Economic Dependency Analysis User Manual

Oracle Banking Credit Facilities Process Management Cloud Service

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Financial Services

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

Preface

About this guide

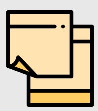
This guide provides the user with all the information necessary to perform Economic Dependency Analysis for the corporate customer in OBCFPM.

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

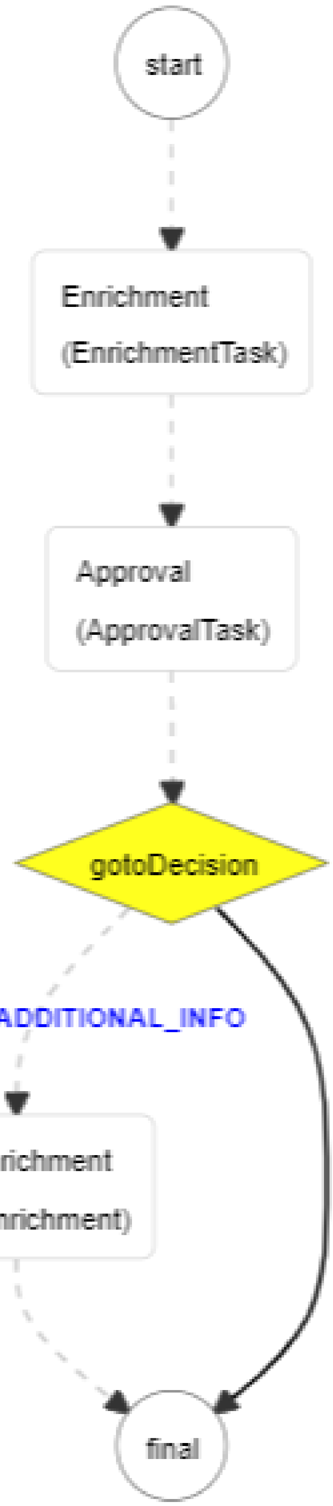
About Economic Dependency Analysis

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

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.

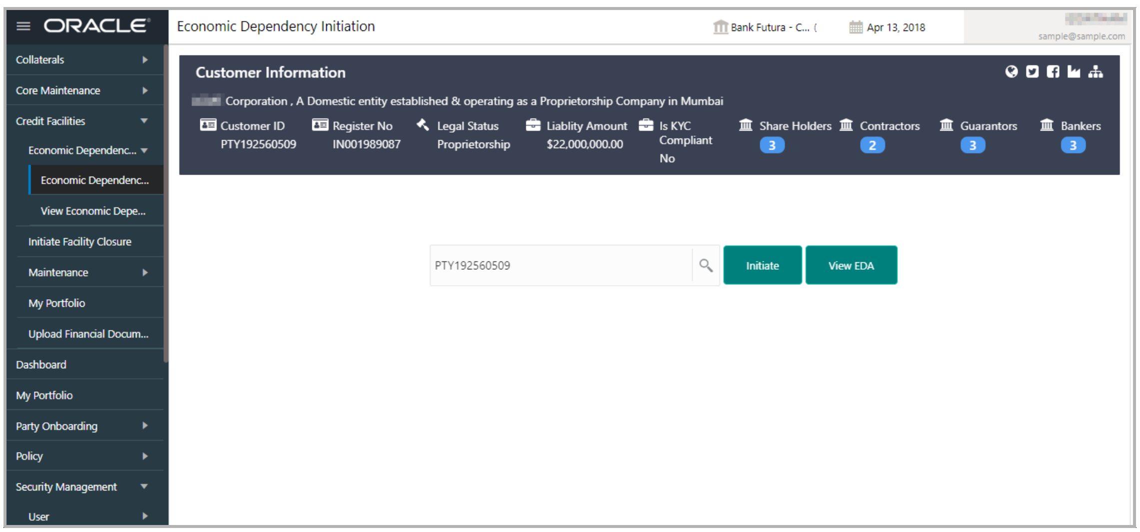
Enrich and Analyze

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:

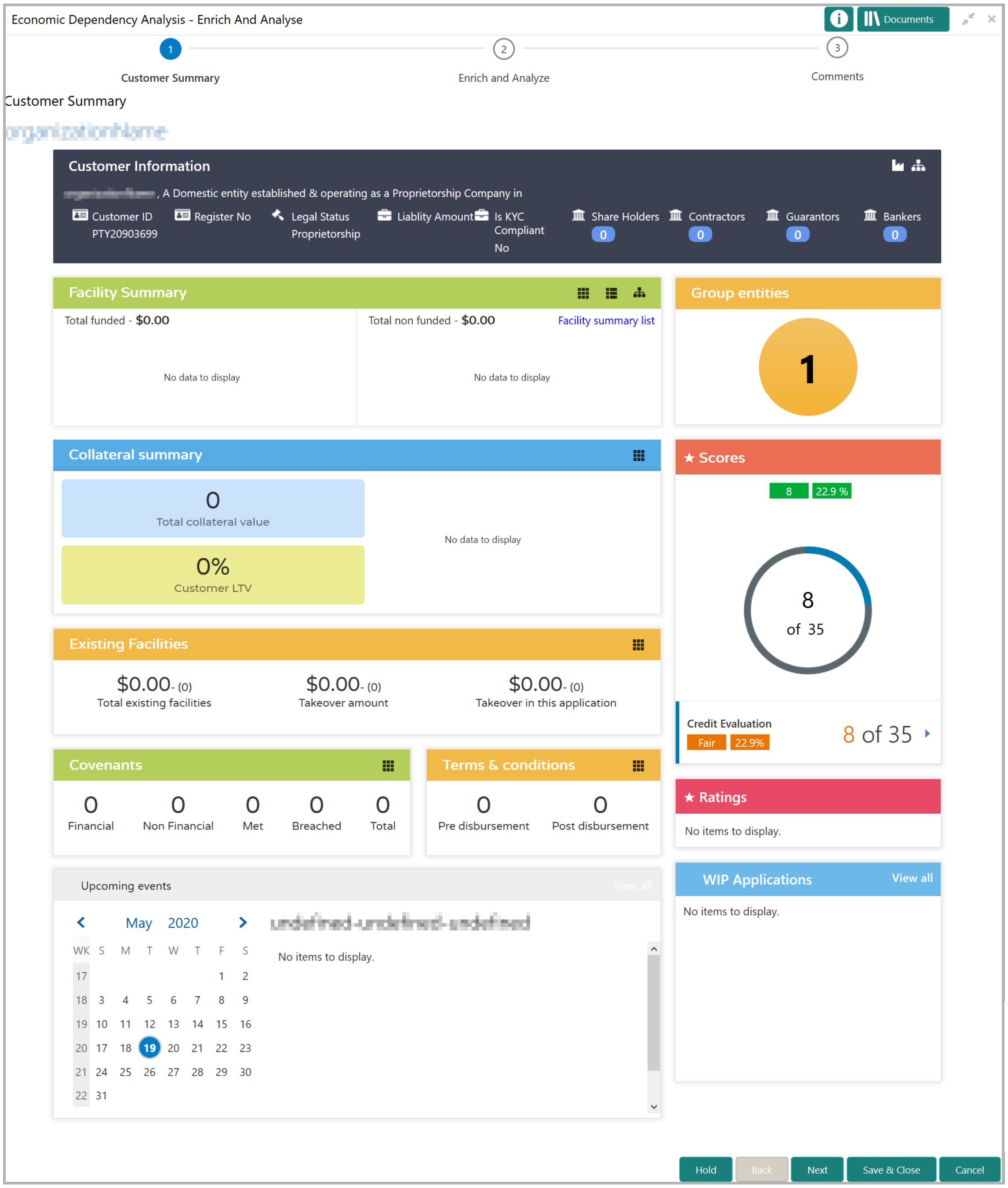
1. Login to OBCFPM.
2. Navigate to **Credit Facilities > Economic Dependency Analysis > Economic Dependency Analysis Initiation**. The *Economic Dependency Initiation* page appears:



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

Customer Summary

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

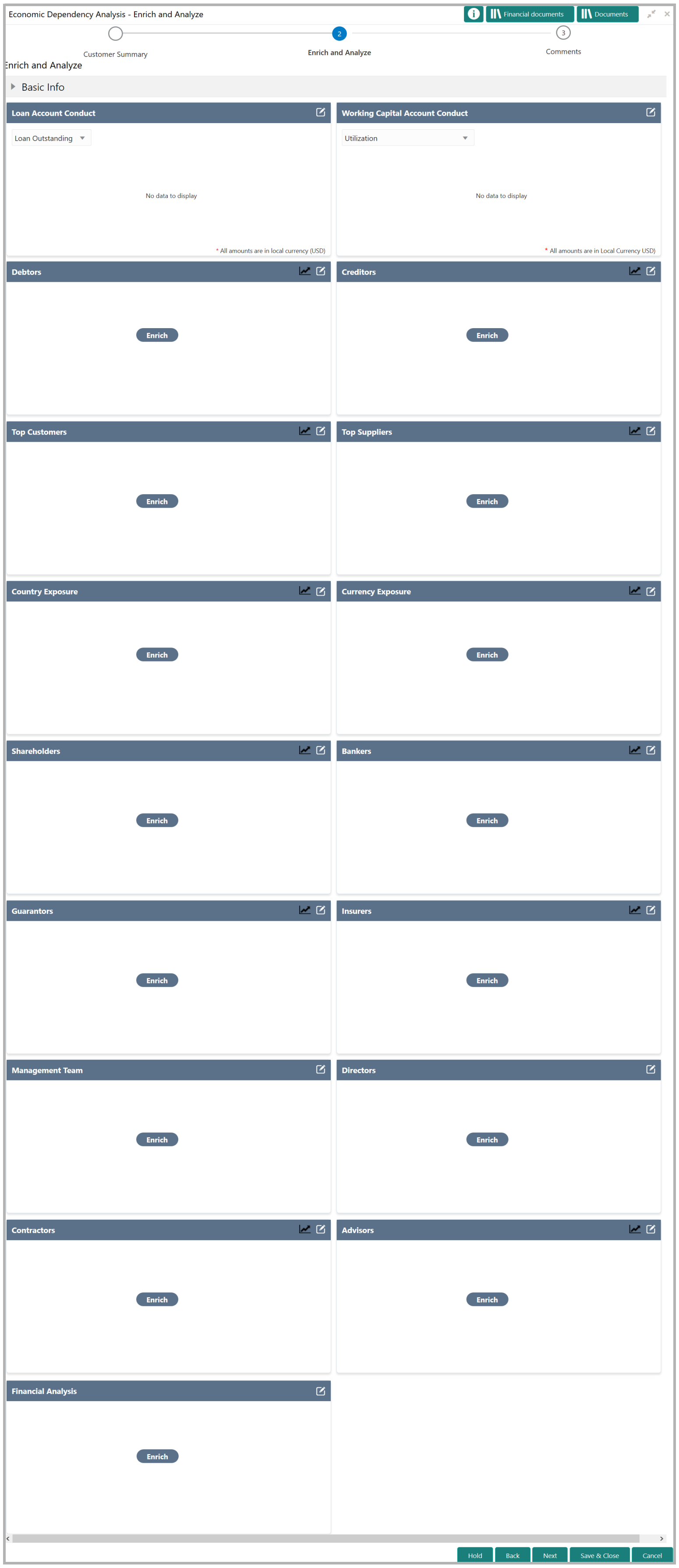


5. View the **Customer Summary** and click **Next**. The *Enrich and Analyze* page appears.

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.


Economic Dependency Analysis - Enrich and Analyze
Financial documents
Documents
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:

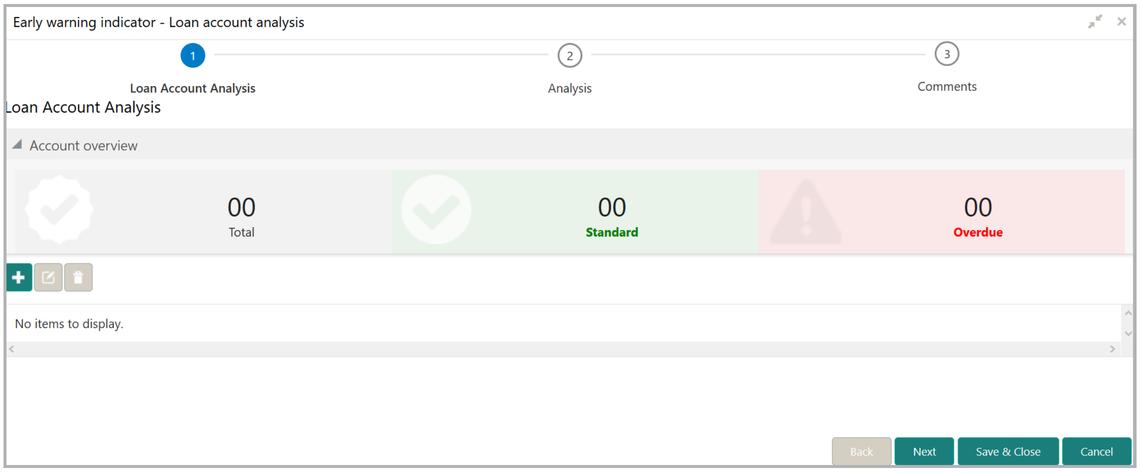
- Loan Account Conduct
- Working Capital Account Conduct
- Debtors
- Creditors
- Top Customer
- Top Supplier
- Country Exposure
- Currency Exposure
- Shareholders
- Bankers
- Guarantors
- Insurers
- Management Team
- Directors
- Contractors
- Advisors
- Financial Analysis

Loan Account Conduct

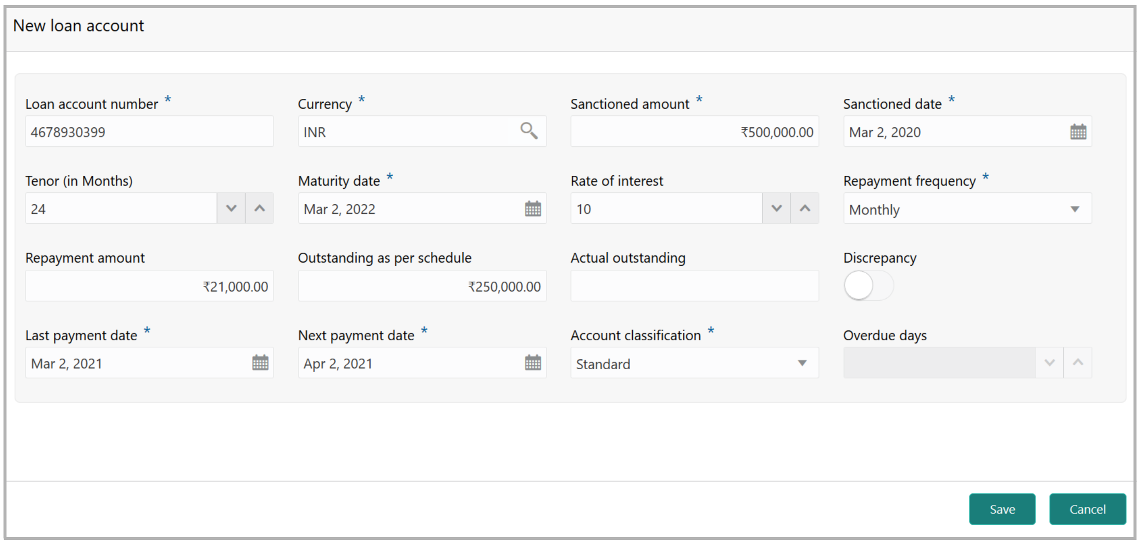
Details about the customer's loan accounts in your bank can be added and analyzed from this tile.

<u>Adding Loan Account Details</u>

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



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



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

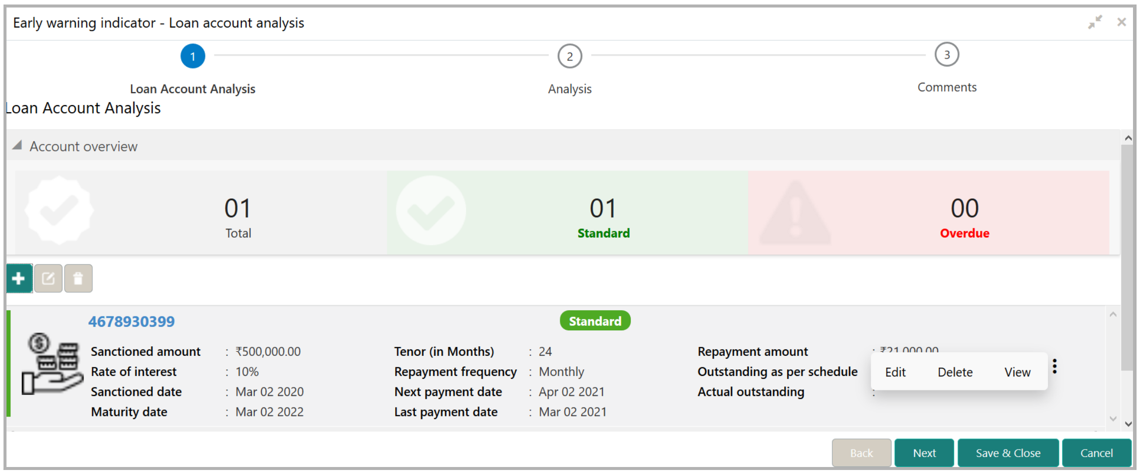
19. If there is a discrepancy in interest rate, enable the **Discrepancy** flag.

20. Specify the last and next loan payment dates in the **Last payment date** and **Next payment date** fields, respectively.

21. Select the **Account classification** from the drop down list. The options available are Overdue and Standard.

22. If Account classification is selected as **Overdue**, the Overdue days field is enabled. Specify the loan **Overdue days**.

23. Click **Save**. The details are added and displayed in the *Loan Account Analysis* page as shown below:



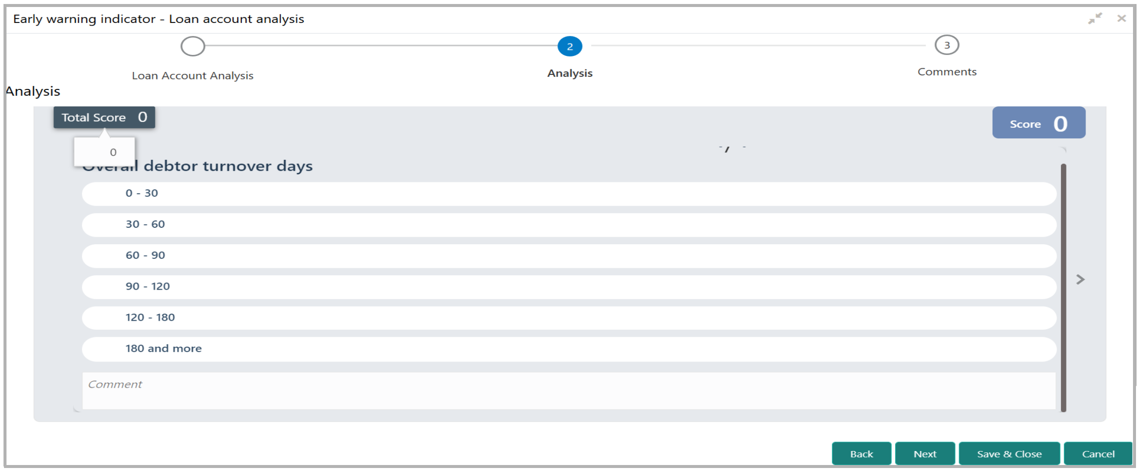
You can get the overview of loan account indicating the number of standard, overdue and total loan accounts by expanding the **Account Overview** section.

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

Analyzing Loan Account

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

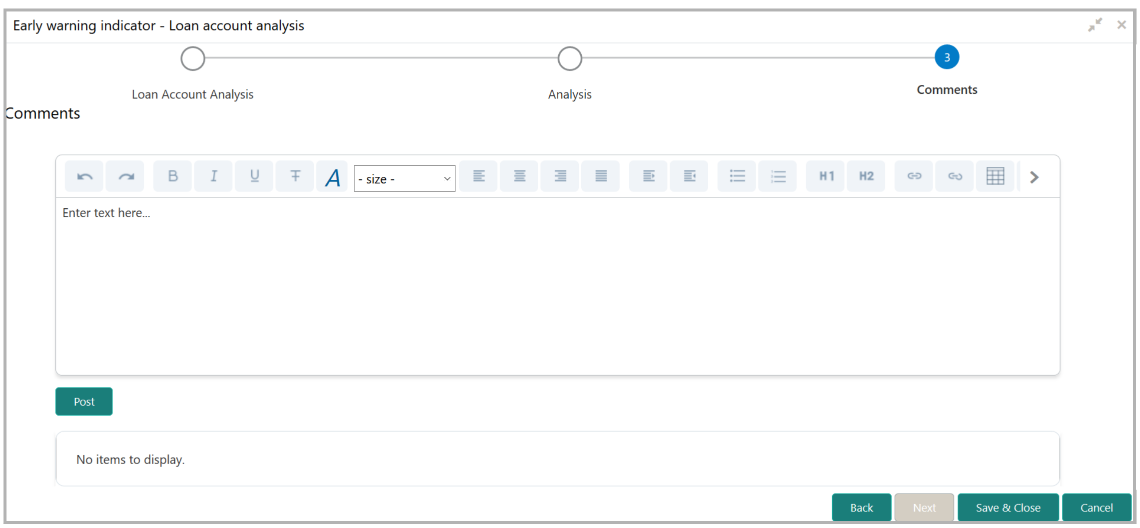
Questionnaire maintained and linked to this process in Business Process maintenance appears here for analysis.



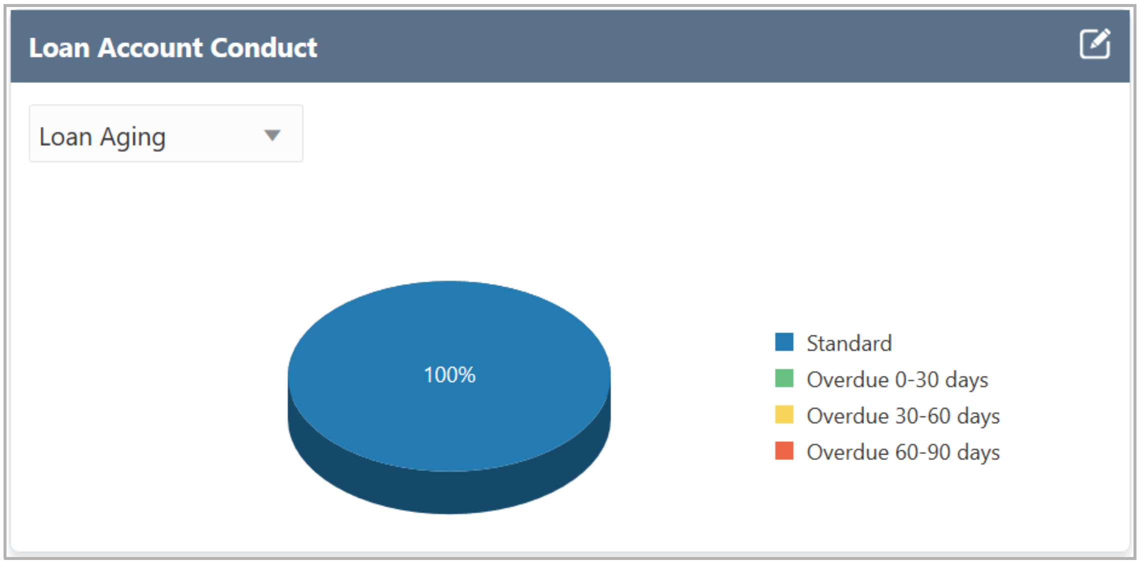
25. Select answer for all the questions. A score is generated for the loan account based on the selected answers.

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

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



27. Type the overall **Comments** for the Loan Account Analysis.
28. Click **Post.** Comments are posted below the **Comments** box.
29. Click **Save & Close** to exit the analysis page.



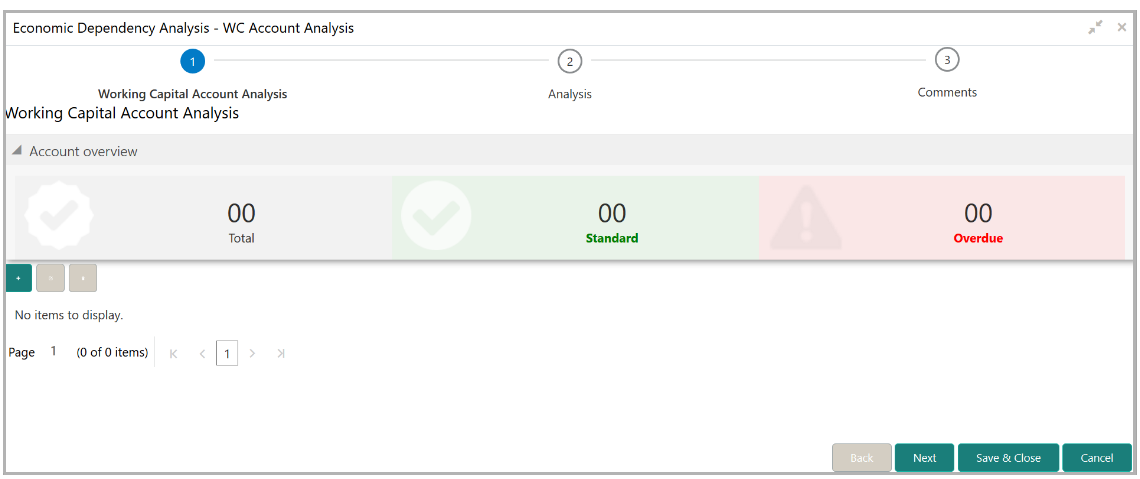
Once the loan account conduct is analyzed, the graphical representation of **Loan Aging** and the **Loan Outstanding** details are displayed in the **Loan Account Conduct** tile. Select the required option from the drop down list in the tile to view necessary information.

Working Capital Account Conduct

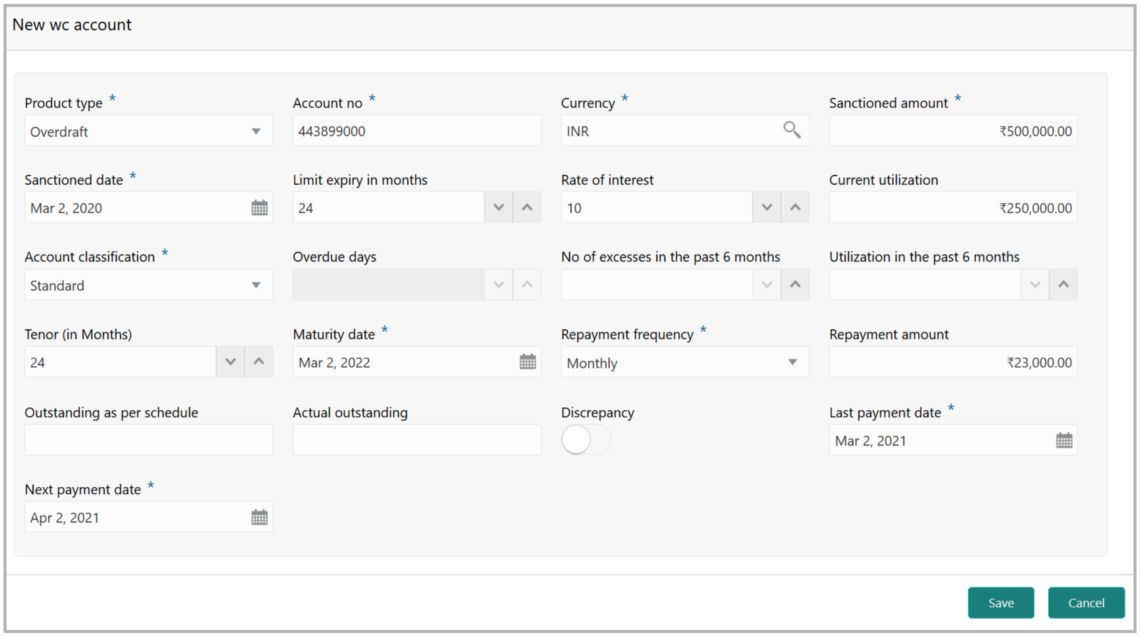
Details about the customer's working capital accounts in your bank can be added and analyzed from this tile.

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:

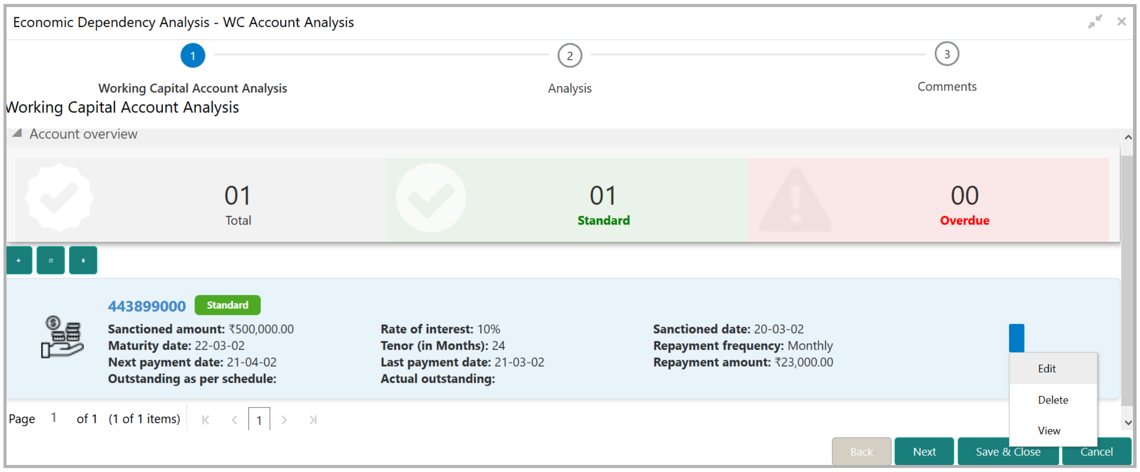


32. Select the **Product type** from the drop down list. The options available are Overdraft, Bill Discounting, Post-Ship PC, and Pre-Ship PC.
33. Specify the working capital **Account no**.
34. Search and select the **Currency** for sanctioned amount.
35. Specify the **Sanctioned amount** as per working 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.

50. If there is a discrepancy in interest rate, enable the **Discrepancy** flag.

51. Specify the last and next payment dates for working capital in the **Last payment date** and **Next payment date** fields, respectively.

52. Click **Save**. The details are added and displayed in the *Working Capital Account Analysis* page as shown below:



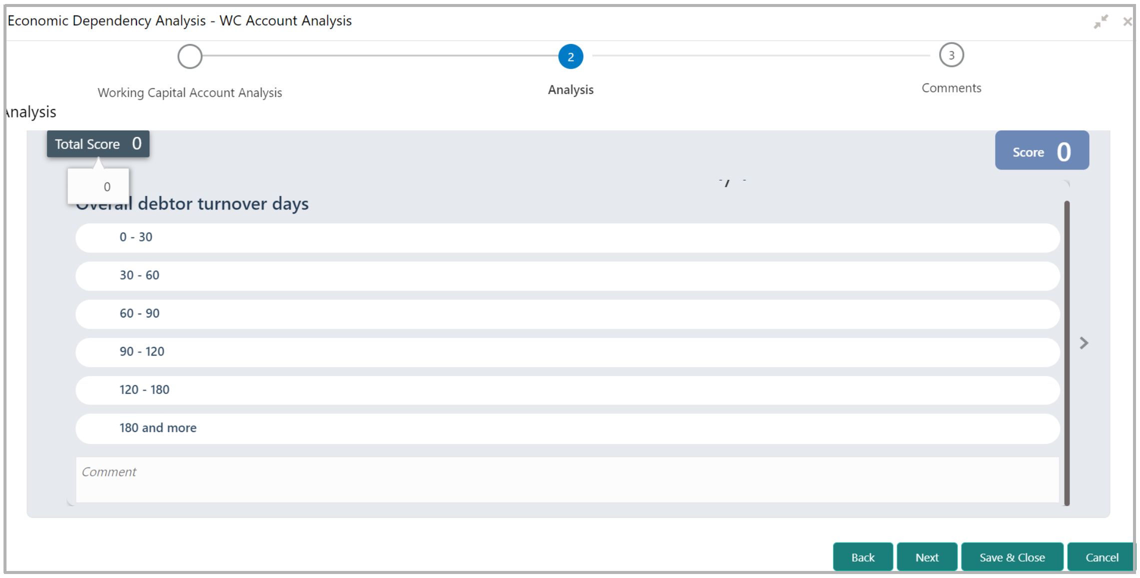
You can get the overview of customer's working capital account, indicating the number of standard, overdue and total working capital accounts by expanding the **Account Overview** section.

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

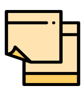
Analyzing Loan Account

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

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

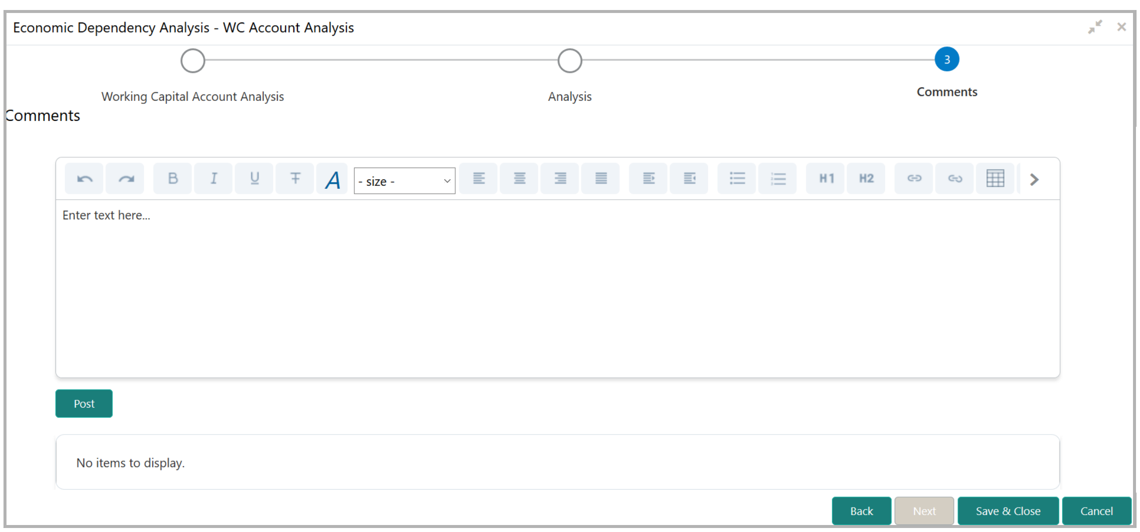


54. Select answer for all the questions. A score is generated for the working capital account based on the selected answers.

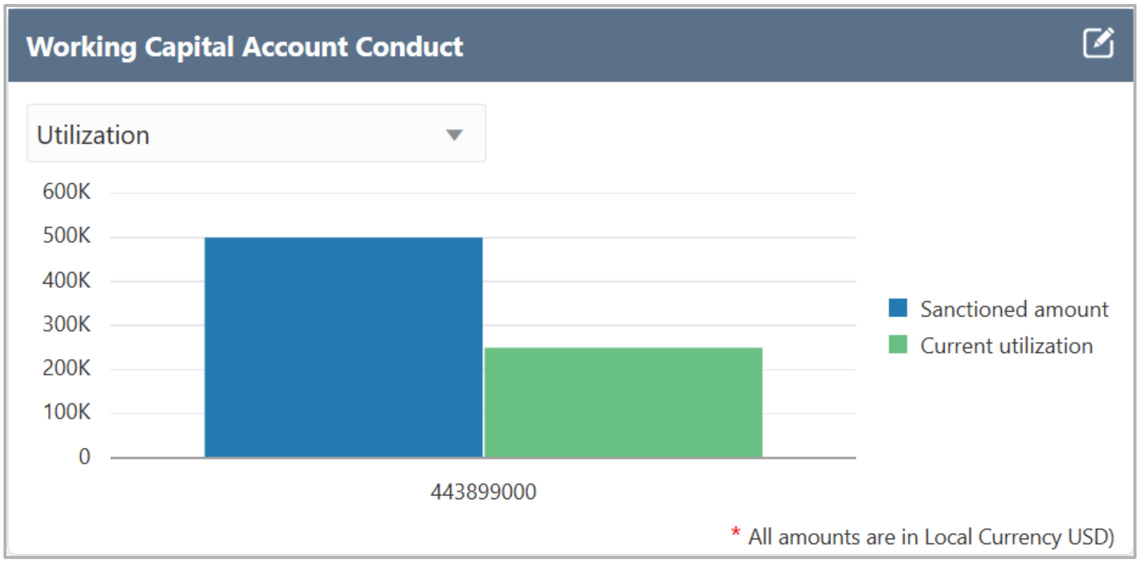


To view the next question, use right arrow at the side of the Analysis page.

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



56. Type the overall **Comments** for the Working Capital Account Analysis.
57. Click **Post.** Comments are posted below the **Comments** box.
58. Click **Save & Close** to exit the analysis page.

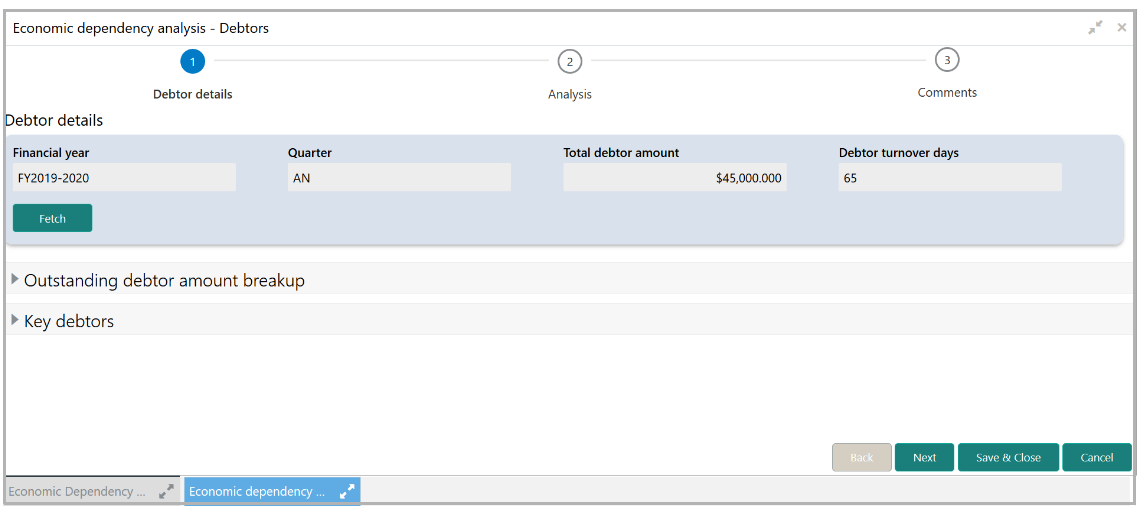


Once the working capital account conduct is analyzed, the working capital account details are graphically displayed in the **Working Capital Account Conduct** tile. You can filter the necessary information by selecting required option from the drop down list in the tile. The following values are available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

Debtors

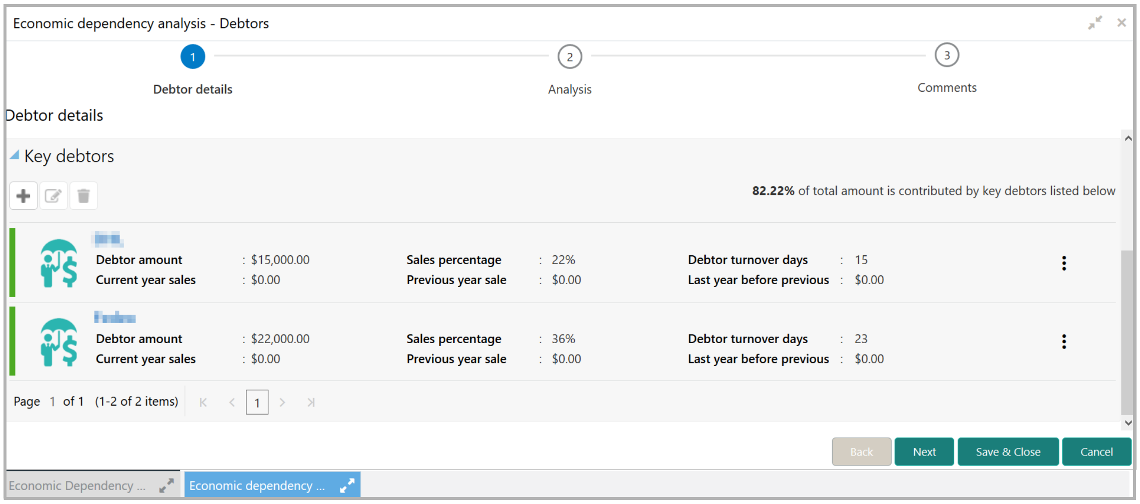
Details about the parties that purchased products or services from your customer can be captured from this tile.

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

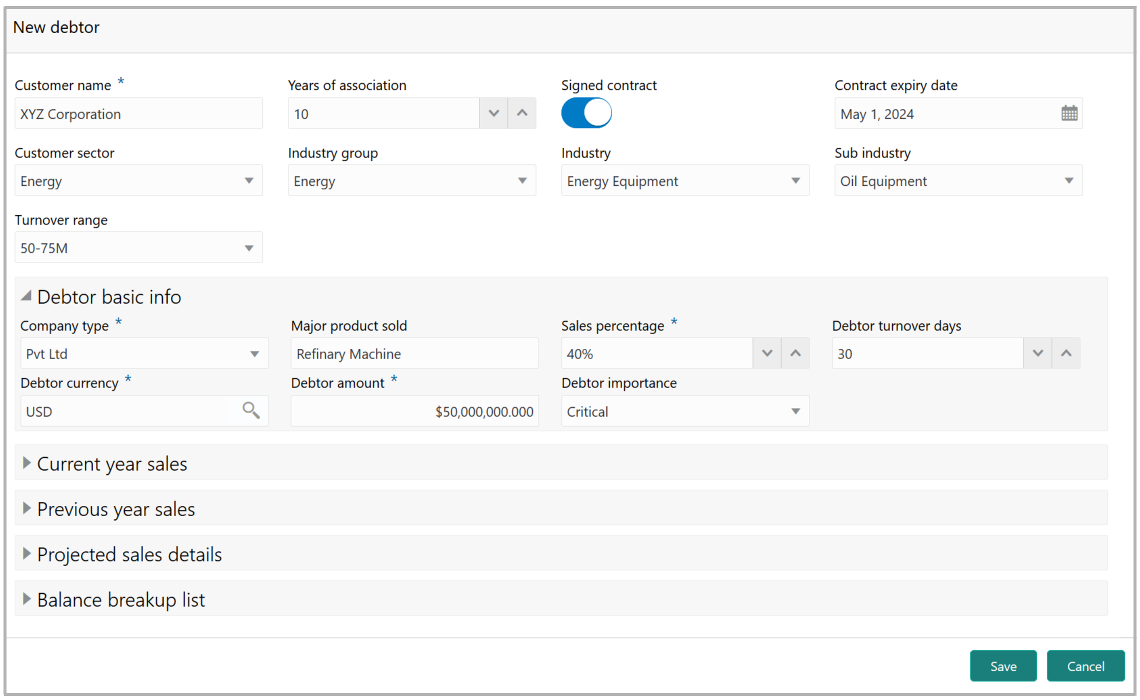


Adding Debtor Details

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



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



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**.

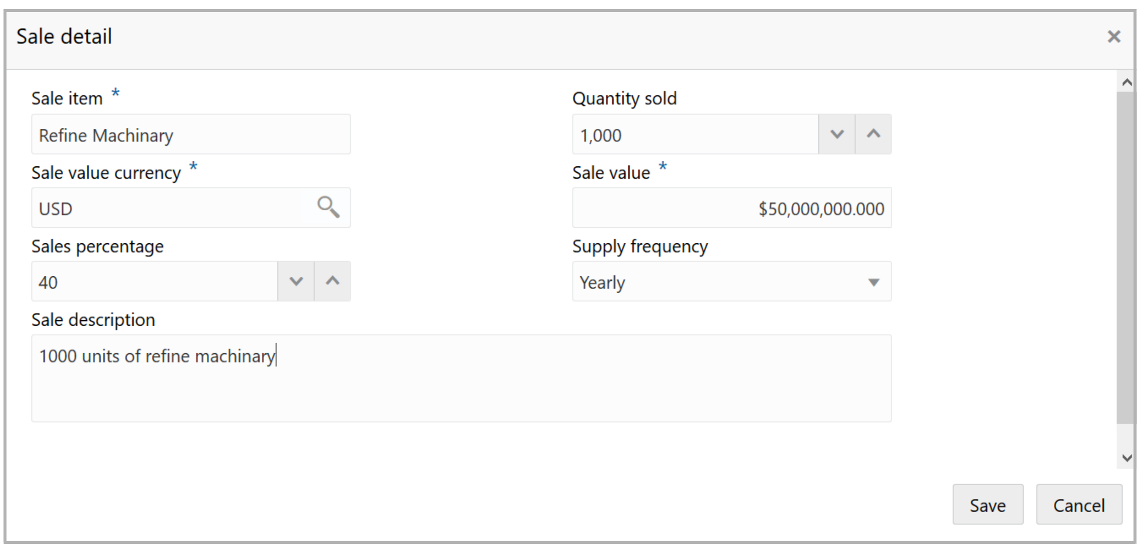
66. Select the following details of the Debtor from the drop down list:
    - Customer sector
    - Industry group
    - Industry
    - Sub industry
67. Select the Debtor's **Turnover range** from the drop down list.

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.

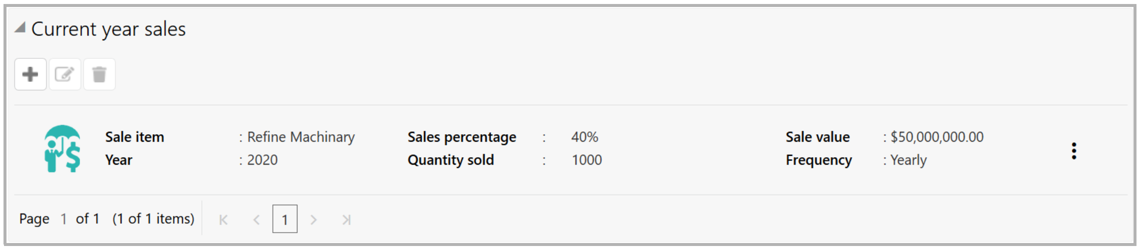
In the **Current year sales** section:

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



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**.

