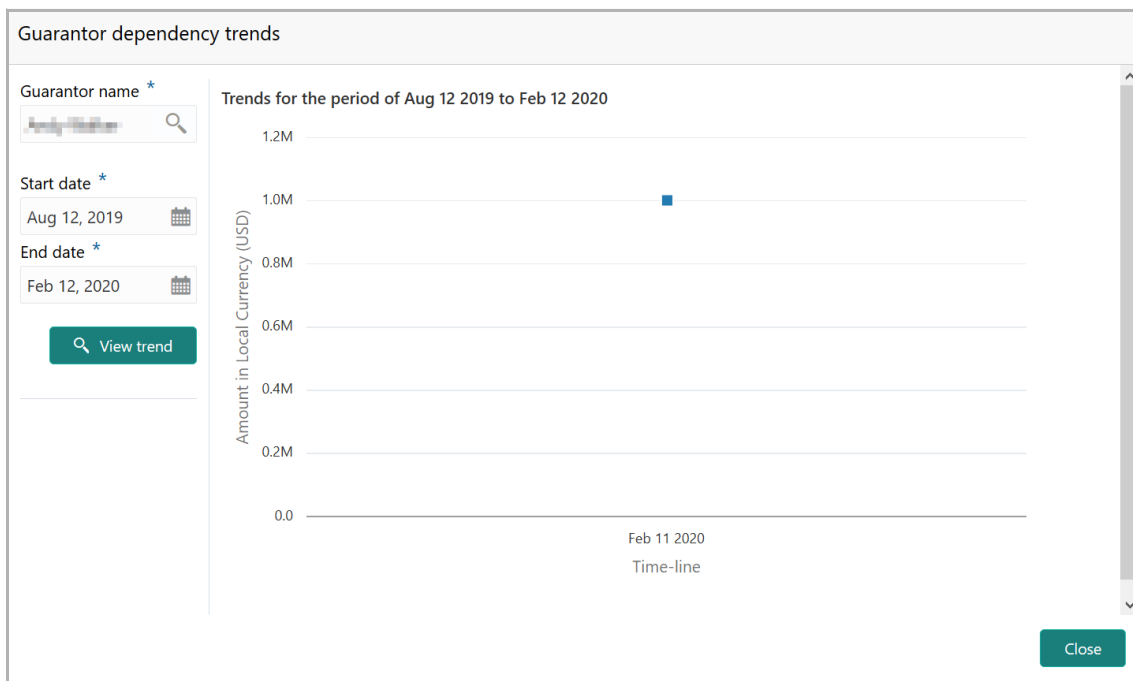
628. Click **Post**. Comments are posted below the **Comments** box.

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:

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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

1 Insurers 2 Analysis 3 Comments

insurers

As on Feb 12 2020

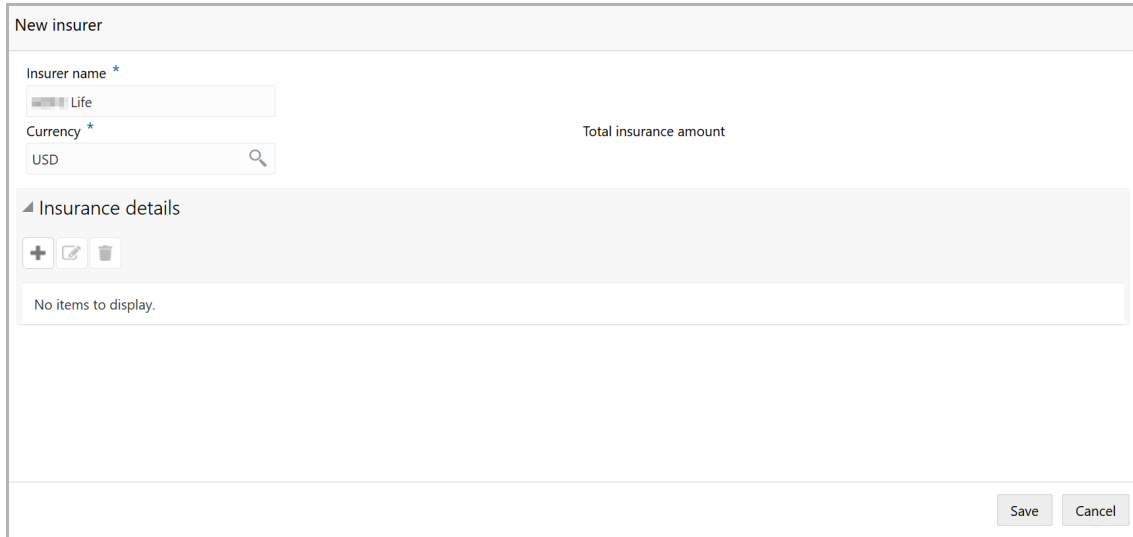
 Insurer ID : 201111018	Total insurance amount : ₹12,000,000.00 No of insurance policies : 1	⋮
 Insurer ID : 201111017	Total insurance amount : ₹10,000,000.00 No of insurance policies : 1	⋮
 Insurer ID : 201111016	Total insurance amount : ₹25,000,000.00 No of insurance policies : 1	⋮

Back Next Save & Close Cancel

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Adding Insurer Details

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



The 'New insurer' window is a form for adding a new insurer. It has a title bar 'New insurer'. Below the title bar, there are three input fields: 'Insurer name *' with a dropdown menu showing 'Life', 'Currency *' with a search icon and 'USD' selected, and 'Total insurance amount'. Below these fields is a section titled 'Insurance details' with a plus icon, a trash icon, and a list of items. The list is currently empty, showing 'No items to display.' At the bottom right of the window are 'Save' and 'Cancel' buttons.

