

Economic Dependency Analysis User Manual
**Oracle Banking Credit Facilities Process
Management Cloud Service**

Release 14.7.4.0.0

Part No. F99835-01

June 2024

ORACLE®
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 <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

Common Icons in OBCFPM

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

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

Chapter 3 - Overview

About Economic Dependency Analysis

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

The various parameters include:

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

Chapter 3 - Overview

Economic Dependency Analysis - Process Flow Diagram



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

- Enrich and Analyze
- Review
- Recommendation

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

Chapter 3 - Enrichment and Analysis

Enrich and Analyze

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



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

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

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

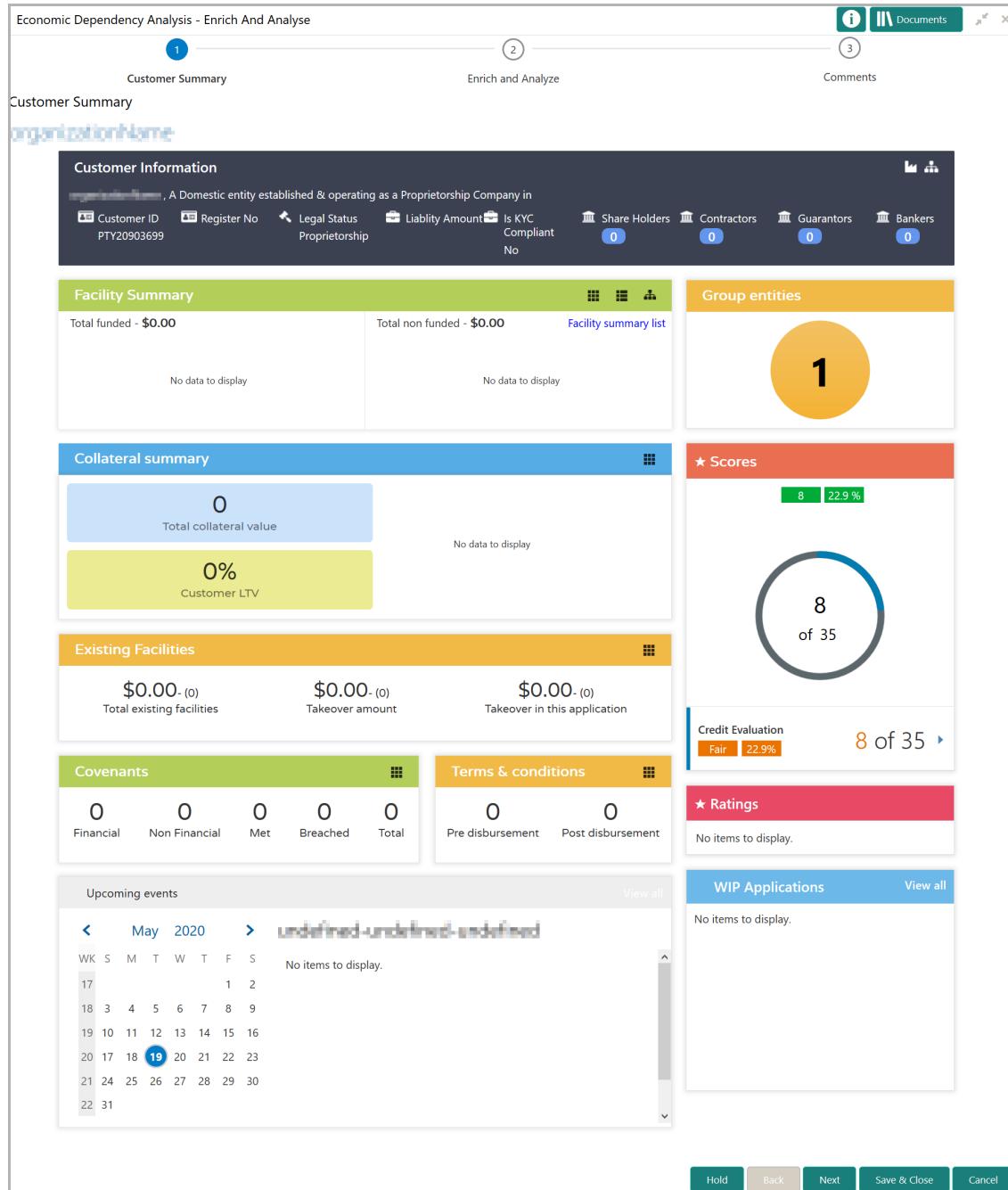
The screenshot shows the Oracle Business Credit Facility Management (OBCFPM) application interface. The left sidebar contains a navigation menu with various options like Collaterals, Core Maintenance, Credit Facilities, Economic Dependencies, and more. The main content area is titled 'Economic Dependency Initiation'. It displays 'Customer Information' for a corporation with a customer ID of PTY192560509 and a register number of IN001989087. The corporation is listed as a Proprietorship Company in Mumbai. Below this, there are sections for Share Holders (3), Contractors (2), Guarantors (3), and Bankers (3). A search bar with the value 'PTY192560509' and a 'Search' icon are at the bottom of the main content area. A 'Initiate' button and a 'View EDA' button are also present.