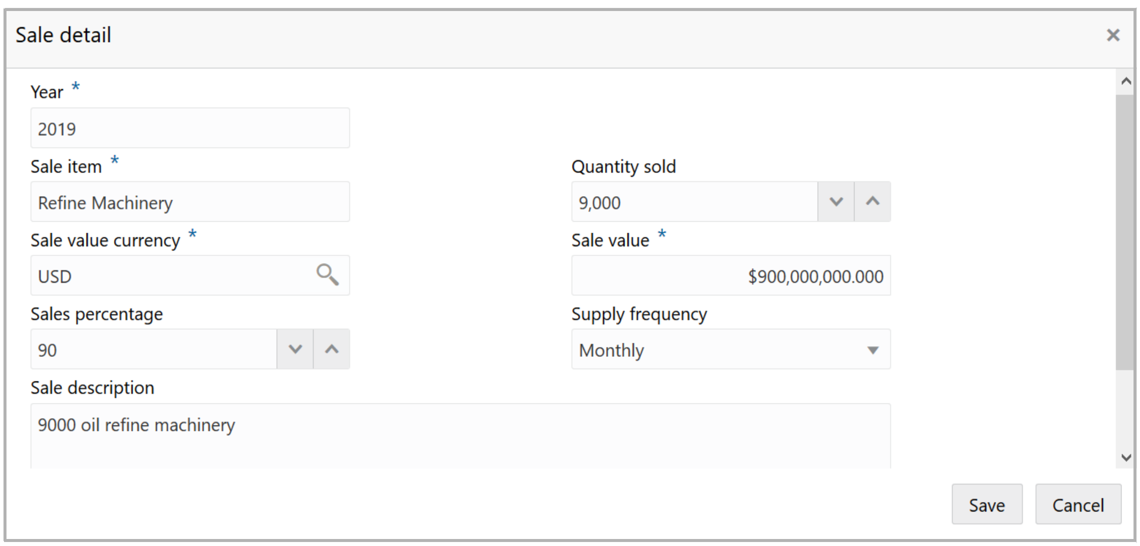
78. Specify the **Sale value** and **Sales percentage** in corresponding fields.
79. Select the **Supply frequency** from the drop down list.
80. Type the **Sale description**.
81. Click **Save**. Current year sales detail are added and listed in the **Current year sales** section as shown below:



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

In the **Previous year sales** section:

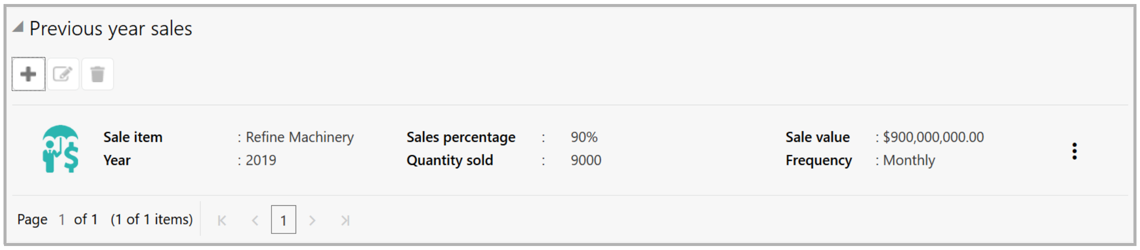
84. Click the add icon. The *Sale Detail* window appears:



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

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:

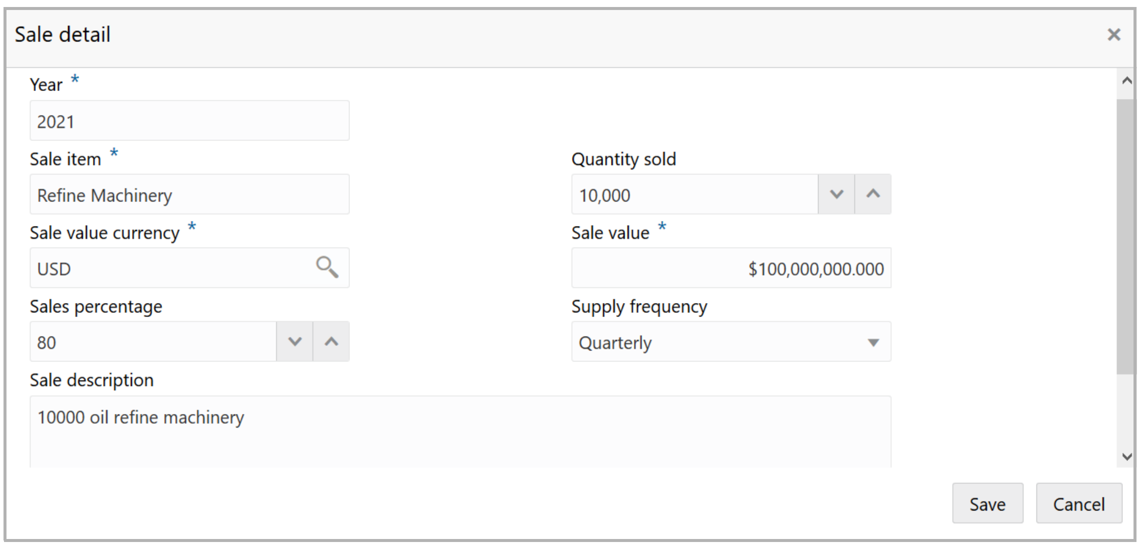


93. To edit the added item from the list, select the item and click the edit icon.

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:



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.

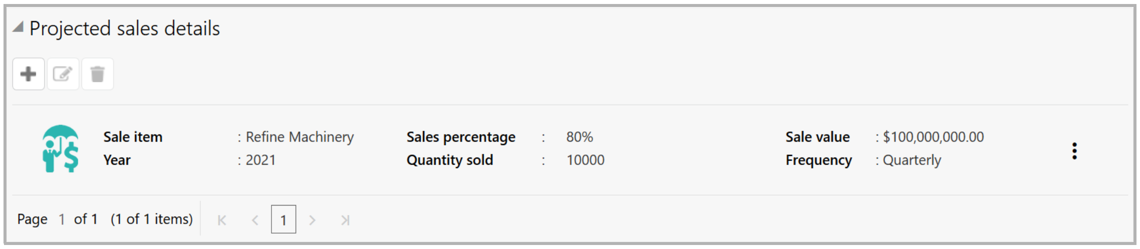
99. Search and select the **Sale value currency**.

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**.

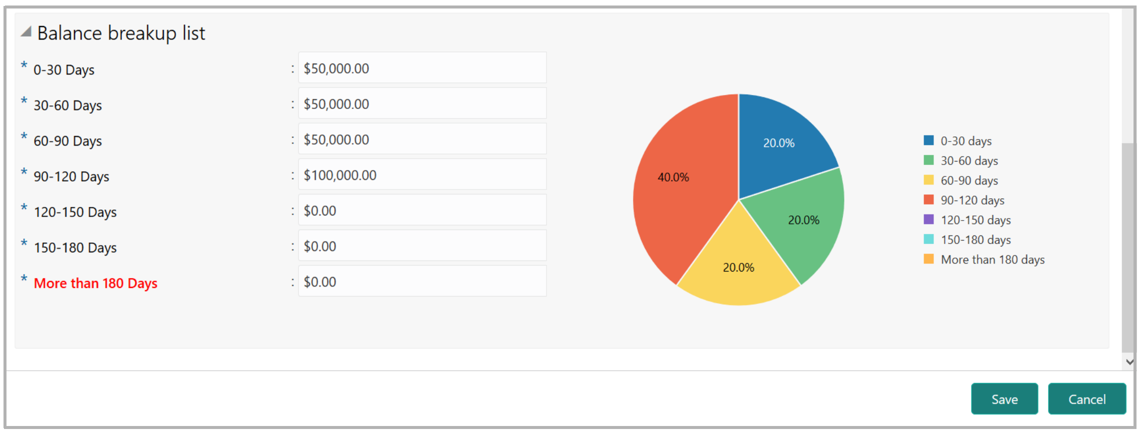
103. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:



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**.

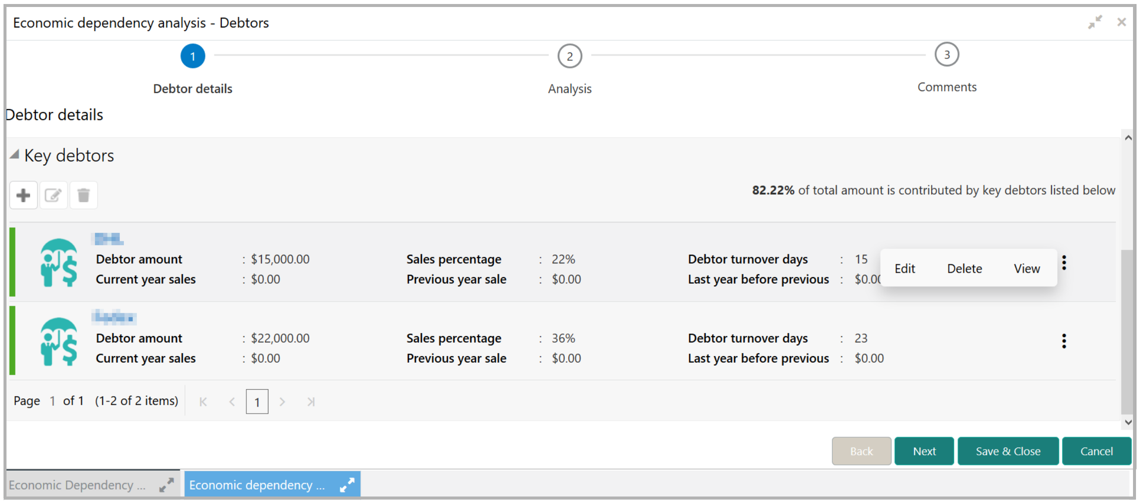
110. Specify the balance payment pending for **120-150 Days**.

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.

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



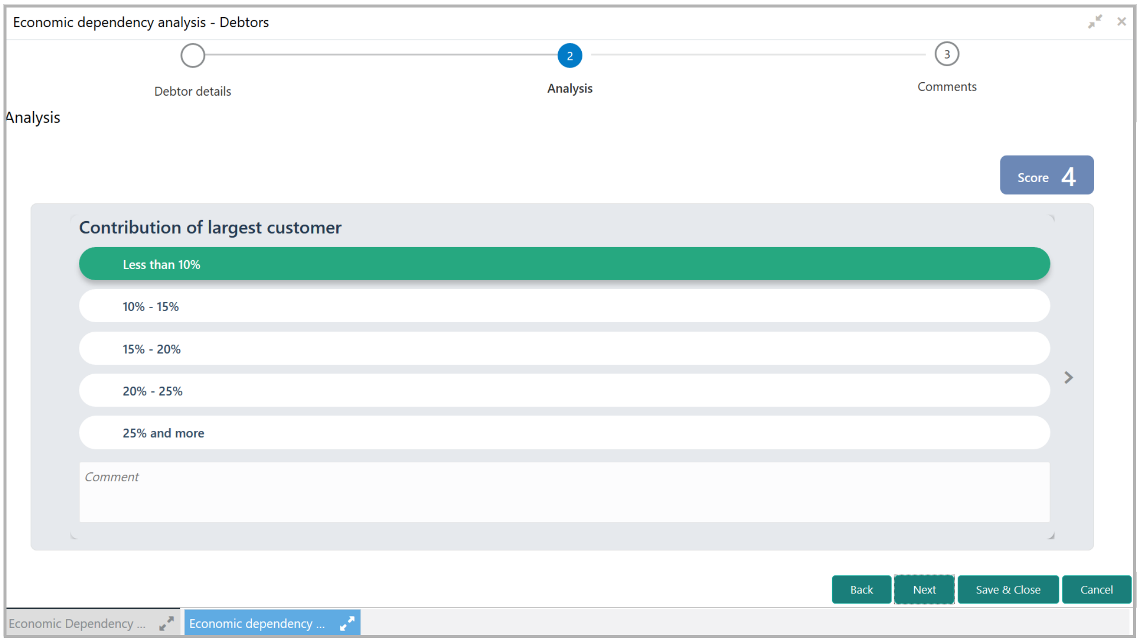
114. To **Edit**, **Delete**, and **View** the added Debtor details, click the hamburger icon in corresponding item and click the required option.

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.

Analyzing Debtor Details

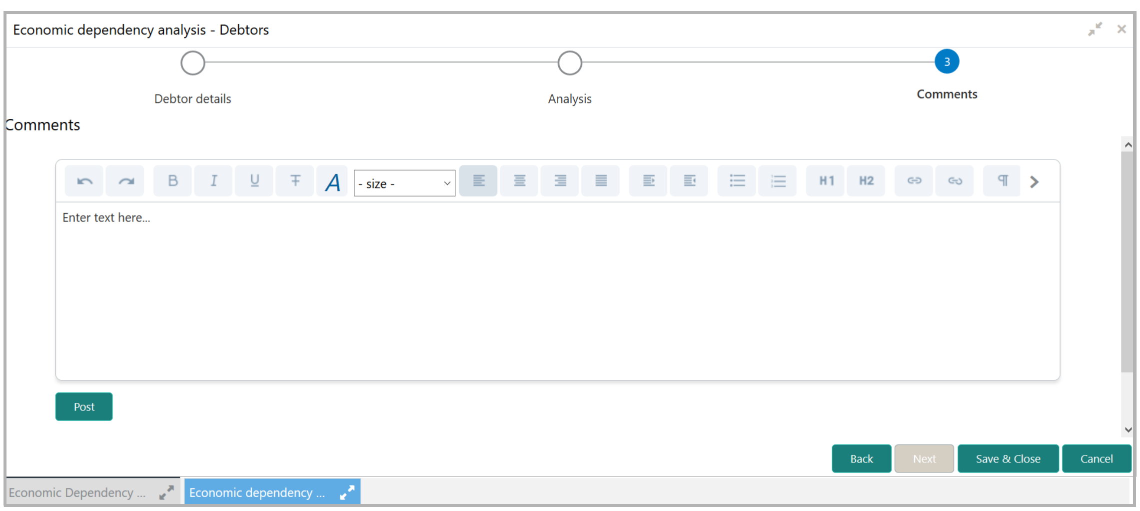
115. To analyze the Debtor information, click **Next** in the *Debtor Details* page. The *Analysis* page appears:



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

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

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



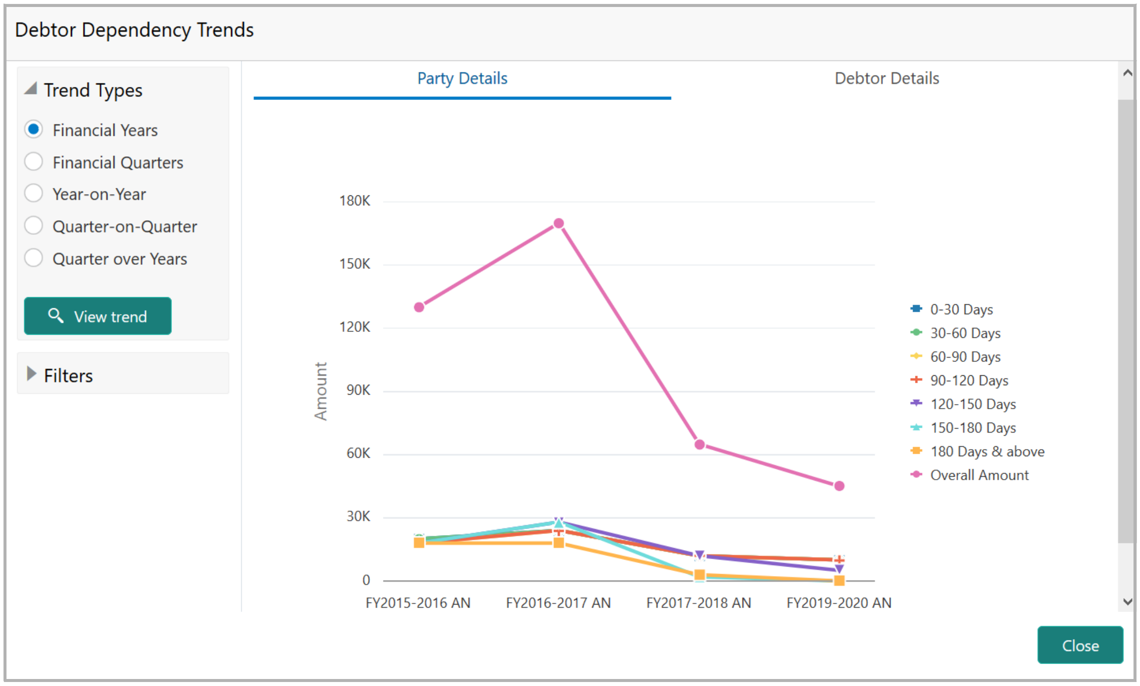
118. Type the overall **Comments** for the Debtor Analysis.

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

120. Click **Save & Close**.

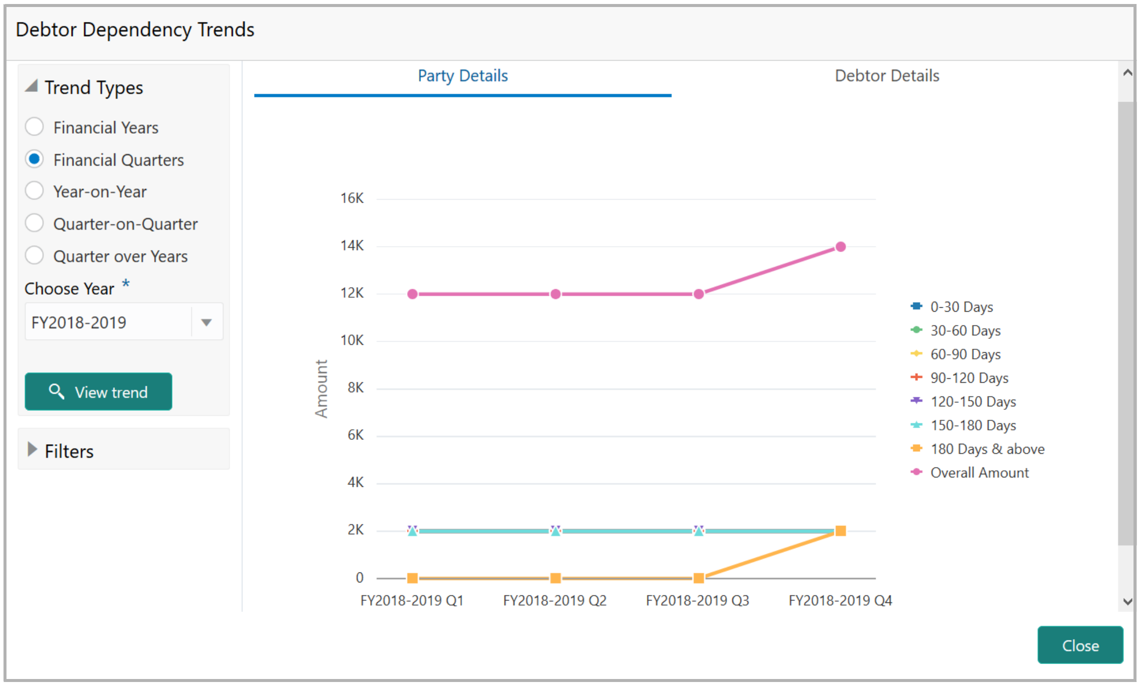
Viewing Dependency Trends

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**.

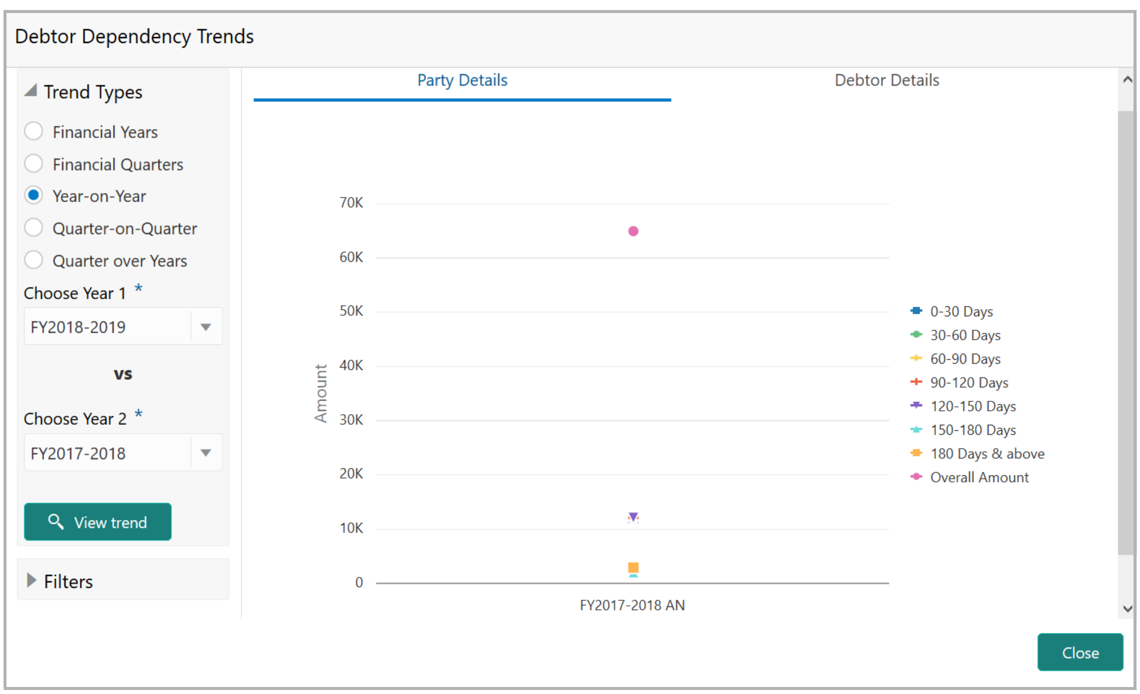
122. To view the dependency trends for financial quarters, click the **Financial Quarters** option in **Trend Types** field. **Choose Year** field appears as shown below:



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.

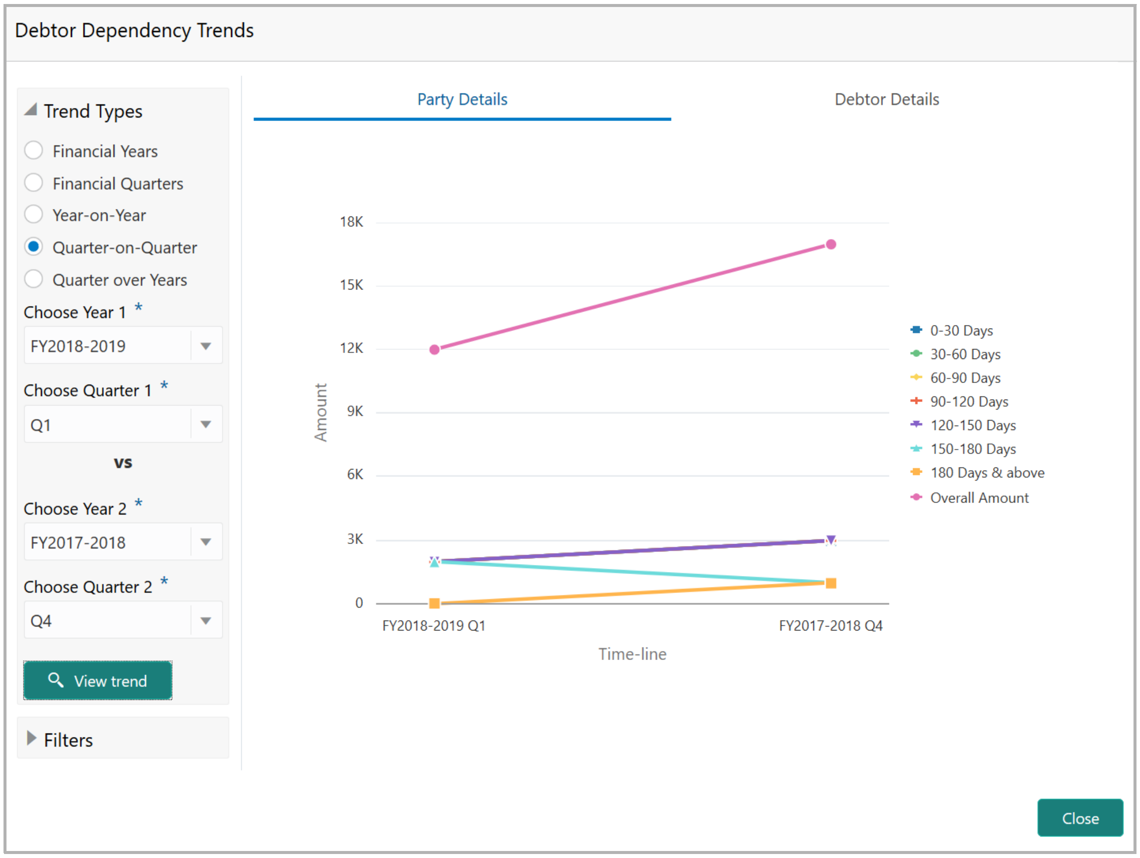
125. To compare and view the dependency trends for two different years, select the **Year-on-Year** option. The **Choose Year 1** and **Choose Year 2** fields appear:



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

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

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:

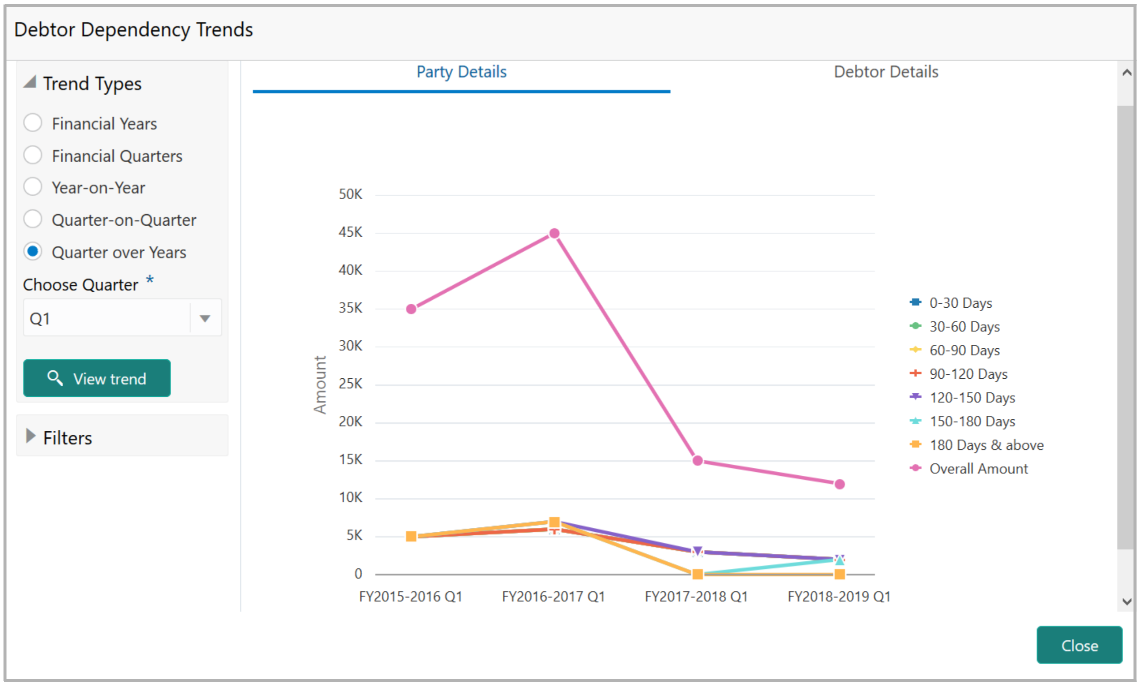


129. Perform the following actions:

- 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:



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

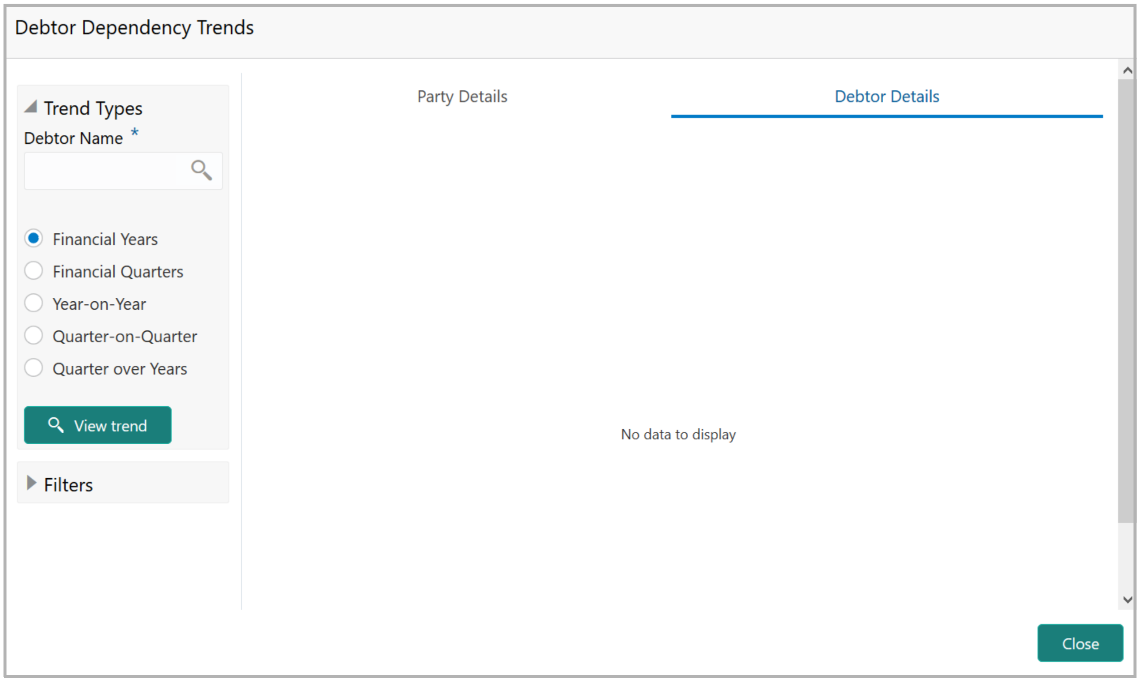
133. Click **View trend**.

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**.

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

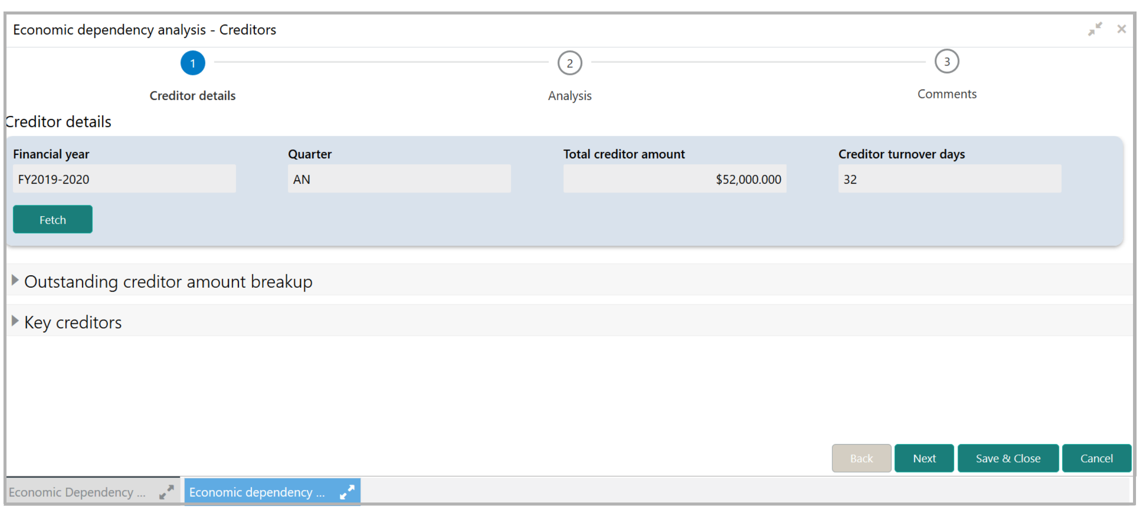


138. Search and select the **Debtor Name**.
139. Click **View trend**.
140. To exit the **Debtor Dependency Trends** window, click **Close**.

Creditor

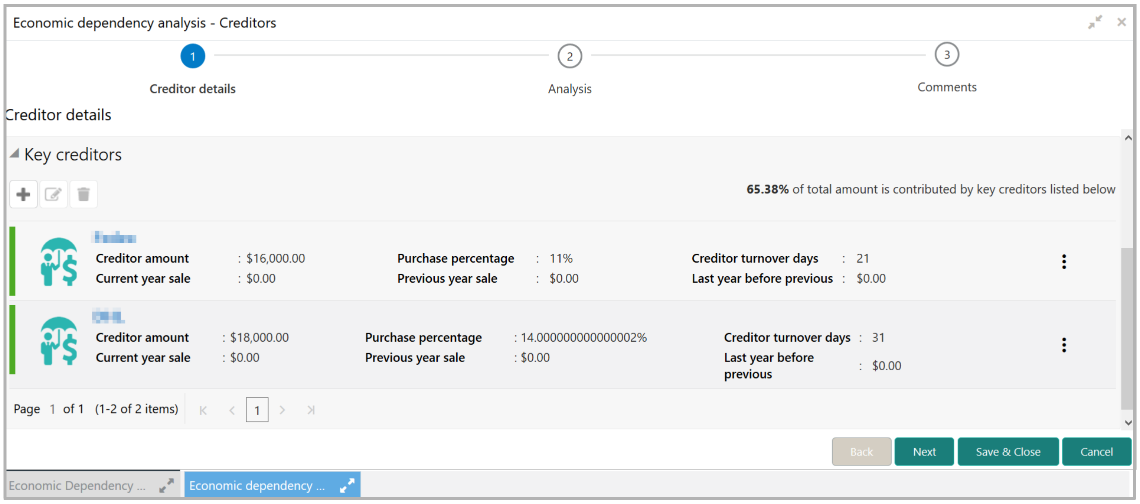
Details about the party from which your customer has purchased products or services can be captured from this tile.

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

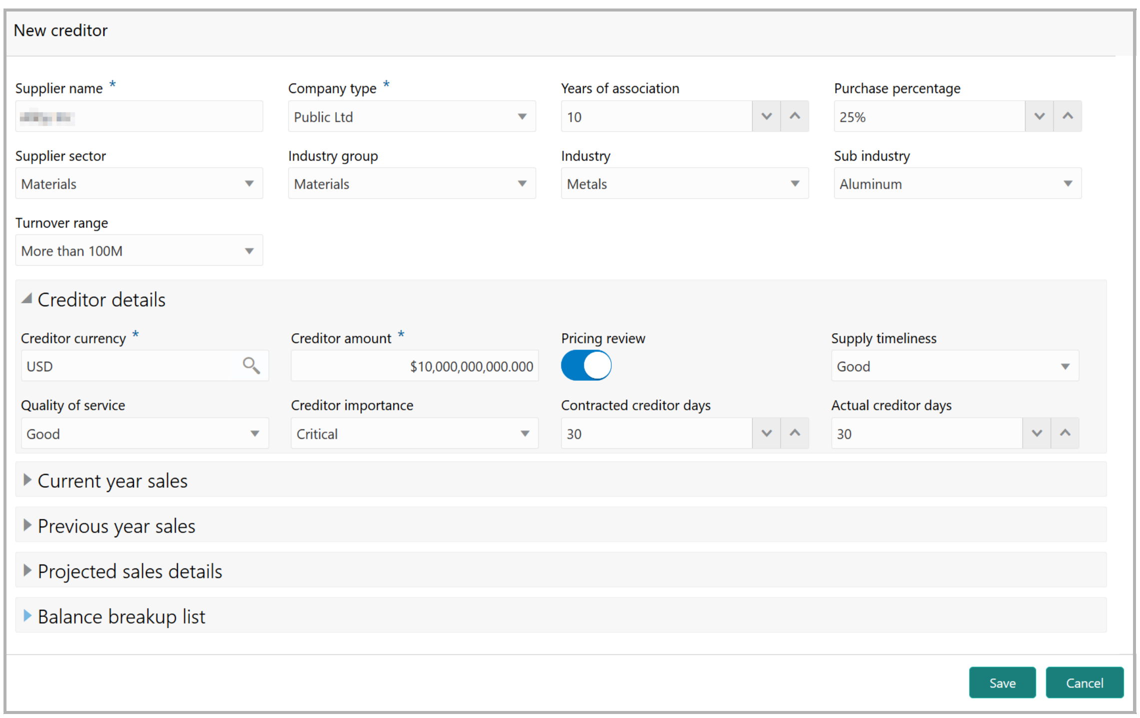


Adding Creditor Details

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



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



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

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

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

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

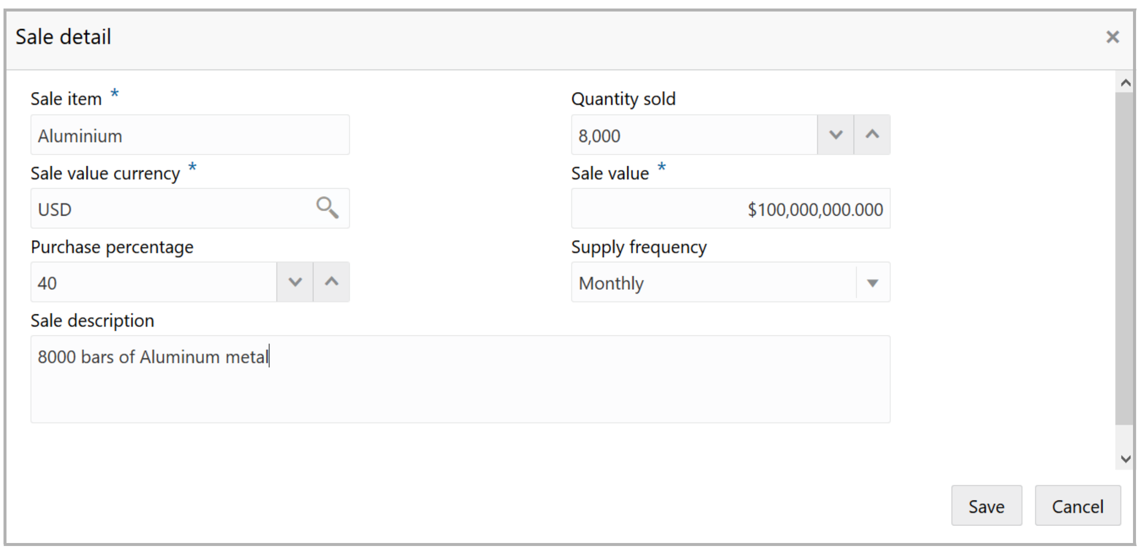
148. Select the following details of the Creditor from the drop down list:
    - Supplier sector
    - Industry group
    - Industry
    - Sub industry
149. Select the Creditor's **Turnover range** from the drop down list.

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:

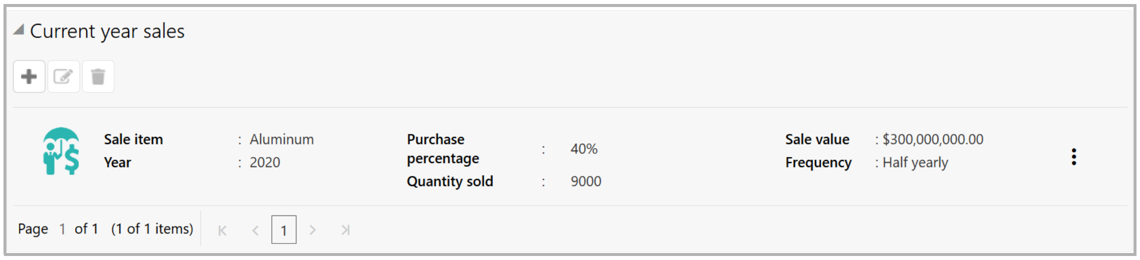
157. Click the add icon. The *Sale Detail* window appears:



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.

163. Type the **Sale description**.

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

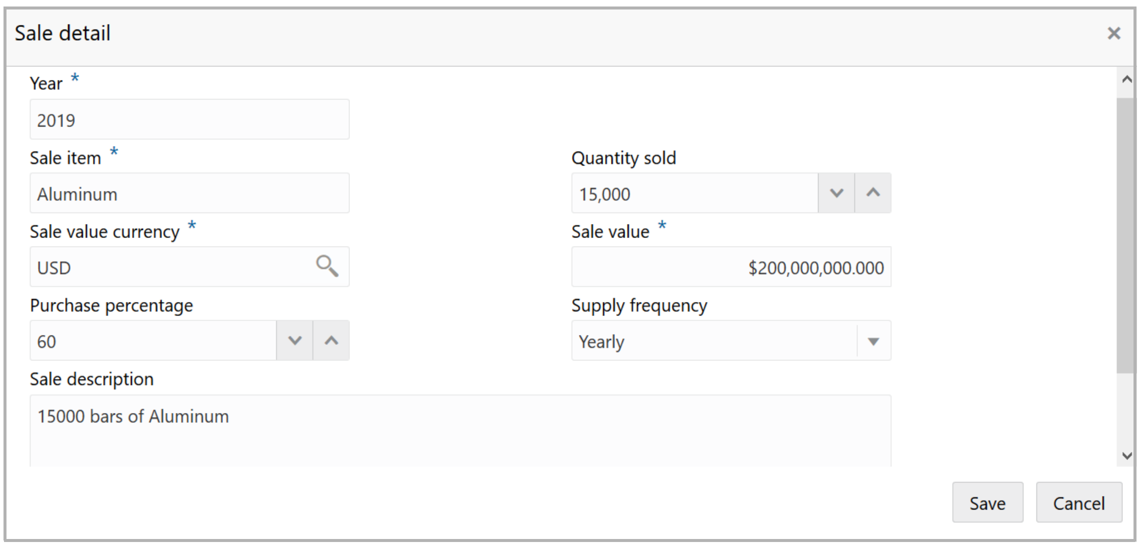


165. To edit the added item from the list, select the item and click the edit icon.

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

In the **Previous year sales** section:

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



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

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

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

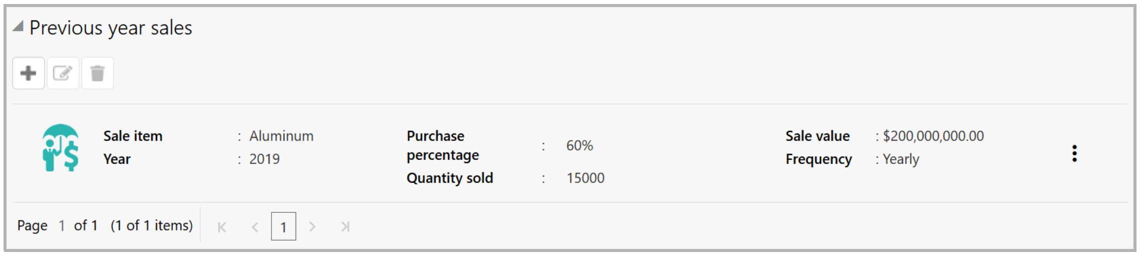
171. Search and select the **Sale value currency**.

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

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

174. Type the **Sale description**.

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

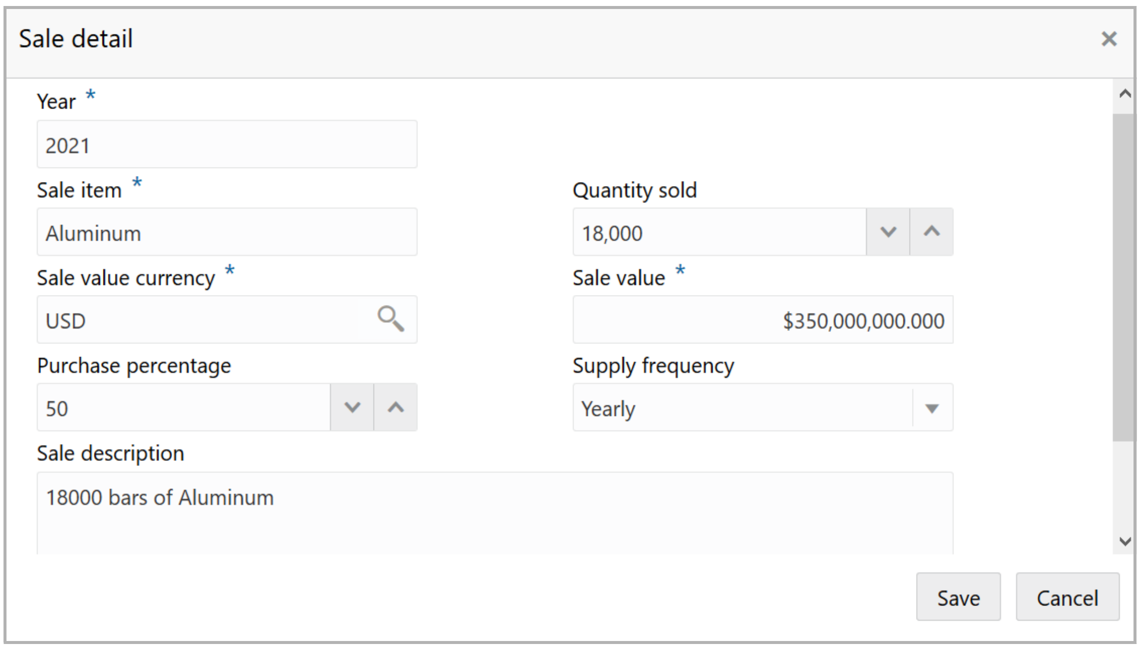


176. To edit the added item from the list, select the item and click the edit icon.

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:



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.

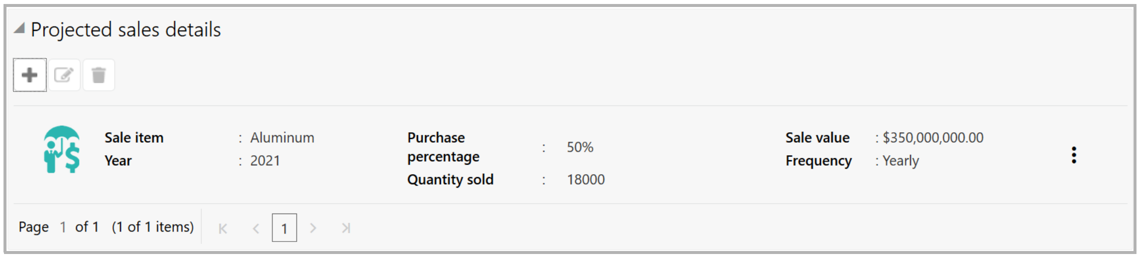
182. Search and select the **Sale value currency**.

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.

185. Type the **Sale description**.

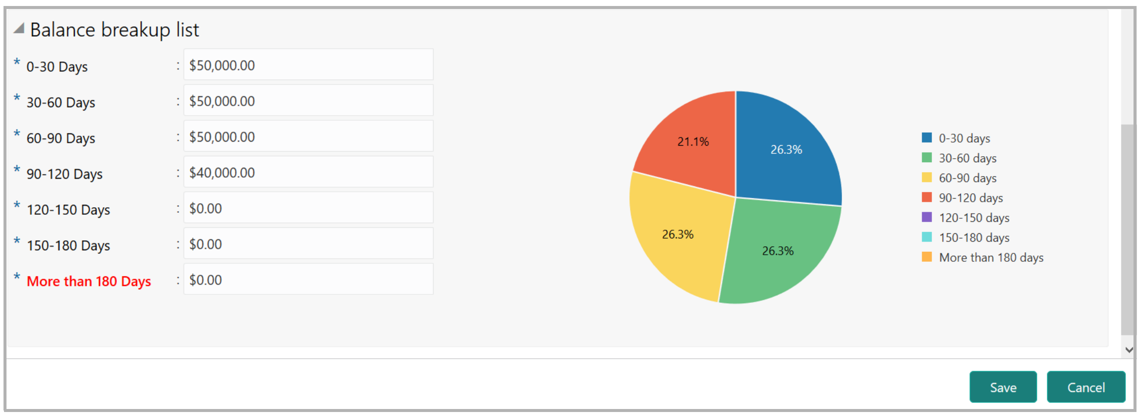
186. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:



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**.

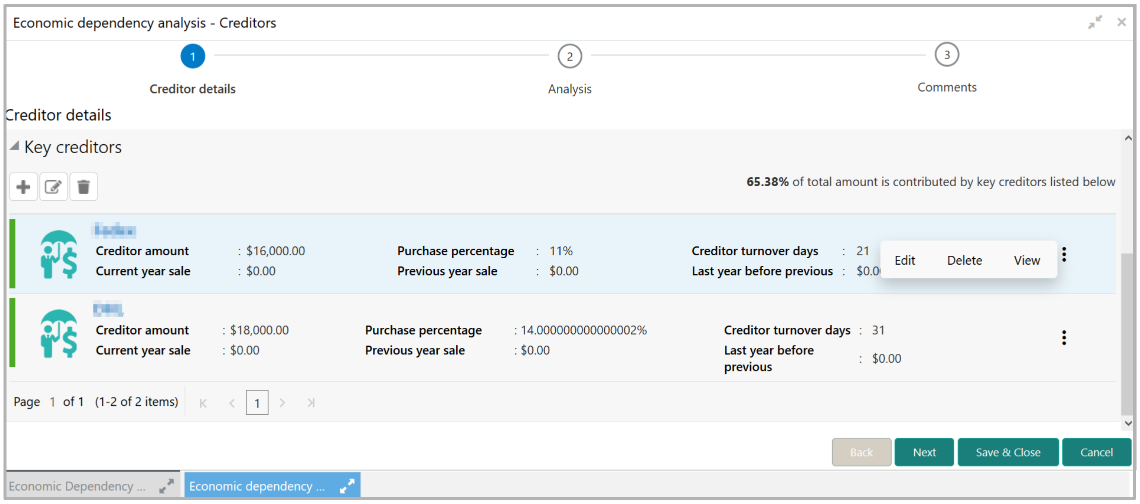
193. Specify the balance payment pending for **120-150 Days**.