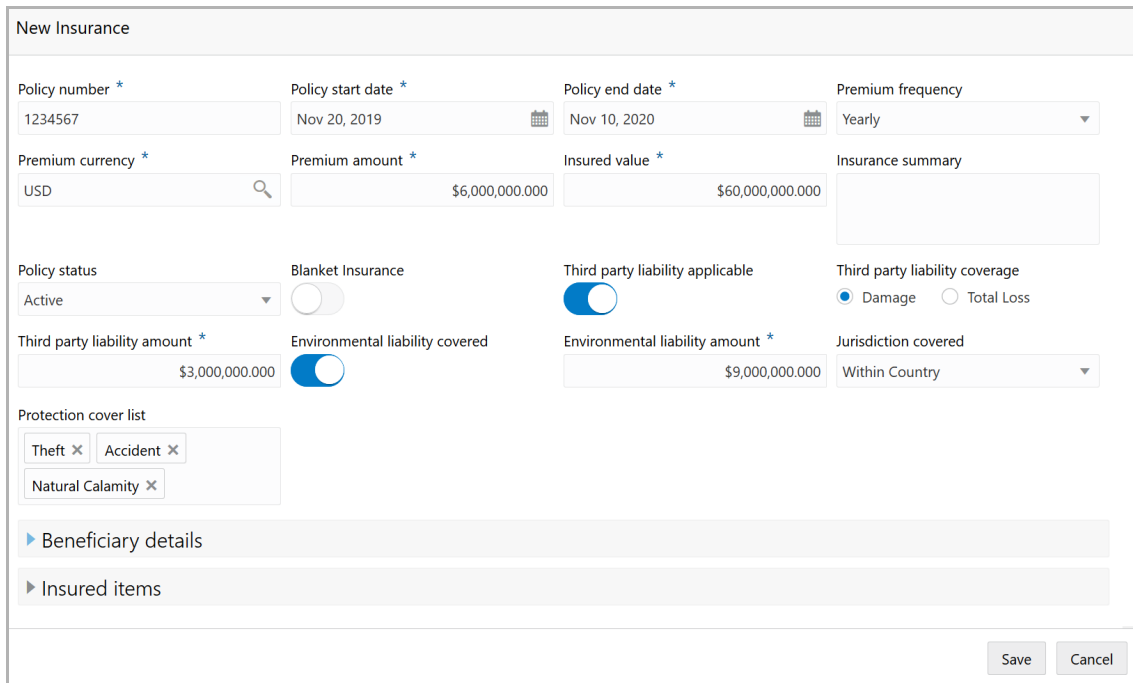
636. Type the **Insurer name**.

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.



The 'New Insurance' window is a form for adding a new insurance policy. It has a title bar 'New Insurance'. Below the title bar, there are several input fields and sections. The first row contains 'Policy number *' (1234567), 'Policy start date *' (Nov 20, 2019), 'Policy end date *' (Nov 10, 2020), and 'Premium frequency' (Yearly). The second row contains 'Premium currency *' (USD), 'Premium amount *' (\$6,000,000.000), 'Insured value *' (\$60,000,000.000), and 'Insurance summary'. Below these are 'Policy status' (Active), 'Blanket Insurance' (toggle), 'Third party liability applicable' (toggle), and 'Third party liability coverage' (Damage, Total Loss). The next row contains 'Third party liability amount *' (\$3,000,000.000), 'Environmental liability covered' (toggle), 'Environmental liability amount *' (\$9,000,000.000), and 'Jurisdiction covered' (Within Country). Below these are 'Protection cover list' (Theft, Accident, Natural Calamity), 'Beneficiary details', and 'Insured items'. At the bottom right are 'Save' and 'Cancel' buttons.

- 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" with a left sidebar and a main content area. The sidebar contains a dropdown for "Insurance beneficiary" with "Our Bank" selected, and a message "No items to display." below it. The main content area contains several fields: "Beneficiary type *" with a dropdown 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 containing "\$2,000,000.000". At the bottom right of the main area are "Add" and "Clear" buttons.