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

Chapter 3 - Enrichment and Analysis

Customer Summary

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



The screenshot shows the 'Customer Summary' page with the following sections and data:

- Customer Information:** Organization name: [REDACTED], A Domestic entity established & operating as a Proprietorship Company in [REDACTED]. Customer ID: PTY20903699, Register No: [REDACTED], Legal Status: Proprietorship, Liability Amount: [REDACTED], Is KYC Compliant: No. Metrics: Share Holders (0), Contractors (0), Guarantors (0), Bankers (0).
- Facility Summary:** Total funded - \$0.00, Total non funded - \$0.00. Sub-section: No data to display.
- Group entities:** 1
- Collateral summary:** Total collateral value: 0, Customer LTV: 0%. Sub-section: No data to display.
- Scores:** 8 of 35. Credit Evaluation: Fair, 22.9%.
- Existing Facilities:** \$0.00- (0) Total existing facilities, \$0.00- (0) Takeover amount, \$0.00- (0) Takeover in this application.
- Covenants:** Financial: 0, Non Financial: 0, Met: 0, Breached: 0, Total: 0.
- Terms & conditions:** Pre disbursement: 0, Post disbursement: 0.
- Upcoming events:** May 2020 calendar showing days 17-31. Sub-section: No items to display.
- Ratings:** No items to display.
- WIP Applications:** View all. Sub-section: No items to display.

At the bottom are buttons: Hold, Back, Next, Save & Close, Cancel.

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

Enrichment

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

Chapter 3 - Enrichment and Analysis

Economic Dependency Analysis - Enrich and Analyze

Customer Summary Enrich and Analyze Comments

Basic Info

Loan Account Conduct Working Capital Account Conduct

No data to display No data to display

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

Debtors Creditors

Enrich Enrich

Top Customers Top Suppliers

Enrich Enrich

Country Exposure Currency Exposure

Enrich Enrich

Shareholders Bankers

Enrich Enrich

Guarantors Insurers

Enrich Enrich

Management Team Directors

Enrich Enrich

Contractors Advisors

Enrich Enrich

Financial Analysis

Enrich

Hold Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

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

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

Loan Account Conduct

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

Adding Loan Account Details

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

Chapter 3 - Enrichment and Analysis

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.