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:



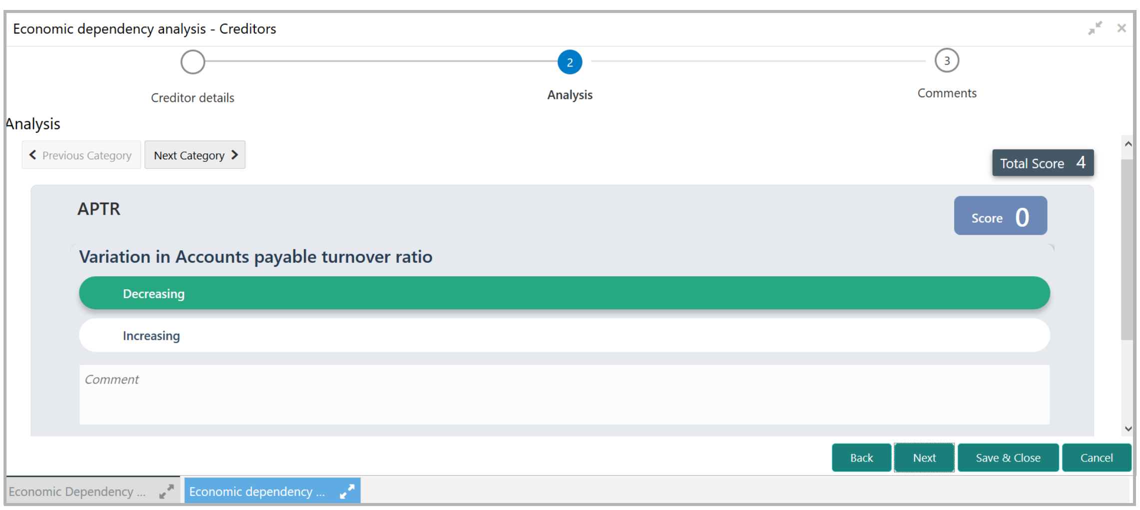
197. To **Edit**, **Delete** and **View** the added Creditor details, click the hamburger icon in required item and select the corresponding option.

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

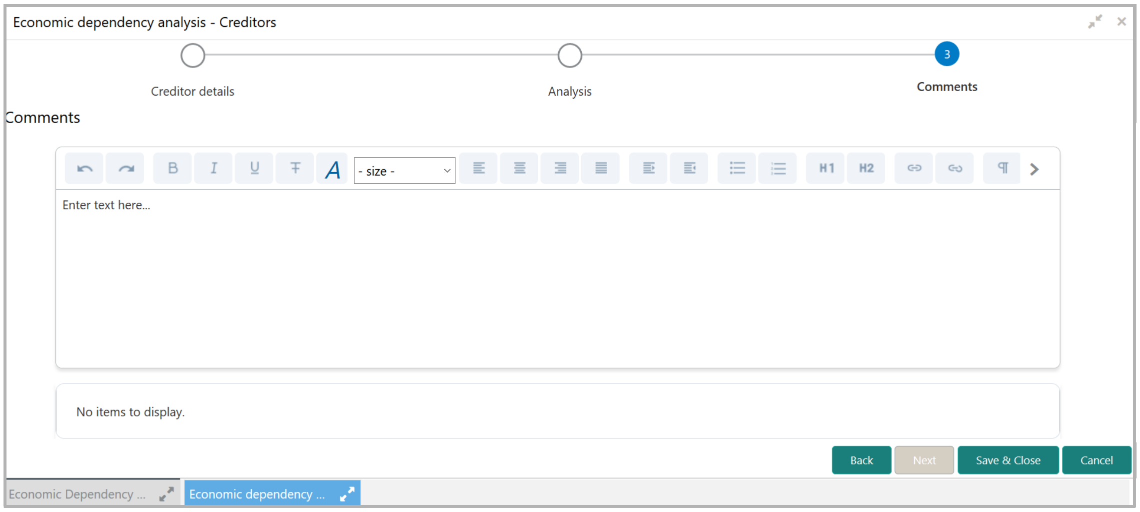
198. To analyze the Creditor information, click **Next** in the *Creditor Details* page. The *Analysis* page appears:



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:



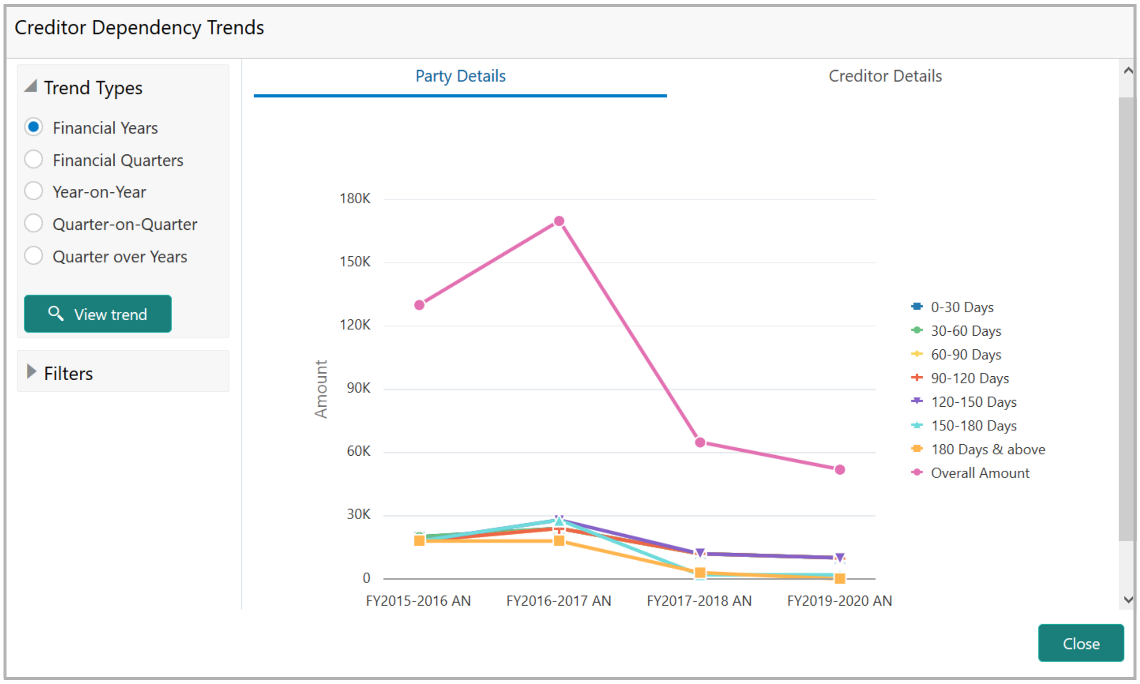
201. Type the overall **Comments** for the Creditor Analysis.

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

203. Click **Submit**.

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:

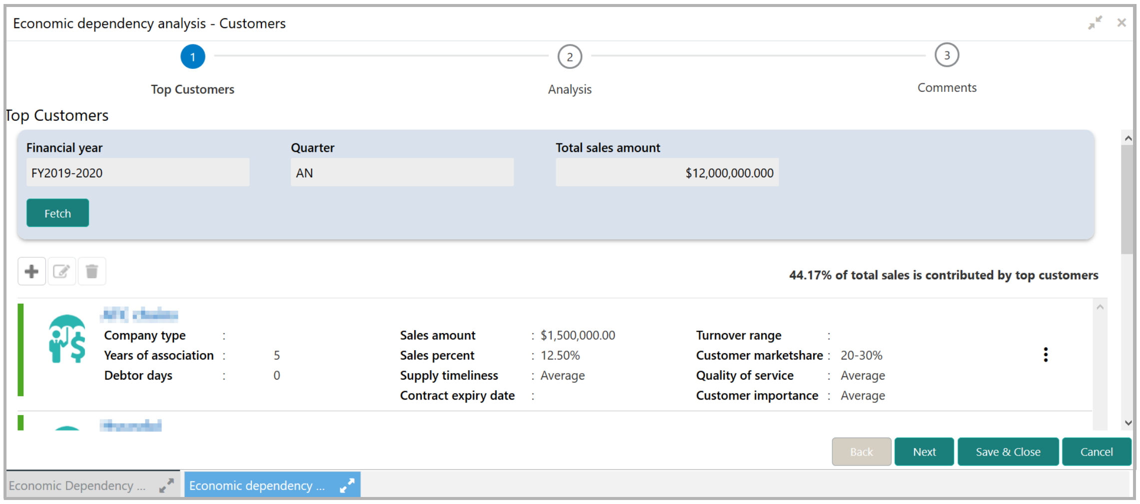


For information on options in the *Creditor Dependency Trends* window, refer **Viewing Dependency Trends** sub-section in **Debtors** section.

Top Customers

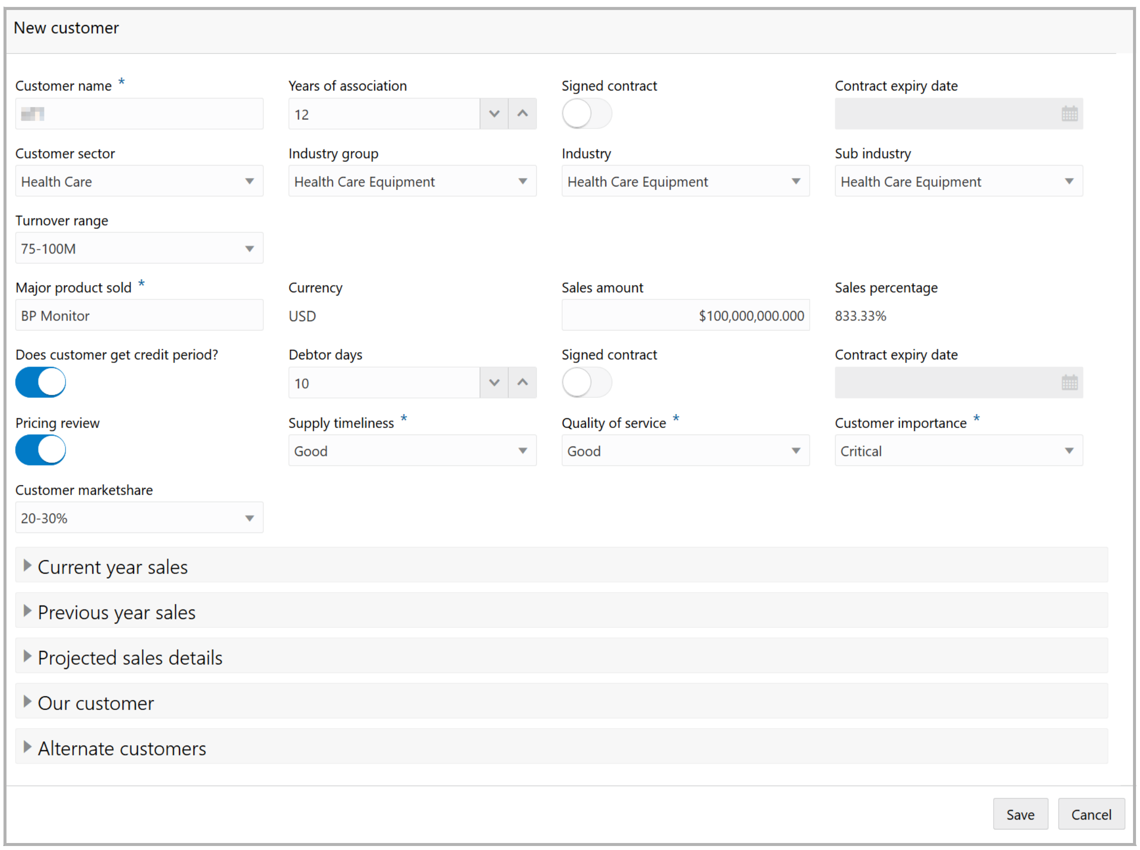
Information about your customer's top customer can be captured and analyzed from this tile.

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



Adding Top Customer Details

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



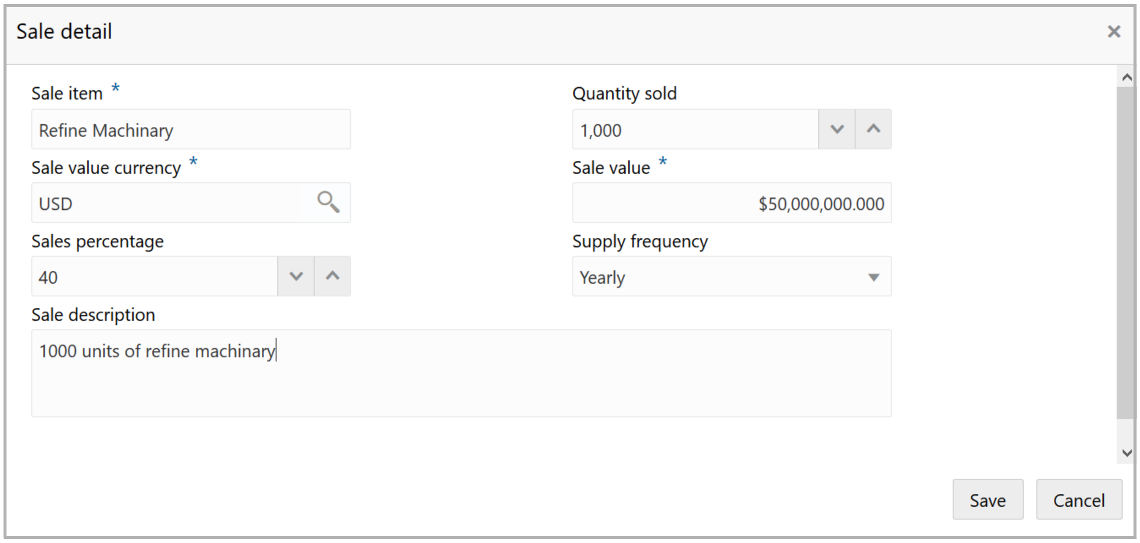
207. Type your customer's top **Customer name**.

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:



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

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

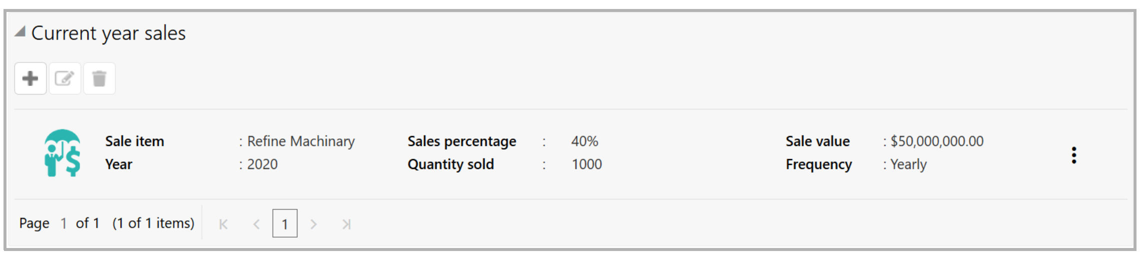
224. Search and select the **Sale value currency**.

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

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

227. Type the **Sale description**.

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

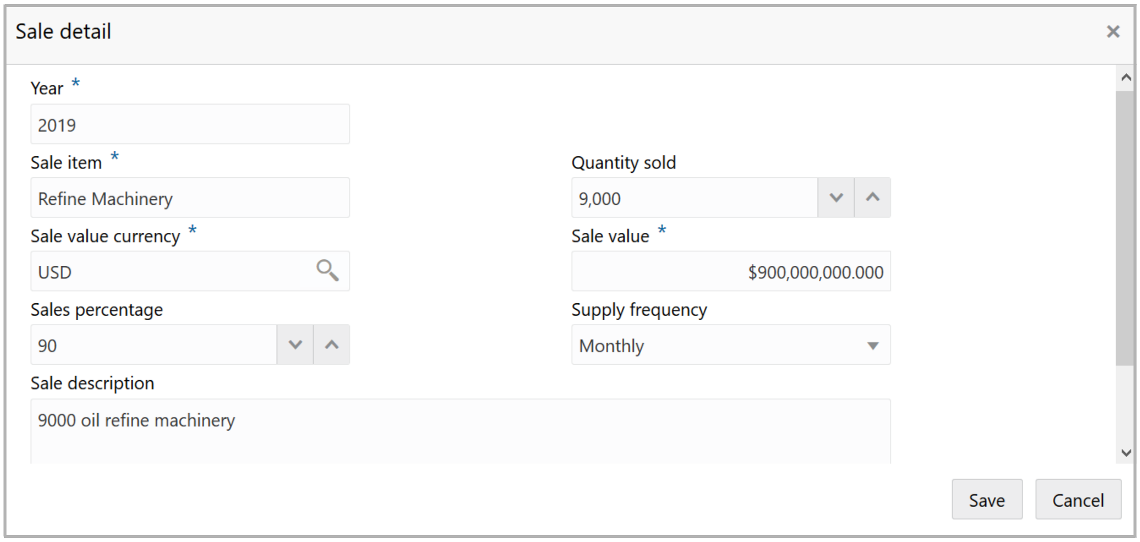


229. To edit the added item from the list, select the item and click the edit icon.

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

In the **Previous year sales** section:

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



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.

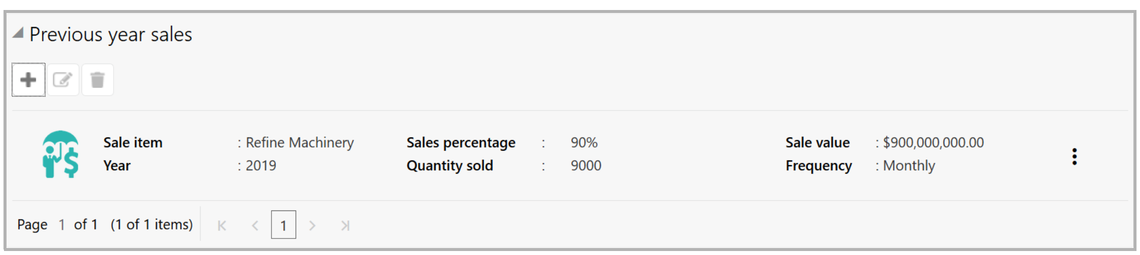
235. Search and select the **Sale value currency**.

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:

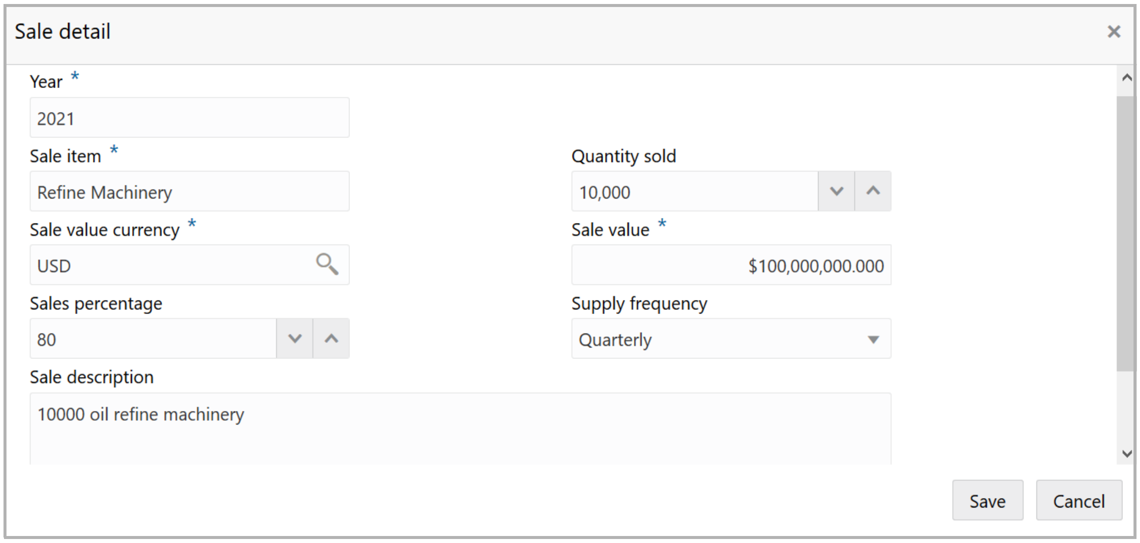


240. To edit the added item from the list, select the item and click the edit icon.

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:



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.

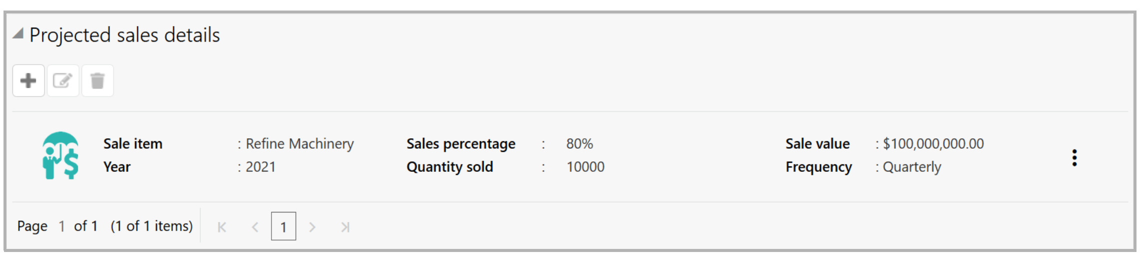
246. Search and select the **Sale value currency**.

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**.

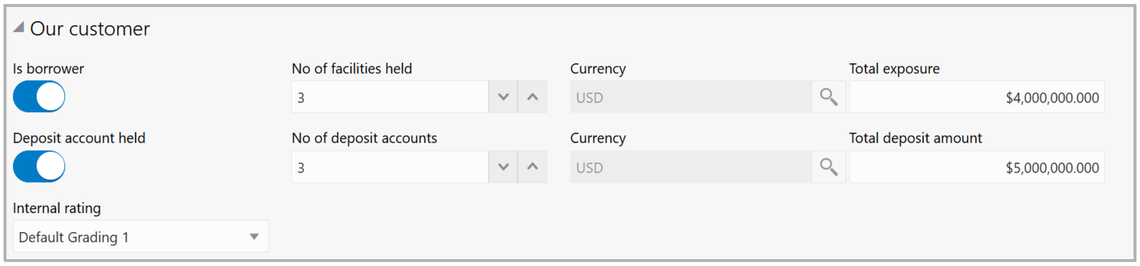
250. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:



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.

In the **Our Customers** section:



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.

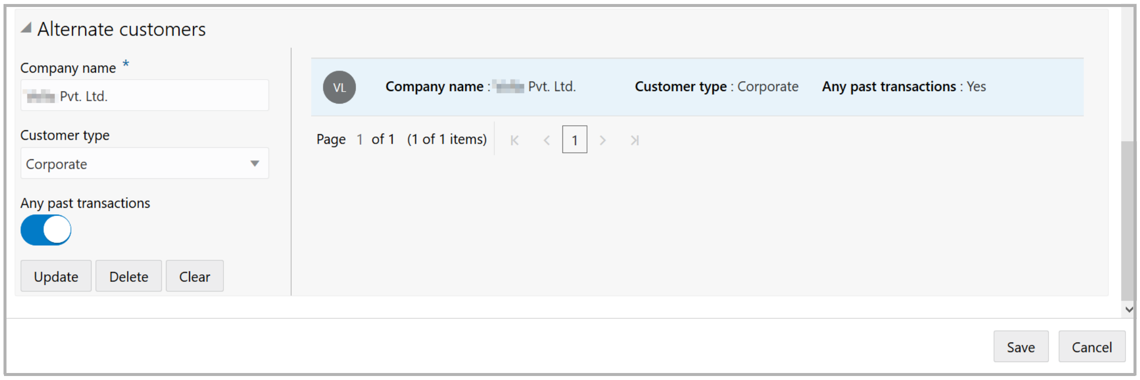
In the **Alternate Customers** section:

262. Type the alternate top customer's **Company name**.

263. Select the alternate top **Customer type** from the drop down list.

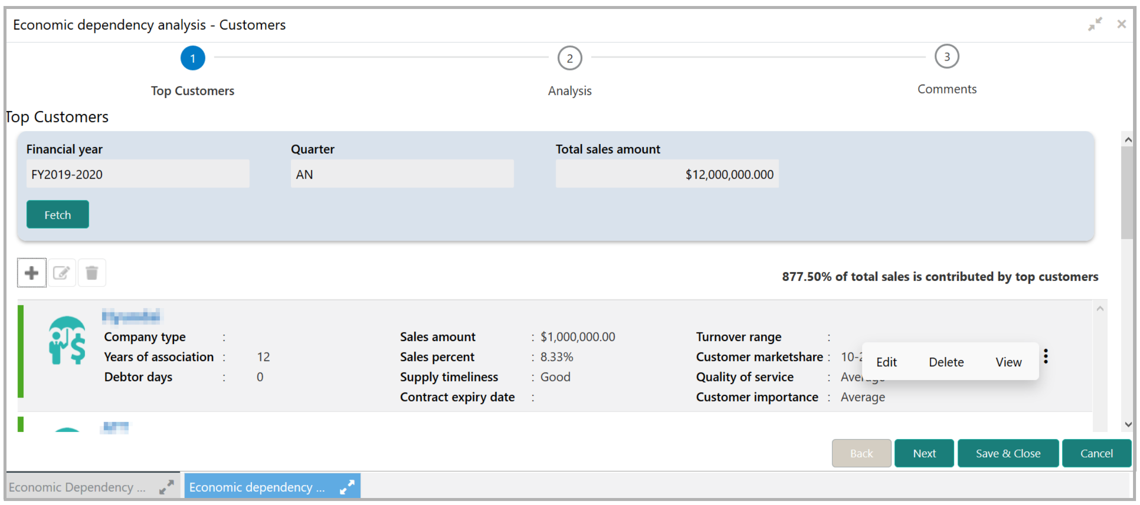
264. If the alternate top customer has past transactions record, enable the **Any past transactions** switch.

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



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.



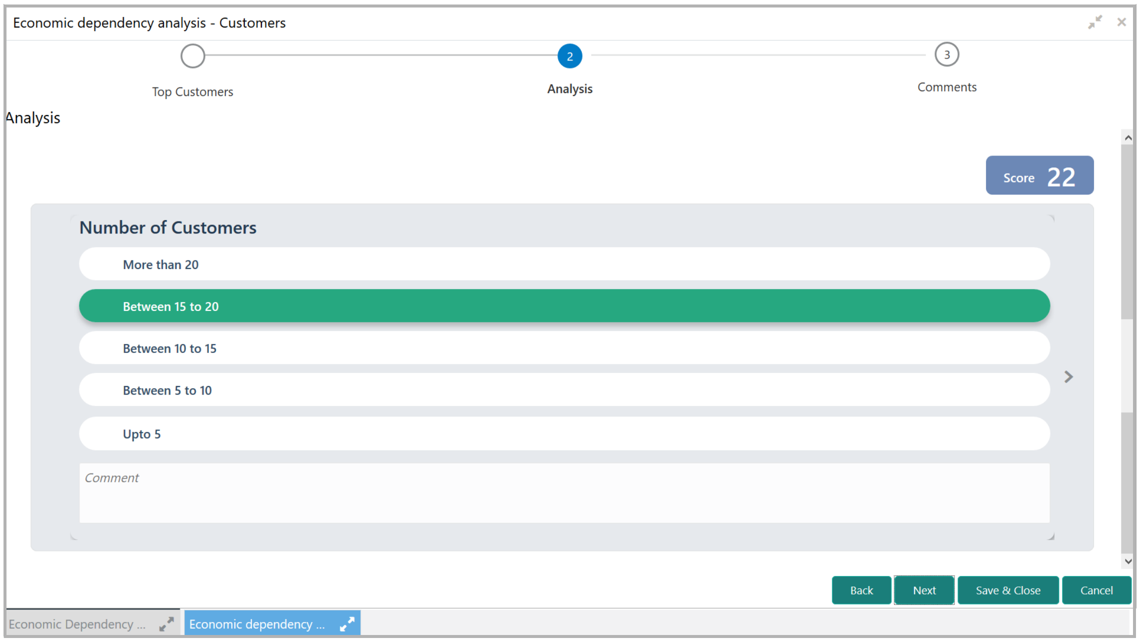
268. To Edit, Delete and View the added top customer details, click the hamburger icon in required item and select the corresponding option.

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.

Analyzing Top Customer Details

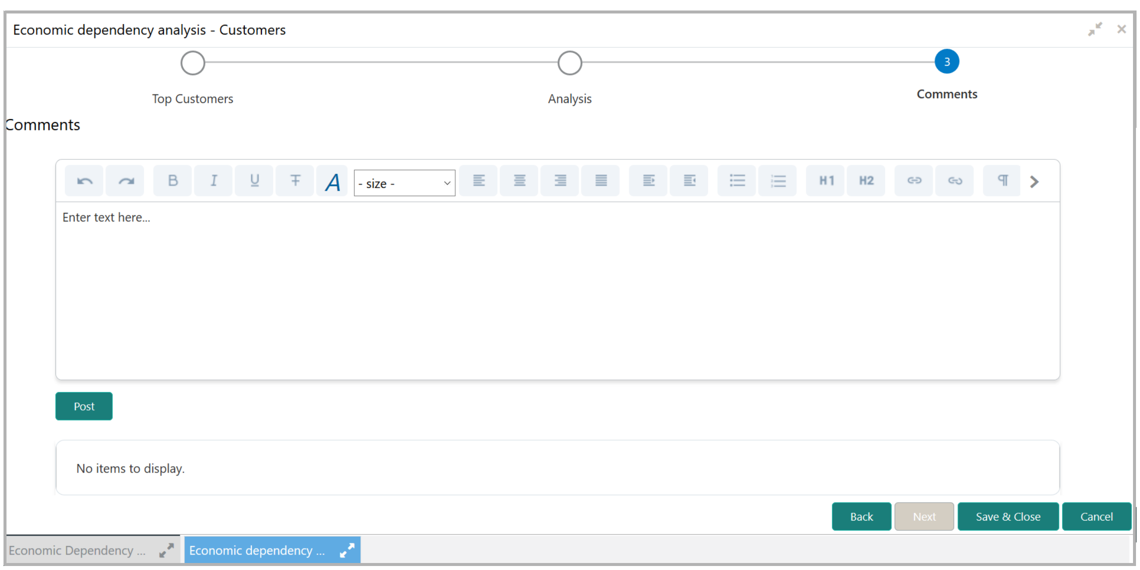
269. To analyze the top customers details, click **Next** in the *Top Customers* page. The *Analysis* page appears:



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

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

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



272. Type the overall Comments for the Top Customer Analysis.

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

274. Click **Submit**.

Viewing Dependency Trends

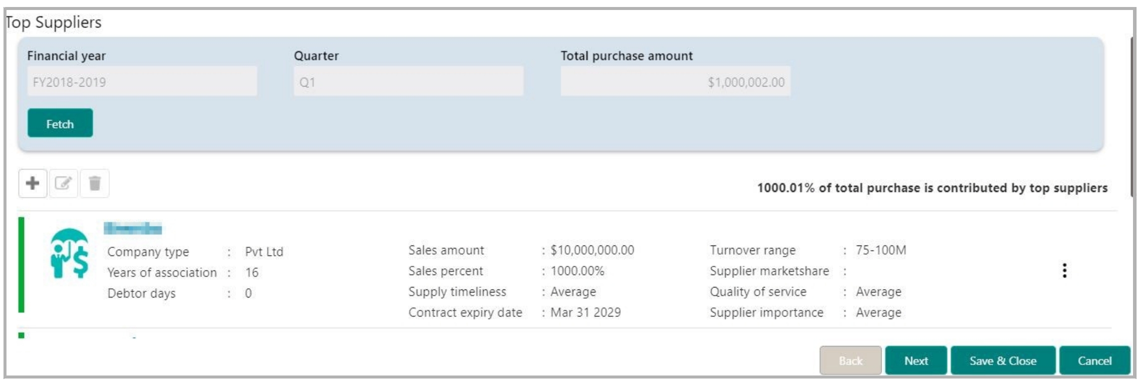
275. To view the top customer dependency trends, click the trend analysis icon beside the capture icon in **Top Customers** tile. The *Customer Dependency Trends* window appears.

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

Top Suppliers

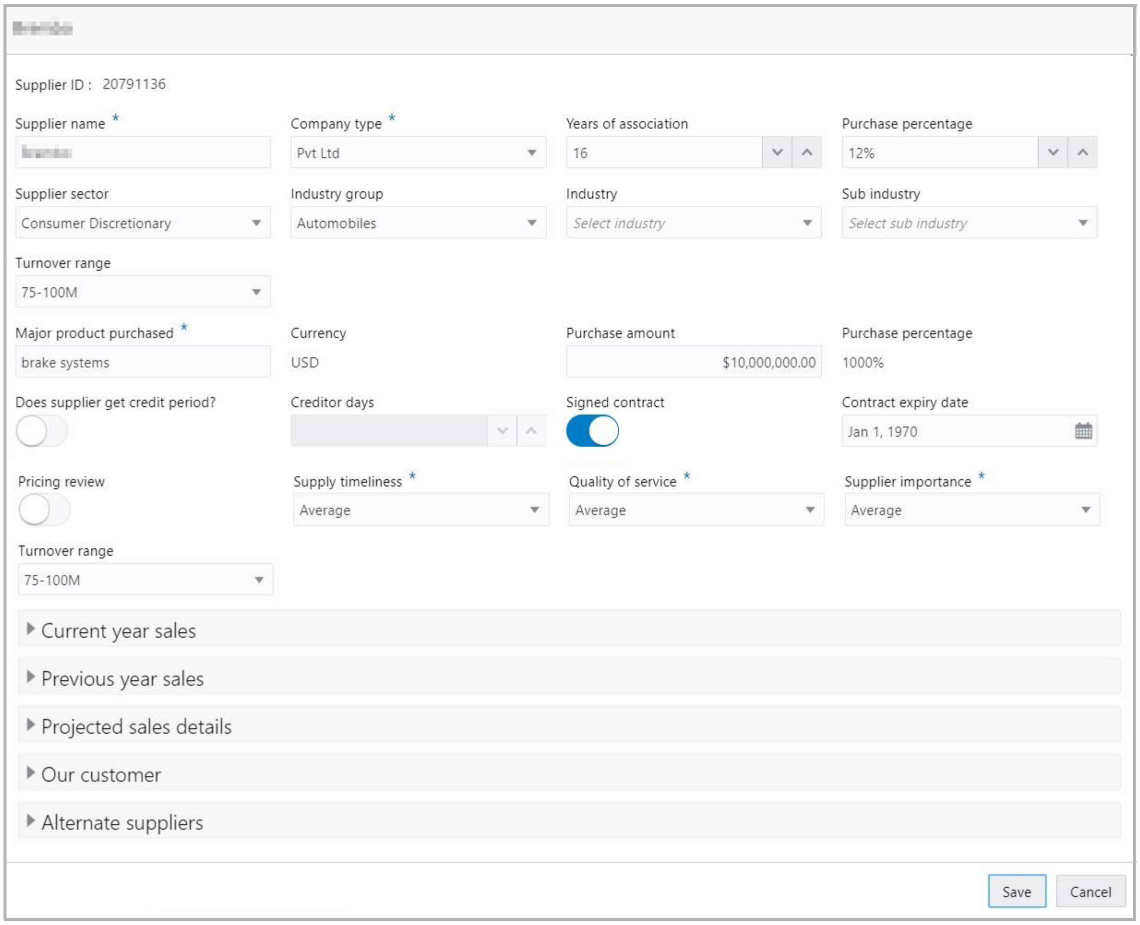
This tile allows to capture and analyze information about the top suppliers of your customer.

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



Adding Top Supplier Details

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



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.

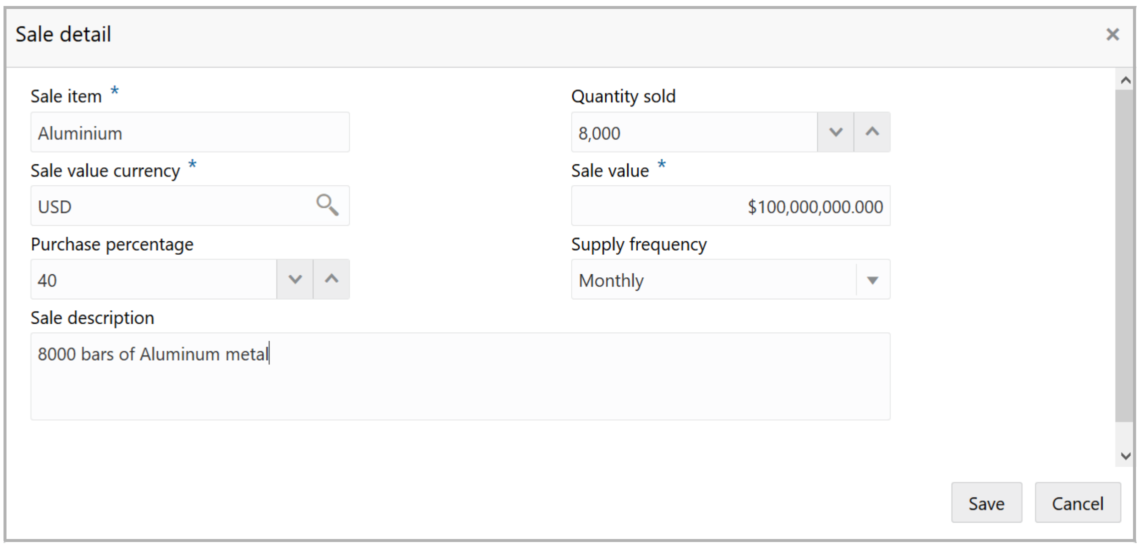
286. Specify the **Purchase amount** spent by your customer for purchasing product from the top supplier.

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

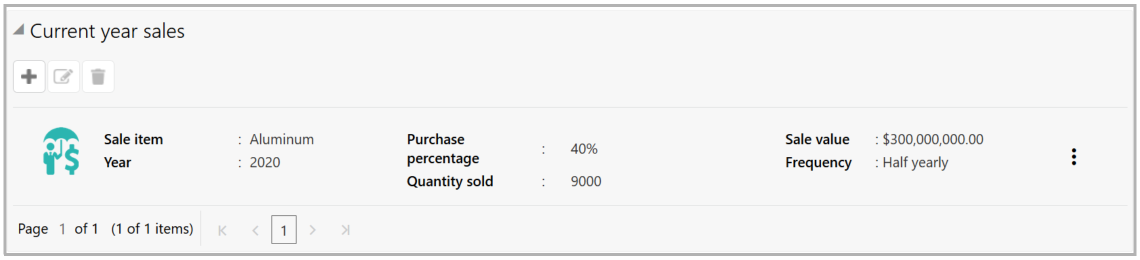
288. If the supplier gets credit period, enable the **Does supplier get credit period?** switch.
289. Specify the **Creditor days**.
290. If the pricing needs to be reviewed, enable the **Pricing review** switch.
291. Select the following details about the top supplier from the drop down list:
    - Supply timeliness
    - Quality of service
    - Supplier importance

In the **Current year sales** section:

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



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:

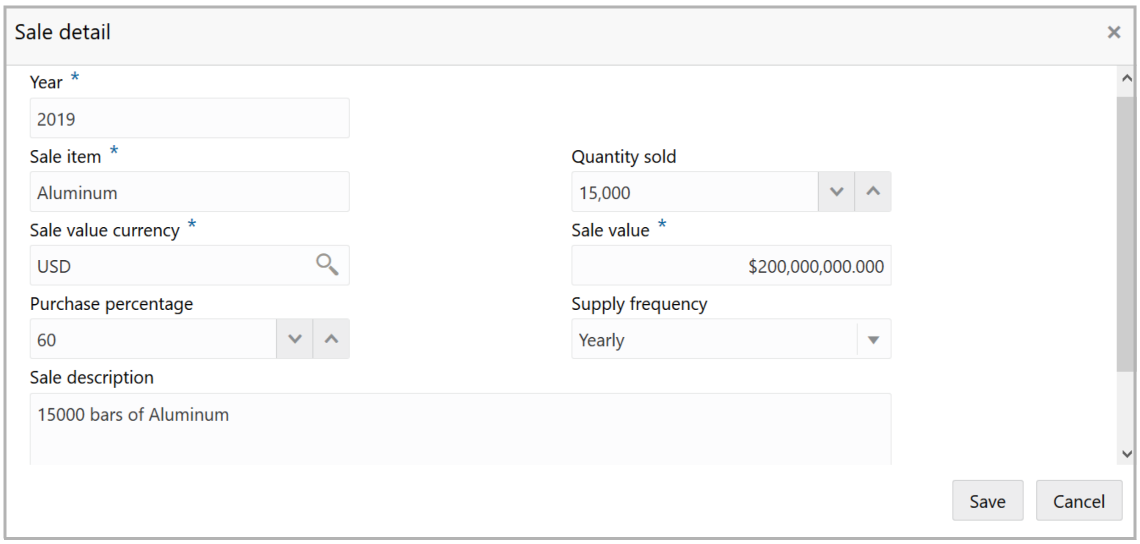


300. To edit the added item from the list, select the item and click the edit icon.

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:



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.

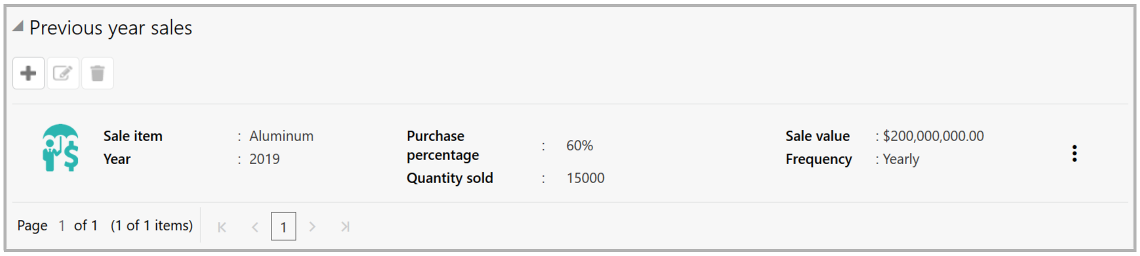
306. Search and select the **Sale value currency**.

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**.

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

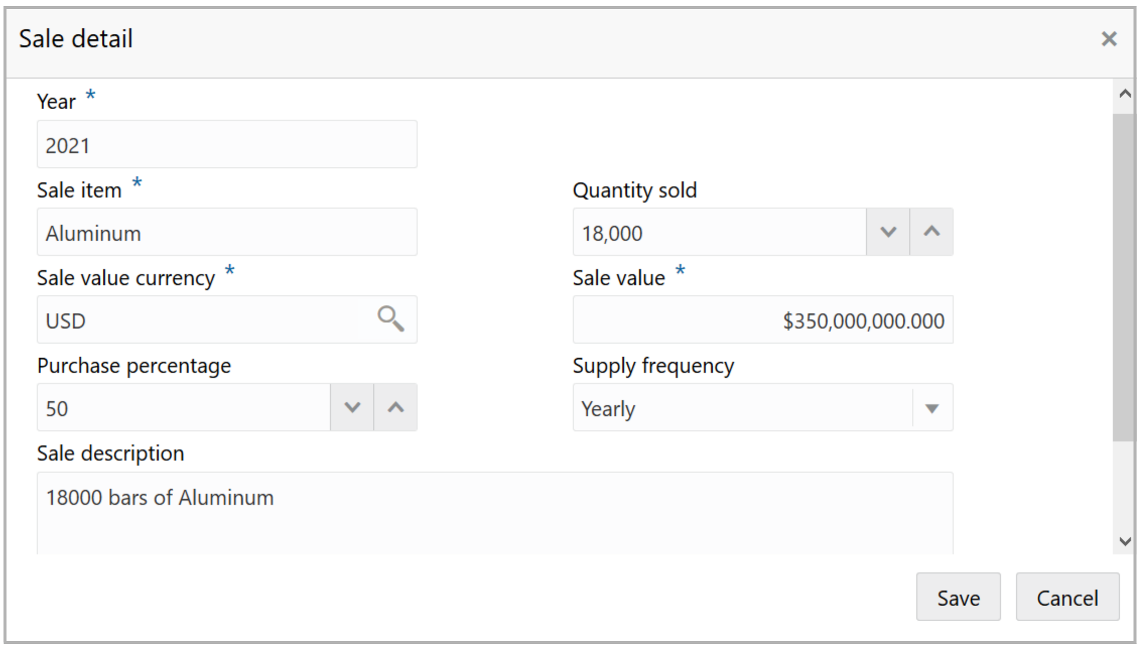


311. To edit the added item from the list, select the item and click the edit icon.

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:



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.

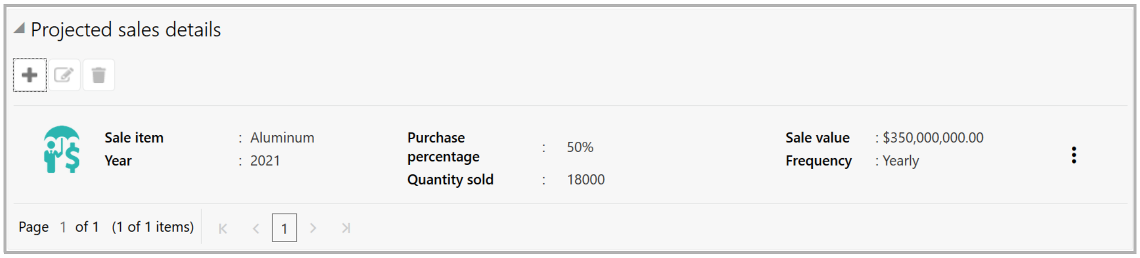
317. Search and select the **Sale value currency**.

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.

320. Type the **Sale description**.

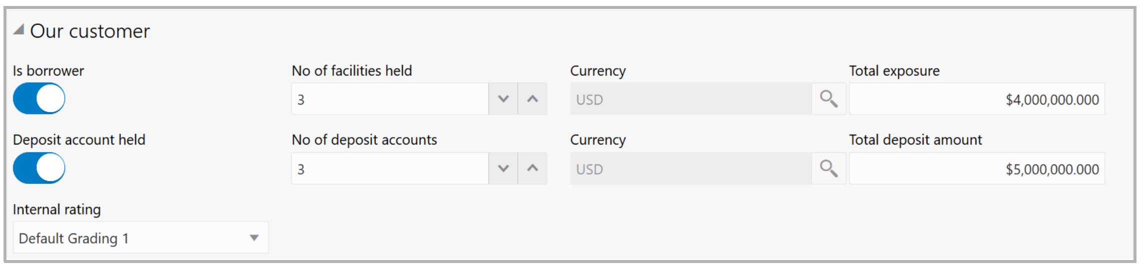
321. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:



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:



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.

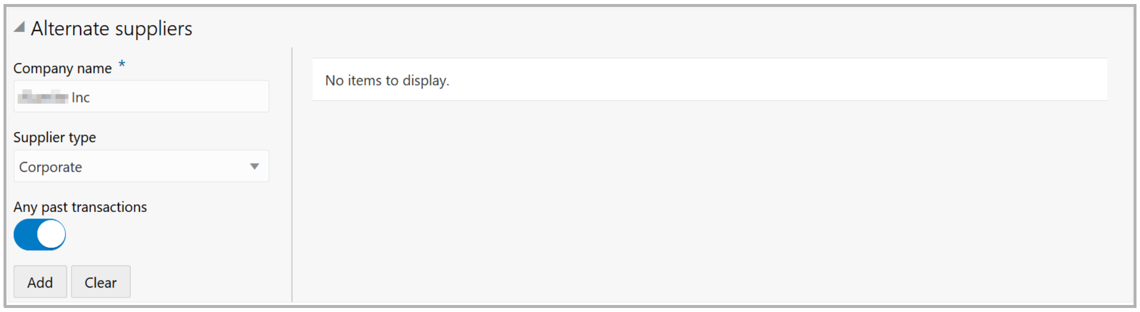
329. Specify the **No of deposit accounts** held by the top supplier.

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.