- 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

Beneficiary name *

Futura Bank

Reason *

Loans

Guarantee

Amount *

\$2,000,000.00

Update

Delete

Clear

Beneficiary type : Bank

Reason : Guarantee

Beneficiary name : Futura Bank

Amount : \$2,000,000.00

Page 1 of 1 (1 of 1 items)

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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

M

Item description : Machine
Quantity : 10

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

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

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
\$60,000,000.00

Insurance details

+

Policy number : 1234567
Policy start date : 70-01-01
Policy end date : 70-01-01

Policy status : Active
Premium frequency : Yearly
Premium amount : \$6,000,000.00

Insured value : \$60,000,000.00
Insurance summary :
:

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:

98

Chapter 3 - Enrichment and Analysis

Economic dependency analysis - Insurers

1 Insurers 2 Analysis 3 Comments

As on Feb 12 2020

Insurer ID	Total insurance amount	No of insurance policies	
201111018	₹12,000,000.00	1	Edit Delete View
201111017	₹10,000,000.00	1	
201111016	₹25,000,000.00	1	

Back Next Save & Close Cancel

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:

Economic dependency analysis - Insurers

1 Insurers 2 Analysis 3 Comments

Score 20

Company has insured all assets on the balance sheet

Yes

No

Comment

Back Next Save & Close Cancel

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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The screenshot shows a web application window titled "Economic dependency analysis - Insurers". At the top, there are three tabs: "Insurers", "Analysis", and "Comments". The "Comments" tab is active, indicated by a blue circle with the number 3. Below the tabs, there is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and other formatting options. The text area below the toolbar contains the placeholder text "Enter text here...". Below the text area is a green "Post" button. Underneath the "Post" button, it says "No items to display." At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel". The window's title bar shows two tabs: "Economic Dependency ..." and "Economic dependency ...".

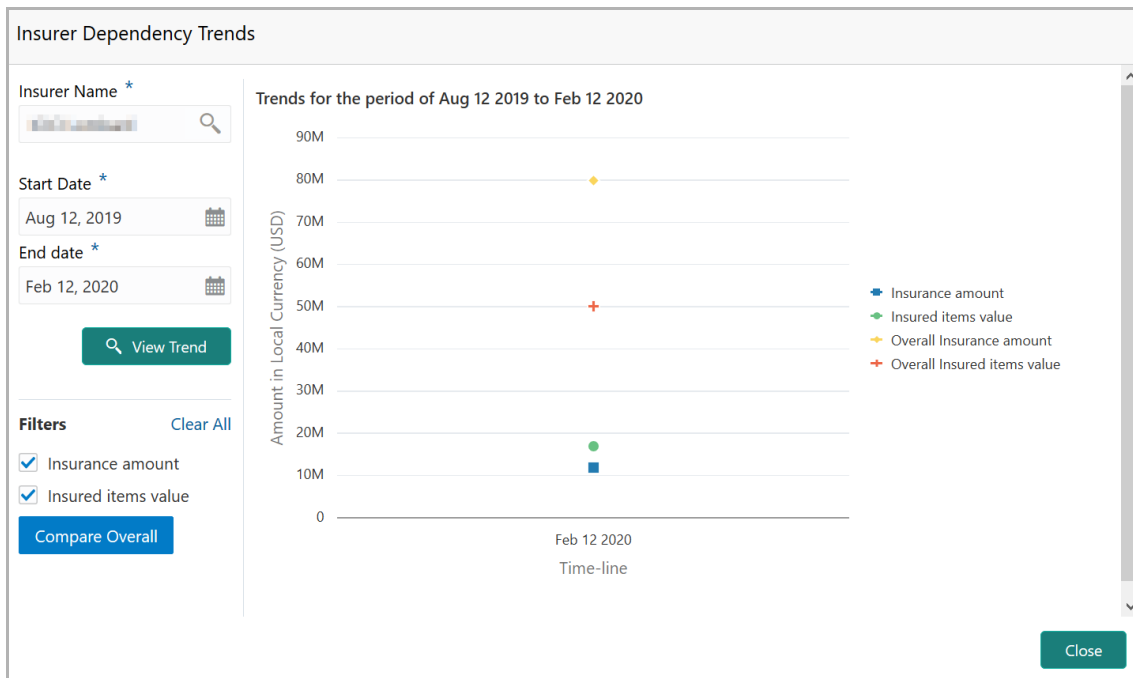
677. Type the overall Comments for the Insurer Analysis.

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:

Economic dependency analysis - Directors

1 Directors 2 Analysis 3 Comments

Directors

As on Feb 12 2020

	Director	Percentage held : 22%	Part of board : No	Promoter : No	Years of association : 15	⋮
		Director since :	Board member since :	Family member of promoter : No	Years in industry : 22	
		DIN Number : DIN2342341	Board member till :	Executive position : Yes		
	Director	Percentage held : 17%	Part of board : No	Promoter : No	Years of association : 9	⋮
		Director since :	Board member since :	Family member of promoter : No	Years in industry : 28	
		DIN Number : DIN2342343	Board member till :	Executive position : No		
	Director					⋮

Back Next Save & Close Cancel

Economic Dependency ... Economic dependency ...