Chapter 3 - Enrichment and Analysis

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

Loan Account Analysis		Analysis		Comments																			
Account overview <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  01 Total </div> <div style="text-align: center;">  01 Standard </div> <div style="text-align: center;">  00 Overdue </div> </div>																							
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: left; padding: 5px;">  4678930399 </td> <td colspan="2" style="text-align: center; padding: 5px;"> Standard </td> <td colspan="2" style="text-align: right; padding: 5px;"> Edit Delete View </td> </tr> <tr> <td style="width: 15%; padding: 5px;">  Sanctioned amount : ₹500,000.00 </td> <td style="width: 15%; padding: 5px;">  Rate of interest : 10% </td> <td style="width: 15%; padding: 5px;">  Sanctioned date : Mar 02 2020 </td> <td style="width: 15%; padding: 5px;">  Maturity date : Mar 02 2022 </td> <td style="width: 15%; padding: 5px;">  Tenor (in Months) : 24 </td> <td style="width: 15%; padding: 5px;">  Repayment frequency : Monthly </td> </tr> <tr> <td style="padding: 5px;">  Next payment date : Apr 02 2021 </td> <td style="padding: 5px;">  Last payment date : Mar 02 2021 </td> <td style="padding: 5px;">  Repayment amount : ₹21,000.00 </td> <td style="padding: 5px;">  Outstanding as per schedule : ₹21,000.00 </td> <td style="padding: 5px;">  Actual outstanding : ₹21,000.00 </td> <td style="padding: 5px;"></td> </tr> </table>						 4678930399		Standard		Edit Delete View		 Sanctioned amount : ₹500,000.00	 Rate of interest : 10%	 Sanctioned date : Mar 02 2020	 Maturity date : Mar 02 2022	 Tenor (in Months) : 24	 Repayment frequency : Monthly	 Next payment date : Apr 02 2021	 Last payment date : Mar 02 2021	 Repayment amount : ₹21,000.00	 Outstanding as per schedule : ₹21,000.00	 Actual outstanding : ₹21,000.00	
 4678930399		Standard		Edit Delete View																			
 Sanctioned amount : ₹500,000.00	 Rate of interest : 10%	 Sanctioned date : Mar 02 2020	 Maturity date : Mar 02 2022	 Tenor (in Months) : 24	 Repayment frequency : Monthly																		
 Next payment date : Apr 02 2021	 Last payment date : Mar 02 2021	 Repayment amount : ₹21,000.00	 Outstanding as per schedule : ₹21,000.00	 Actual outstanding : ₹21,000.00																			
Back Next Save & Close Cancel																							

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

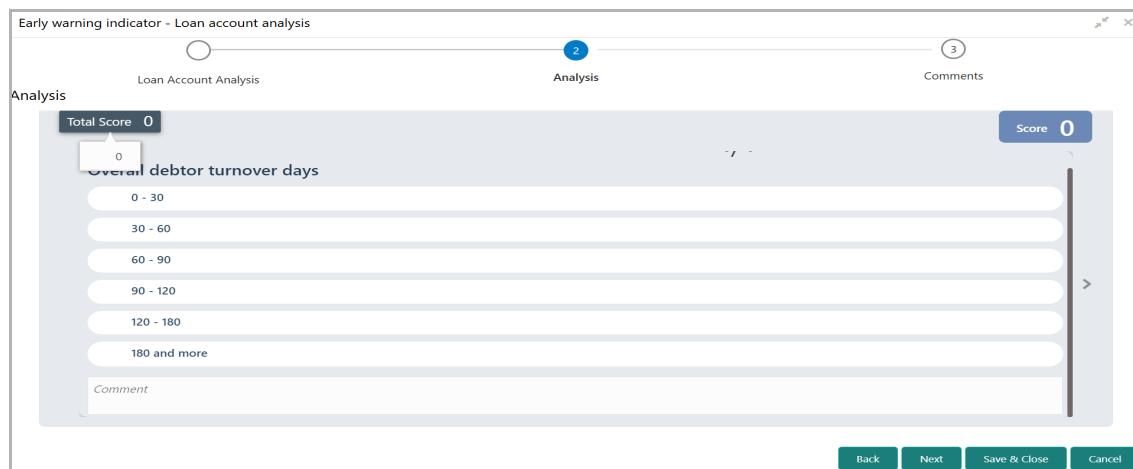
24. To **Edit**, **Delete**, or **View** a particular loan account record, click the hamburger icon in the corresponding record and select the required option or select the record and click the appropriate icon.