In the **Alternate Suppliers** section:

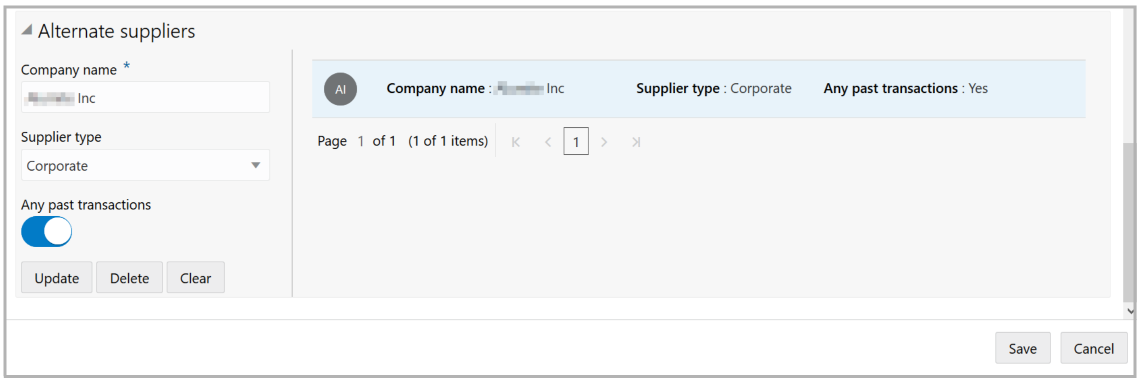


333. Type the alternate top supplier's **Company name**.

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

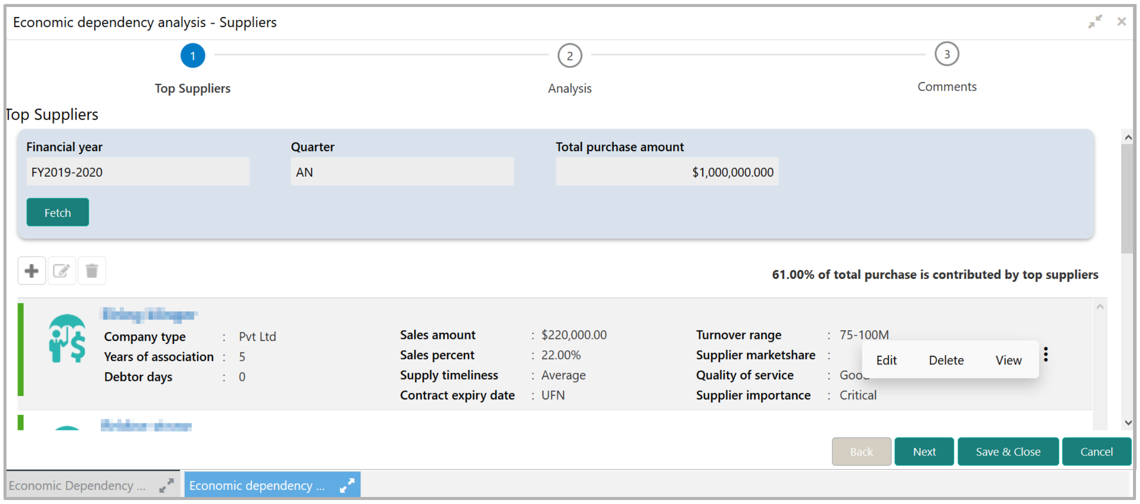
335. If the alternate top supplier has past transactions record, enable the **Any past transactions** switch.

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



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.



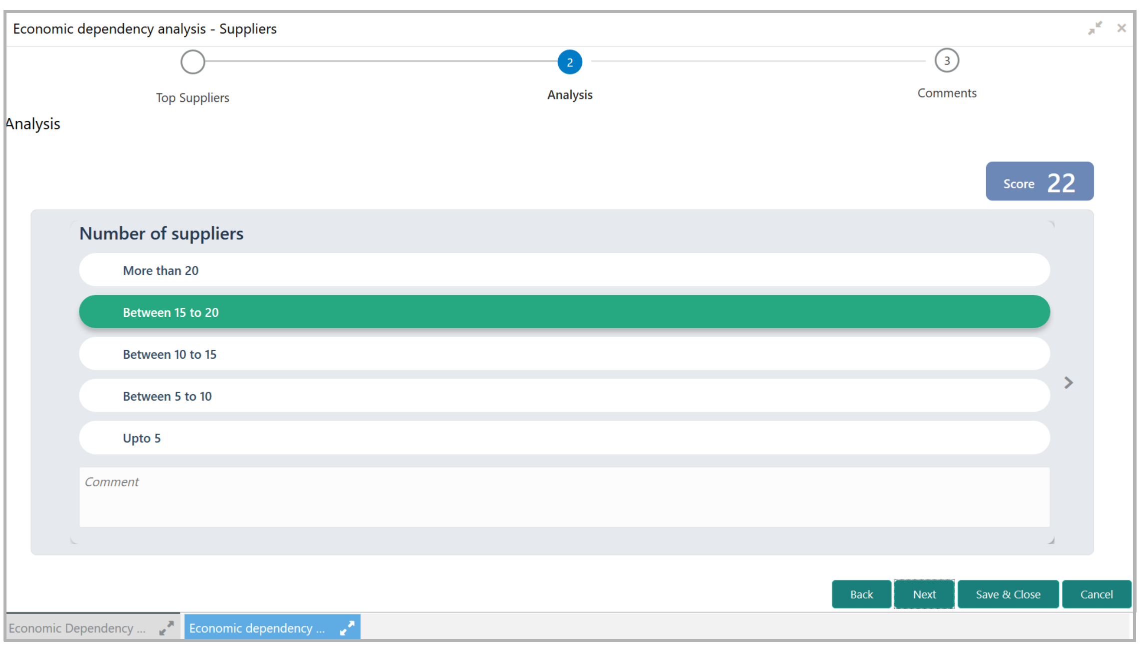
339. To Edit, Delete and View the added top supplier details, click the hamburger icon in required item and select the corresponding option.

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

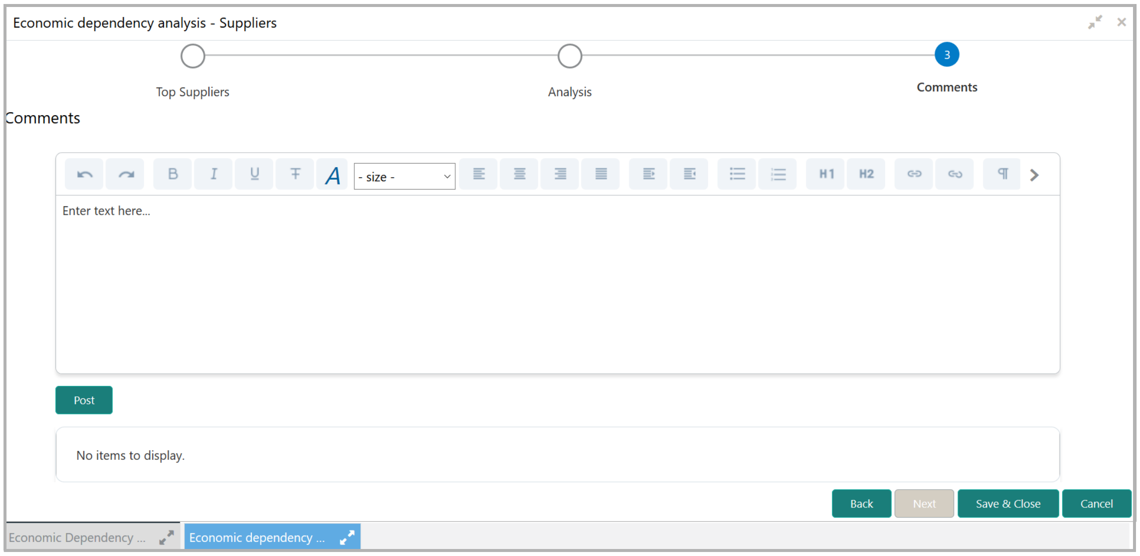
340. To analyze the top suppliers details, click **Next** in the *Top Suppliers* page. The *Analysis* page appears:



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

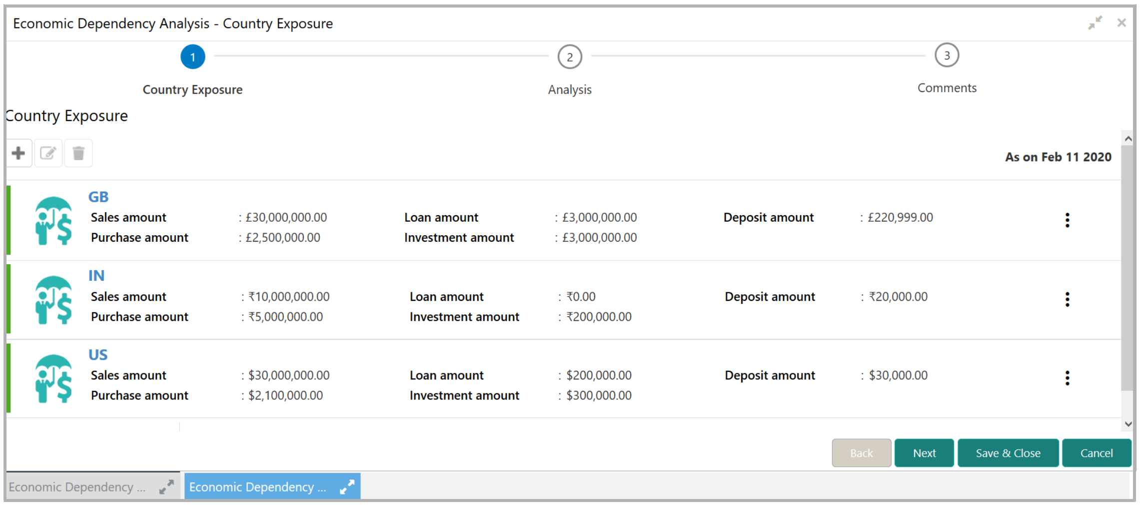
346. To view the top supplier dependency trends, click the trend analysis icon beside the capture icon in **Top Suppliers** tile. The *Supplier Dependency Trends* window appears.

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

Country Exposure

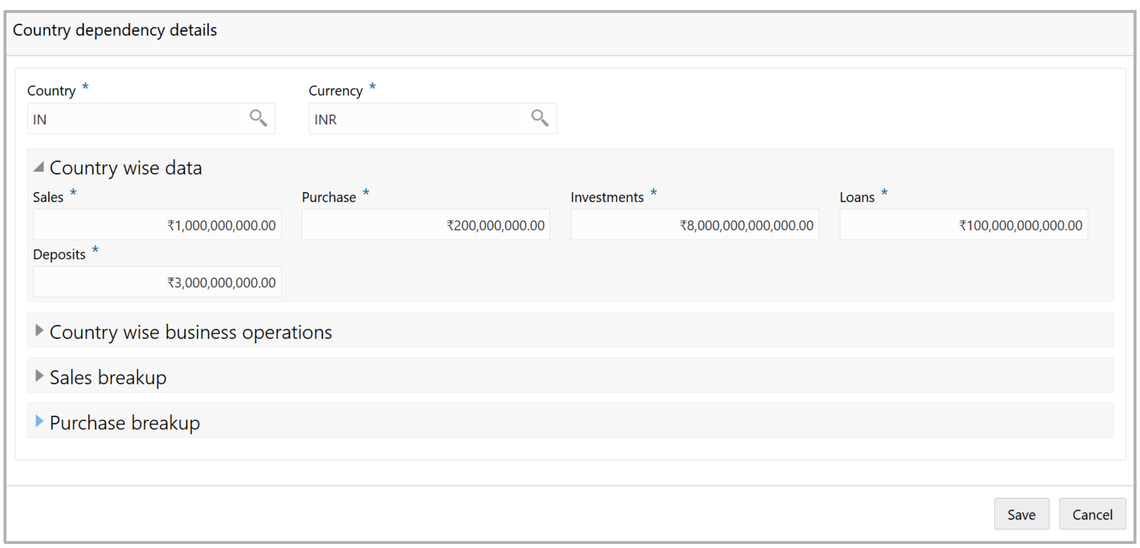
This tile allows to capture and analyze your customer's country-wise exposure in terms of loans and investment.

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



Adding Country Exposure Details

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

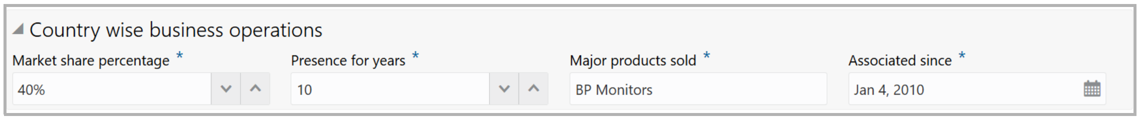


349. Search and select the **Country** code.
350. Search and select the **Currency** of the country.

In the **Country Wise Data** section:

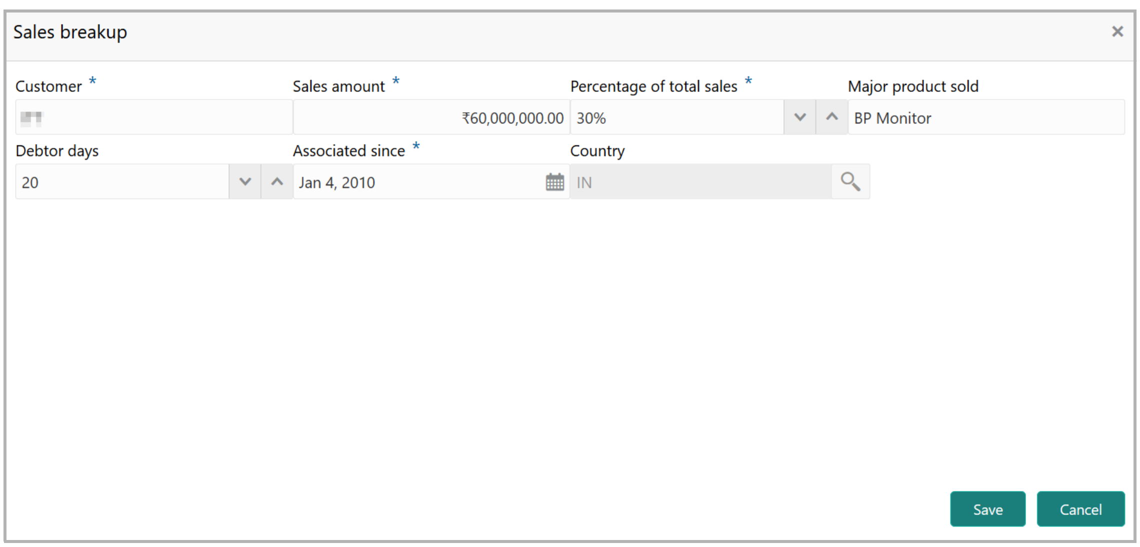
351. Specify the total number of **Sales** recorded in the selected country.
352. In the **Purchase** field, specify the total purchases made in the selected country.
353. In the **Investments** field, specify the total amount of investment made in the selected country.
354. In the **Loans** field, specify 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:



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:



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

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.

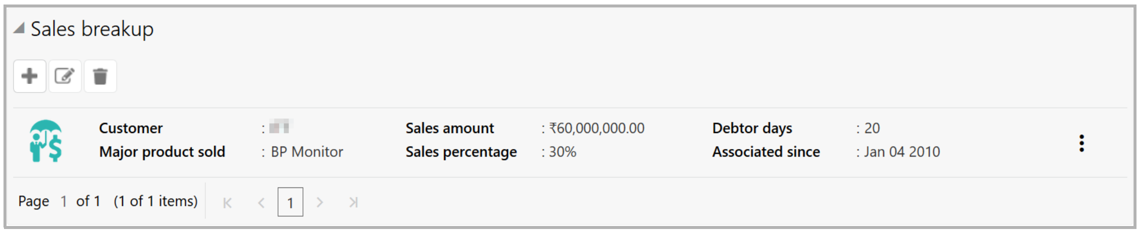
363. Specify the name of **Major product sold** to the mentioned customer.

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**.

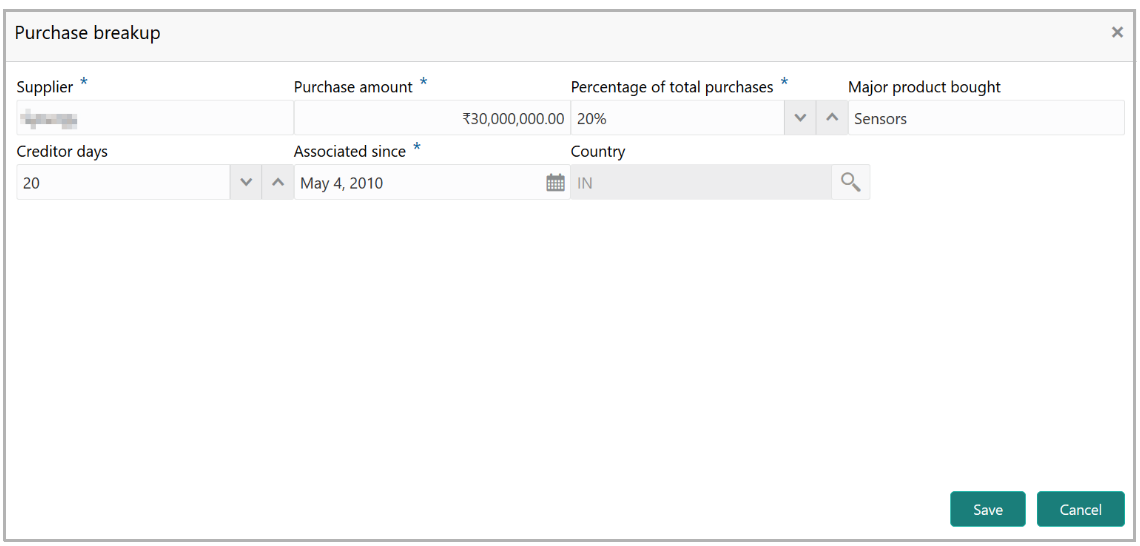
367. Click **Save**. Sales details are added and listed as shown below:



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:



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.

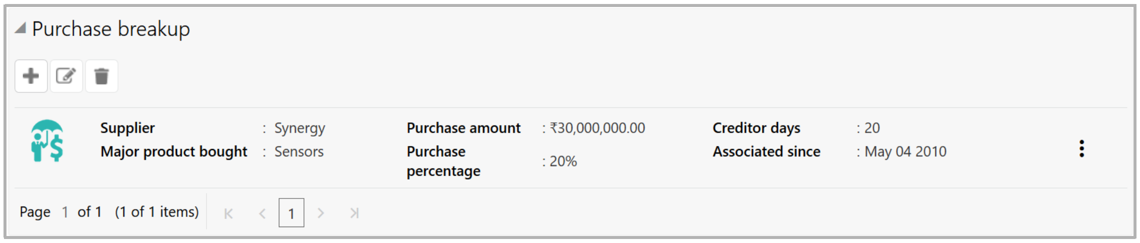
373. Type the name of **Major product bought** from the supplier.

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**.

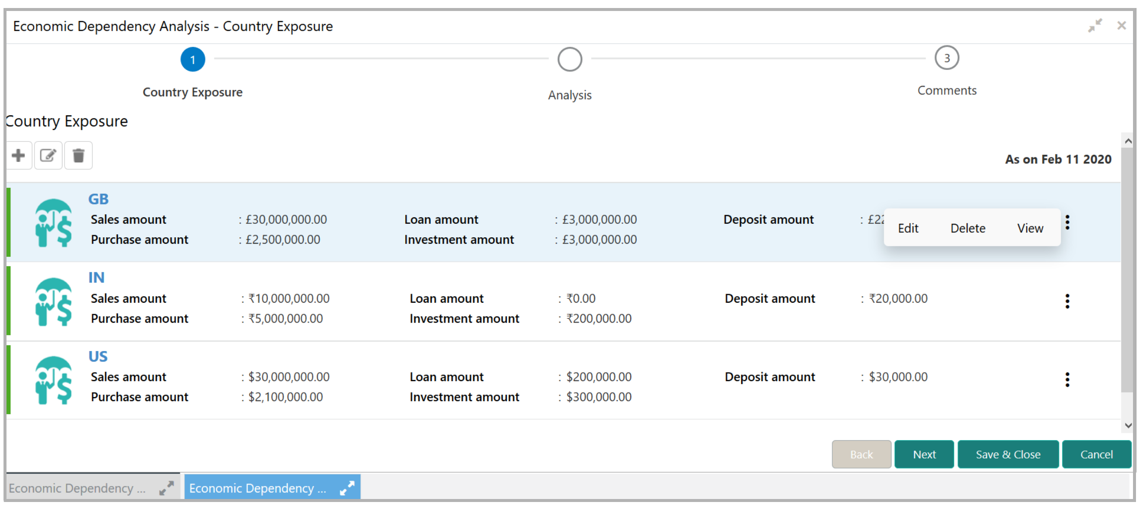
377. Click **Save**. Purchase breakup details are added and listed as shown below:



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.



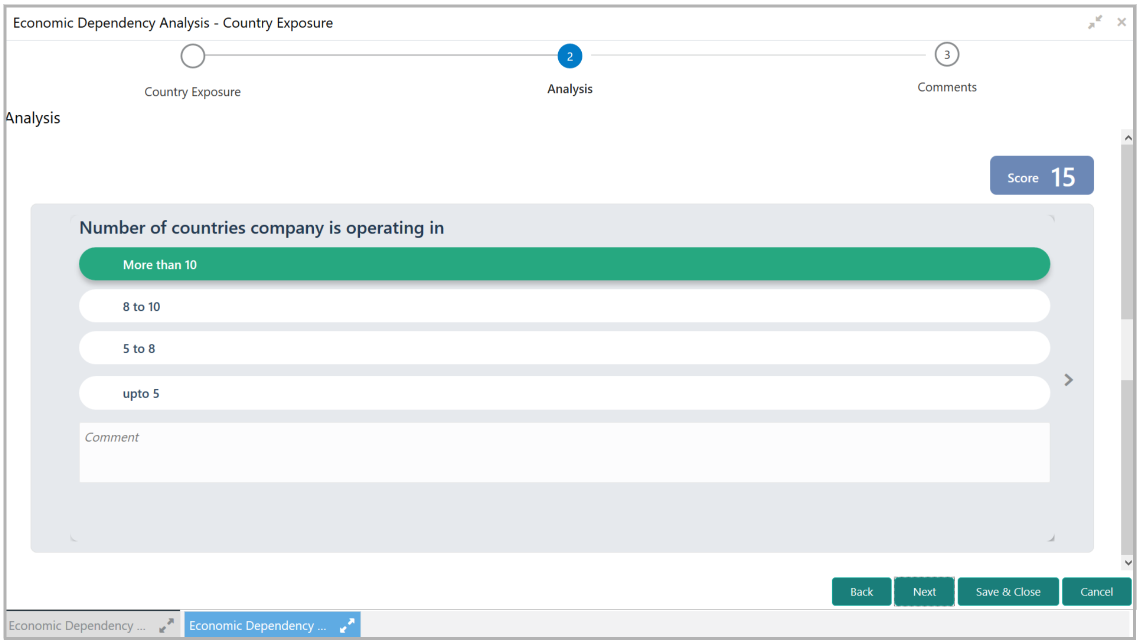
381. To Edit, Delete and View the Country Exposure details, click the hamburger icon in required item and select the corresponding option.

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.

Analyzing Country Exposure

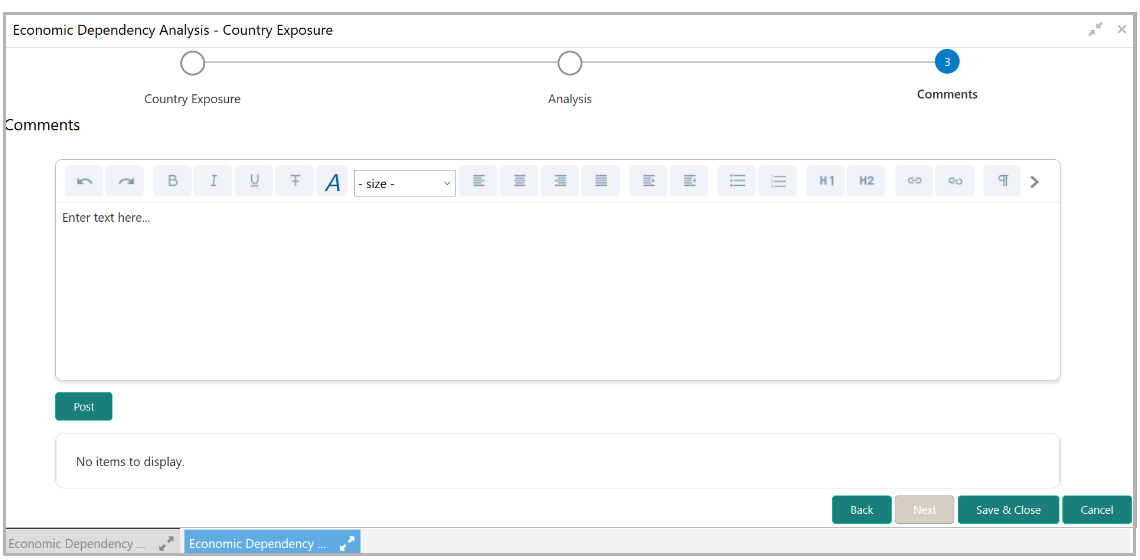
382. To analyze the country exposure, click **Next** in the *Country Exposure* page. The *Analysis* page appears:



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

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

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



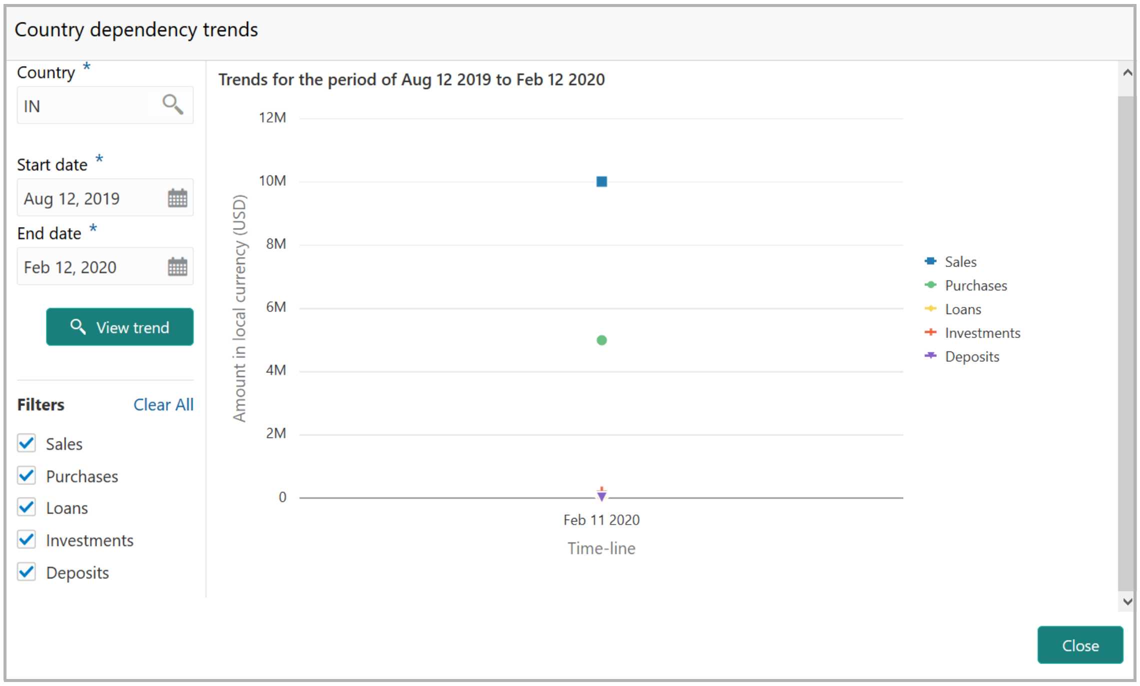
385. Type the overall Comments for the Country Exposure Analysis.

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

387. Click **Submit**.

<u>Viewing Dependency Trends</u>

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.

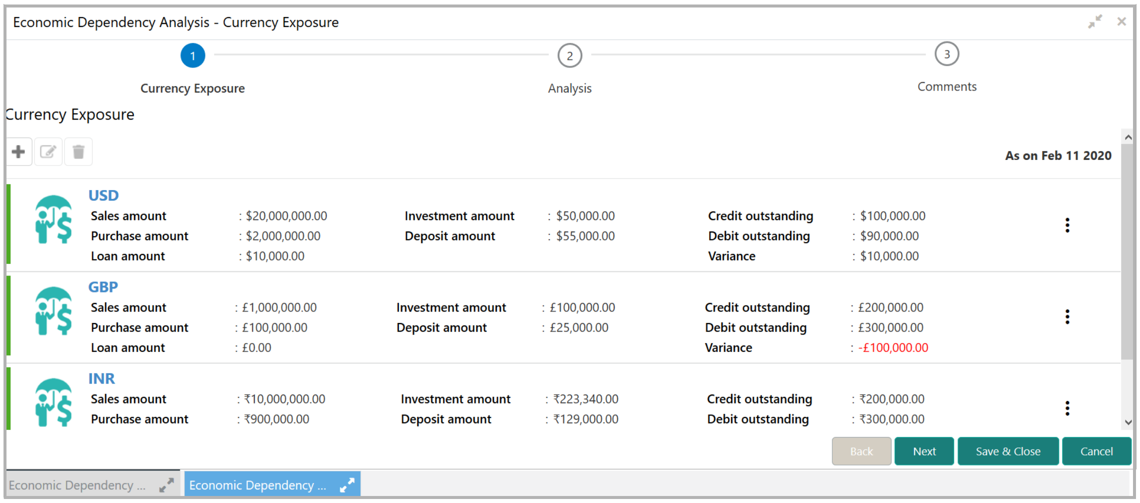
392. To filter the data to be displayed in the trends graph, select the required options in the **Filters** section.

393. To exit the *Country dependency trends* window, click **Close.**

Currency Exposure

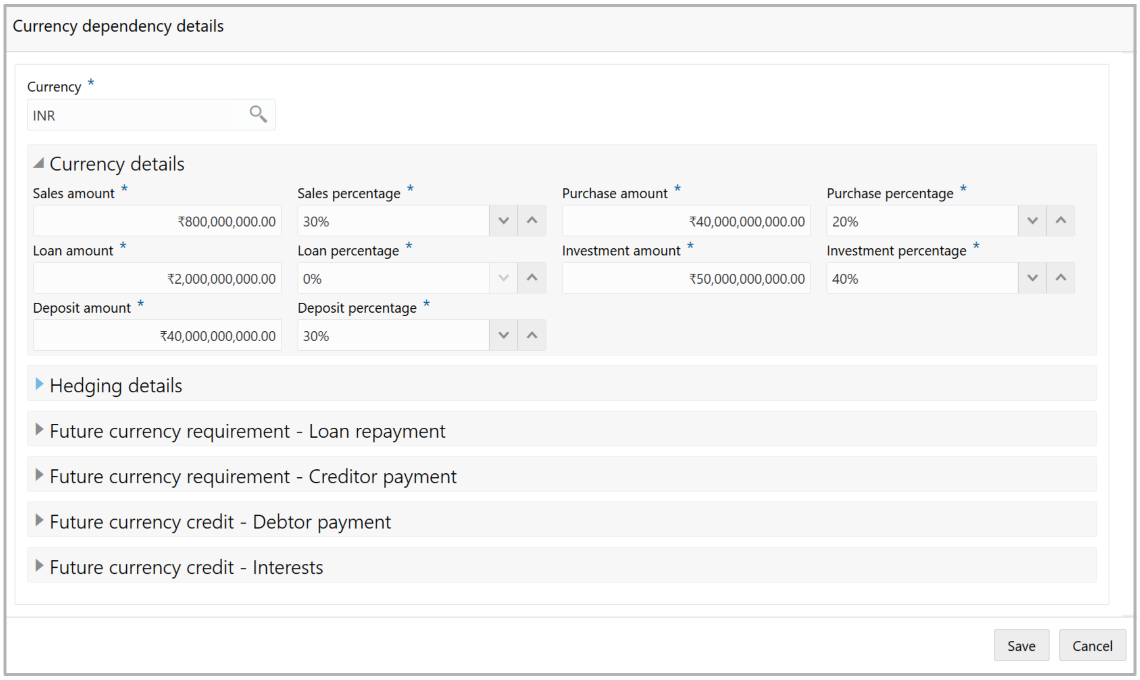
This tile allows to capture your customer’s currency-wise exposure in terms of sales, purchase, loans, investments, deposits, credit and debit outstandings, and variance. Variance is the difference between the credit and debit outstandings. If the variation is negative for a specific currency, then the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



Adding Currency Exposure Details

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



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.

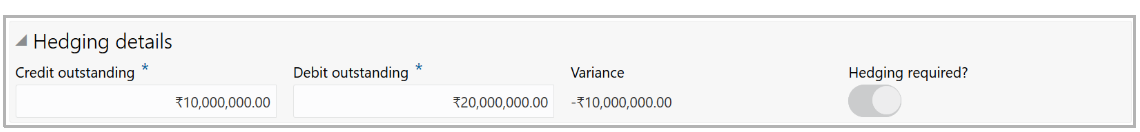
403. Specify your customer's **Investment Amount** in the selected currency.

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:



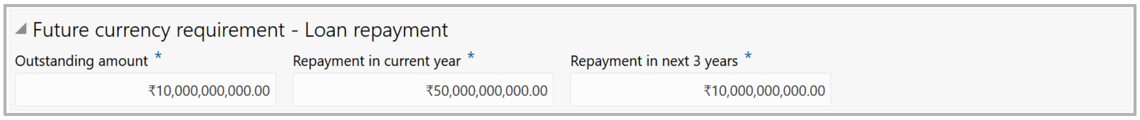
407. Specify the **Credit Outstanding** amount in the selected currency.

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:

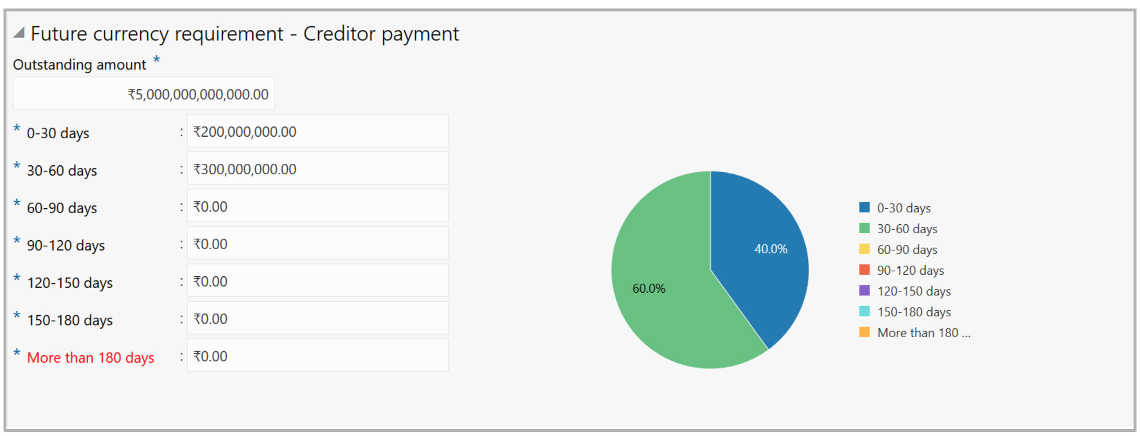


410. Specify your customer's **Outstanding Loan Amount** in selected currency.

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:



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**.

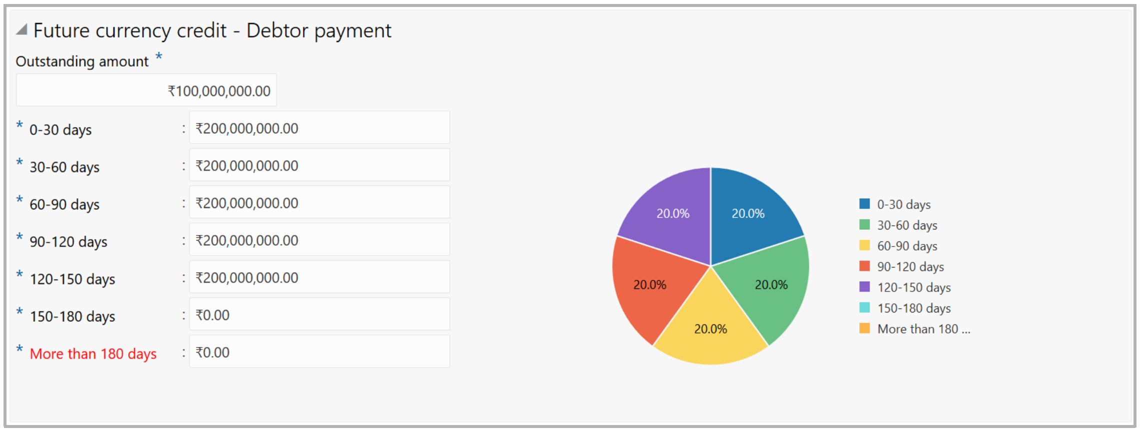
417. Specify the outstanding amount to be received in **90-120 days**.

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.

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



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

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

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

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

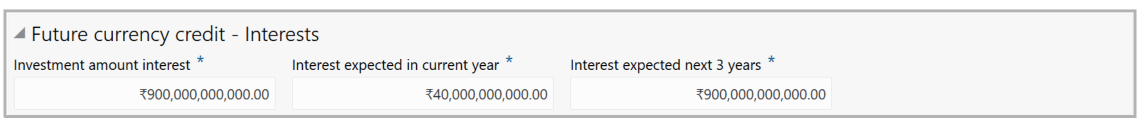
425. Specify the outstanding amount to be received in **90-120 days**.

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

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

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

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

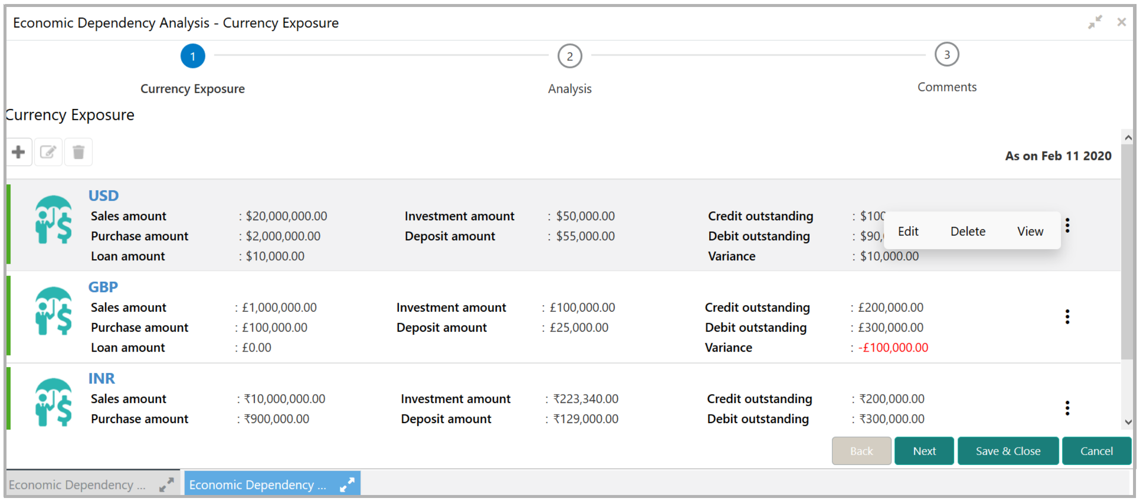


429. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.

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

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

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



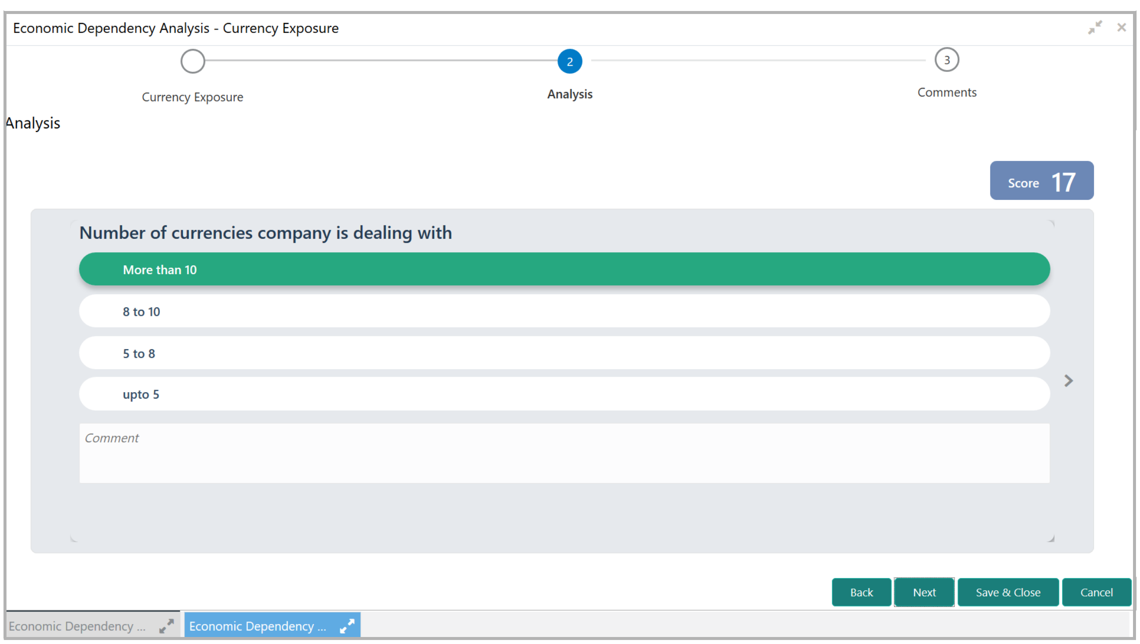
433. To Edit, Delete and View the added currency exposure details, click the hamburger icon in required item and select the corresponding option.

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

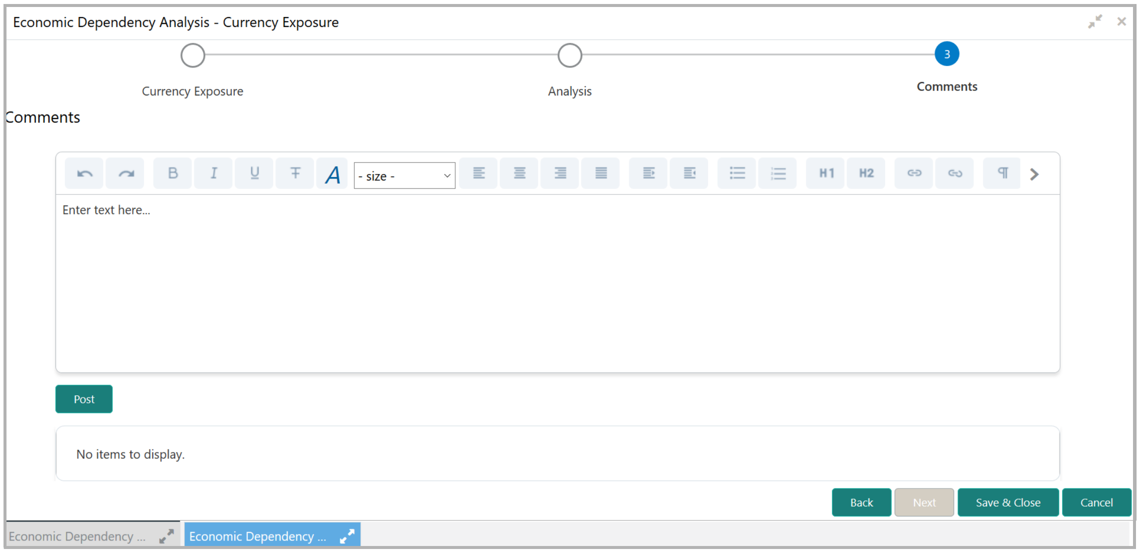
434. To analyze the currency exposure, click **Next** in the *Currency Exposure* page. The *Analysis* page appears:



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

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

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



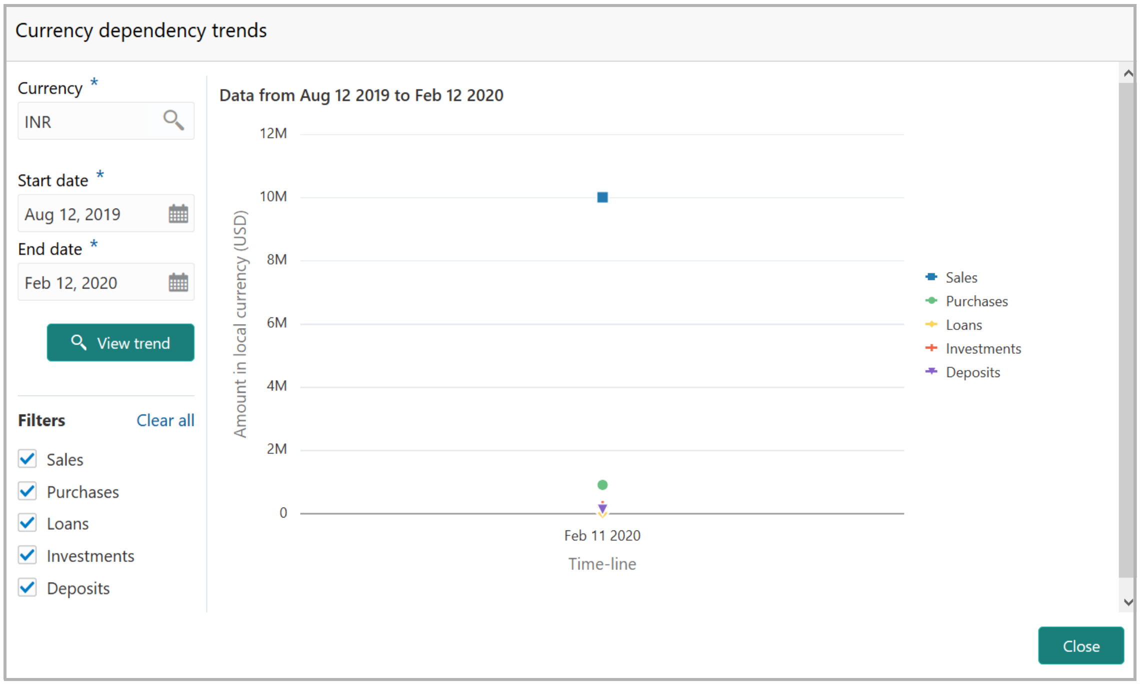
437. Type the overall **Comments** for the Currency Exposure Analysis.

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

439. Click **Submit**.

Viewing Dependency Trends

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



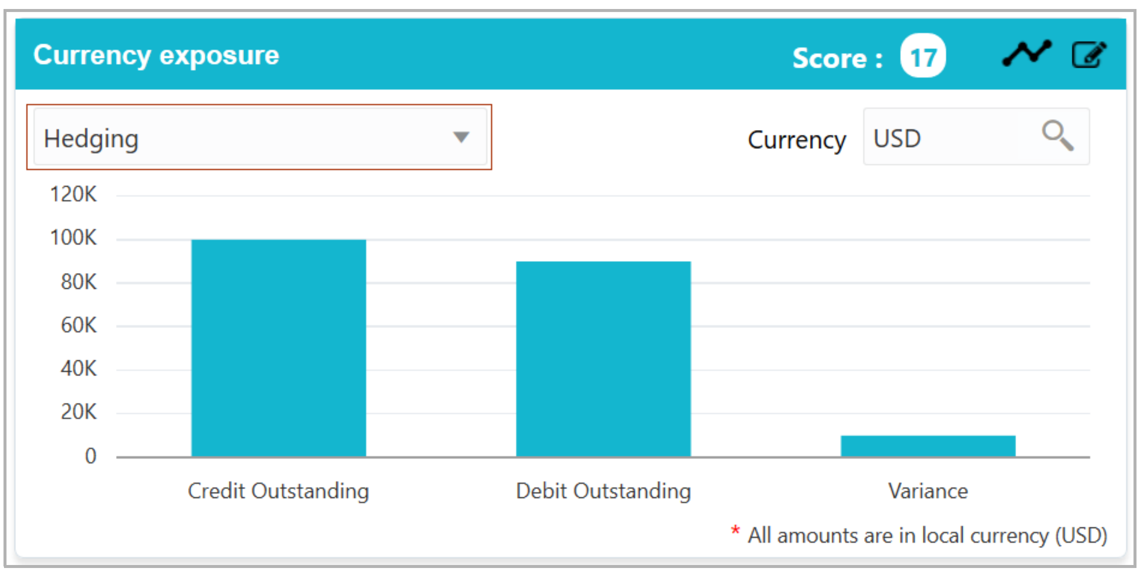
440. Search and select the **Currency**.