Chapter 3 - Enrichment and Analysis

Adding Director Details

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

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

- Name: [Empty]
- Shareholding percentage: 12
- Majority shareholder: ☒
- Director since: Jan 2, 2010
- Highest educational qualification: Bachelors Degree
- Years in industry: 55
- Years of association: 10
- Department associated with: Research
- Part of board: ☒
- Board member since: Apr 6, 2016
- Board member till: May 5, 2028
- Is employee: ☒
- Employee ID: 12345
- Part of promoter group: ☒
- Is family member of promoter: ☐
- Roles: [Empty]
- Board member in other companies: ☒
- Director in other companies: ☒
- Address details: [Empty]
- DIN number: 887766
- Executive position: ☒
- Board member in other companies: [Empty]
- Director in other companies: [Empty]
- Our customer: [Empty]

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:

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:

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

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:

In the **Our Customer** section:

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:

The screenshot shows a web application window titled "Economic dependency analysis - Directors". It has three tabs: "Directors" (active), "Analysis", and "Comments". Below the tabs, there are icons for adding, editing, and deleting records. The main area displays a list of directors. The first director is highlighted, and a context menu is open over it, showing options: "Edit", "Delete", and "View". The director's details are as follows:

Director 1	
Percentage held	: 22%
Director since	:
DIN Number	: DIN2342341
Part of board	: No
Board member since	:
Board member till	:
Promoter	: No
Family member of promoter	: No
Executive position	: Yes
Years of association	: 15
Years in industry	:

The second director's details are:

Director 2	
Percentage held	: 17%
Director since	:
DIN Number	: DIN2342343
Part of board	: No
Board member since	:
Board member till	:
Promoter	: No
Family member of promoter	: No
Executive position	: No
Years of association	: 9
Years in industry	: 28

At the bottom of the window, there are buttons: "Back", "Next", "Save & Close", and "Cancel".

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.

Chapter 3 - Enrichment and Analysis

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

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

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.

Chapter 3 - Enrichment and Analysis

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:

Oracle My Tasks Bank Futura - Canary Whar... Feb 12, 2020

Economic dependency analysis - Contractors

Contractors Analysis Comments

Contractors

As on Feb 12 2020

	Contractor type : Private Ltd	Work orders in last 12 months : 3	Signed contract : No
		Average value of work orders : \$24,000.00	Contract nature :
		No of current work orders : 2	Start date : Mar 02 2020
		Total value of current work orders : \$45,000.00	End date :
	Contractor type : Private Ltd	Work orders in last 12 months : 3	Signed contract : No
		Average value of work orders : \$37,000.00	Contract nature :
		No of current work orders : 1	Start date :
		Total value of current work orders : \$28,000.00	End date :

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

Back Next Save & Close Cancel

Adding Contractor Details

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

New contractor

Contractor name * Contractor type * Point of Contract Contractor Role

Status Contract Summary Financial Contract Summary Signed contract

Start date End date Contract nature

Advisory related to department

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 contractors

Save Cancel

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:

Work order details

Contract execution date *

May 20, 2020

Start date

May 20, 2020

Value of contract *

\$100,000.000

Contract related to *

Vendor supply

End date

Status *

Yet to start

Save

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	Start date : May 20 2020	End date : Jan 01 1970	⋮
	Value of contract : \$100,000.00	Contract related to : Vendor supply	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:

Our customer

Is borrower ☒	No of facilities held	Currency USD	Total exposure \$250,000,000.000
Deposit account held ☒	No of deposit accounts 2	Currency USD	Total deposit amount \$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:

Economic dependency analysis - Contractors

1

Contractors

2

Analysis

3

Comments

Contractors

As on Feb 12 2020

	Contractor type :	Work orders in last 12 months : 25 Average value of work orders : \$28,000.00 No of current work orders : 1 Total value of current work orders : \$25,000.00	Signed contract : No Contract nature : Start date : Jan 01 2017 End date : Dec 31 2020	EditDeleteView
	Contractor type :	Work orders in last 12 months : 1 Average value of work orders : \$27,000.00 No of current work orders : 1 Total value of current work orders : \$28,000.00	Signed contract : No Contract nature : Start date : Mar 01 2017 End date : Dec 31 2022	

Back

Next

Save & Close

Cancel

Economic Dependency ...

Economic dependency ...

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:

The screenshot shows a web application window titled "Economic dependency analysis - Contractors". At the top, there is a progress bar with three steps: "Contractors", "Analysis" (which is the active step, indicated by a blue circle with the number 2), and "Comments" (indicated by a circle with the number 3). Below the progress bar, the "Analysis" section is displayed. It features a "Score 14" badge in the top right corner. The main content area contains a question: "Number of Contractors added during the past one year". Below this question are five radio button options: "More than 10" (which is selected and highlighted in green), "Between 8-10", "Between 5-8", "upto 5", and "Nil". To the right of these options is a right-pointing arrow. Below the radio buttons is a text input field labeled "Comment". At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel". The "Next" button is highlighted in blue.