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

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

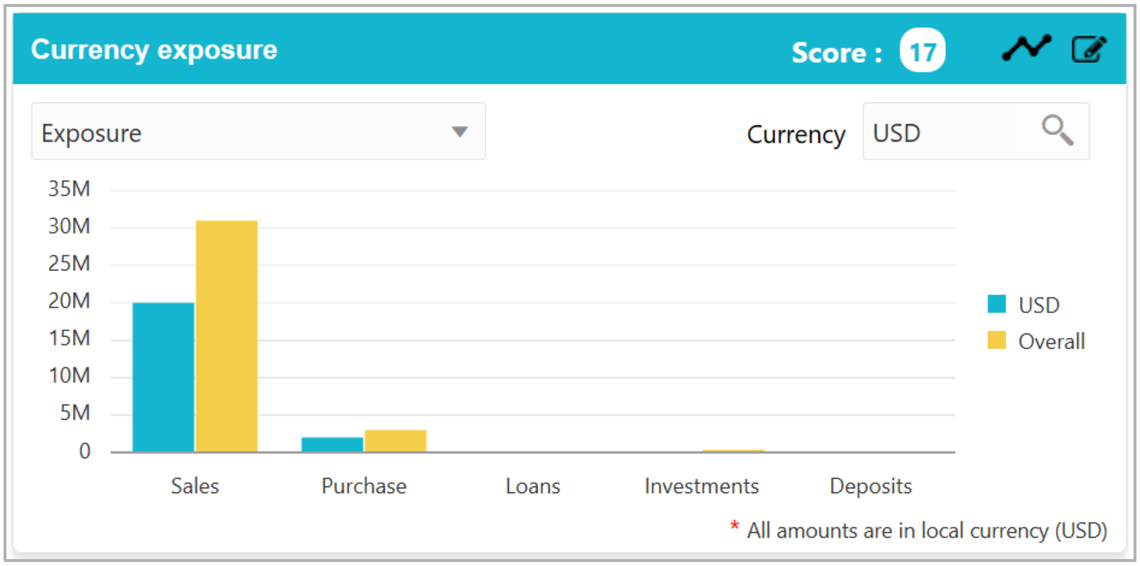
443. To filter the data to be displayed in the trends graph, select the required option in the **Filters** section. Trends appear based on the selected parameter.

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



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

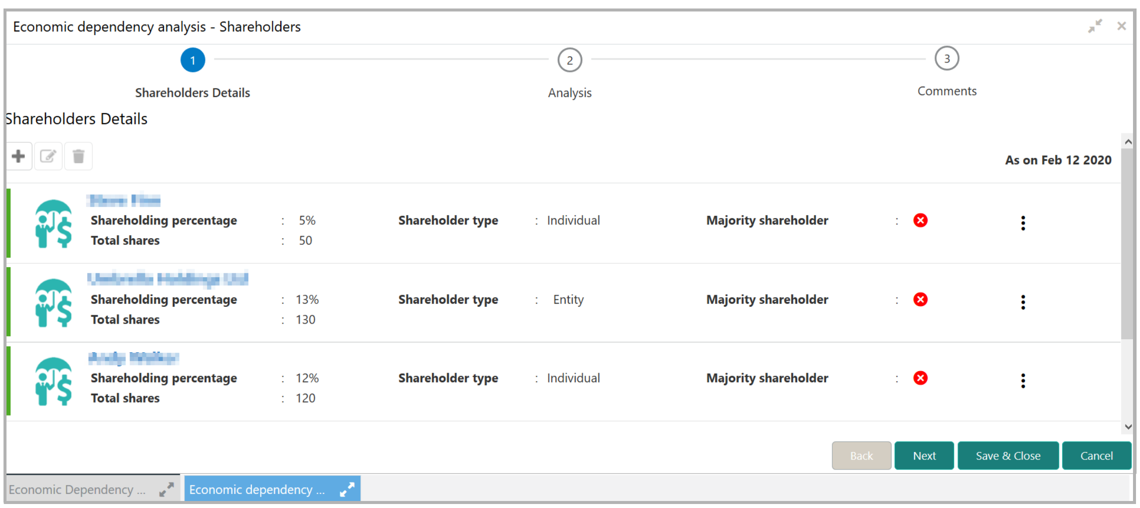
The **Currency exposure** graph with **Exposure** data is shown below for reference:



Shareholders

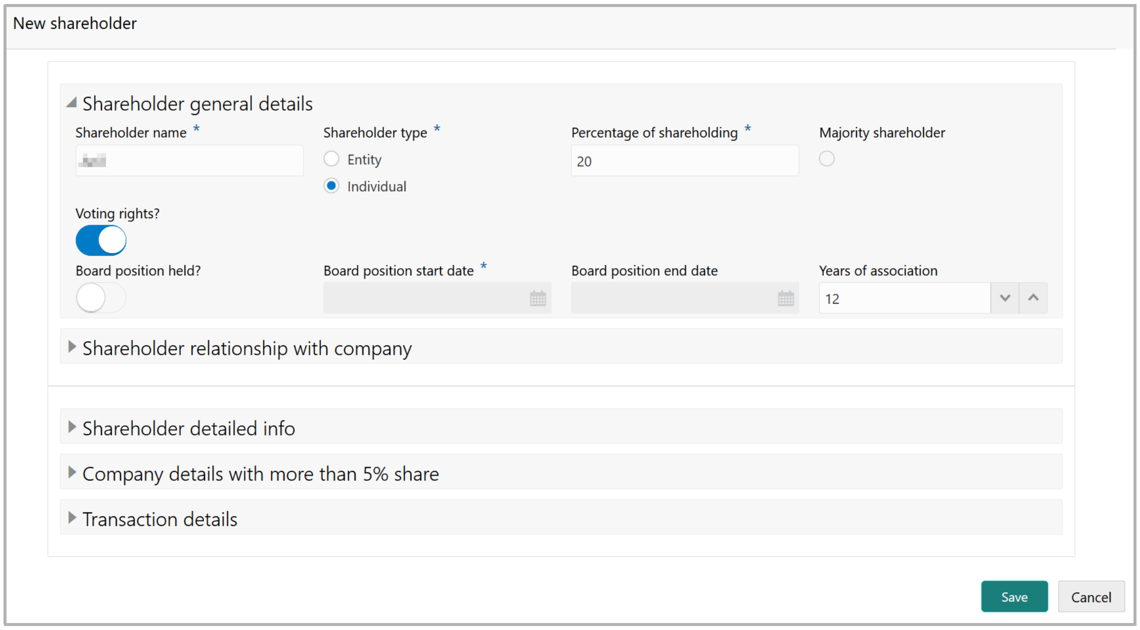
This tile allows to capture and analyze information about the shareholders in your customer's organization.

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



<u>Adding Shareholder Information</u>

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



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**.

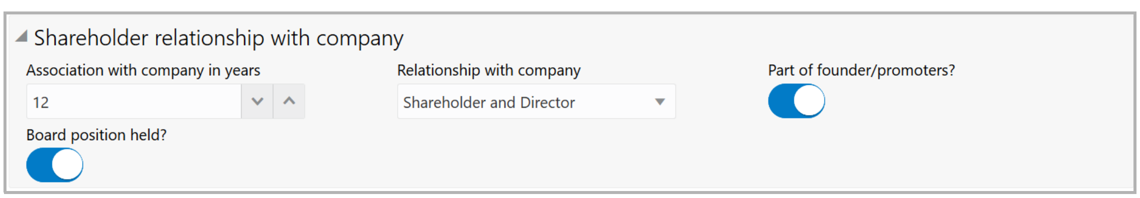
450. If the shareholder has major share in the customer's organization, select the **Majority shareholder** button.

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:



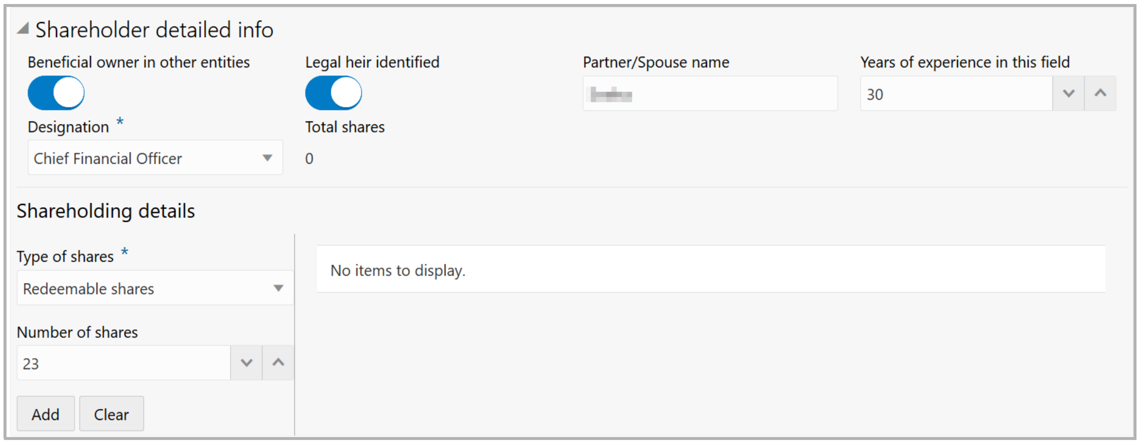
454. Mention the shareholder's **Association with company in years.**

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.

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.

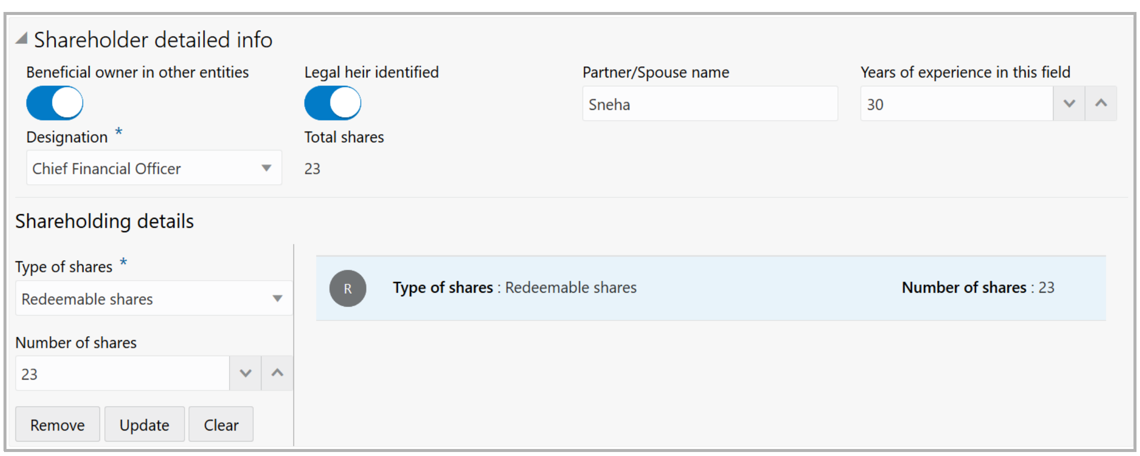
463. Specify the **Total shares**.

In the **Shareholding details** section:

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

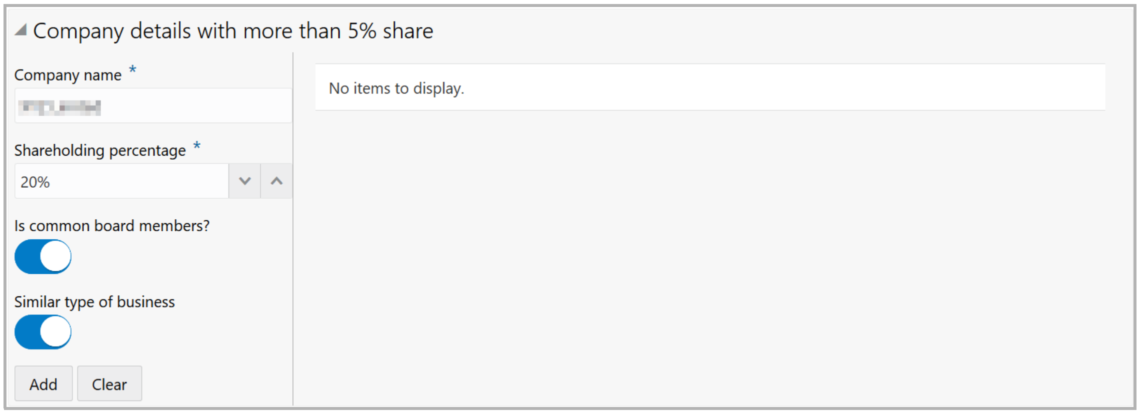
465. Specify the **Number of shares**.

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



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:



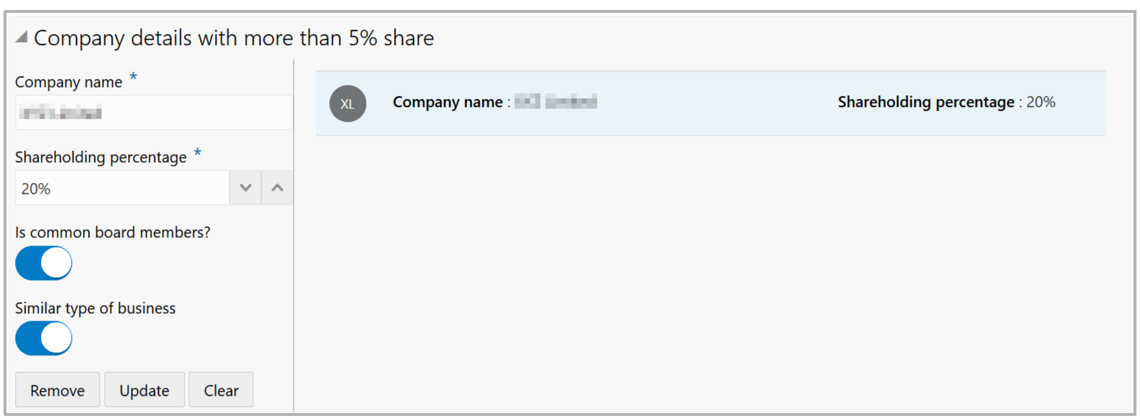
468. If the shareholder has more than 5% share in any organization, specify the following details:

- Company name
- Shareholding percentage

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

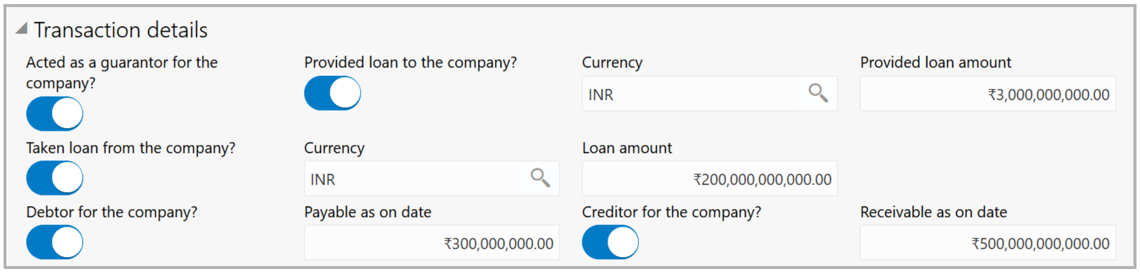
470. If the shareholder is into **Similar type of business,** enable the corresponding switch.

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.

In the **Transaction details** section:



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

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

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

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

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

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

479. Specify the **Loan amount**.

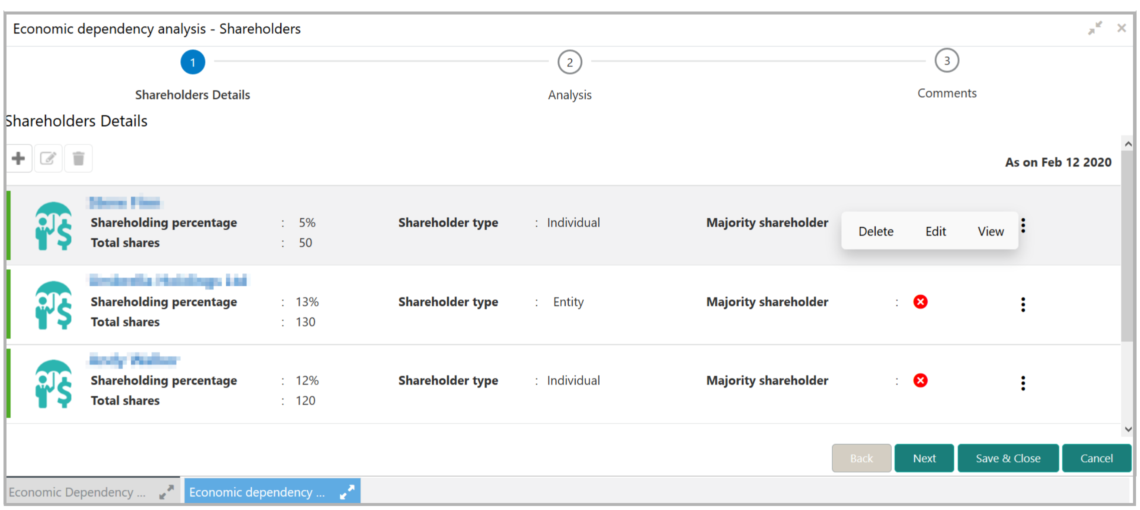
480. If the shareholder is a debtor for your customer, enable the **Debtor for the company?** switch. **Payable as on date** field is enabled.

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

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

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

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



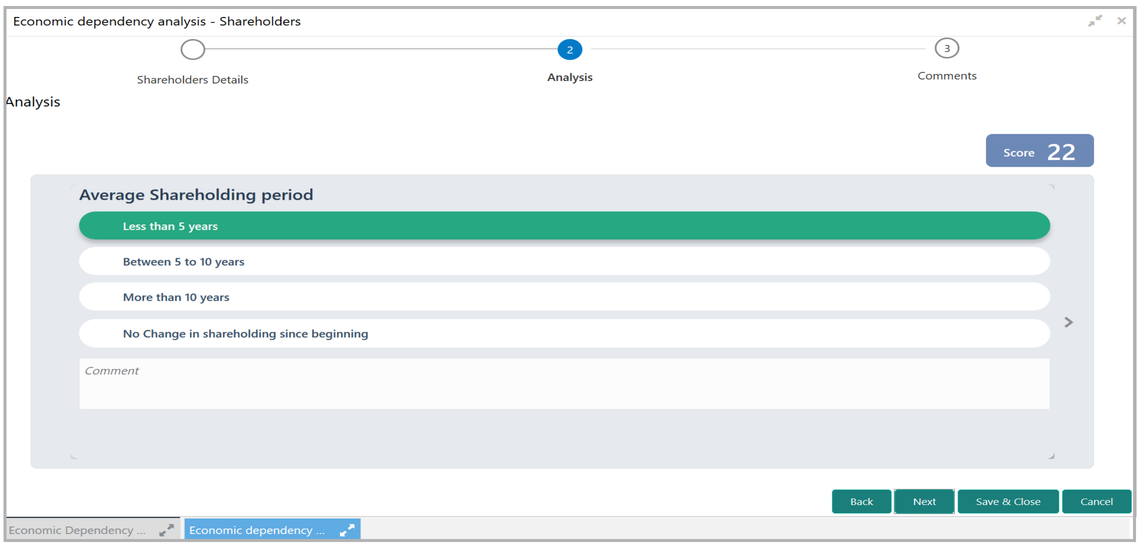
485. To Edit, Delete and View the added Shareholder details, click the hamburger icon in required item and select the corresponding option.

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

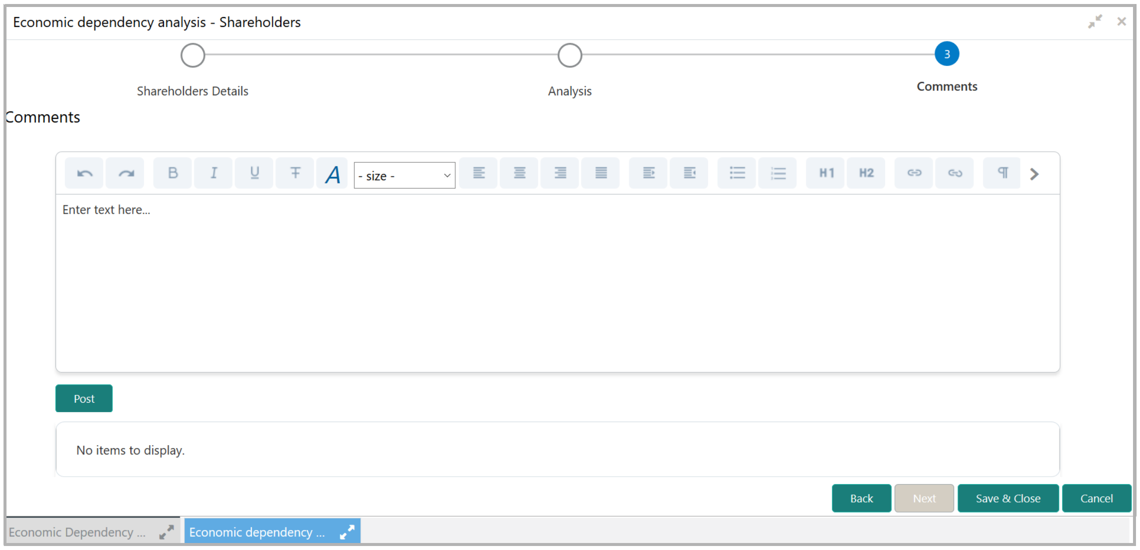
486. To analyze the Shareholder information, click **Next** in the *Shareholders details* page. The *Analysis* page appears:



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:



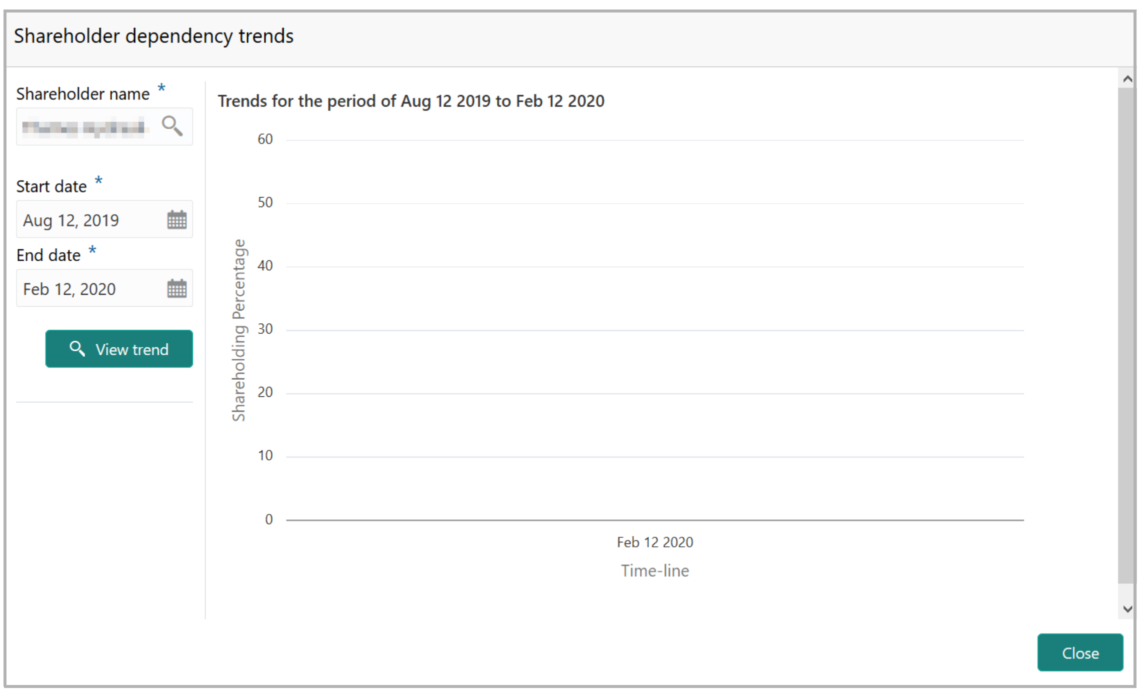
489. Type the overall Comments for the Shareholder Analysis.

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

491. Click **Submit**.

Viewing Dependency Trends

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



493. Search and select the **Shareholder name**.

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

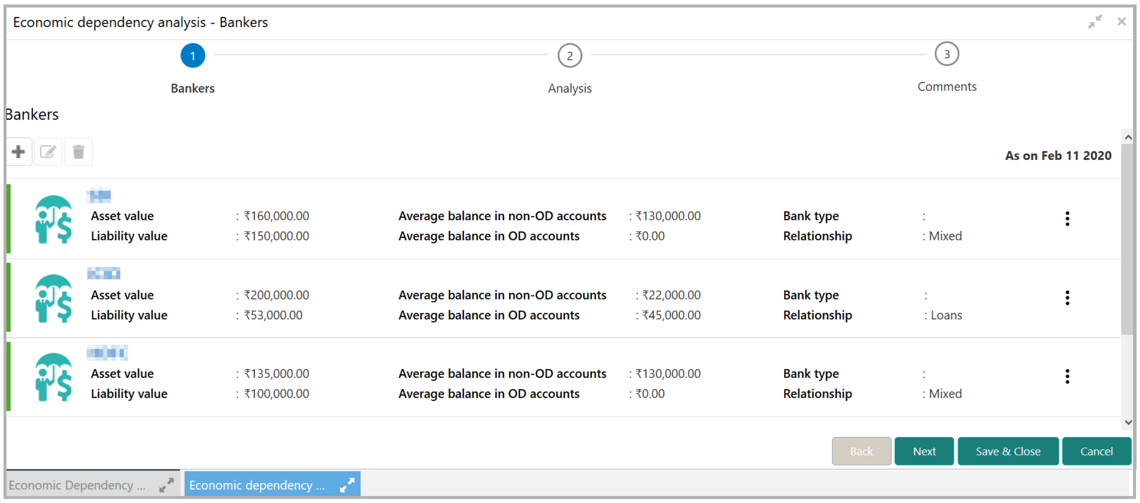
495. Click the **View Trend** button. Shareholder dependency trends for the selected period appears.

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

Bankers

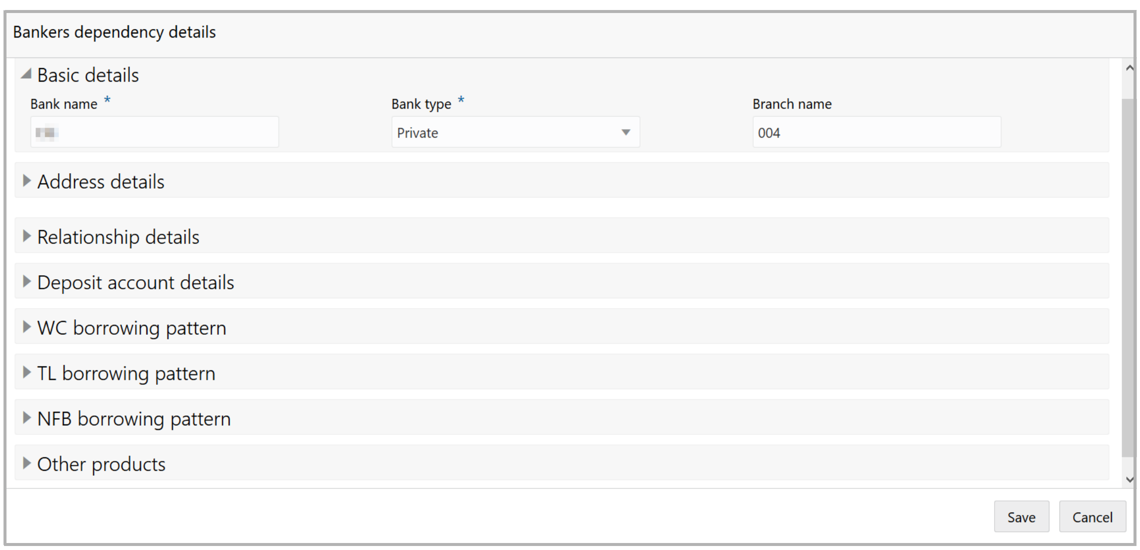
The relationship between your customer and the other banks can be captured from this tile.

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



Adding Banker Details

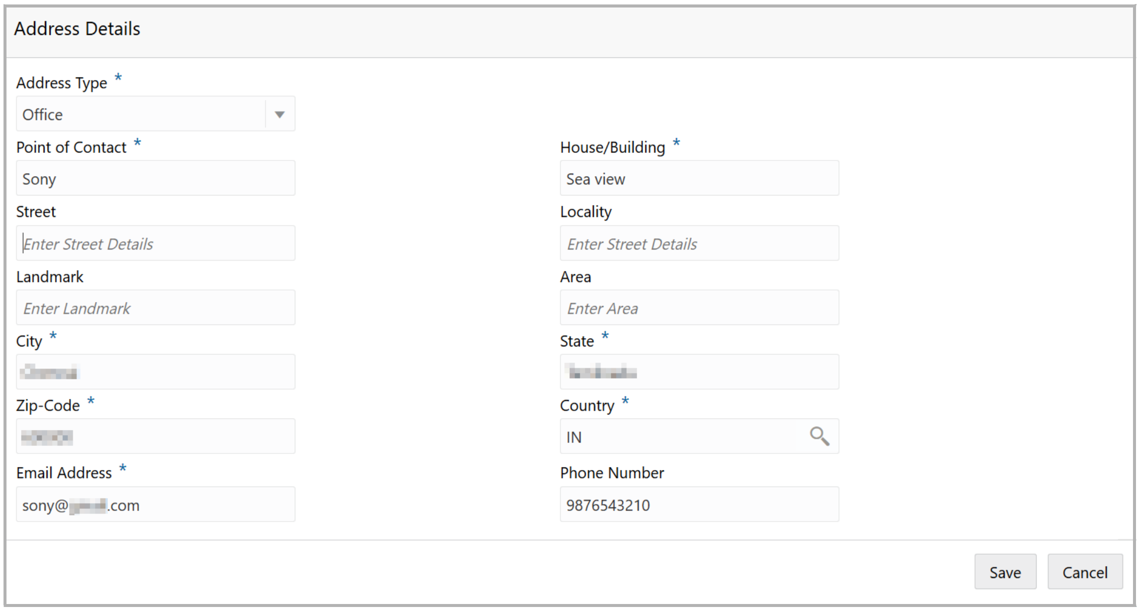
498. To add the banker details, click the add icon. The *Bankers dependency details* window appears:



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:

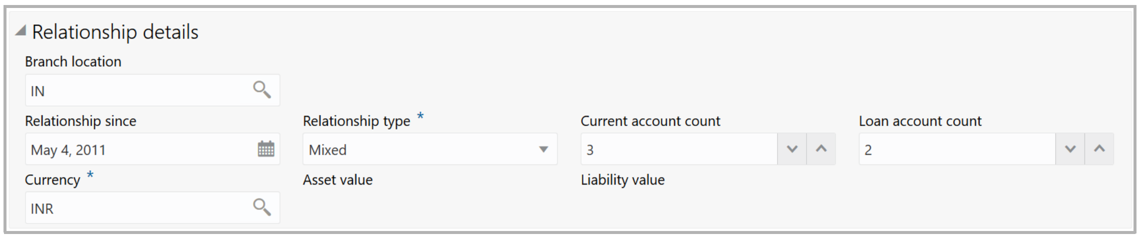


502. Select the **Address Type** from the drop down list. The options available are Office, Residence, and Correspondence.
503. Type the name of **Point of Contact** person.
504. Type the following address details:
    - House/Building
    - Street
    - Locality
    - Landmark
    - Area
    - City
    - 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.

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

In the **Relationship details** section:



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

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

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

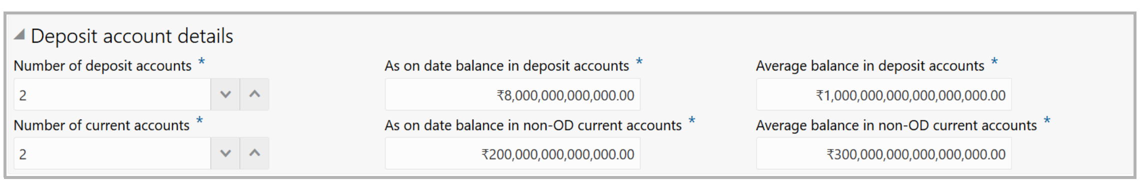
514. In **Current account count** field, type the number of current accounts maintained by the customer in the mentioned bank.

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

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

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

In the **Deposit account details** section:



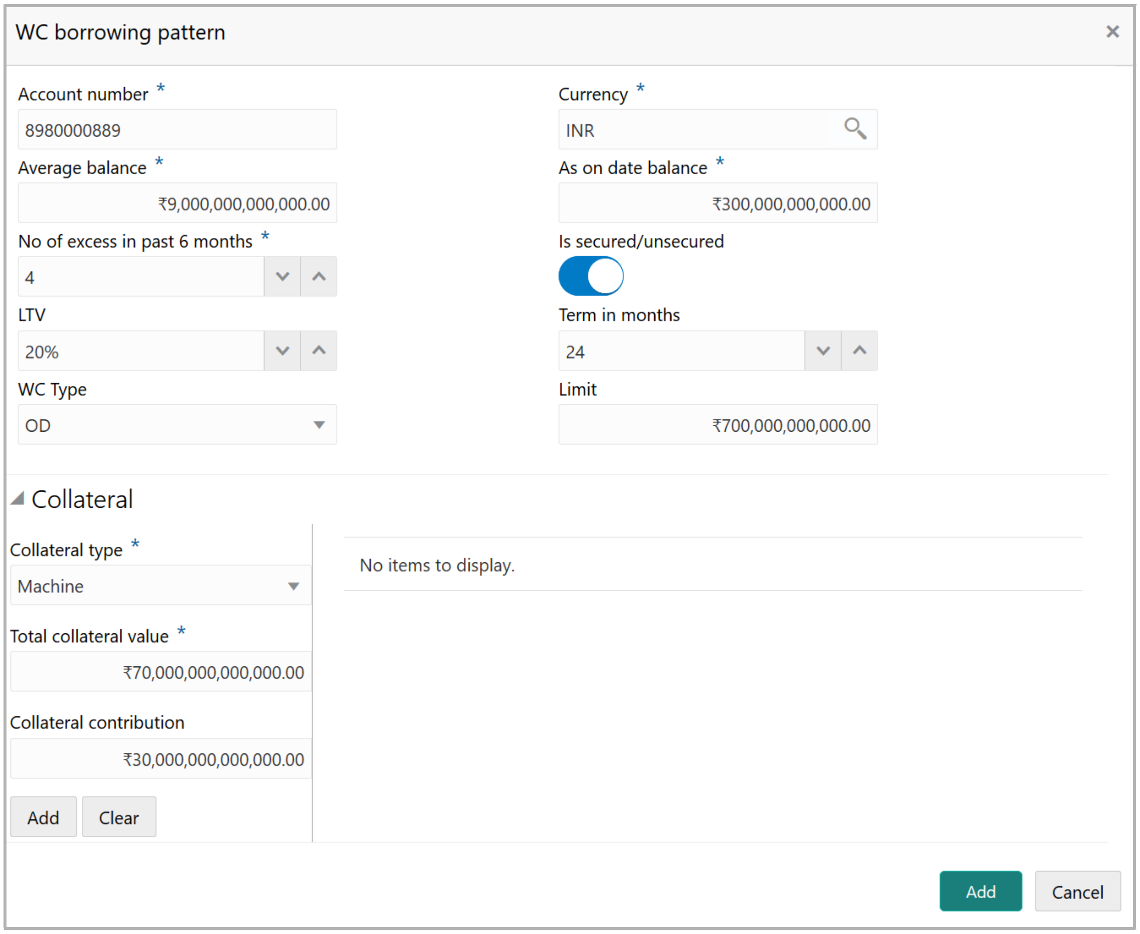
518. Specify the **Number of deposit accounts** maintained by the customer in mentioned bank.

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

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

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**.

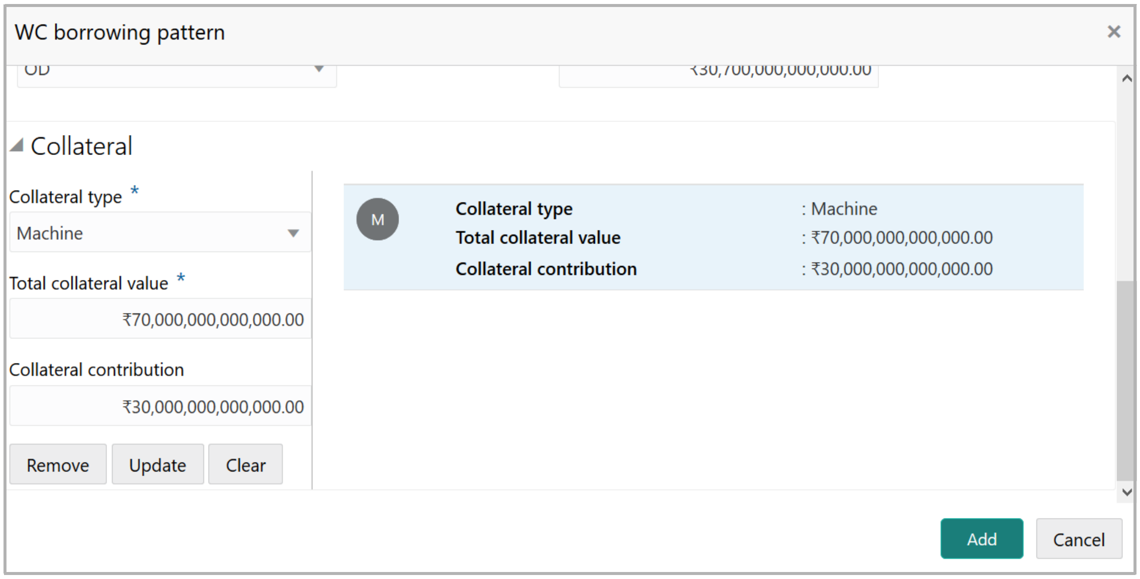
In the **WC borrowing pattern** section:



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**.

In the **Collateral** section:

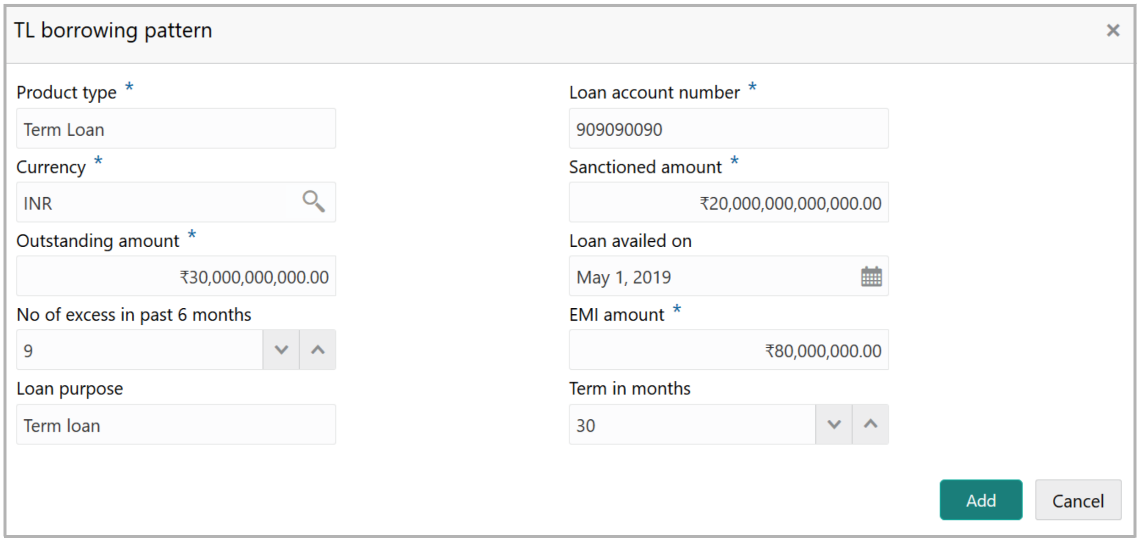
534. Search the **Collateral type** from the drop down list.
535. Specify the **Total collateral value**.
536. Specify the **Collateral contribution**.
537. Click **Add**. Collateral details are added and listed as shown below:



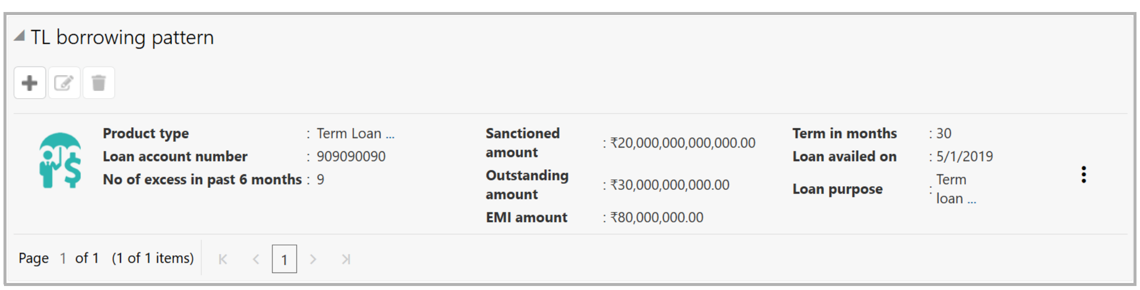
538. To **Remove**, **Update**, or **Clear** the collateral detail, select the item from the list and click the corresponding icon.
539. Click **Add** in the *WC borrowing pattern* window. The working capital borrowing details are added and listed as shown below:

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.

In the **TL borrowing pattern** section:

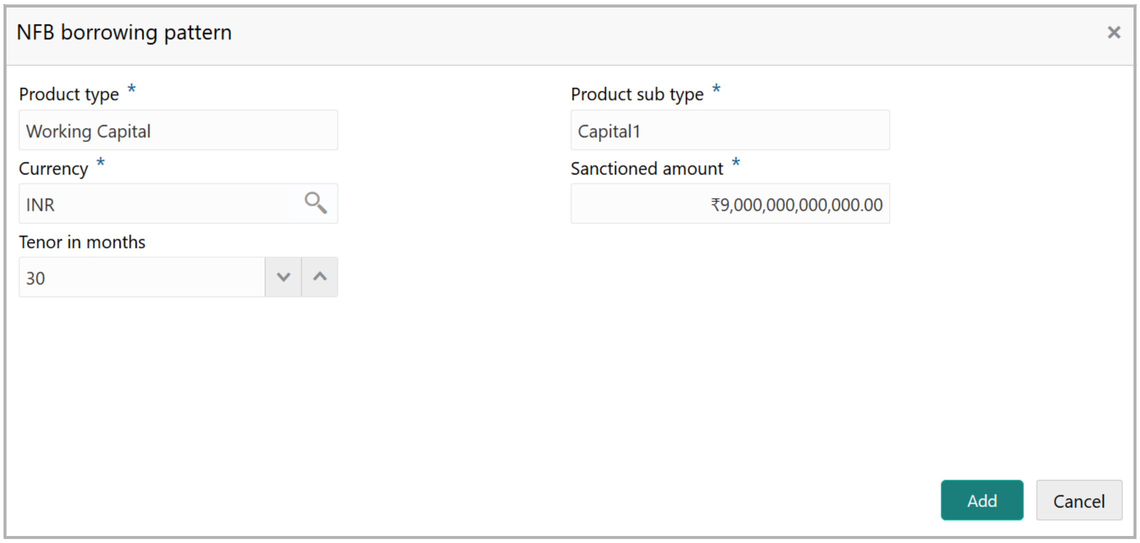


542. Enter the **Product type**.
543. Specify the term **Loan account number**.
544. Search and select the **Currency** of the term loan.
545. Specify the **Sanctioned amount** and **Outstanding amount**.
546. Click the calendar icon in the **Loan availed on** field and select the date on which term 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:



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.

In the **NFB borrowing pattern** section:



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:

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.

In the **Other products** section:

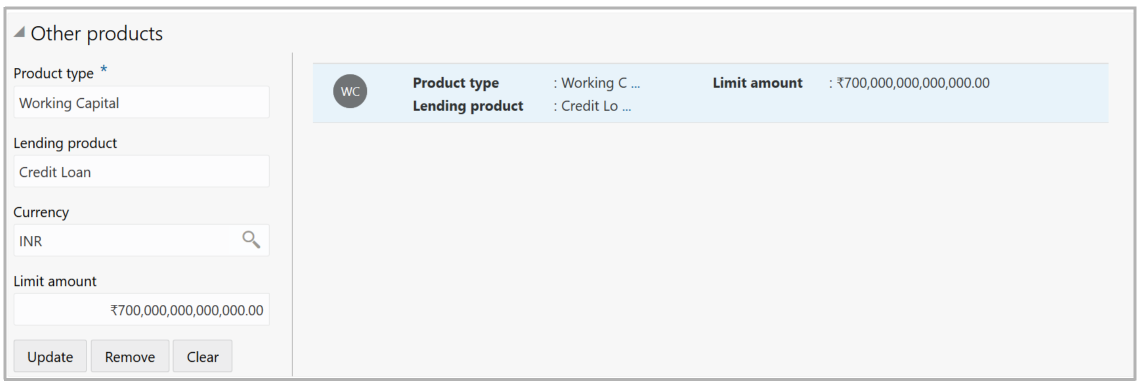
562. Enter the type of other product in the **Product type** field.

563. Enter the name of the **Lending product**.

564. Search and select the **Currency** for the specified other product.

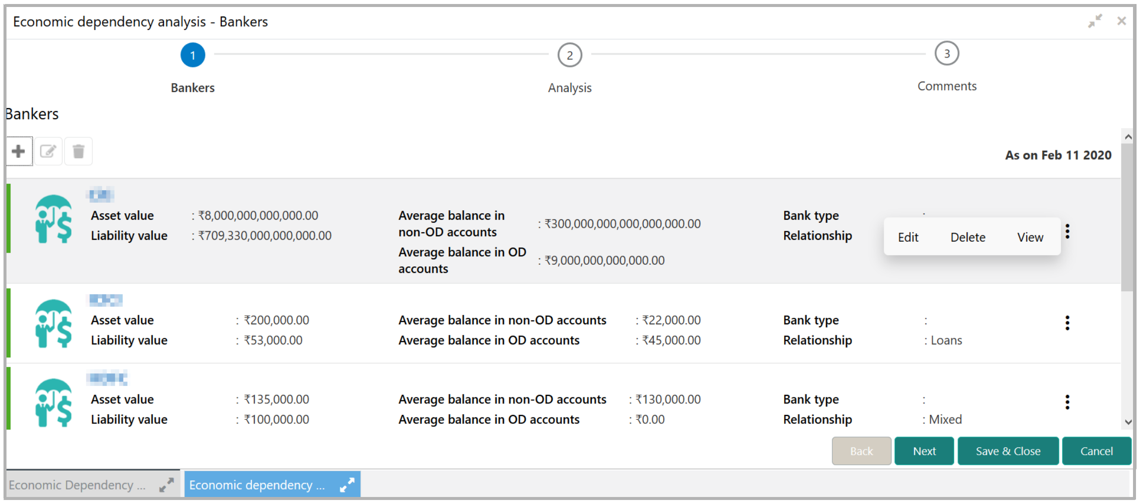
565. Specify the **Limit amount** for the other product.

566. Click **Add**. The other product details are added and listed as shown below:



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.



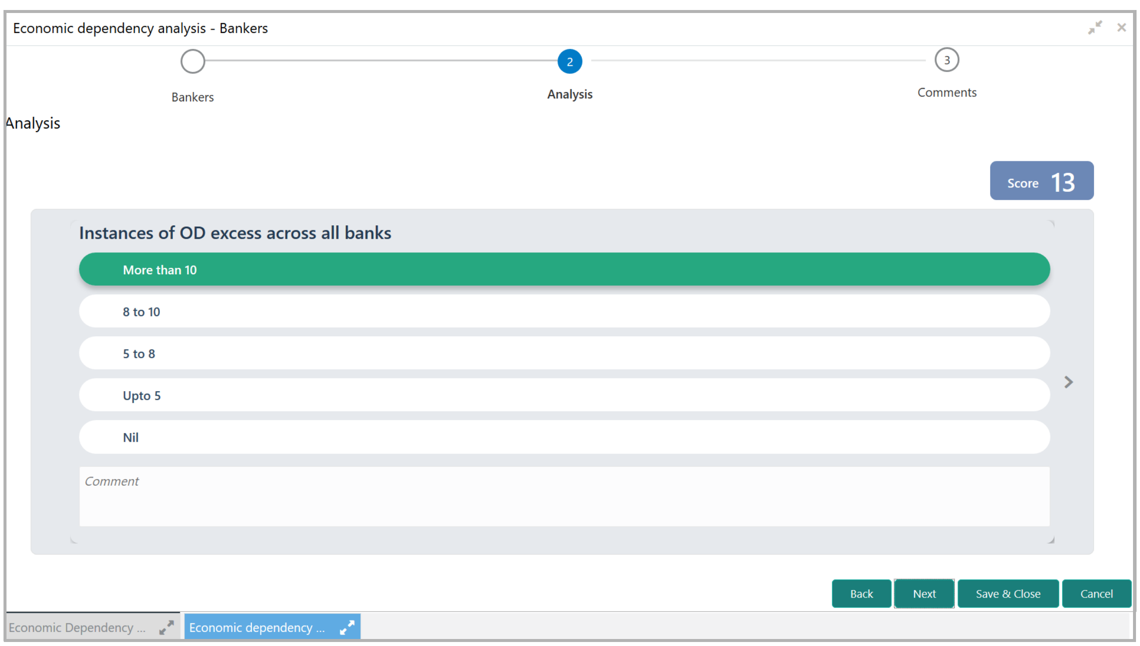
569. To Edit, Delete and View the added Banker details, click the hamburger icon in required item and select the corresponding option.

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

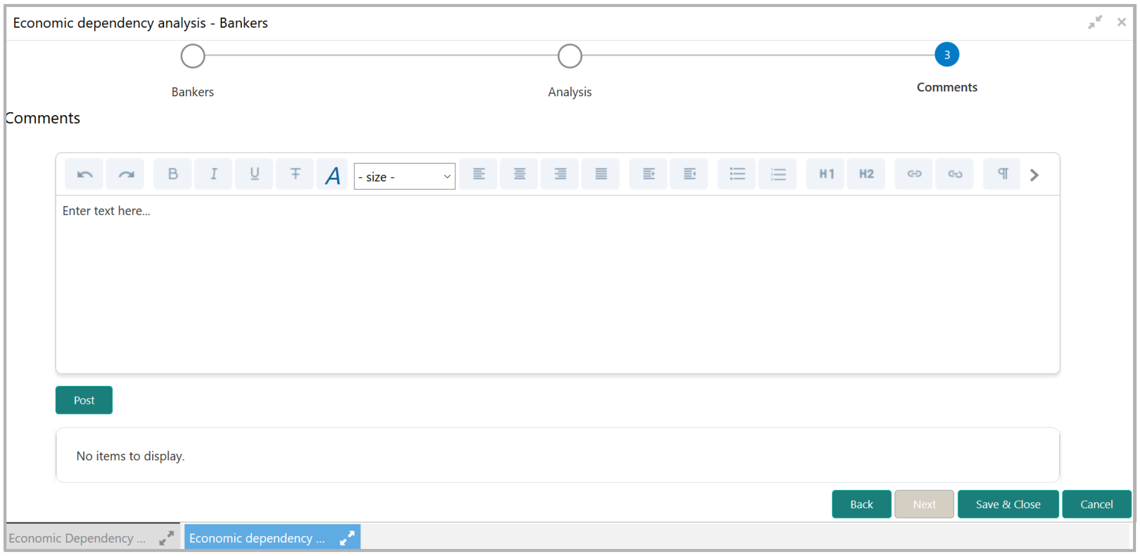
570. To analyze the banker detail, click **Next** in the *Bankers* page. The *Analysis* page appears:



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:



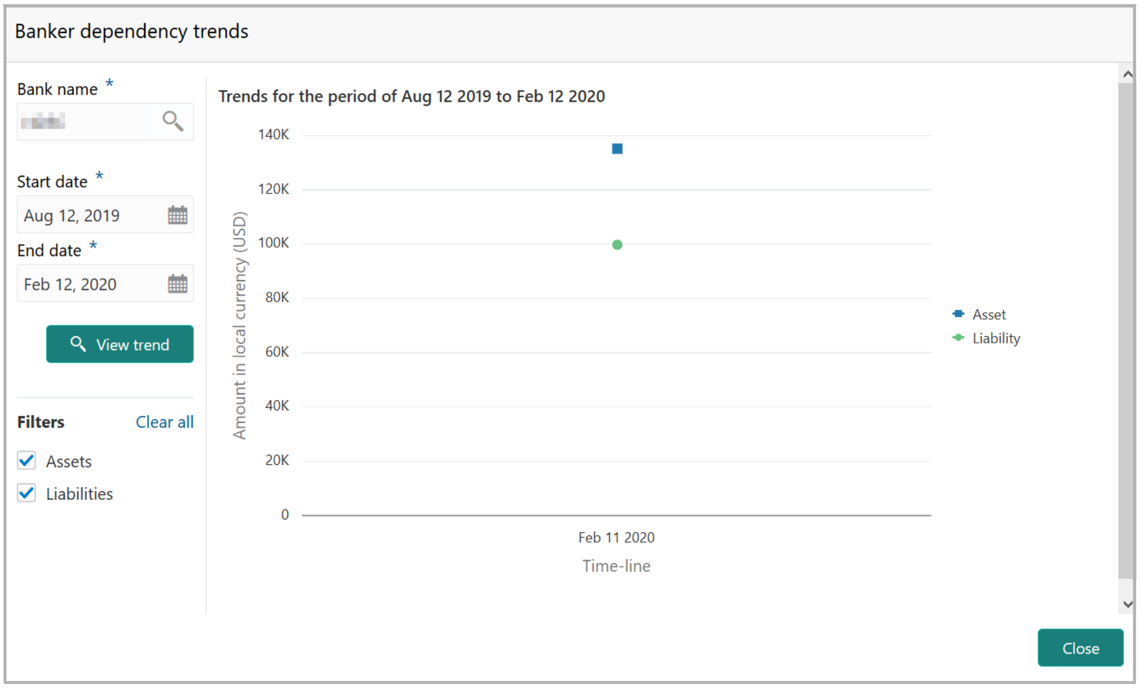
573. Type the overall Comments for the Banker Analysis.

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

575. Click **Submit**.

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**.

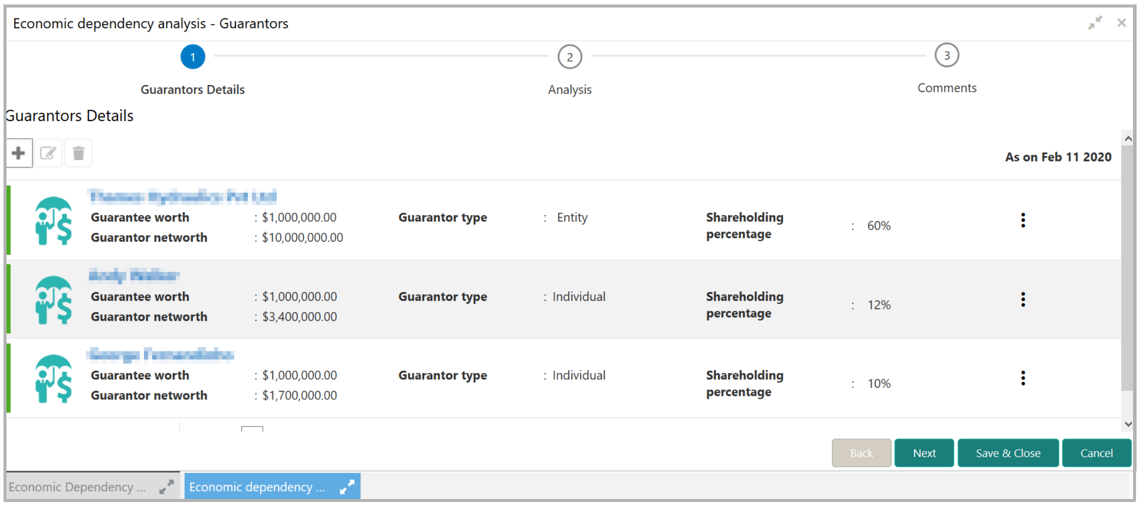
579. Click the **View Trend** button. Banker dependency trends for the selected period appears.

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

Guarantors

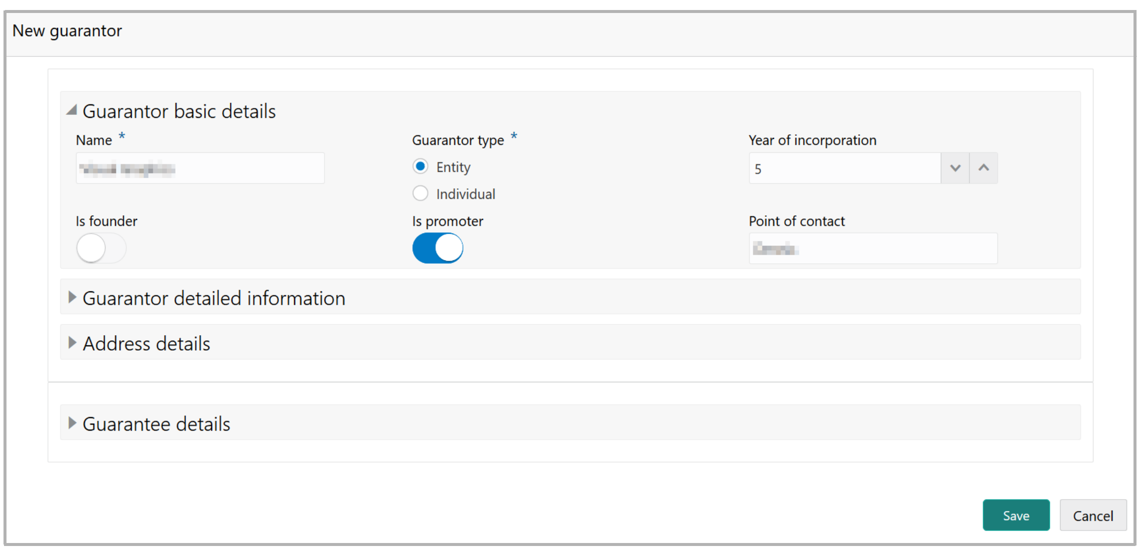
This tile allows to capture and analyze information about the Guarantors of your customer.

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



Adding Guarantor Details

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



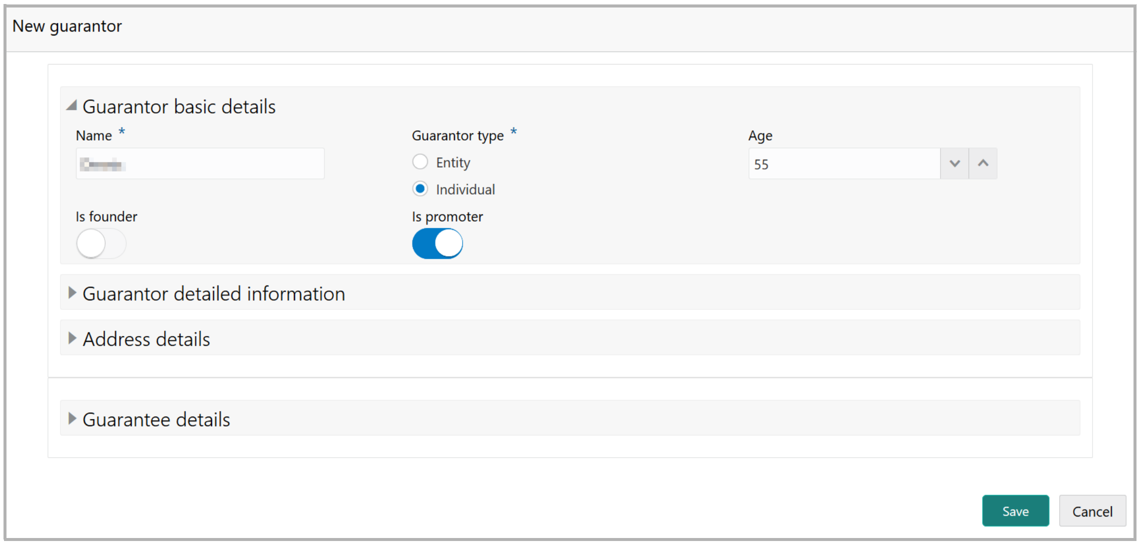
In the **Guarantor basic details** section:

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

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:

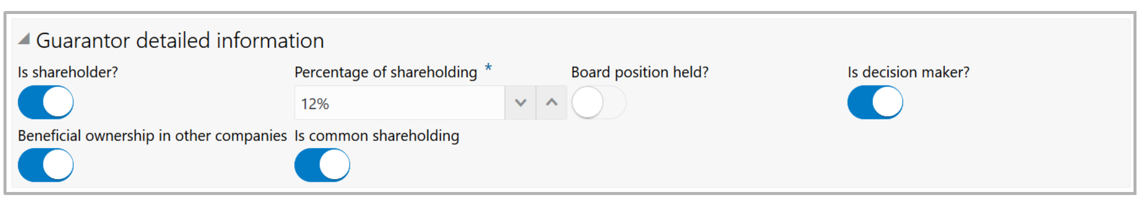


586. Specify the **Age** of the Guarantor.

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:



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.

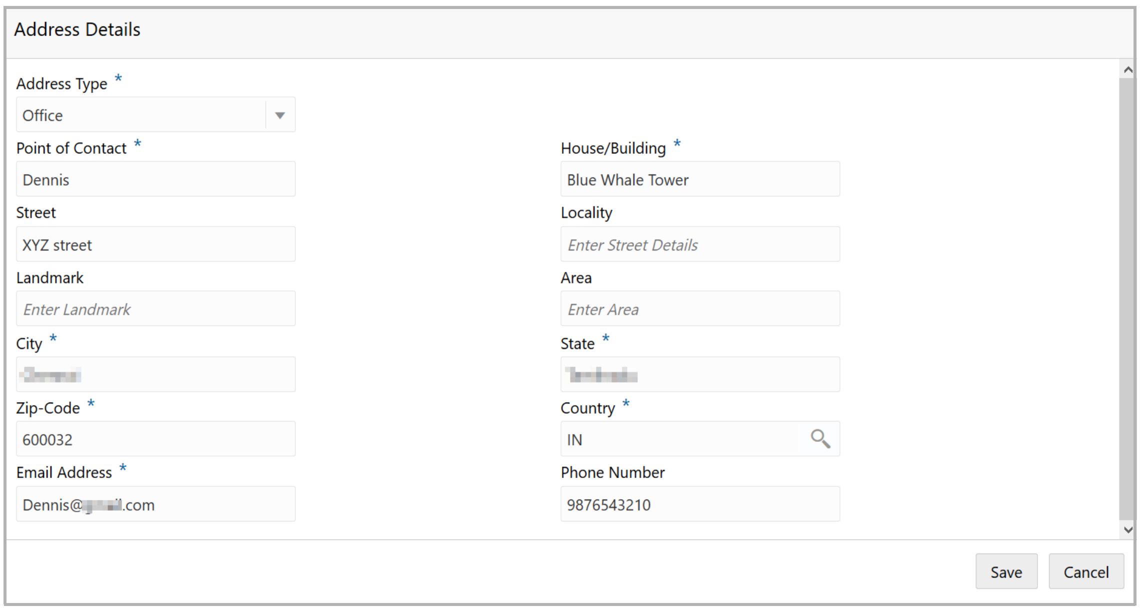
593. If the Guarantor is a owner of any other company, enable the **Beneficial ownership in other companies** switch.

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:



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

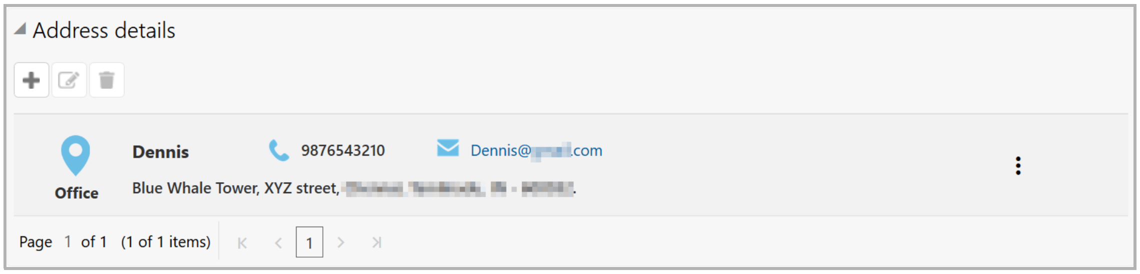
597. Specify the **Point of Contact** in the mentioned address.

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

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

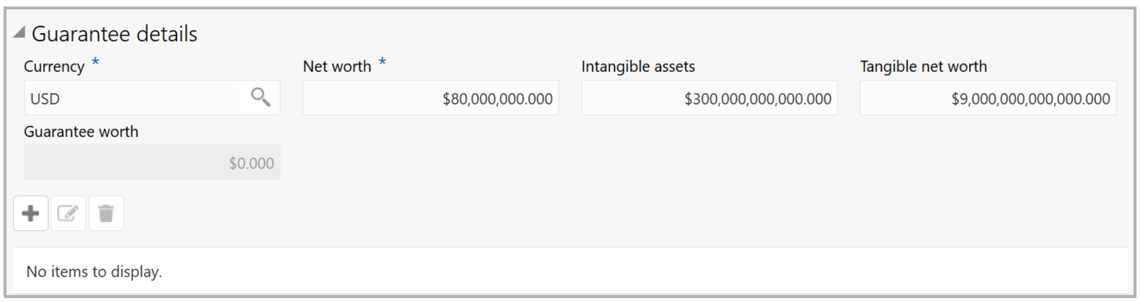
599. Search and select the **Country** of the address.

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

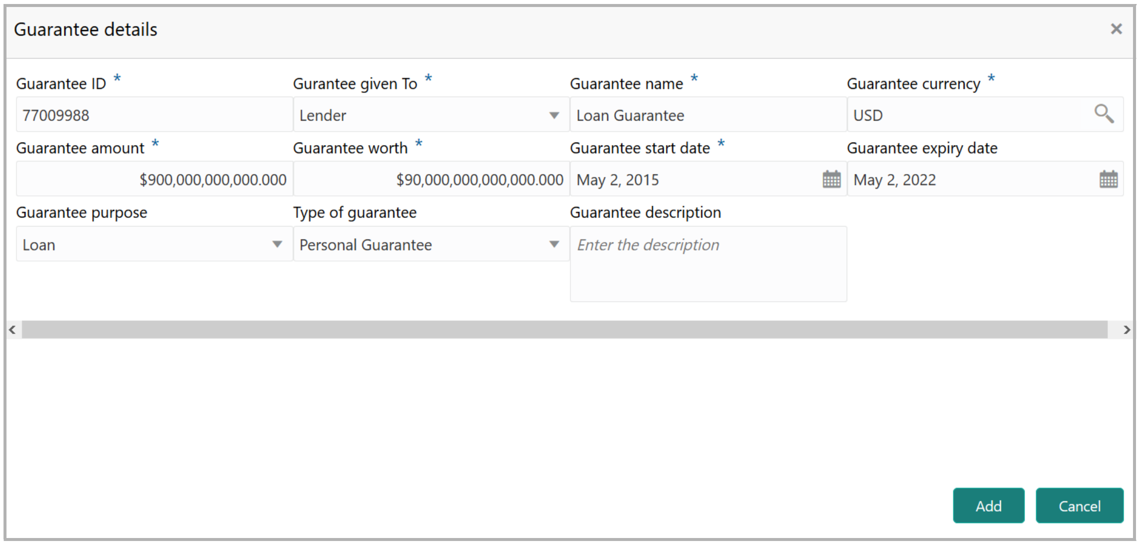


603. To modify the address details, select the required item and click the edit icon.
604. To delete the address details, select the required item and click the edit icon

In the **Guarantee details** section:



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:



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**.

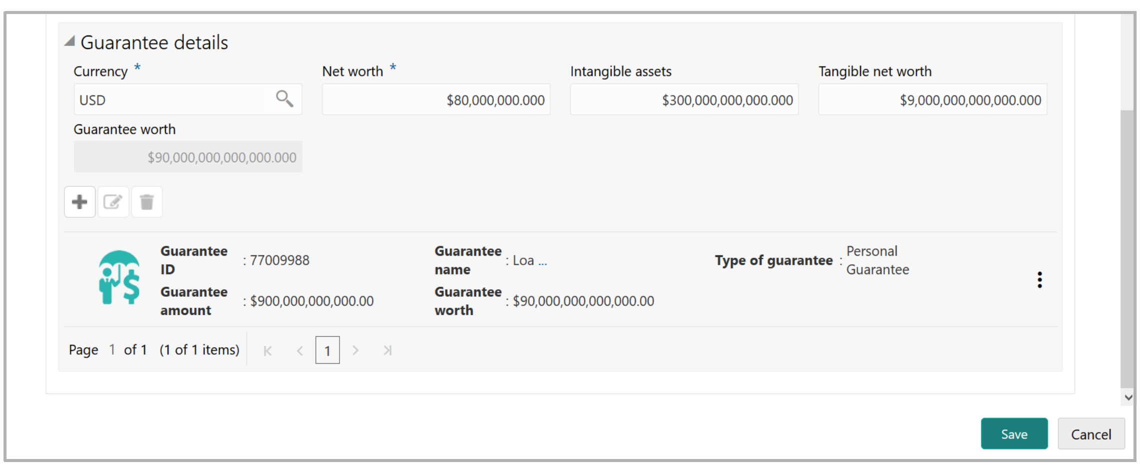
615. Specify the **Guarantee amount** and **Guarantee worth**.

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.

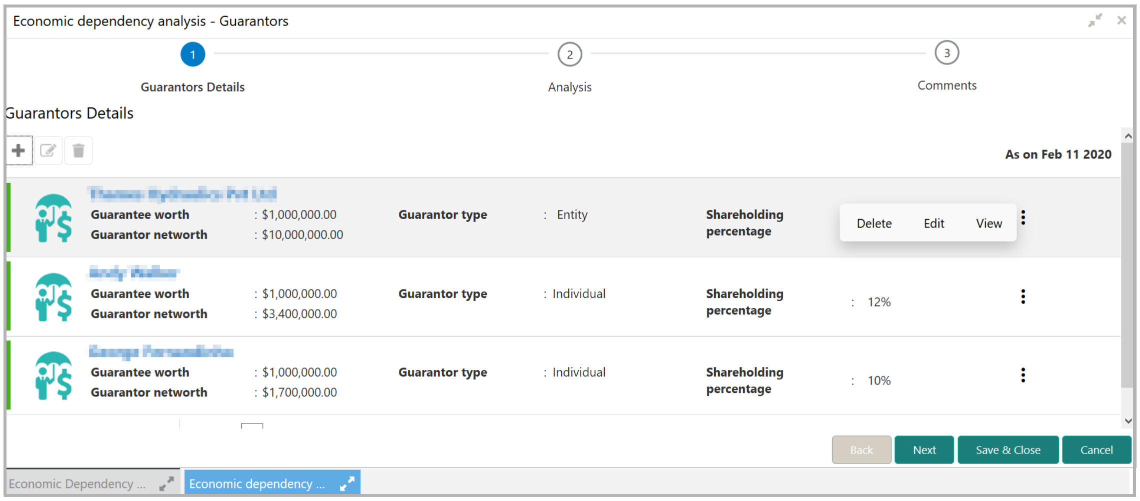
619. Type the **Guarantee description** and click **Add**. Details are added and displayed in the **Guarantee details** section.



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

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

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



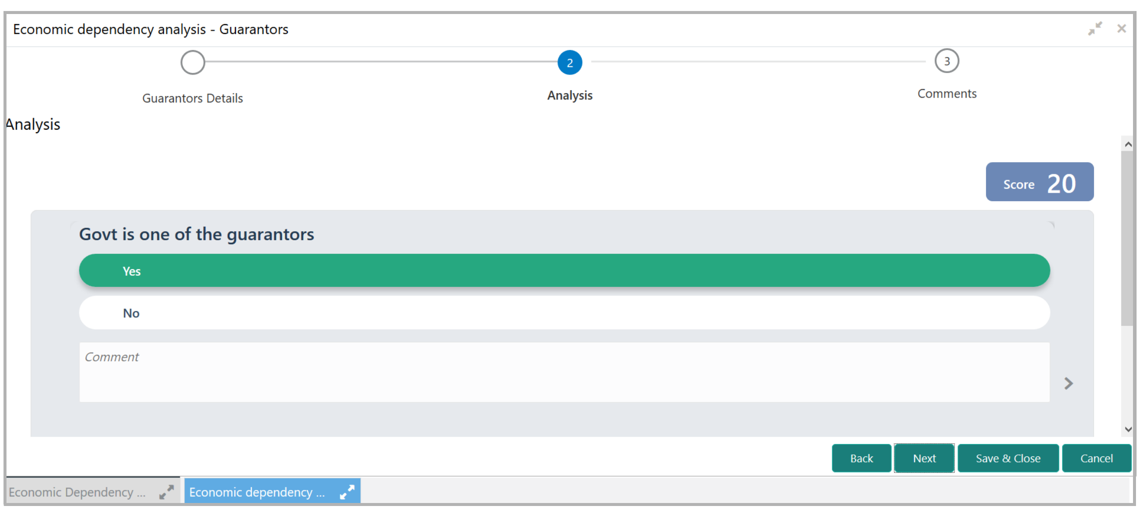
623. To Edit, Delete or View the added Guarantor details, click the hamburger icon in required item and select the corresponding option.

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

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

Analyzing Guarantor Details

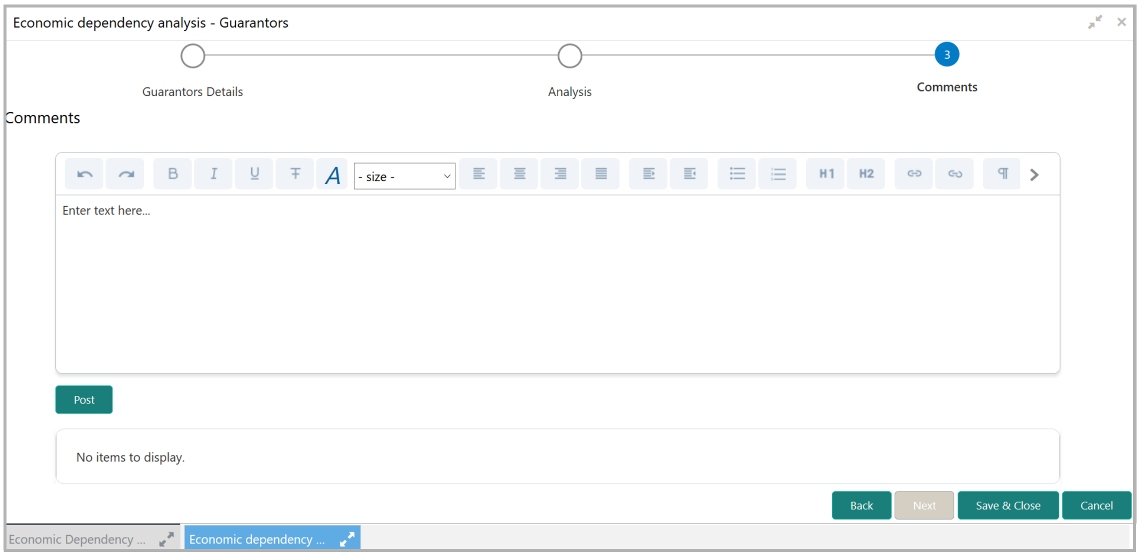
624. To analyze the guarantor information, click **Next** in the *Guarantors Details* page. The *Analysis* page appears:



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

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

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



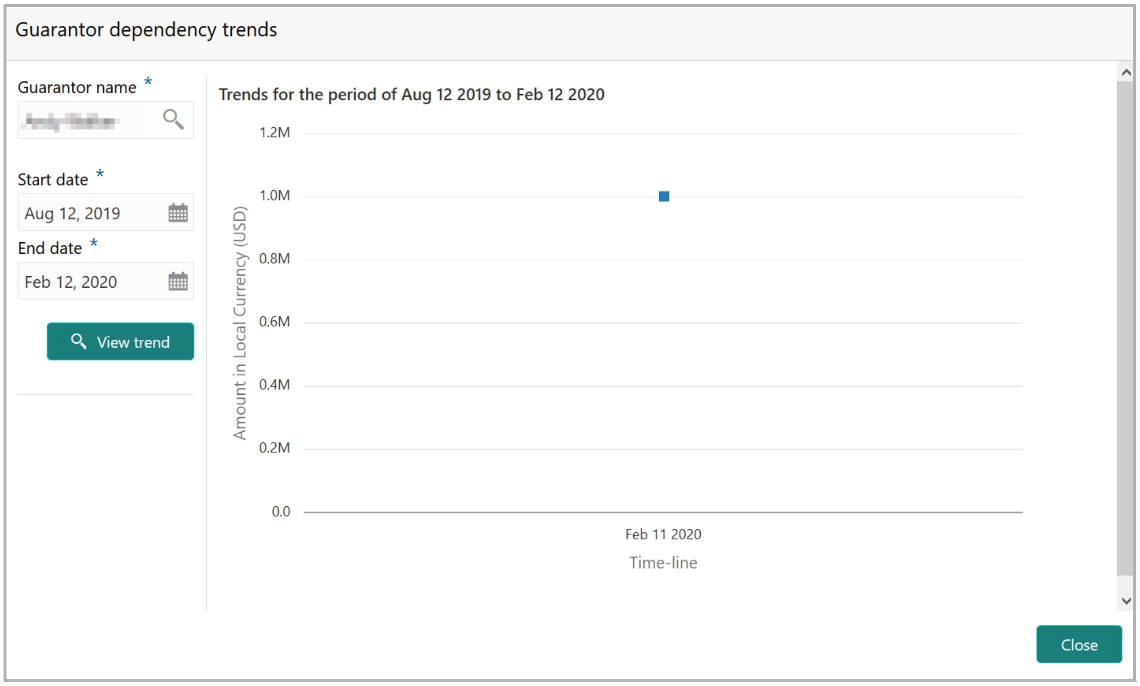
627. Type the overall **Comments** for the Guarantor Analysis.

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

629. Click **Submit**.

Viewing Dependency Trends

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



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

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

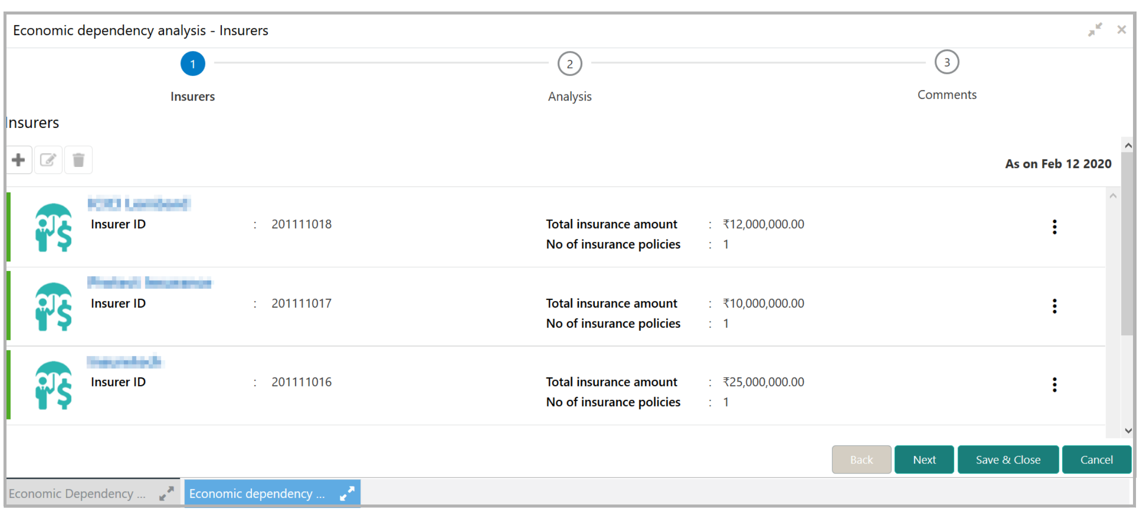
632. Click the **View Trend** button. Guarantor dependency trend for the selected period appears.

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

Insurers

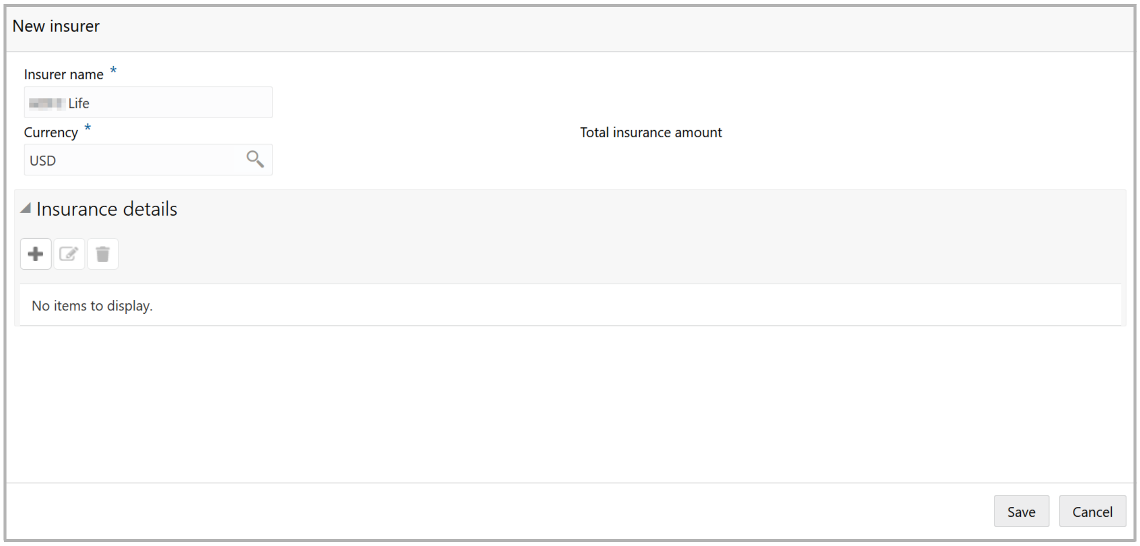
This tile allows to capture and analyze information about the insurers of your customer.

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



Adding Insurer Details

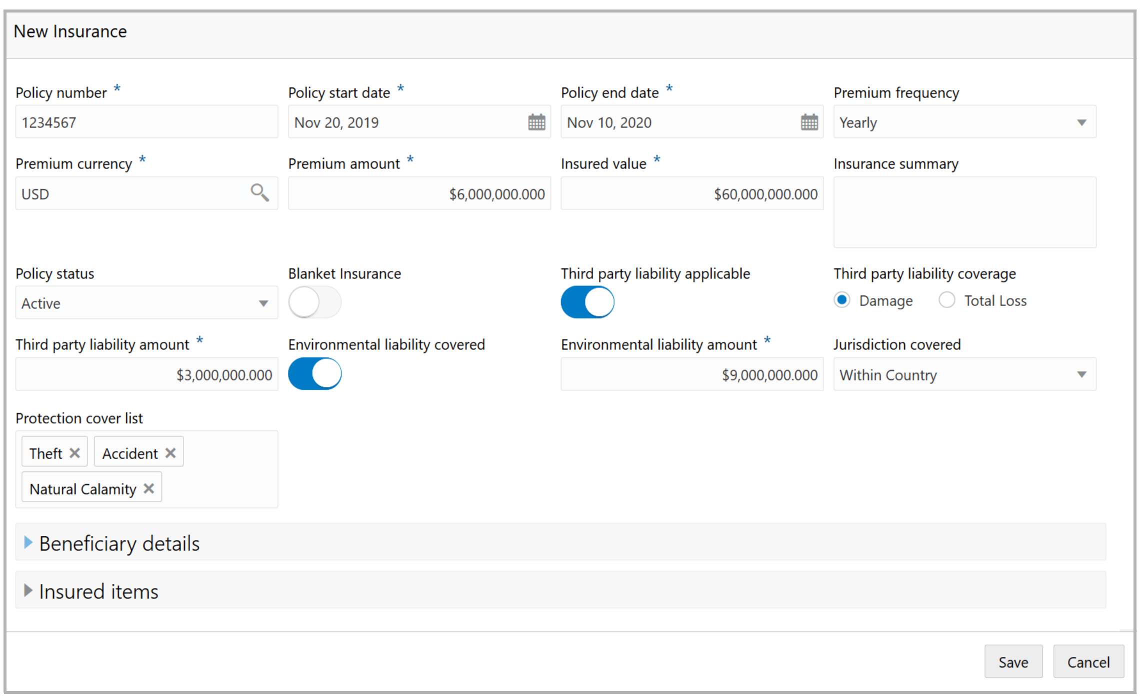
635. To add the insurer details, click the add icon. The *New Insurer* window appears:



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.



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:

656. Select the **Insurance beneficiary** from the drop down list.

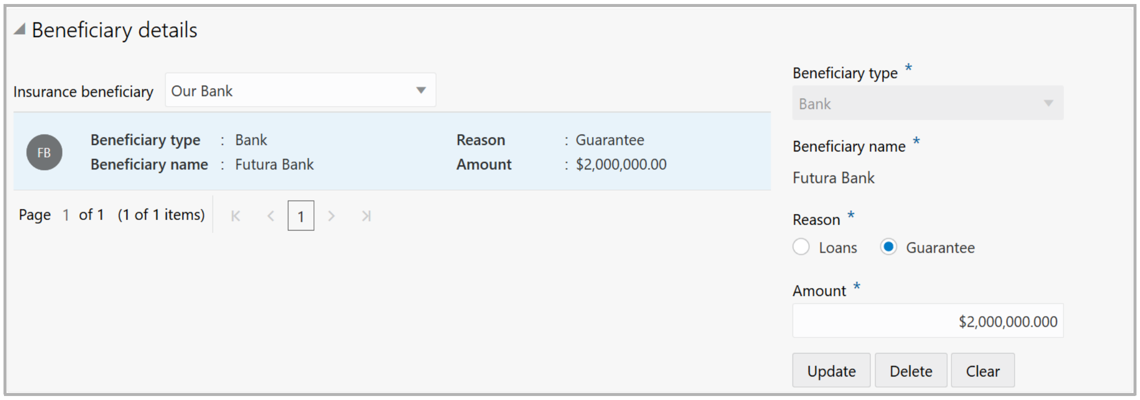
657. Select the **Beneficiary type** from the drop down list, if **Other** is selected as **Insurance beneficiary**.

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**.

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



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

In the **Insured Items** section:

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

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

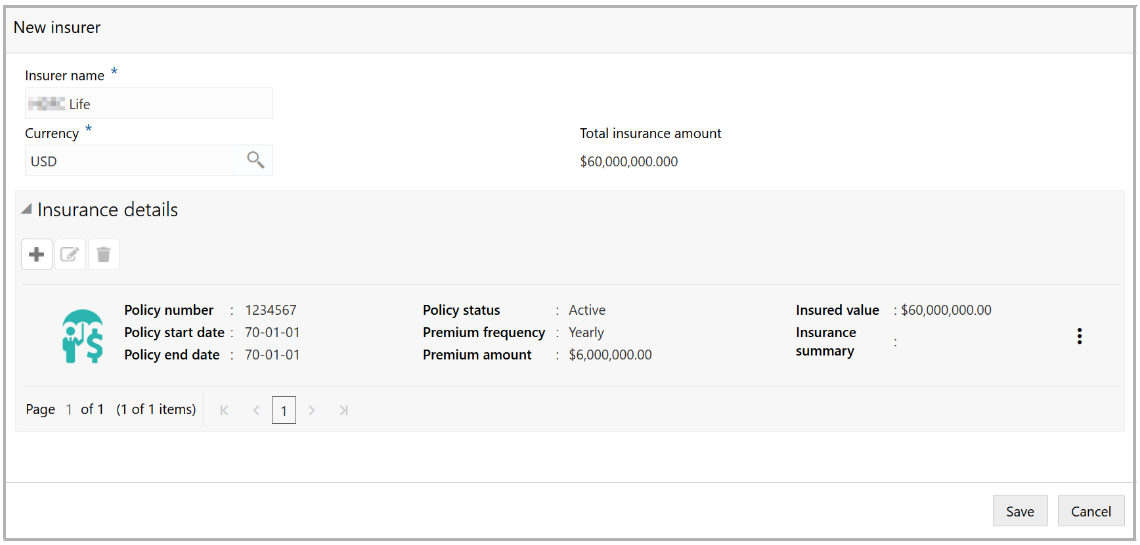
665. In the **Total item value** field, specify the total value of the insured item.

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:

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

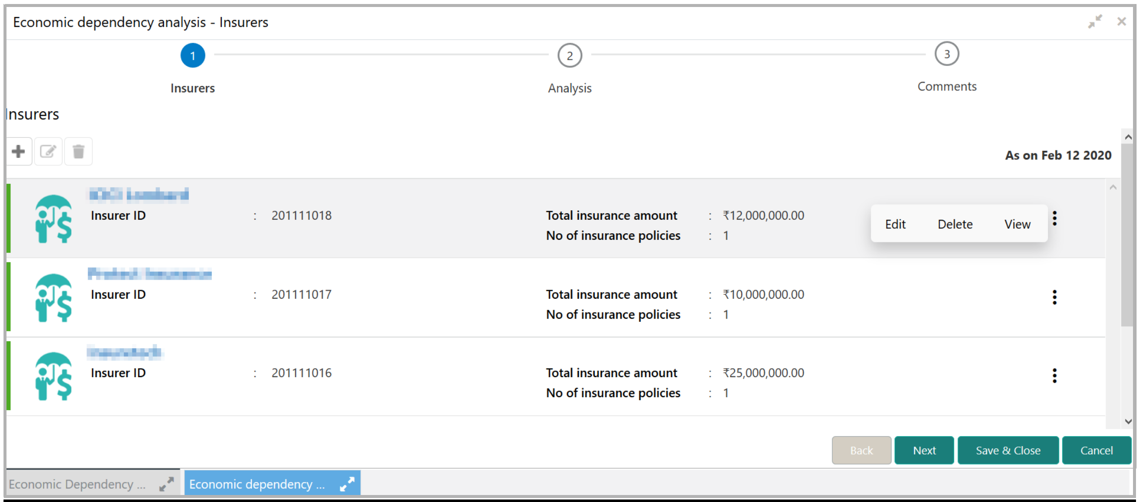
669. Click **Save** in the *New Insurance* window. Insurance details are added and listed in the *New Insurer* window as shown below:



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:



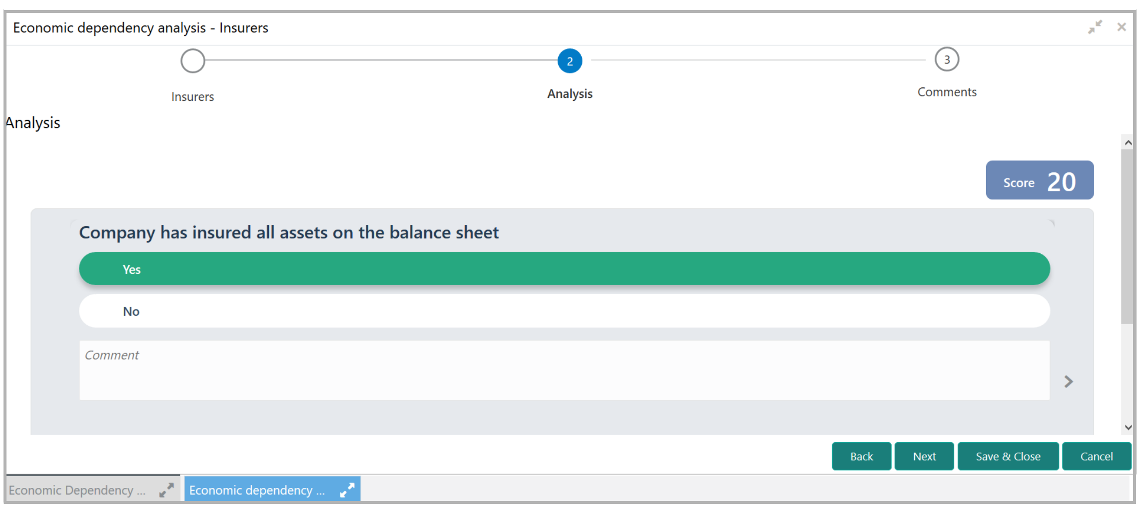
673. To Edit, Delete or View the added Insurer details, click the hamburger icon in required item and select the corresponding option.

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

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

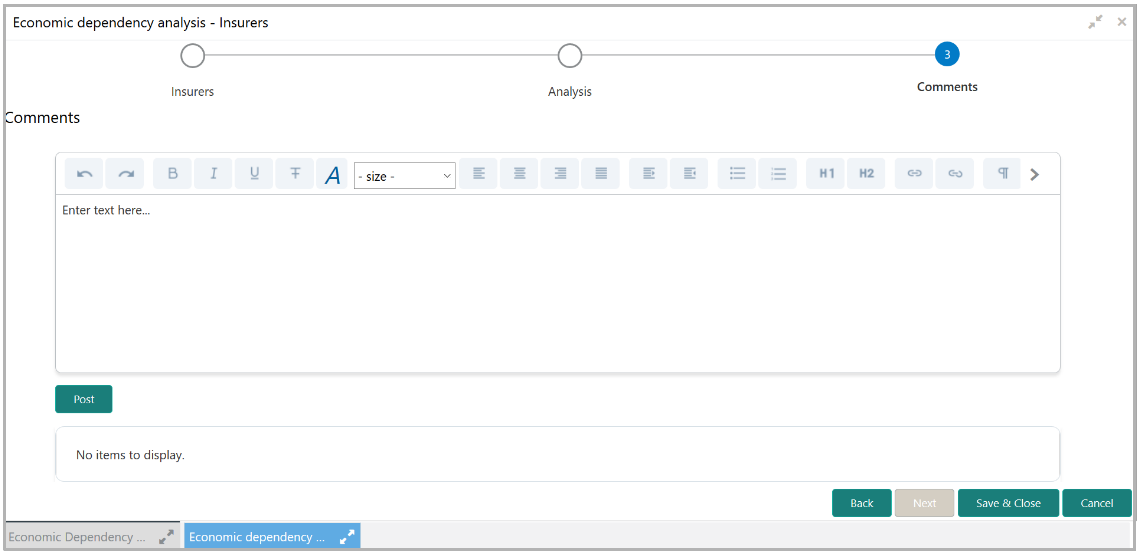
Analyzing Insurer Details

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



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

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



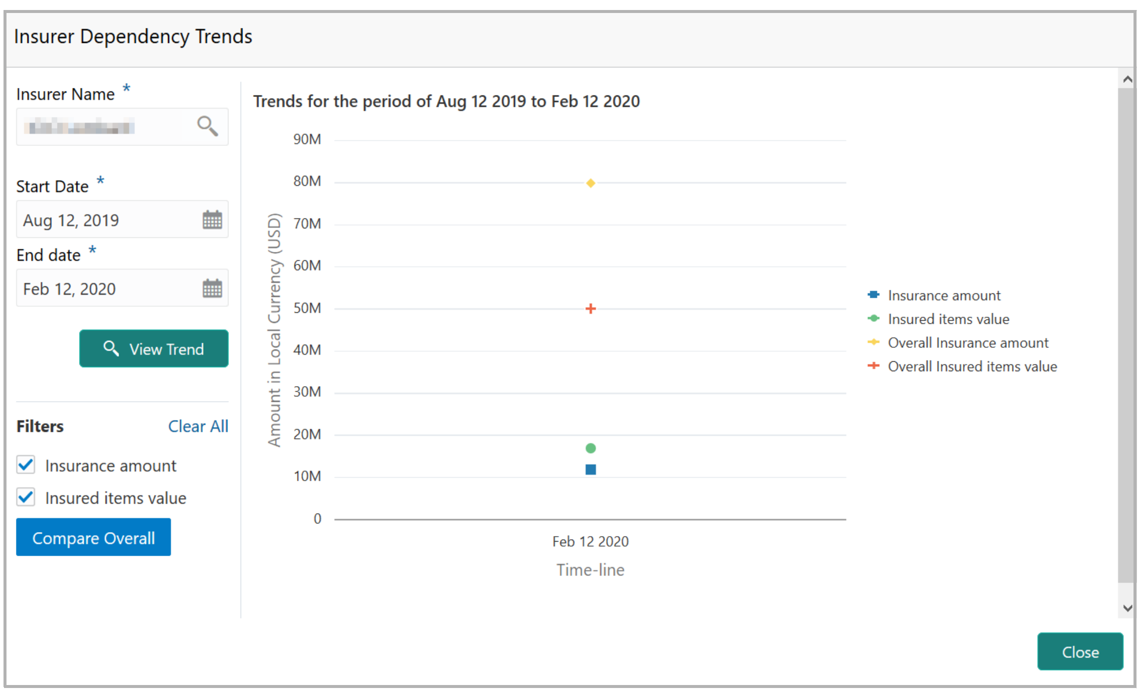
677. Type the overall Comments for the Insurer Analysis.