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:

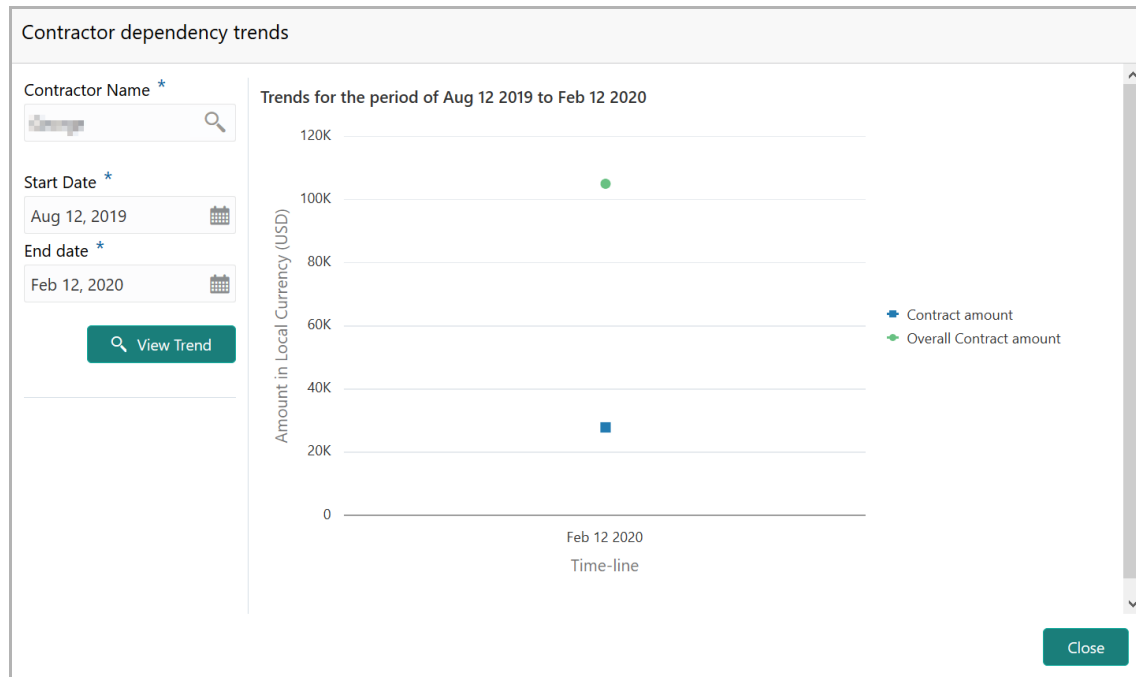
The screenshot shows the same web application window, but now the "Comments" tab is active, indicated by a blue circle with the number 3 in the progress bar. The "Comments" section is displayed, featuring a rich text editor with a toolbar containing various formatting options like bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, and indent. Below the toolbar is a text input area with the placeholder "Enter text here...". Below the text input area is a "Post" button. Below the "Post" button is a message that says "No items to display." At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel". The "Next" button is highlighted in blue.

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 tile.

783. Click the capture icon in the **Advisors** tile. The *Advisors* page appears:

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

784. To add the Advisor details, click the add icon. The *New Advisor* window appears:

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

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 *

May 2, 2019

Contract related to *

Consultancy

Start date

May 15, 2019

End date

Oct 2, 2020

Value of contract *

\$50,000,000.000

Status *

Work in progress

Save

Cancel

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 ☒	Currency USD 🔍	Total exposure \$6,000,000.000
Deposit account held * ☒	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' section of a web application. On the left, there are three input fields: 'Company name' with an asterisk, 'Advisor type' with an asterisk and a dropdown menu showing 'Corporate', and 'Any past transactions' with a toggle switch that is currently turned on. Below these fields are 'Add' and 'Clear' buttons. On the right, there is a large rectangular area that says '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' section after one item has been added. The left sidebar remains the same, but the 'Any past transactions' toggle switch is now turned off. The main area on the right now displays a list of one item. Each item in the list is represented by a circular icon with a letter 'Y', followed by the text 'Company name : [redacted]', 'Advisor type : Corporate', and 'Any past transactions : Yes'. Below the list, there is a pagination bar that says '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

Economic dependency analysis - Advisors

Advisors

As on Feb 12 2020

Advisor type	Technical	Legal
Type of entity	Private	Private
Legal status	Private	Private
Work orders in last 12 months	26	26
Average value of work orders	\$30,000.00	\$30,000.00
No of current work orders	1	1
Total value of current work orders	\$28,000.00	\$28,000.00
Signed contract	Permanent	Permanent
Contract nature	Permanent	Permanent
Start date	Mar 01 20...	Jan 02 2020
End date	Dec 31 2022	Jun 27 2020

Back Next Save & Close Cancel

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:

Economic dependency analysis - Advisors

Analysis

Score 10

Any of the advisors blacklisted by the bank

Yes

No

Comment

Back Next Save & Close Cancel

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:

823. Type the overall Comments for the Advisor Analysis.

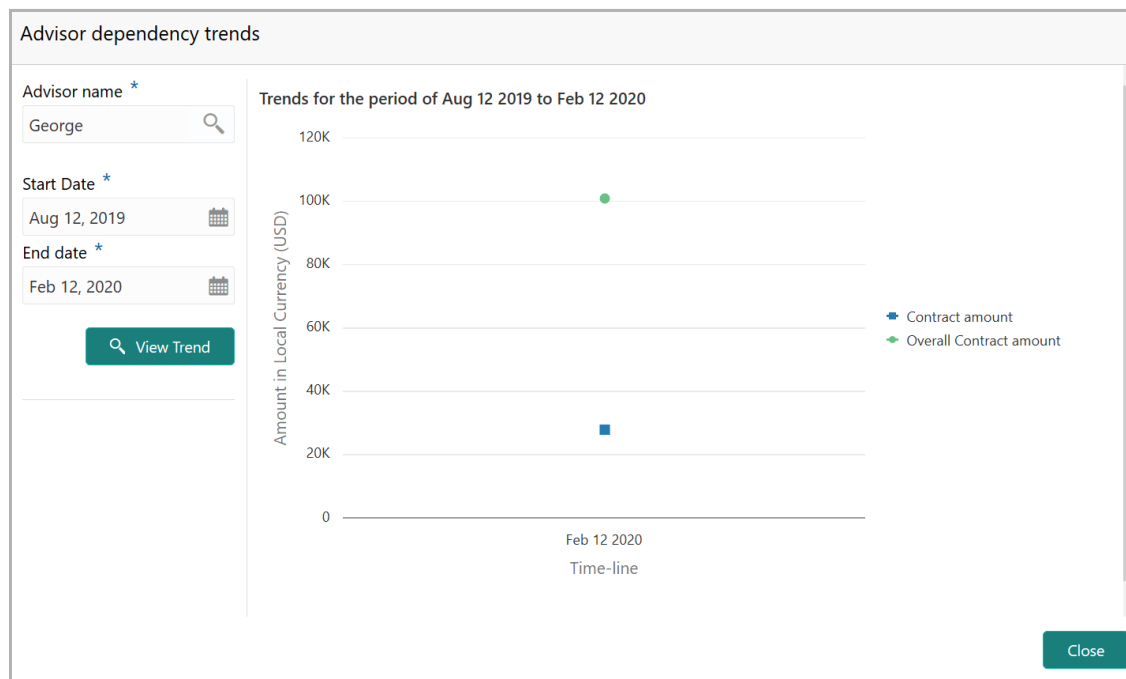
824. Click **Post**. Comments are posted below the **Comments** box.

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

Economic Dependency Analysis - Financial Analysis

Financial Analysis

Comments

Financial Analysis

Period: Quarter:

Score: 0

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
No items to display.									

Back Next Save & Close Cancel

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.

Period: FY2018-2019 Quarter: AN

Score: 21

Previous Category Next Category

Liquidity

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
Return On Assets	5	0	-5	-100%	T	P		1	

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

The screenshot shows a web application window titled "Economic Dependency Analysis - Financial Analysis". At the top, there is a progress bar with two steps: "Financial Analysis" (indicated by a circle) and "Comments" (indicated by a circle with the number 2). Below the progress bar, the "Comments" section is active. It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, strikethrough, text color, font size, bulleted list, numbered list, link, unlink, and a table icon. Below the toolbar is a text input area with the placeholder "Enter text here...". A green "Post" button is located below the input area. Below the "Post" button is a message "No items to display." At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel".

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:

The screenshot shows the "FuTura Bank" application interface. At the top, there is a navigation bar with "FuTura Bank" and "My Tasks". Below the navigation bar, there is a header area with a progress bar showing three steps: "Customer Summary", "Enrichment", and "Comments" (indicated by a circle with the number 3). Below the progress bar, the "Comments" section is active. It features a text input area with the placeholder "Enter text here...". A green "Post" button is located below the input area. Below the "Post" button is a message "No items to display." At the bottom right of the window, there are six buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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:

Economic Dependency Analysis - Review

Customer Summary Review Comments

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

0 Total collateral value

0% Customer LTV

No data to display

Existing Facilities

\$0.00 - (0) Total existing facilities \$0.00 - (0) Takeover amount \$0.00 - (0) Takeover in this application

Covenants

0 Financial 0 Non Financial 0 Met 0 Breached 0 Total

Terms & conditions

0 Pre disbursement 0 Post disbursement

Upcoming events

May 2020

No items to display.

Group entities

1

Scores

14 40.0 %

14 of 35

Credit Evaluation: Fair 40.0% 14 of 35

Ratings

No items to display.

WIP Applications

No items to display.

Hold Back Next Save & Close Cancel

3. View the customer summary and click **Next**. The *Review* page appears:

Chapter 3 - Review



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

Debtor details Analysis 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	View
	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

\$0.00- (0) Total existing facilities \$0.00- (0) Takeover amount \$0.00- (0) Takeover in this application

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

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.