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.

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

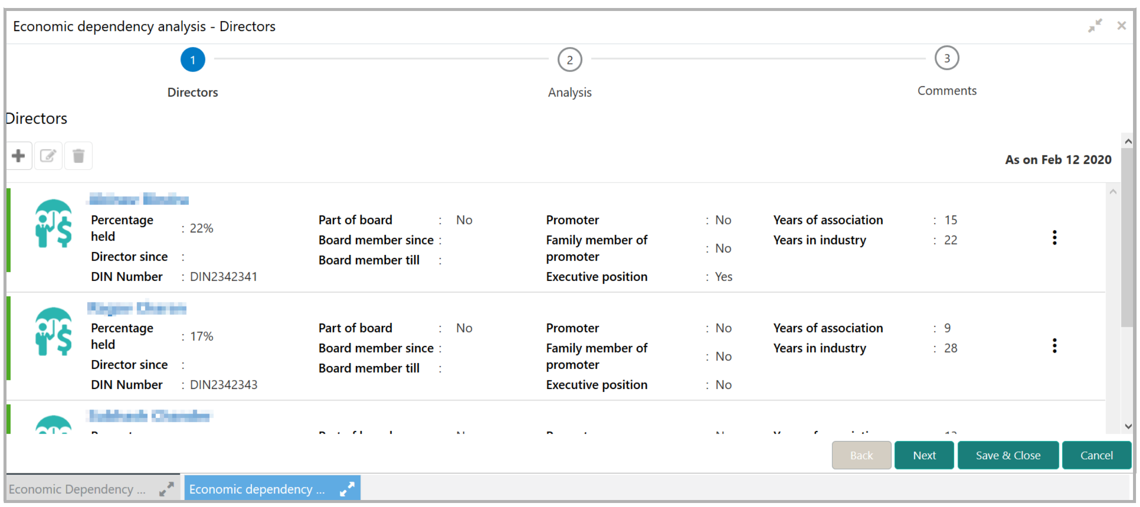
This tile allows to capture information about the people involved in management activities in your customer’s organization.

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

Directors

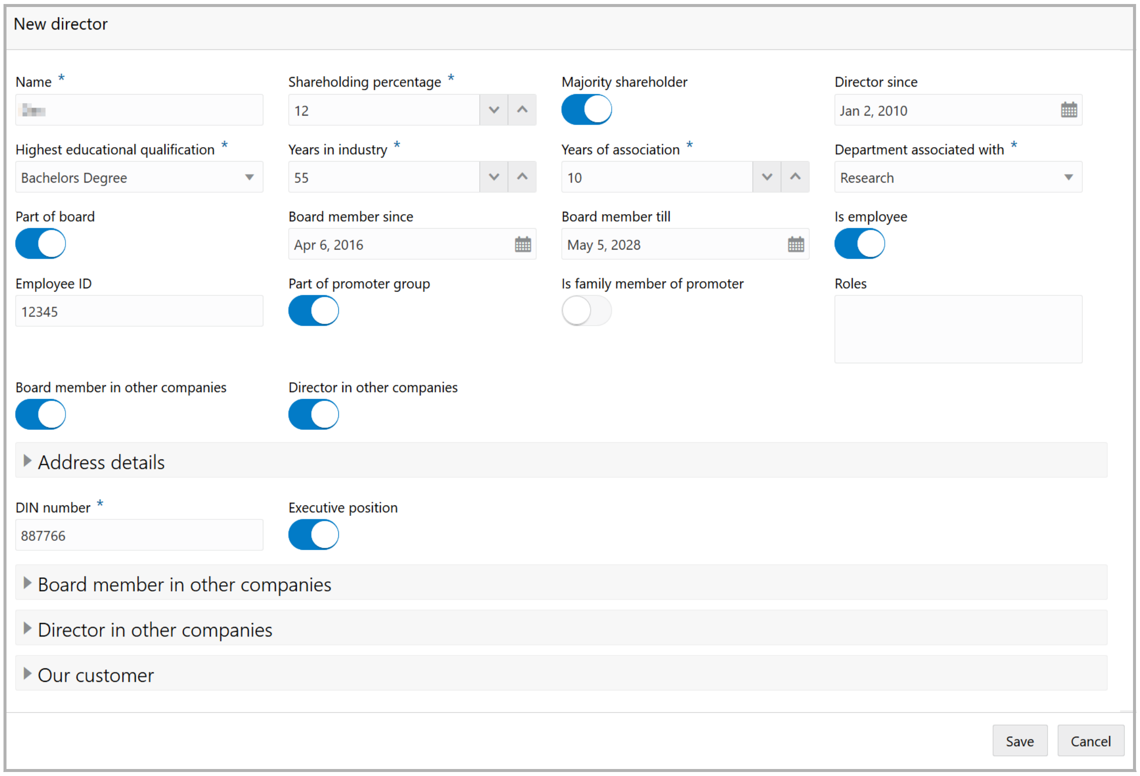
Information about the directors in your customer organization can be captured and analyzed from this tile.

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



Adding Director Details

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



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**.

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:

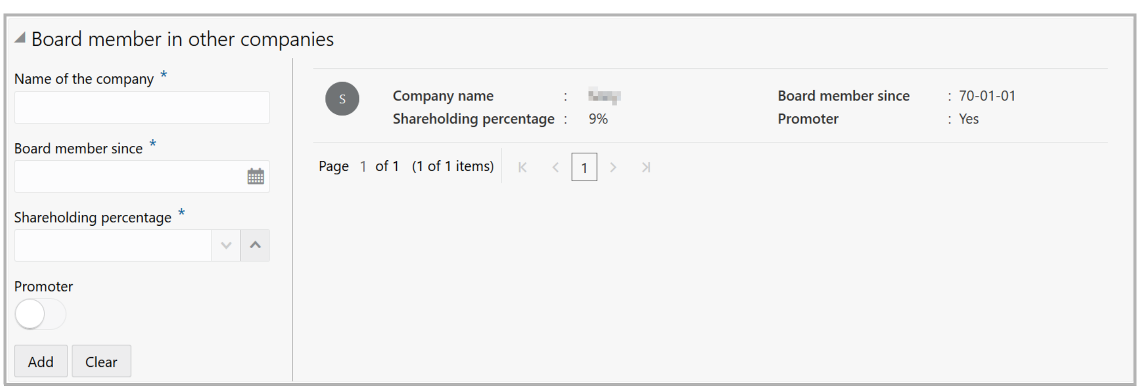
707. Type the **Name of the other company**.

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.

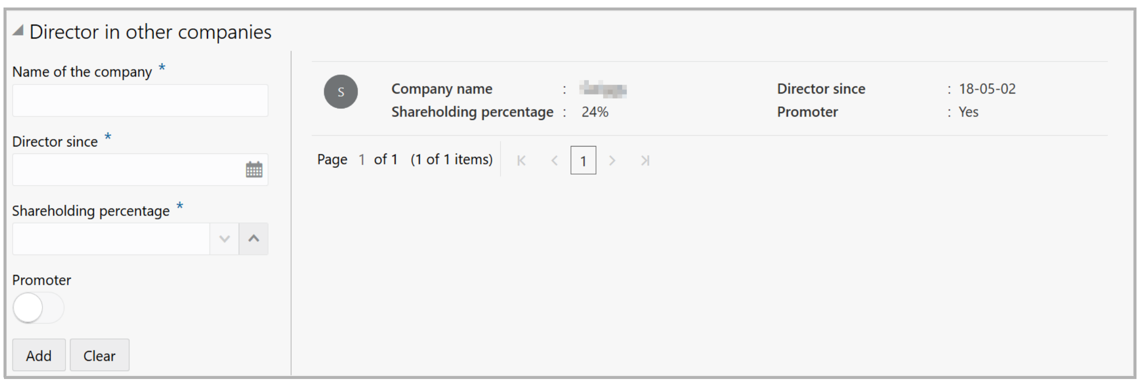
710. If the Director is a Promoter in other company, enable the **Promoter** switch.

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

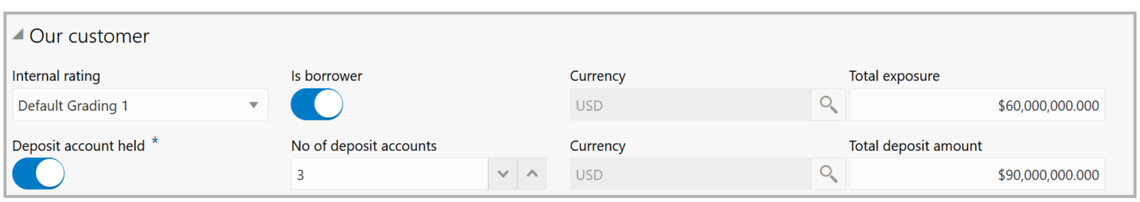


In the **Director in other companies** section:

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.

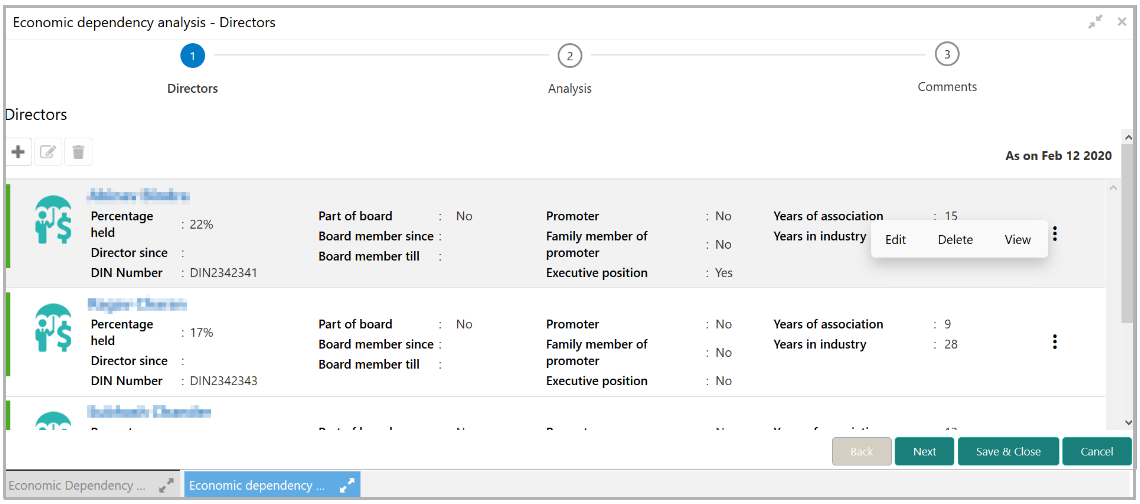
721. If the Director holds a deposit account in your bank, enable the **Deposit account held** switch.

722. If the Deposit account held switch is enabled, specify the **No of deposit accounts** maintained by the Director.

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

724. Specify the **Total deposit amount** in the Director's deposit account.

725. Click **Save** in the *New Director* window. Director details are added and displayed in the *Directors* page as shown below:



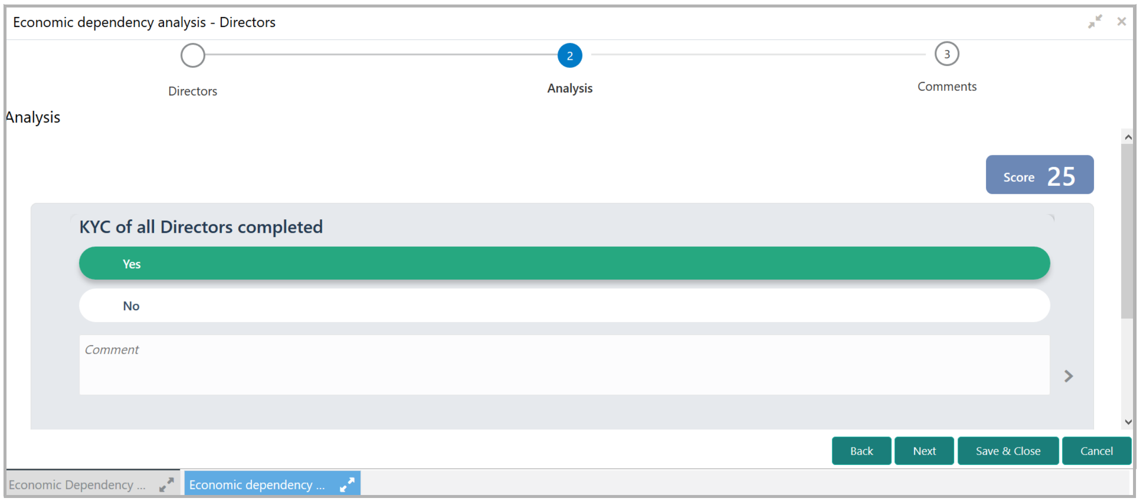
726. To Edit, Delete or View the added Director details, click the hamburger icon in required item and select the corresponding option.

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

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

Analyzing Director Details

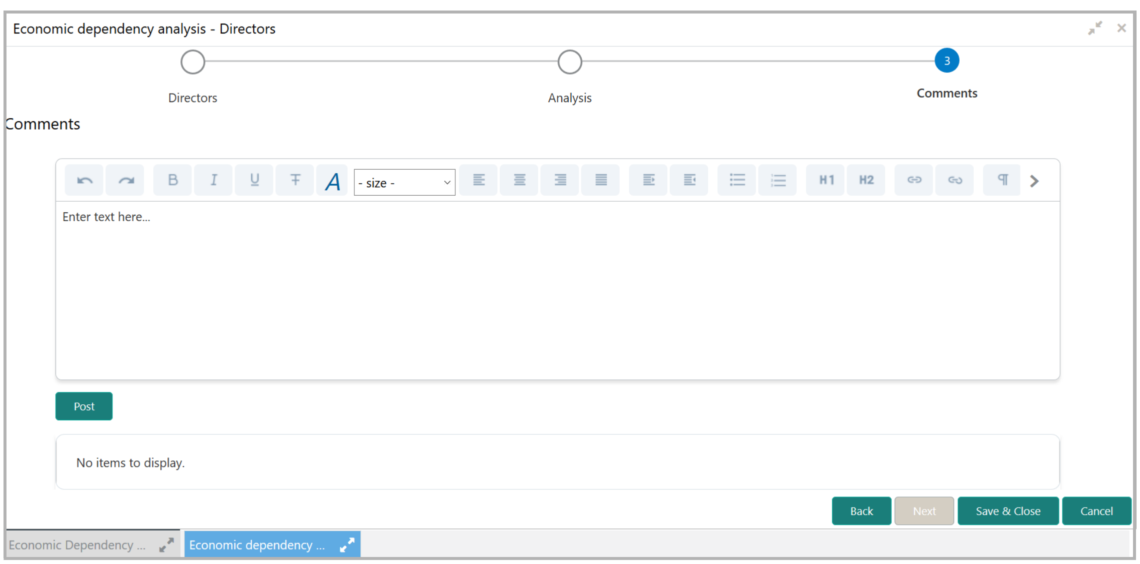
727. To analyze the Director details, click **Next** in the *Directors* page. The Analysis page appears:



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:



730. Type the overall Comments for the Director Analysis.

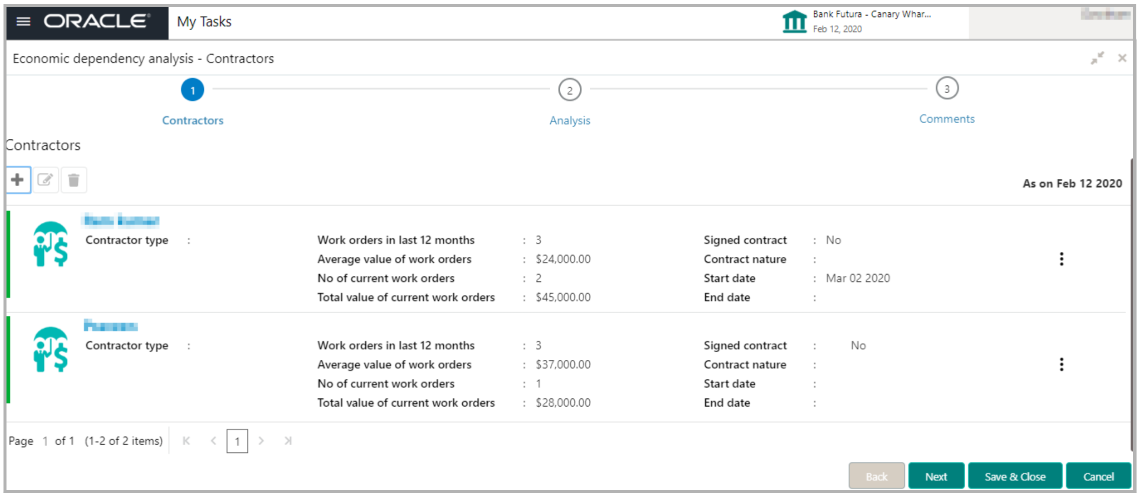
731. Click **Post**. Comments are posted below the **Comments** box.

732. Click **Submit**.

Contractors

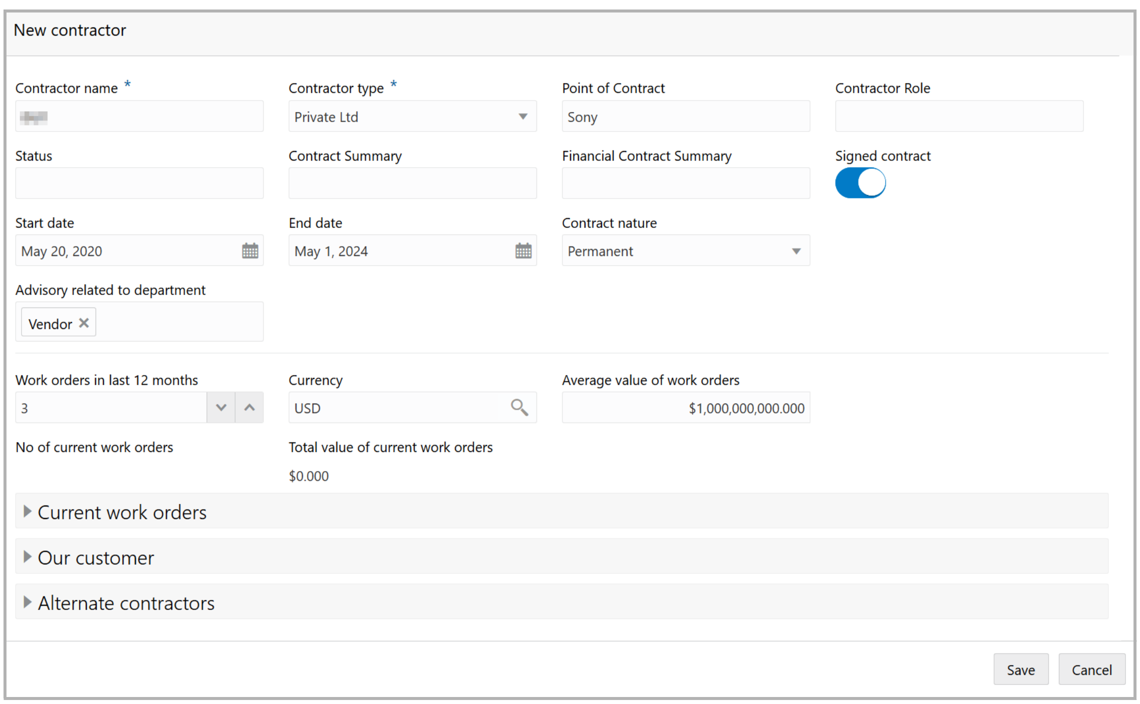
Details about the contractors working for your customer organization can be captured through this tile.

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



Adding Contractor Details

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



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.

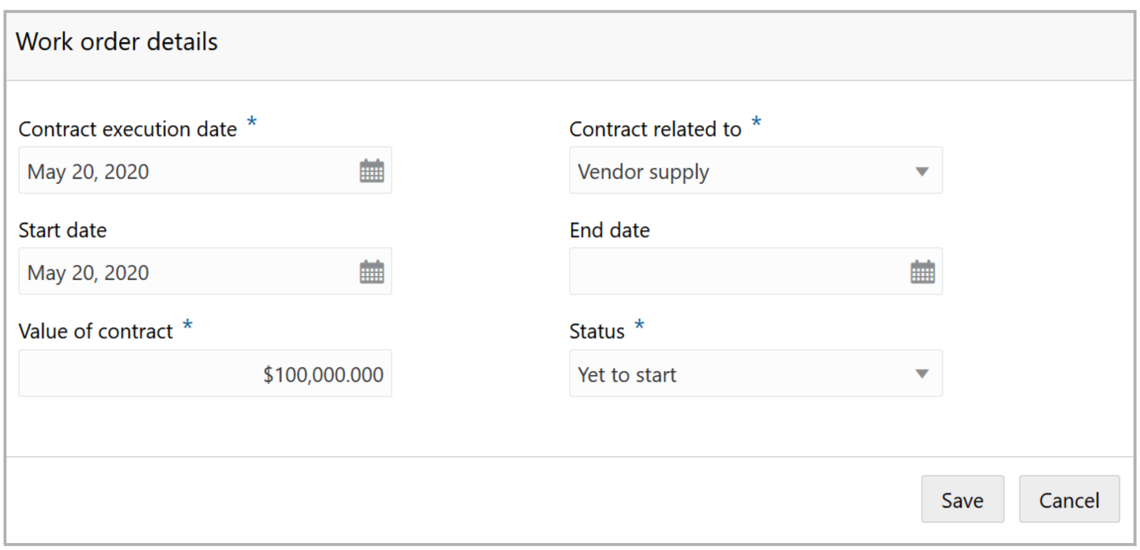
747. Specify the **Average value of work orders** placed in the last 12 months.

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:



751. Select the **Contract execution date** by clicking the calendar icon.

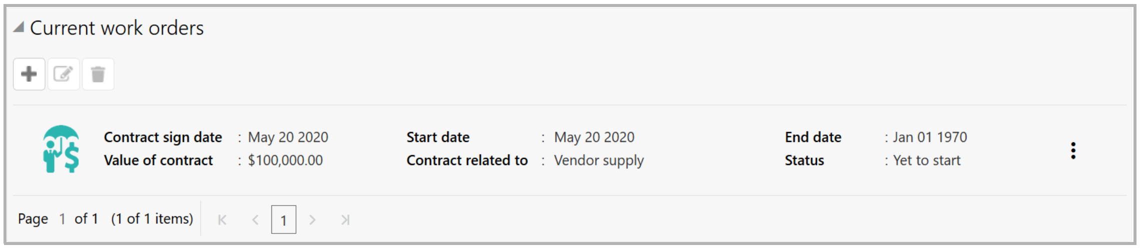
752. In the **Contract related to** field, select the department to which the contract is related from the drop down list.

753. Select the **Start date** and **End date** of the contract by clicking the calendar icon.

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

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

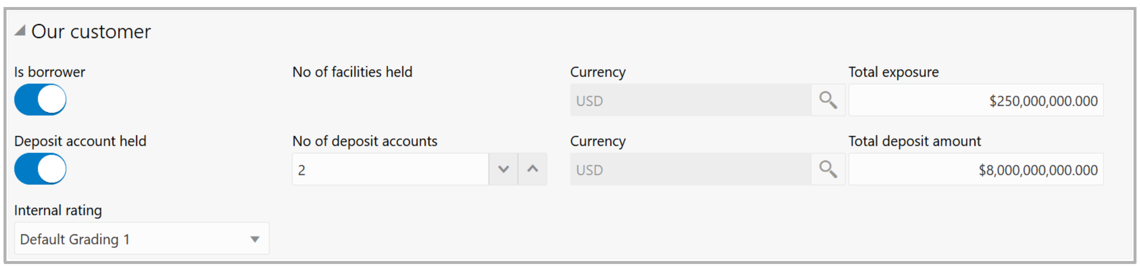
756. Click **Save**. Current work order details are added and listed in the **Current work orders** section as shown below:



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:



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.

In the **Alternate contractors** section:

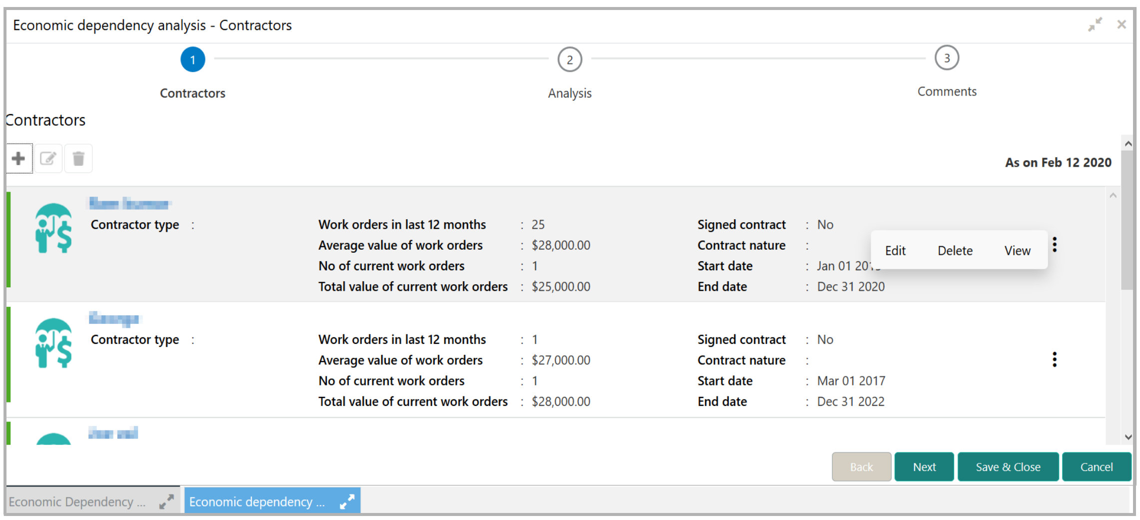
767. Type the alternate Contractor's **Company name**.

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

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

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

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



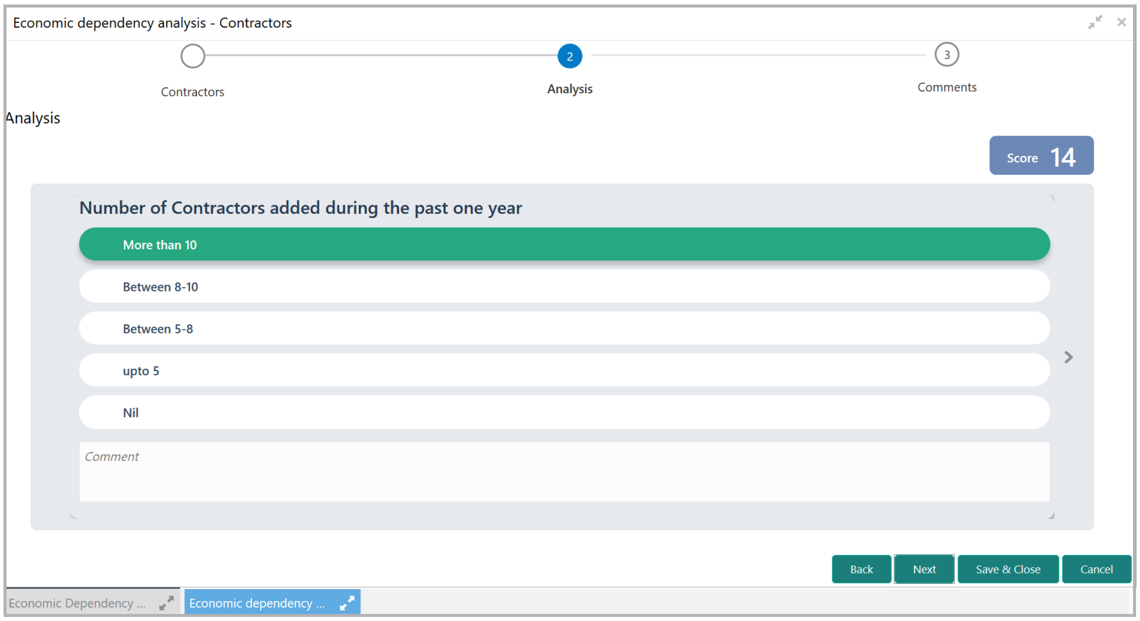
772. To Edit, Delete, or View the added Contractor detail, click the hamburger icon in the required item and select the corresponding action.

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

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

Analyzing Contractor Details

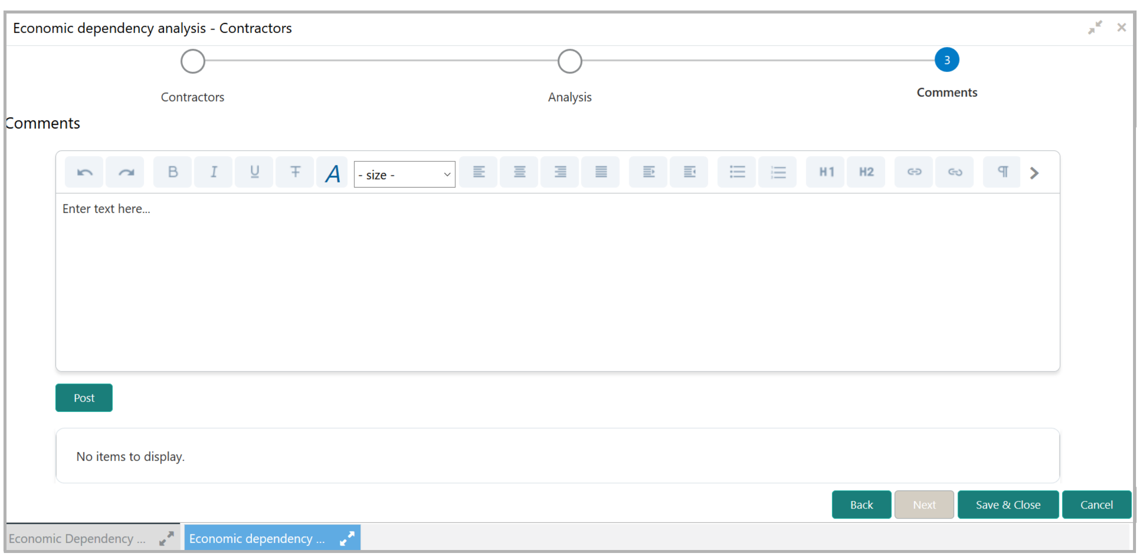
773. To analyze the Contractor details, click **Next** in the *Contractors* page. The *Analyze* page appears:



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.

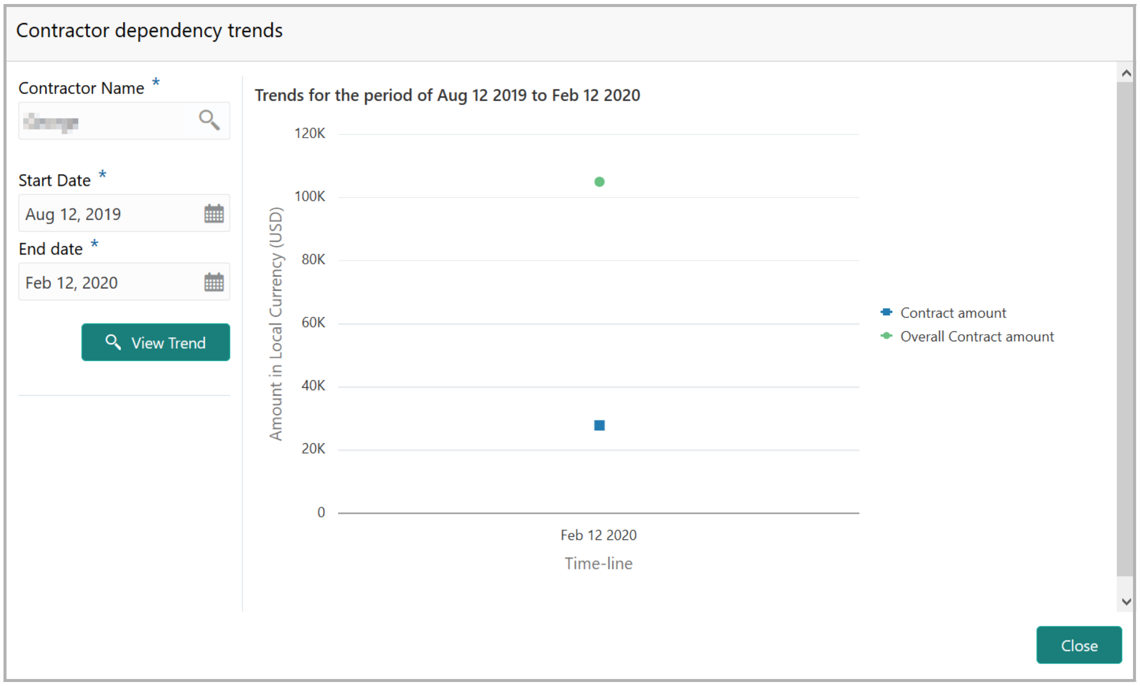
775. Click **Next**. The *Comments* page appears:



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:

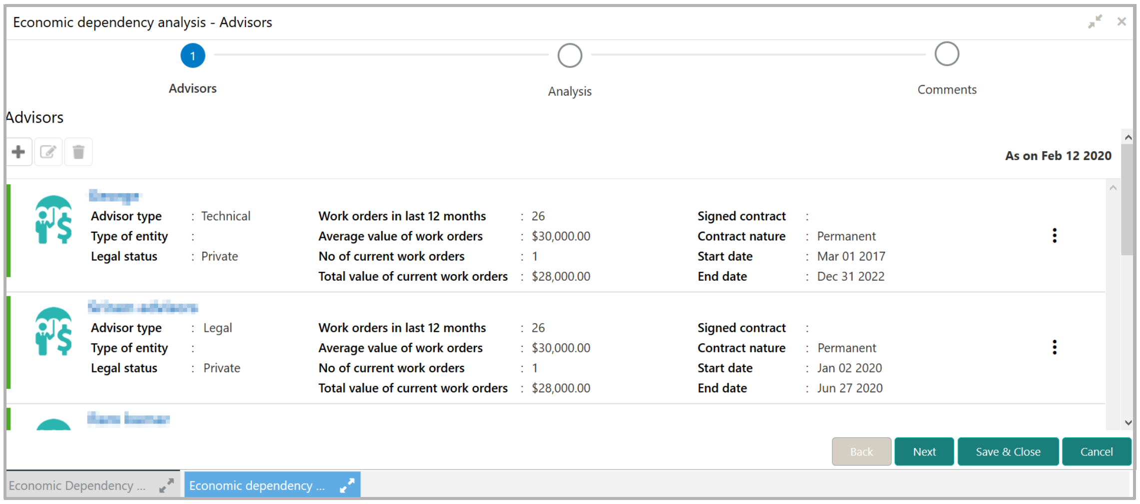


779. Search and select the **Contractor name**.
780. Specify the **Start date** and the **End date** by clicking the calendar icon.
781. Click **View Trend**. Contractor dependency trend appears for the selected period.
782. To exit the *Contractor dependency trends* window, click **Close.**

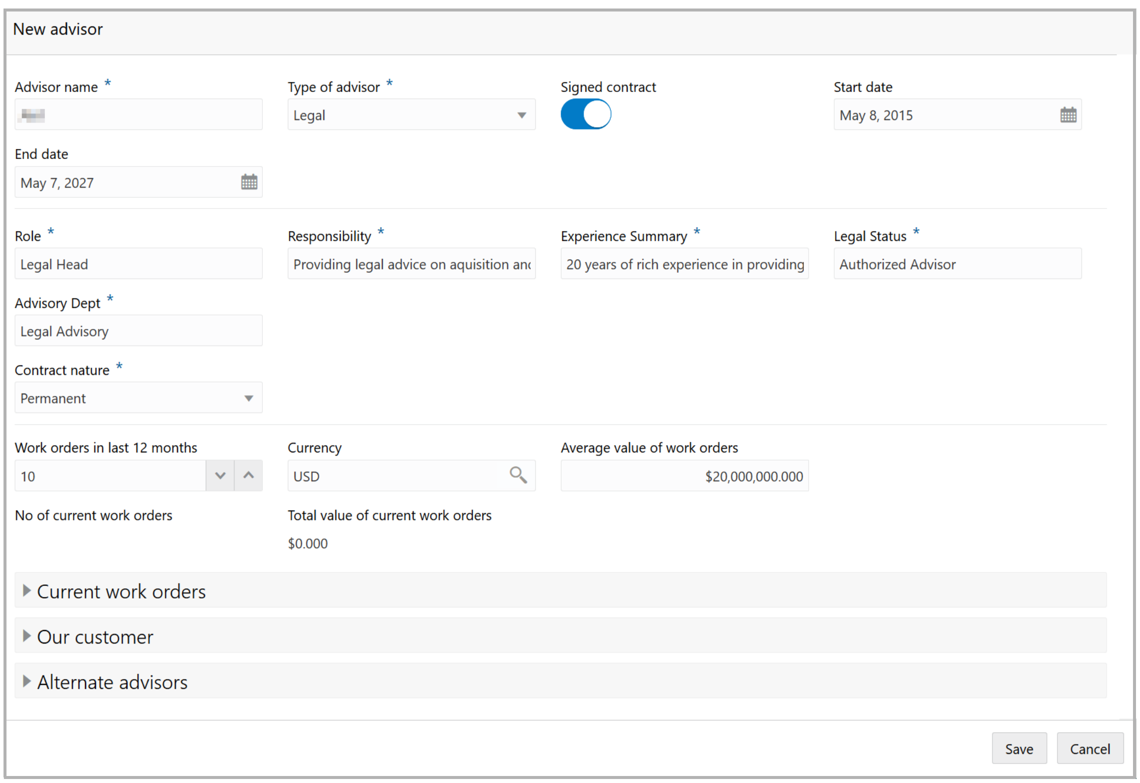
Advisors

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:



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



785. Type the **Advisor name**.

786. Select the **Type of advisor** from the drop down field.

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.

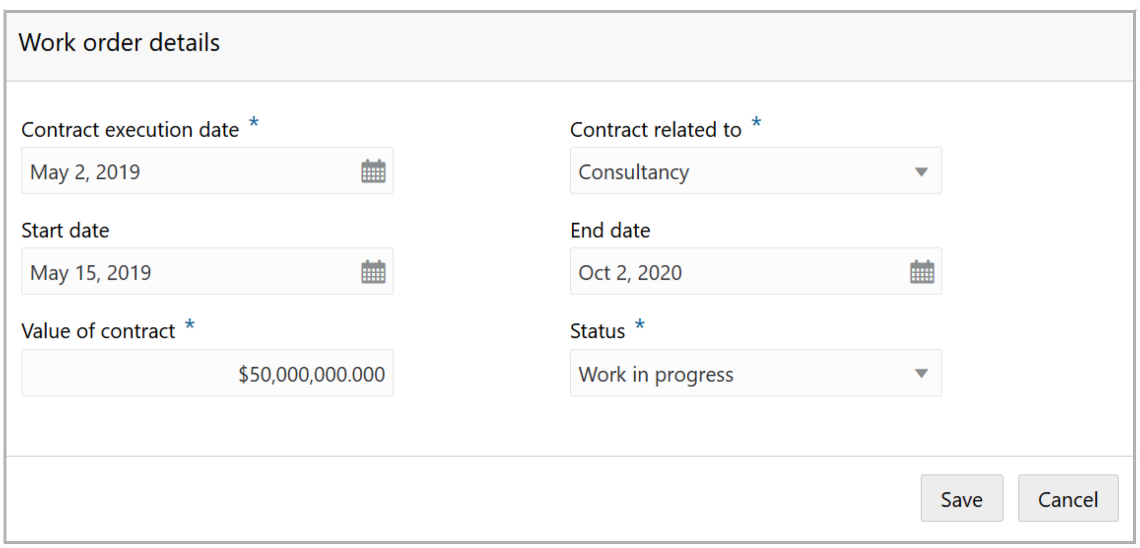
793. Specify the **Average value of work orders** taken in the last 12 months.

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:



797. Select the date in which contract with the Advisor is signed, by clicking the calendar icon in the **Contract execution date** field.

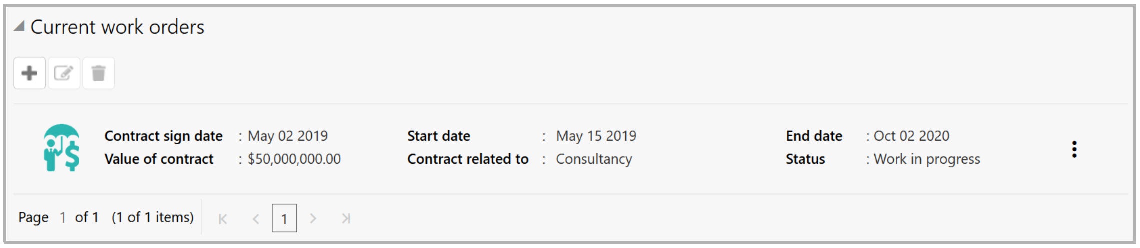
798. Select the department to which the Advisor contract is related from the **Contract related to** drop down list.

799. Select the contract **Start date** and **End date** by clicking the calendar icon.

800. Specify the **Value of contract**.

801. Select the work **Status** from the drop down field.

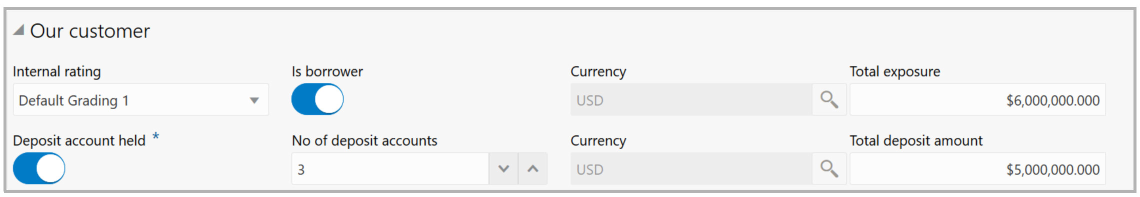
802. Click **Save**. Current work order details are added and listed in the **Current work orders** section as shown below:



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:



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.

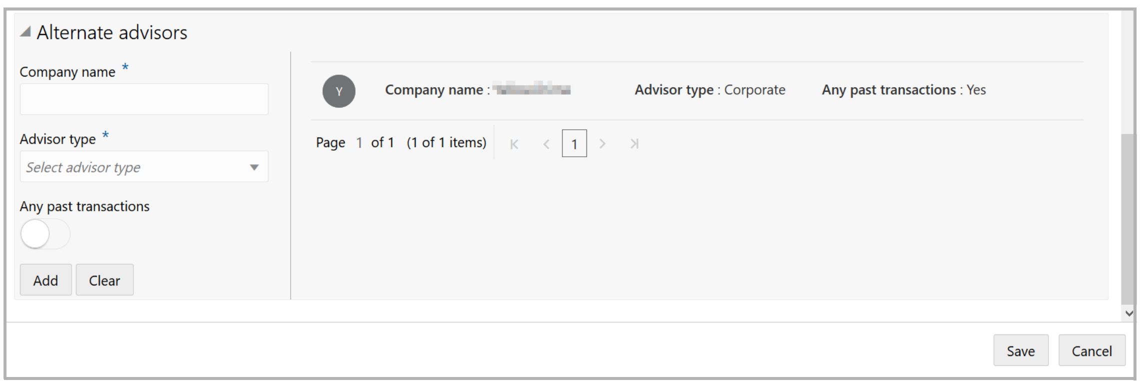
In the **Alternate Advisors** section:

813. Type the alternate Advisor's **Company name**.

814. Select the **Advisor type** from the drop down list.

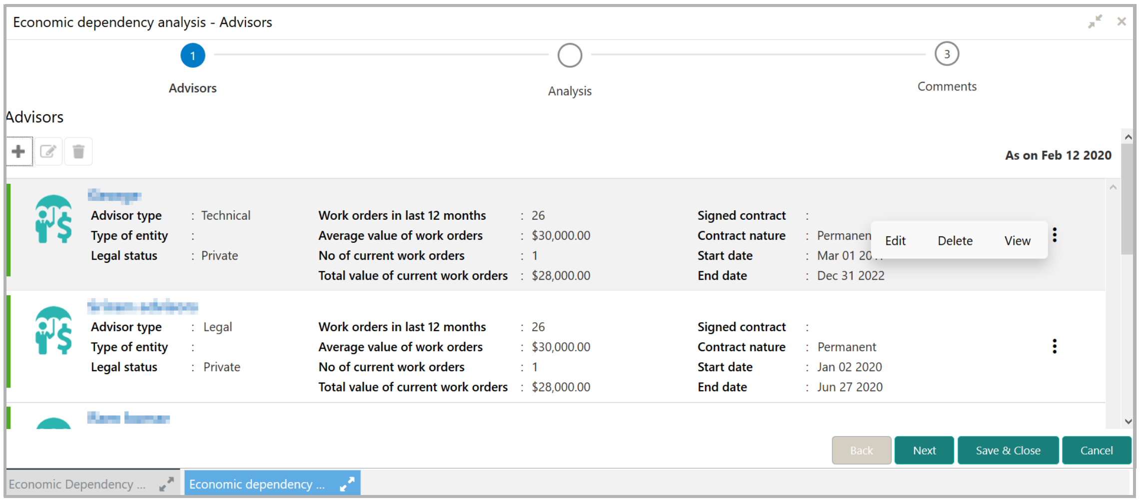
815. Enable the **Any past transactions** switch, if the alternate Advisor has past transactions record.

816. Click **Add**. Alternate Advisor detail is added as shown below:



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.



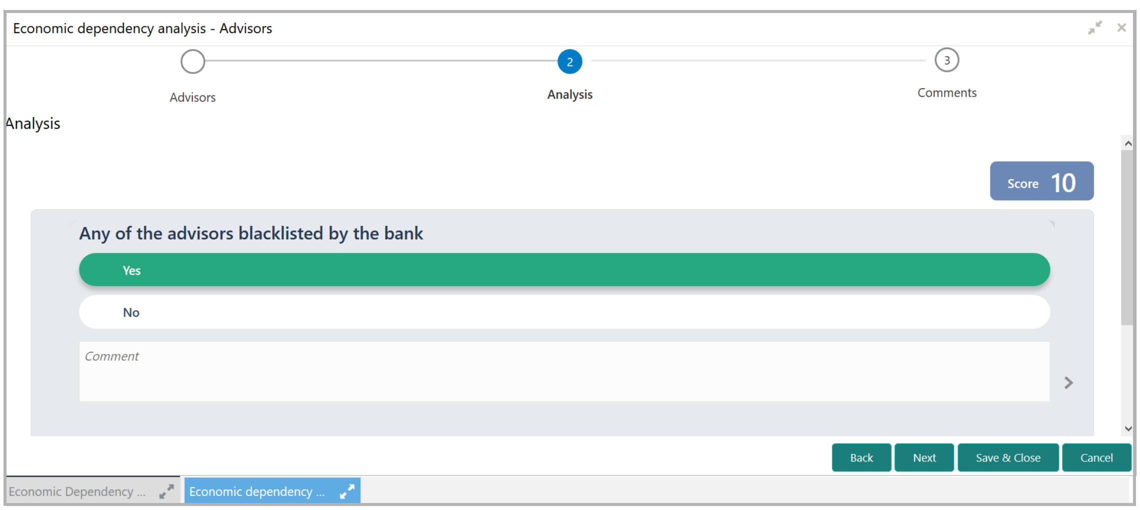
819. To Edit, Delete or View the added Advisor detail, click the hamburger icon in required item and select the corresponding option.