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: FY2019-2020 Quarter: AN Total debtor amount: \$45,000,000 Debtor turnover days: 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.

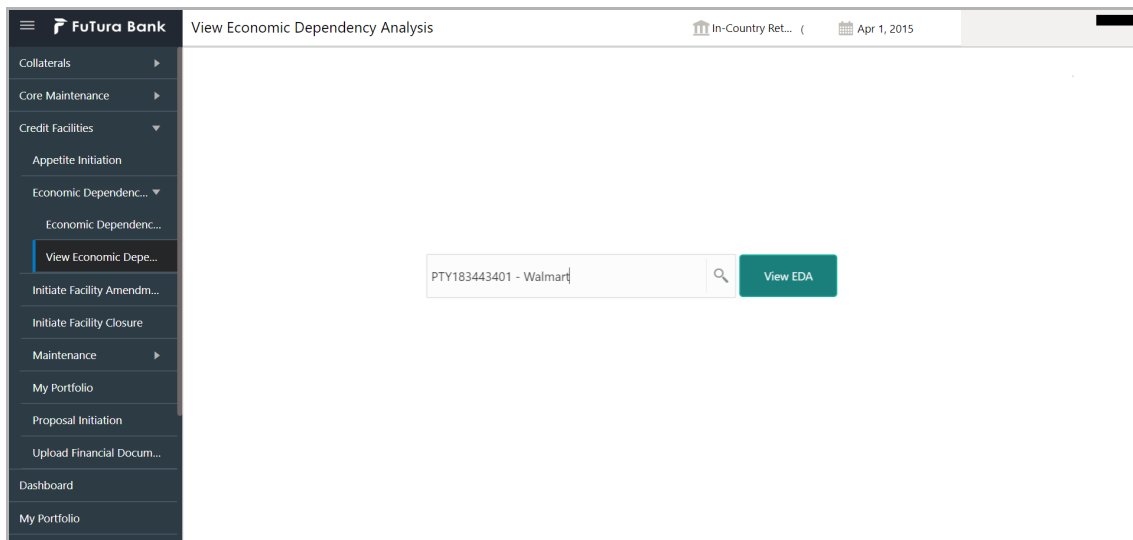
Chapter 3 - Dependency Query

Economic Dependency Query

After the completion of economic dependency analysis, the analysis result can be viewed in OBCFPM at any time.

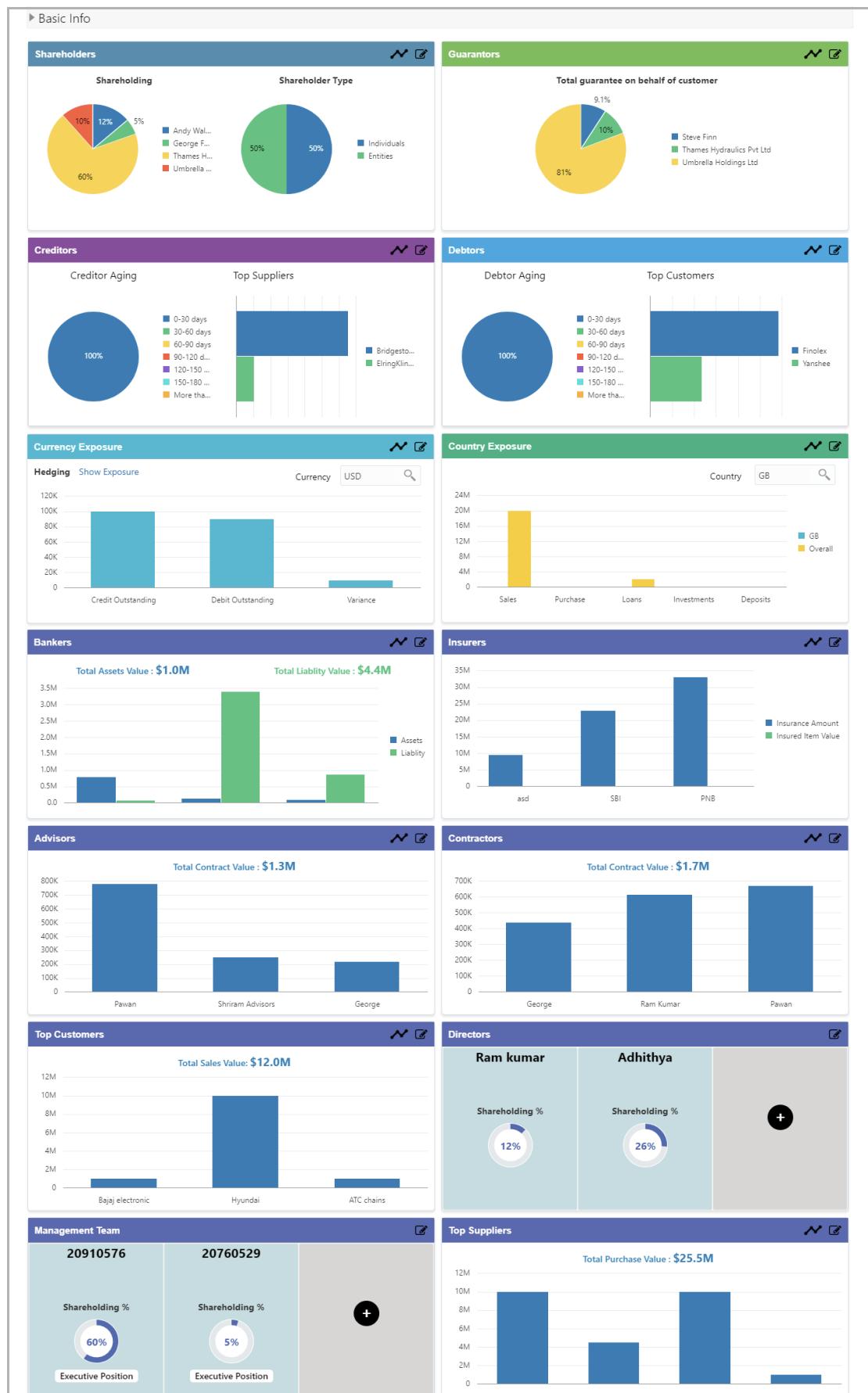
To view the economic dependency analysis result, perform the following steps:

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



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  Financial documents at the top right corner of any page. The *Financial Documents* window appear:

Financial documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Period	Quarter	Statement Type	Download	Reupload
FY2019-2020	Quarter 3	Balance Sheet	Download	Reupload

Done

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

Balance Sheet Details

Period *

FY2019-2020

Quarter *

Q3

Drop files here or click to select

Current selected files:

Cancel

Add

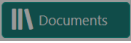
3. Select the **Period** and **Quarter** for which you want to upload financial documents.
4. In the **Drop files here or click to select** section, click and upload or drag and drop the required document. Current selected files count is updated to display the number of documents added.
5. Click **Add**. 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**.

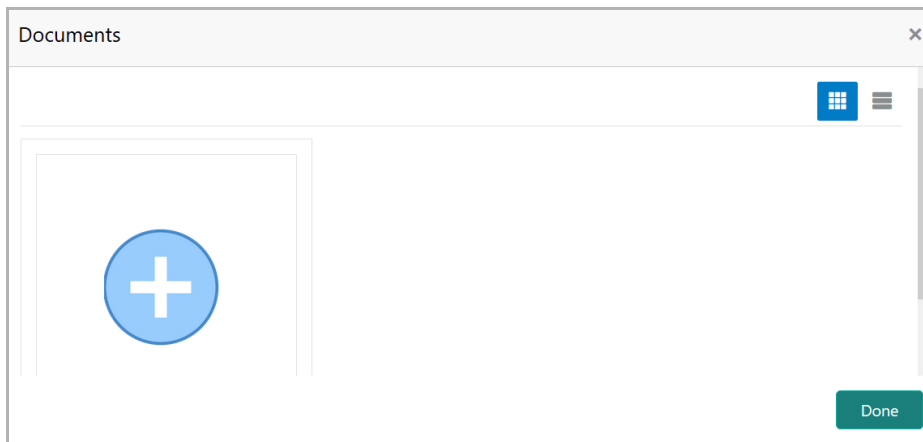
Chapter 3 - Supporting Documents

Uploading Supporting Documents

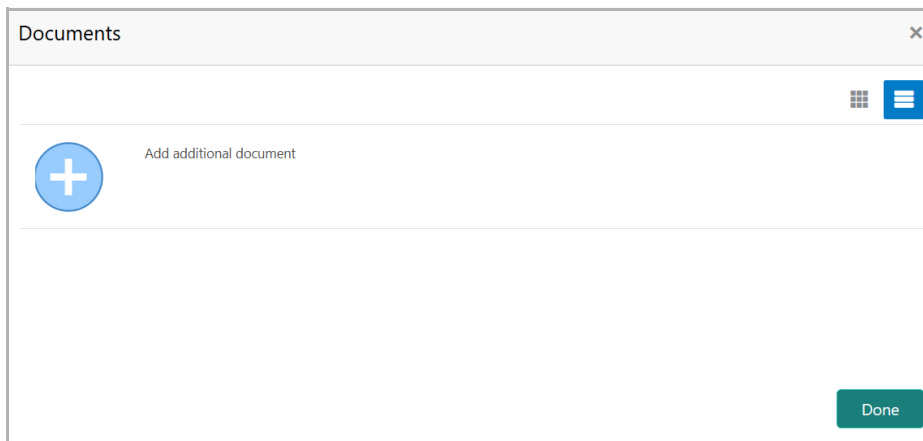
In OBCFPM, supporting documents for Economic Dependency Analysis (EDA) can be uploaded in any stage of EDA process. Uploading supporting documents help the approver in making better decisions.

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

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

Upload

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.

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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