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

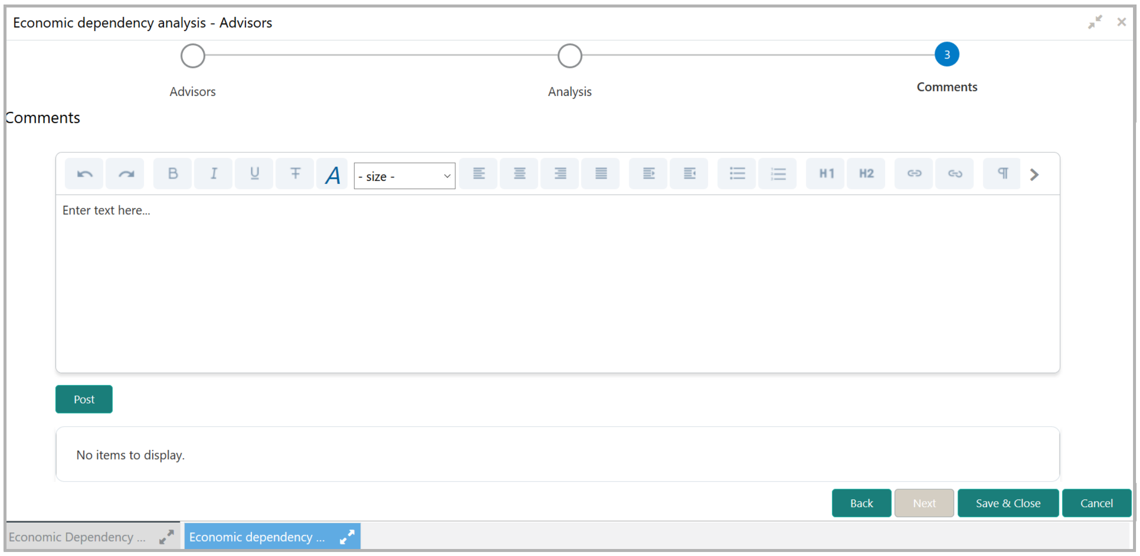
820. To analyze the Advisor details, click **Next** in the *Advisors* page. The *Analysis* page appears:



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:



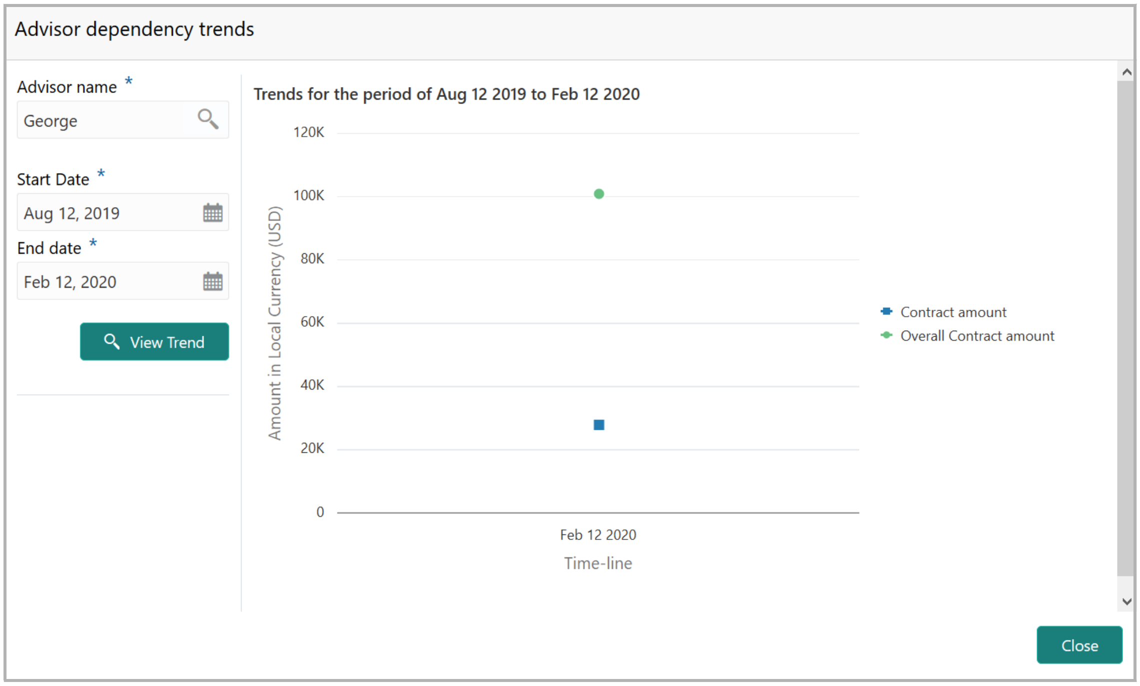
823. Type the overall Comments for the Advisor Analysis.

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

825. Click **Submit**.

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:



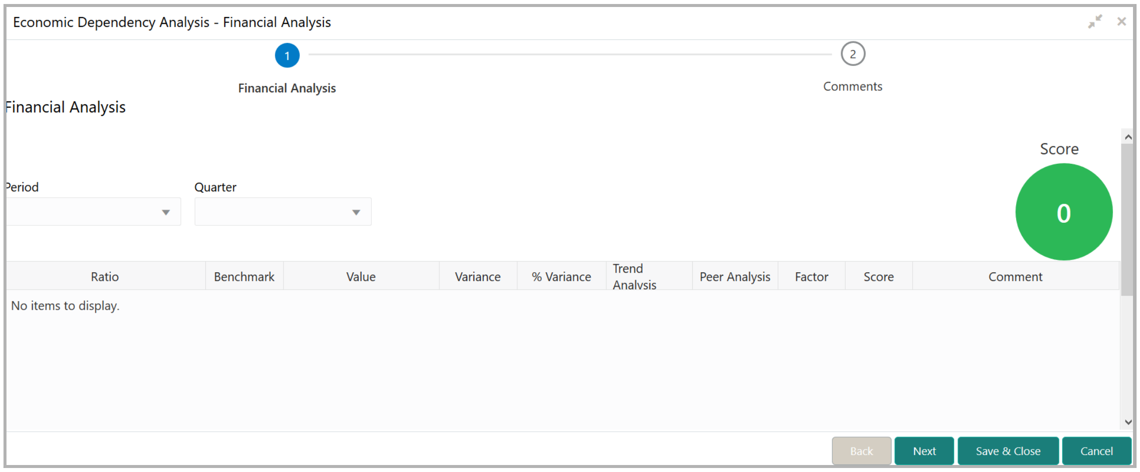
826. Search and select the **Advisor name.**
827. Specify the **Start date** and the **End date** by clicking the calendar icon.
828. Click **View Trend**. Advisor dependency trend appears for the selected period.
829. To exit the window, click **Close.**

Financial Analysis

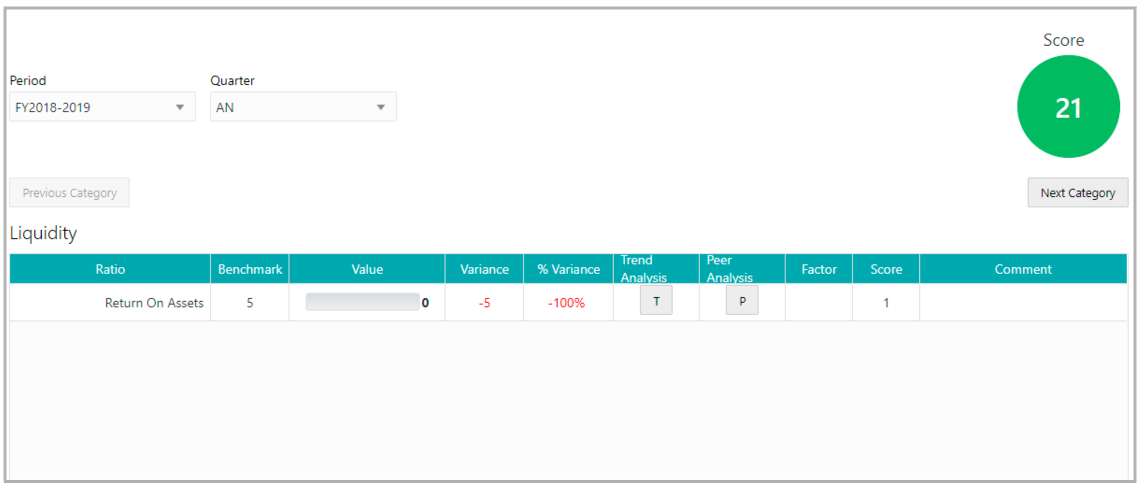
This tile allows you to perform financial analysis and check the customer's financial status for a particular year. For this, you must upload the following financial documents: 'Balance Sheet', 'Profit & Loss Statement' and 'Cash Flow Statement' to the system.

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:



831. Select the **Period** and **Quarter** for which you want to view the customer's financial performance. The system displays the financial **Value** derived from the customer's financial documents along with the bank's **Ratio**, **Benchmark** and **Variance** for the following elements: Liquidity, Efficiency, Solvency, and Profitability.

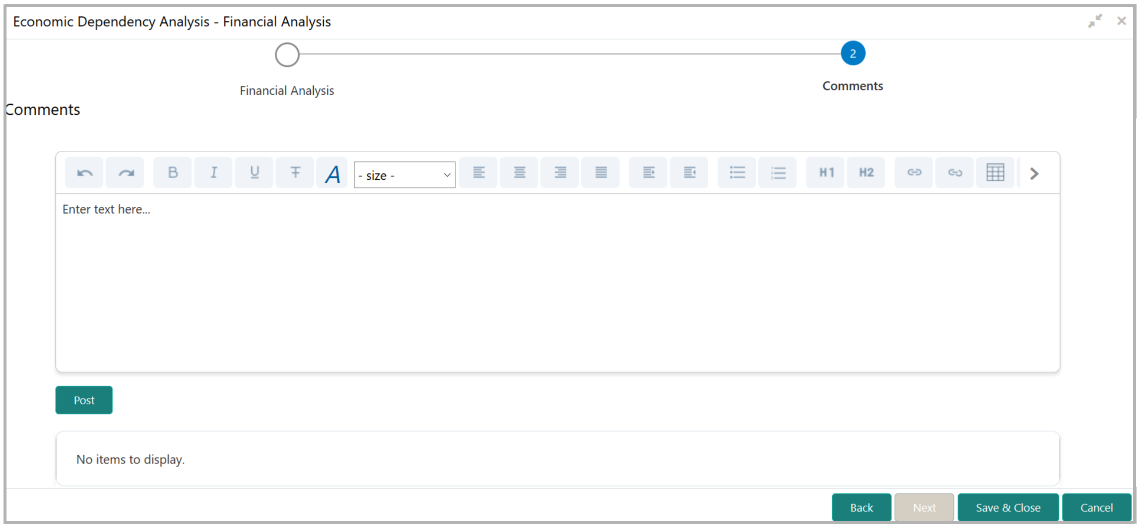


832. Click Next Category and view the financial value and score for other elements.

833. To perform Trend Analysis for an element, click the **T** icon in **Trend Analysis** column.

834. To perform Peer Analysis for an element, click the **P** icon in **Peer Analysis** column.

835. After performing financial analysis, click **Next**. The *Comments* page appears:



836. Type the overall Comments for the Financial Analysis.

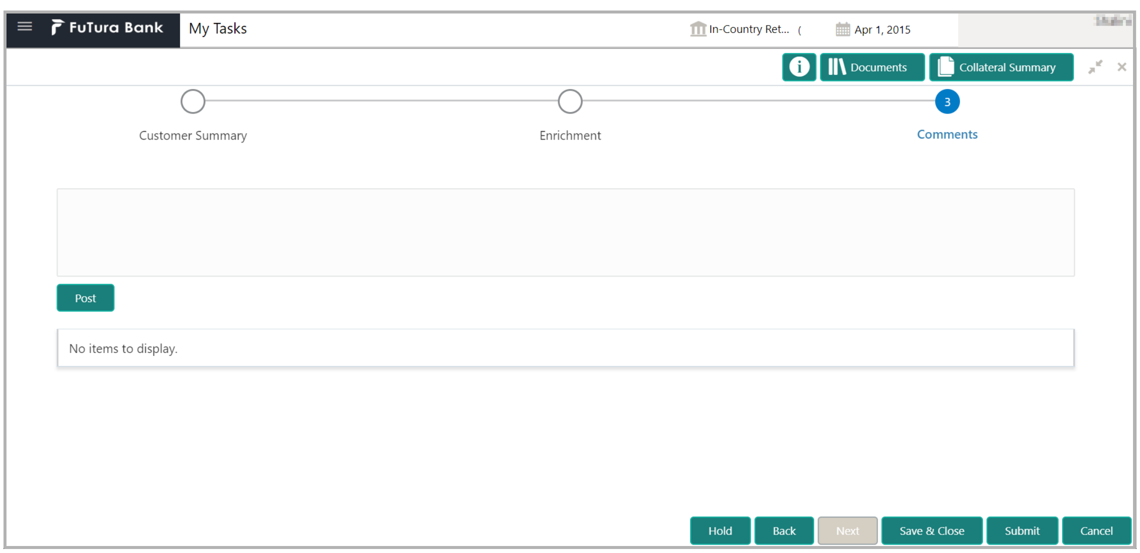
837. Click **Post**. Comments are posted below the **Comments** box.

838. Click **Submit**.

Comments

This page allows to post comments for the overall enrichment process. Posting comments help the reviewer and approver in understanding the customer dependency on each parameter.

839. Click **Next** in the *Enrich and Analyze* page, the *Comments* page appears:



840. Type the comments and click **Post**.

841. To hold the enrichment process, click **Hold**.

842. To go back to the previous page, click **Back**.

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**.

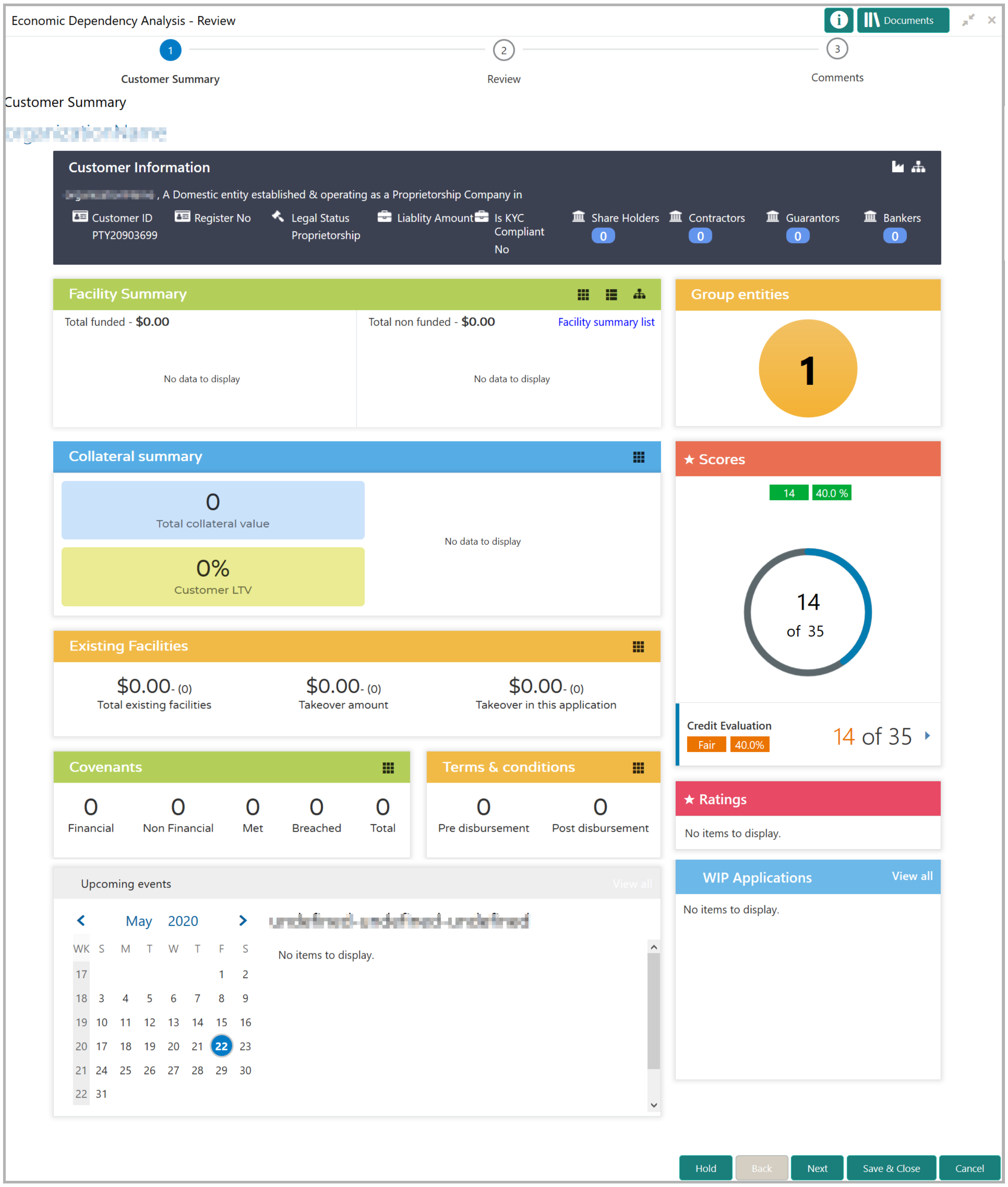
Upon clicking the **Submit** button, checklist window appears.

846. Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Review stage.

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:

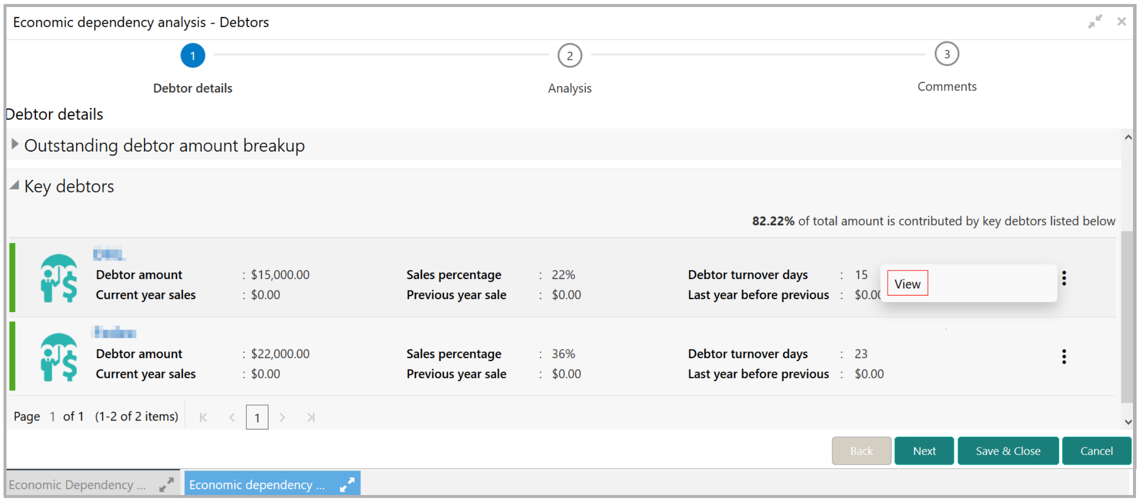


3. View the customer summary and click **Next**. The *Review* page appears:


Economic Dependency Analysis - Review
Documents
Customer Summary
Review
Comments
Review
Basic Info
Debtors
Score : 10
Debtor aging
Top Customers
0-30 days
30-60 days
60-90 days
90-120 days
120-150 d...
150-180 d...
More tha...
Creditors
Score : 4
Creditor aging
Top Suppliers
Top Customers
Score : 13
Total sales value: $12.0M
* All amounts are in local currency (USD)
Top Suppliers
Score : 15
Total purchase value : $1.0M
Country exposure
Score : 14
Country
GB
Overall
Sales
Purchase
Loans
Investments
Deposits
Currency exposure
Score : 8
Hedging
Currency
USD
Credit Outstanding
Debit Outstanding
Variance
Shareholders
Score : 22
Shareholding %
Shareholder type
Individuals
Entities
Bankers
Score 10
Total assets value : $495.0K
Total liablity value : $333.0K
Assets
Liablity
Guarantors
Score : 14
Total guarantee on behalf of customer
Insurers
Score : 15
Insurance amount
Insured item value
Management Team
Score : 17
Shareholding %
Executive Position
Directors
Score : 19
Contractors
Score : 12
Total contract value : $105.0K
Advisors
Score : 10
Total contract value : $101.0K
Hold
Back
Next
Save & Close
Cancel

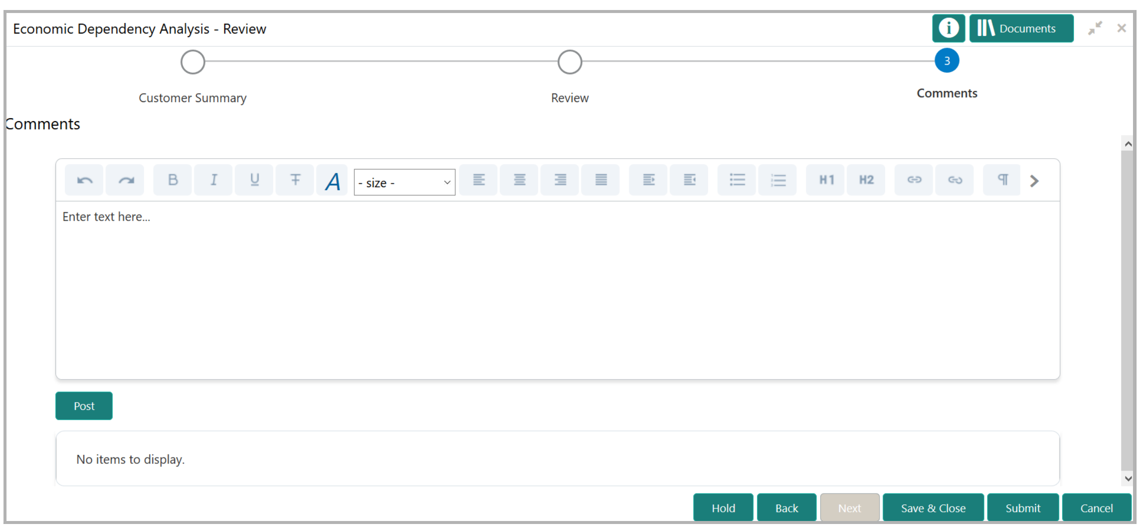
4. Click the search icon in all the tiles and view the dependency details of all the dimensions.

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:



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:



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**.

12. To cancel the review task, click **Cancel**.

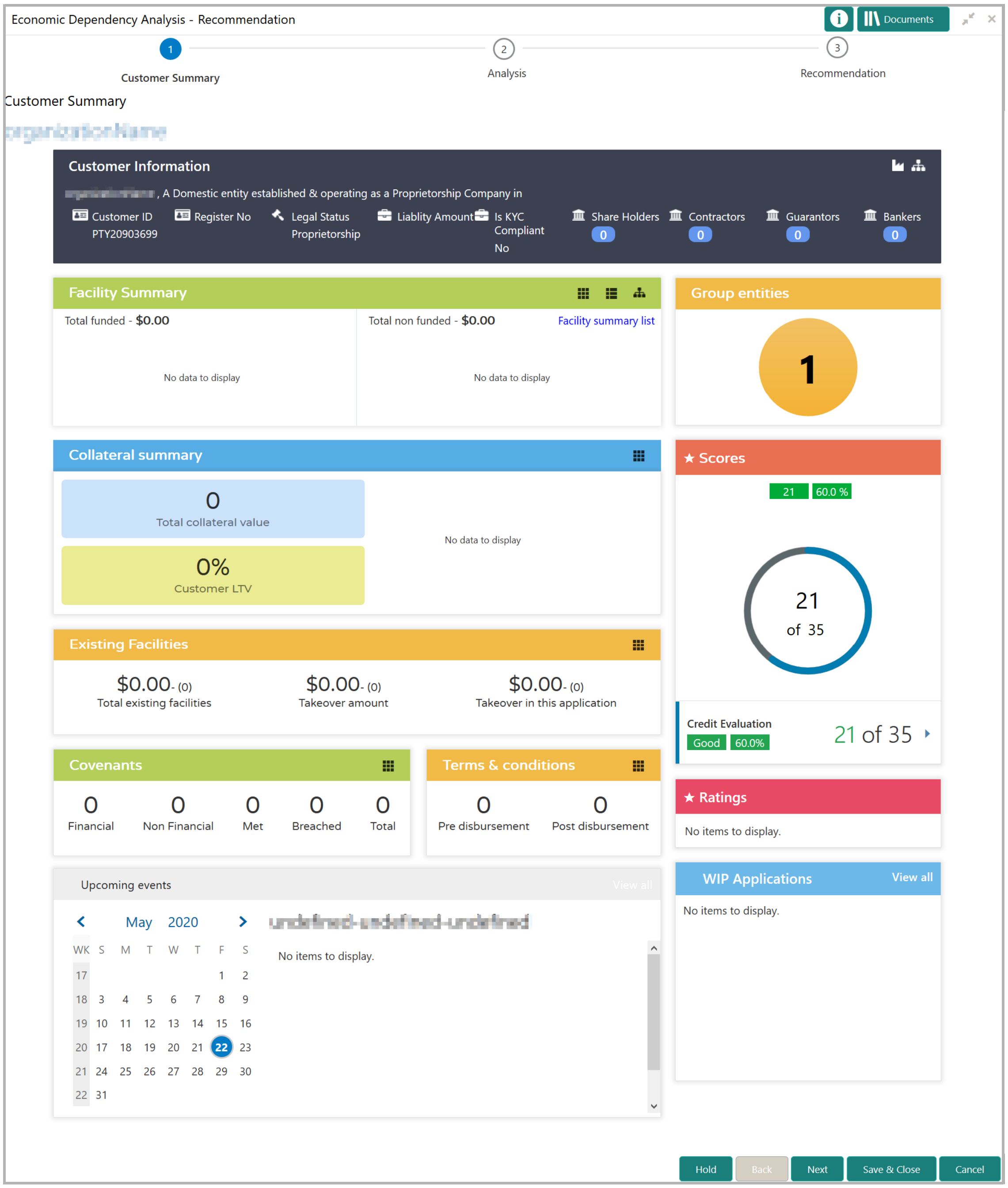
Upon clicking the **Submit** button, The *Checklist* window appears.

13. Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Recommendation stage.

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.

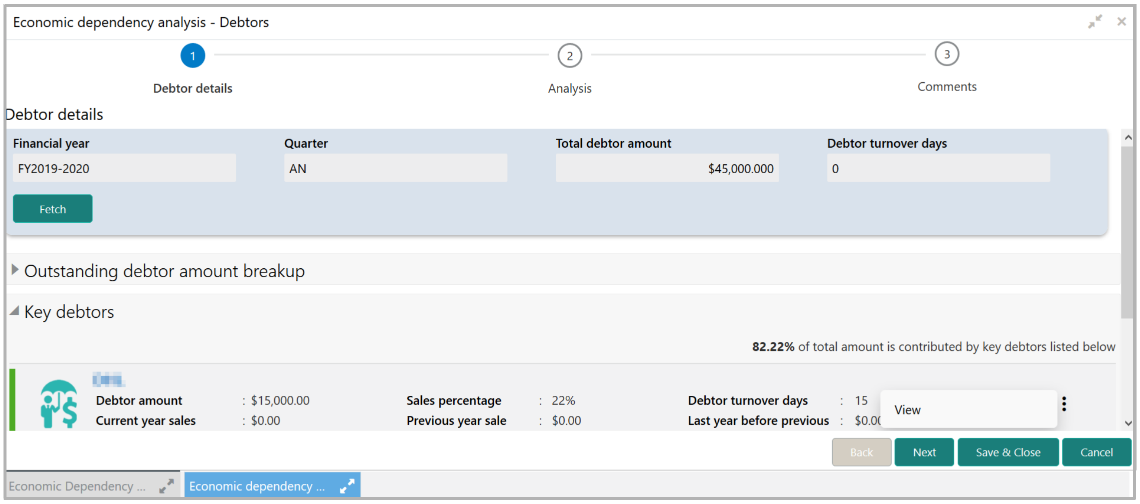
1. To acquire the Recommendation task, navigate to Tasks > Free Tasks. The *Free Task* page appears.
2. **Edit** the required Recommendation task. The *Recommendation - Customer Summary* page appears:



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

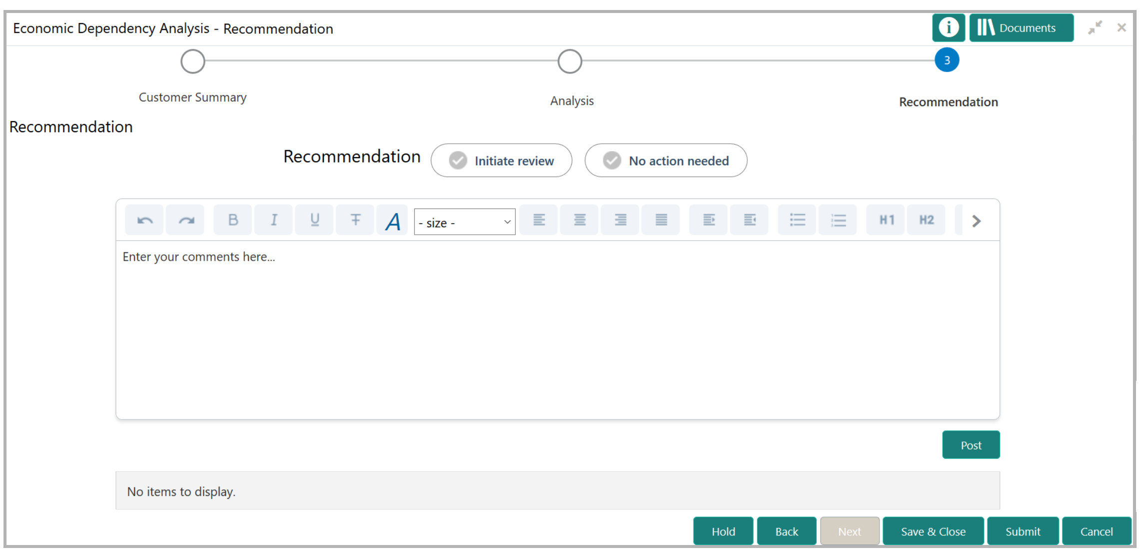
4. Click the search icon in all the tiles and view the dependency details of all the dimensions.

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:



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:



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**.

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.

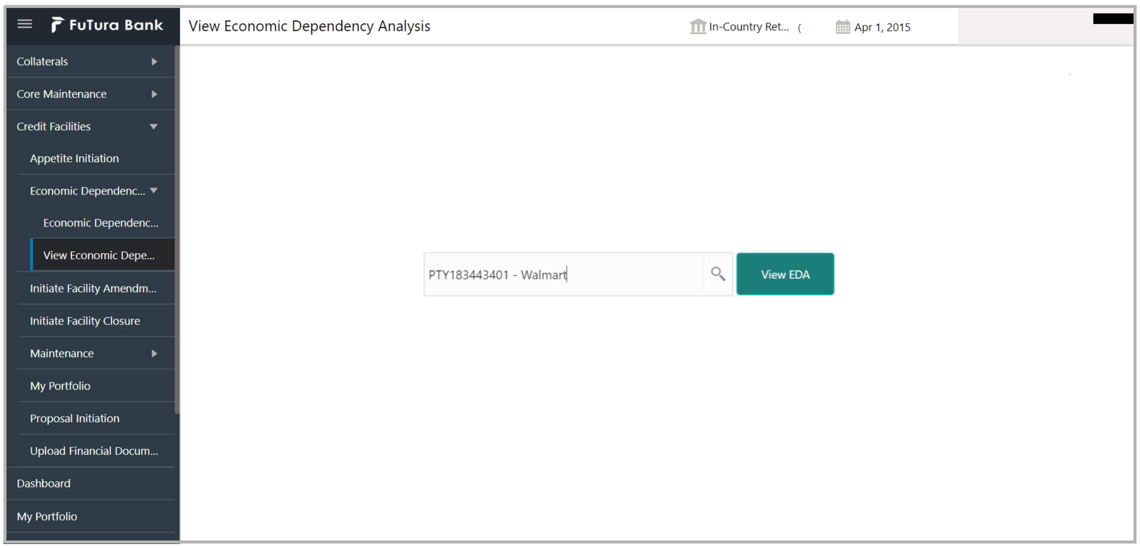
Chapter 3 - Dependency Query

Economic Dependency Query

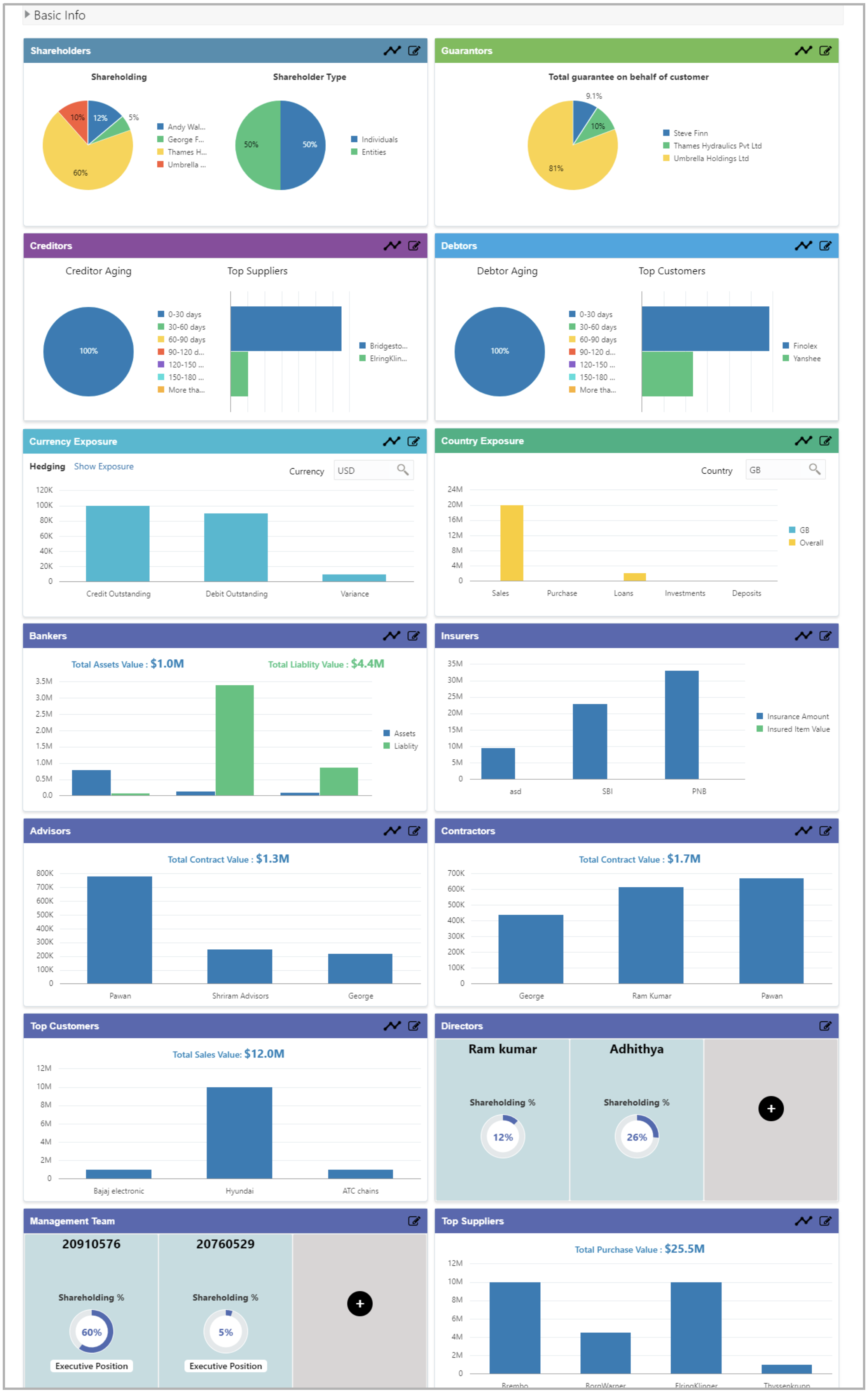
After the completion of economic dependency analysis, the analysis result can be viewed in OBCFPM at any time.

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:

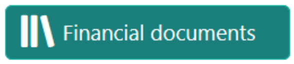

Basic Info
Shareholders
Shareholding
Shareholder Type
Andy Wal...
George F...
Thames H...
Umbrella ...
Individuals
Entities
Guarantors
Total guarantee on behalf of customer
Steve Finn
Thames Hydraulics Pvt Ltd
Umbrella Holdings Ltd
Creditors
Creditor Aging
Top Suppliers
0-30 days
30-60 days
60-90 days
90-120 d...
120-150 ...
150-180 ...
More tha...
Bridgesto...
ElringKlin...
Debtors
Debtor Aging
Top Customers
Finolex
Yanshee
Currency Exposure
Hedging
Show Exposure
Currency
USD
Credit Outstanding
Debit Outstanding
Variance
Country Exposure
Country
GB
Overall
Sales
Purchase
Loans
Investments
Deposits
Bankers
Total Assets Value : $1.0M
Total Liablity Value : $4.4M
Assets
Liablity
Insurers
Insurance Amount
Insured Item Value
asd
SBI
PNB
Advisors
Total Contract Value : $1.3M
Pawan
Shriram Advisors
George
Contractors
Total Contract Value : $1.7M
George
Ram Kumar
Pawan
Top Customers
Total Sales Value: $12.0M
Bajaj electronic
Hyundai
ATC chains
Directors
Ram kumar
Adhithya
Shareholding %
12%
26%
Management Team
20910576
20760529
Shareholding %
60%
5%
Executive Position
Top Suppliers
Total Purchase Value : $25.5M

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.

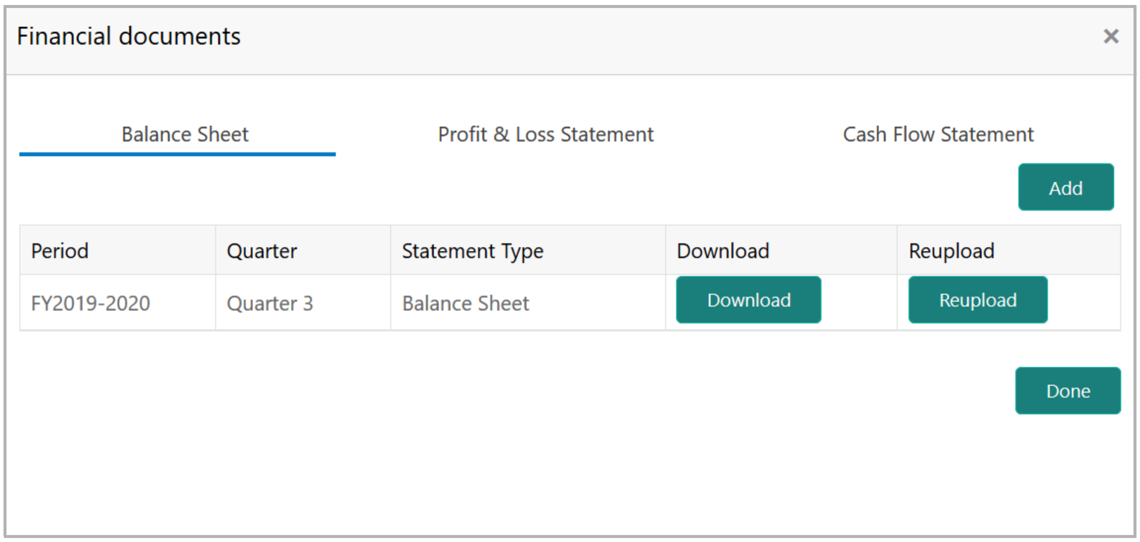
Uploading Financial Documents

Financial documents are mandatory for the system to perform financial analysis. It must be uploaded before performing the financial analysis in Enrich and Analyze stage.

Steps to upload financial documents

1. Click 

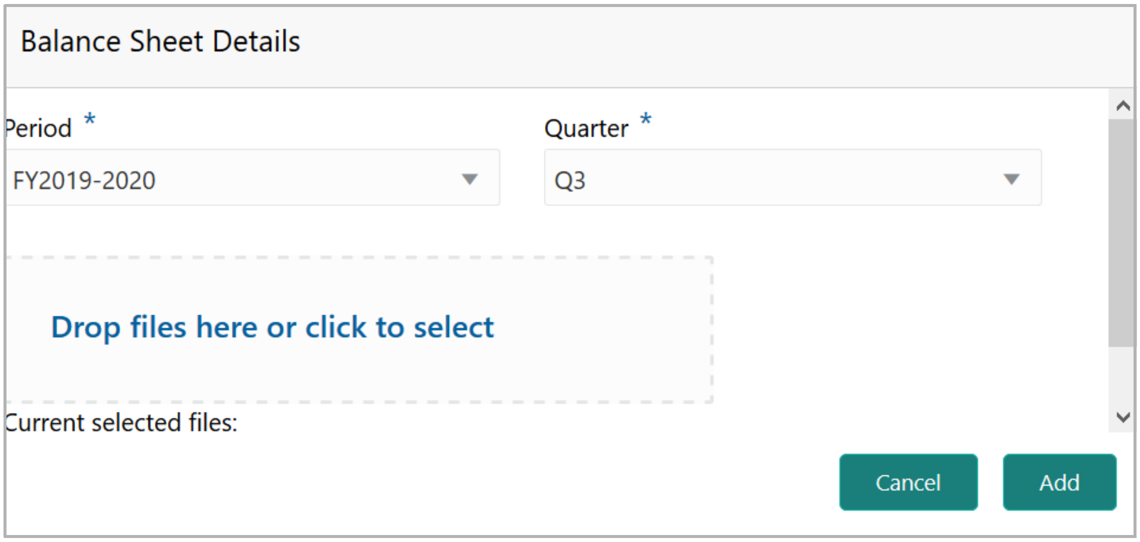
at the top right corner of any page. The *Financial Documents* window appear:



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:



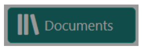
3. Select the **Period** and **Quarter** for which you want to upload financial documents.
4. In the **Drop files here or click to select** section, click and upload or drag and drop the required document. Current selected files count is updated to display the number of documents added.
5. Click **Add**.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

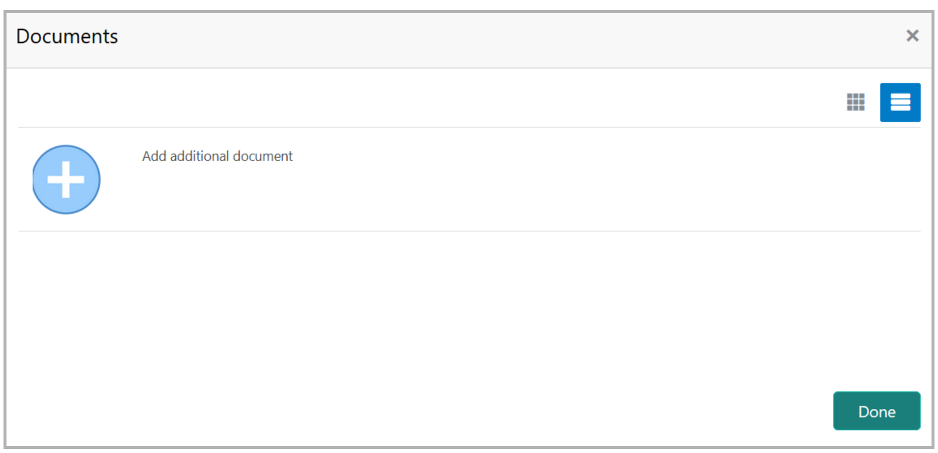
In OBCFPM, supporting documents for Economic Dependency Analysis (EDA) can be uploaded in any stage of EDA process. Uploading supporting documents help the approver in making better decisions.

Steps to upload documents

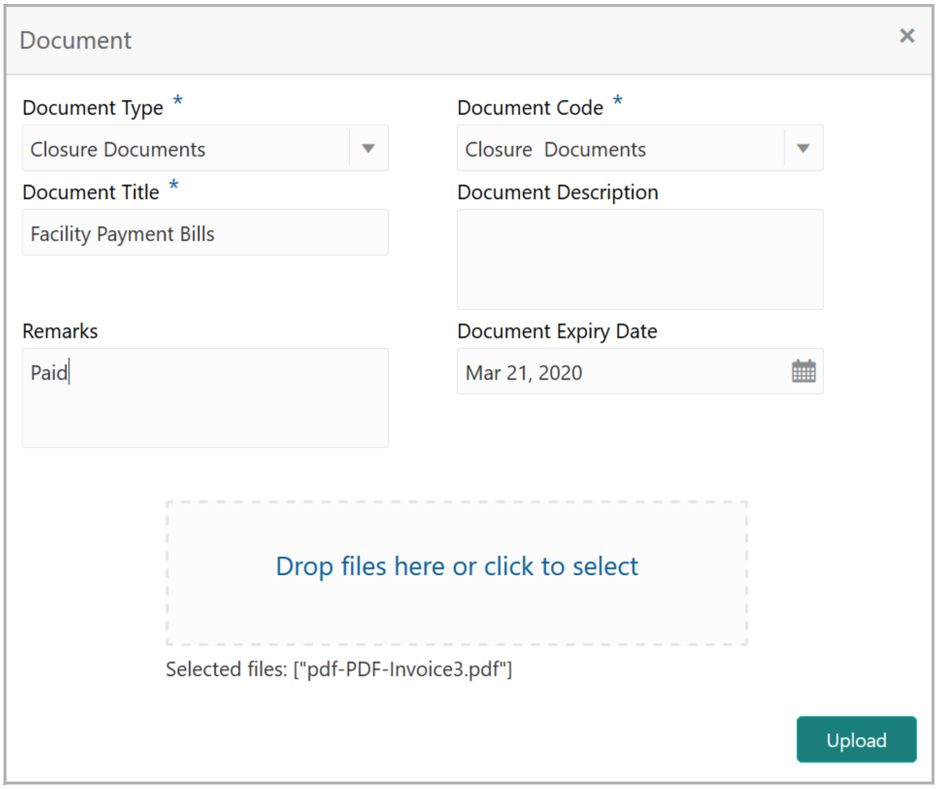
1. Click 

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:



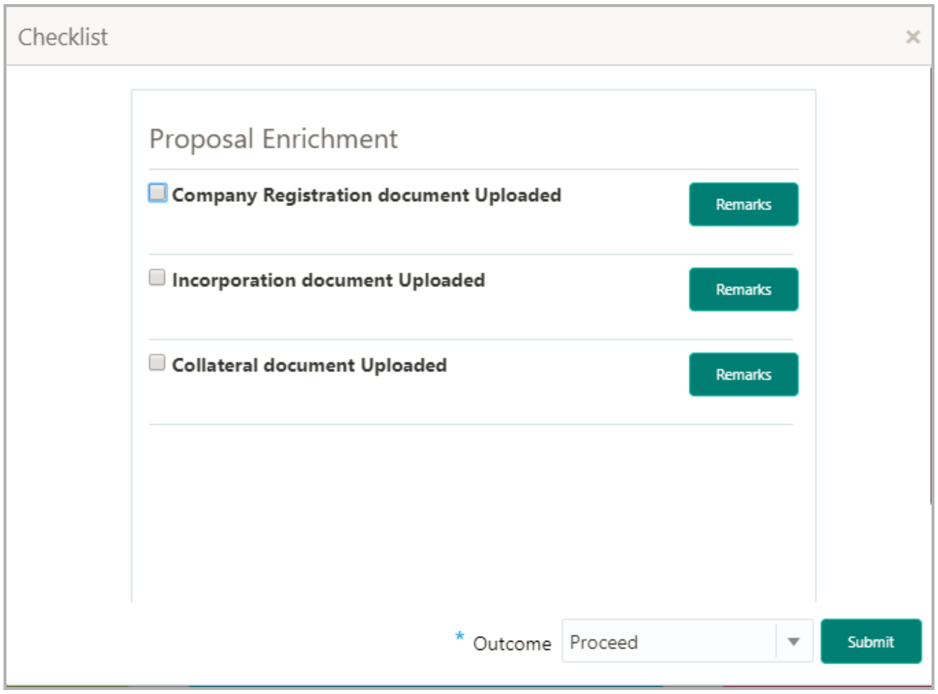
3. Click the add icon. The *Document Details* window appears:



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:



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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