Analyzing Loan Account

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

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

Chapter 3 - Enrichment and Analysis



Early warning indicator - Loan account analysis

Analysis

Analysis

Comments

Total Score 0

Overall debtor turnover days

Score 0

0

0 - 30

30 - 60

60 - 90

90 - 120

120 - 180

180 and more

Comment

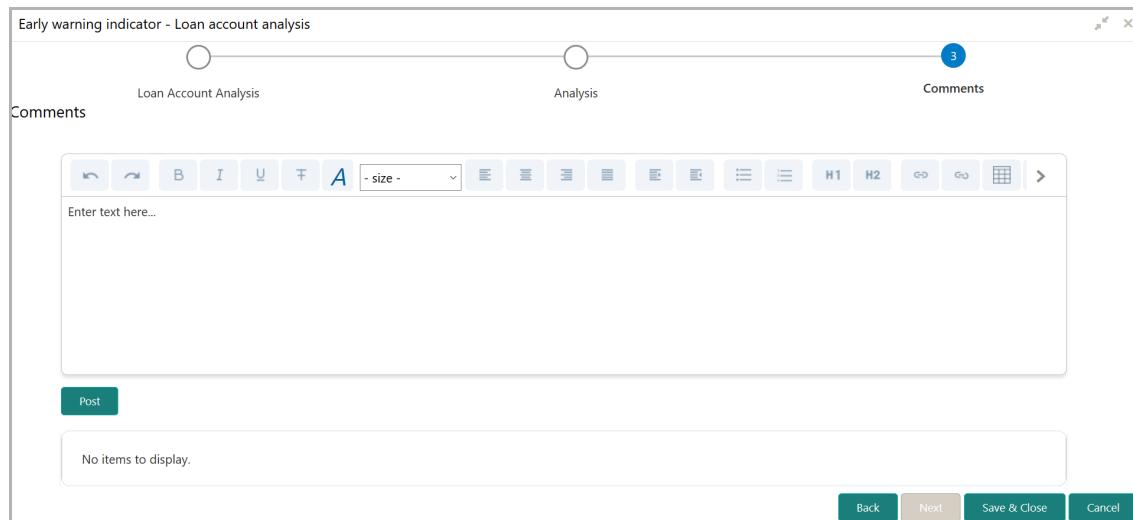
Back Next Save & Close Cancel

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



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

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



Early warning indicator - Loan account analysis

Comments

Analysis

Comments

Enter text here...

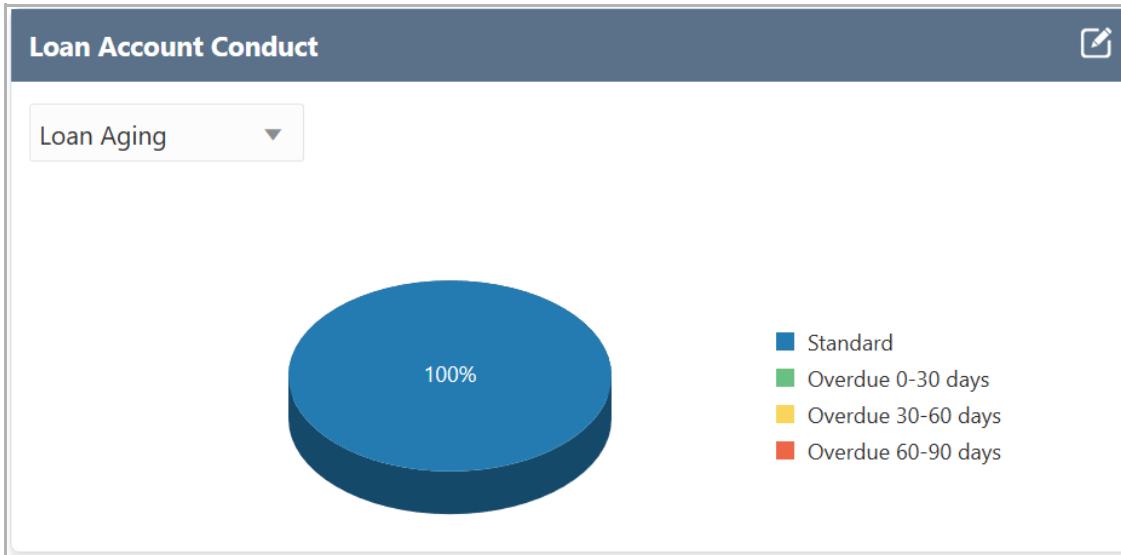
Post

No items to display.

Back Next Save & Close Cancel

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

Chapter 3 - Enrichment and Analysis



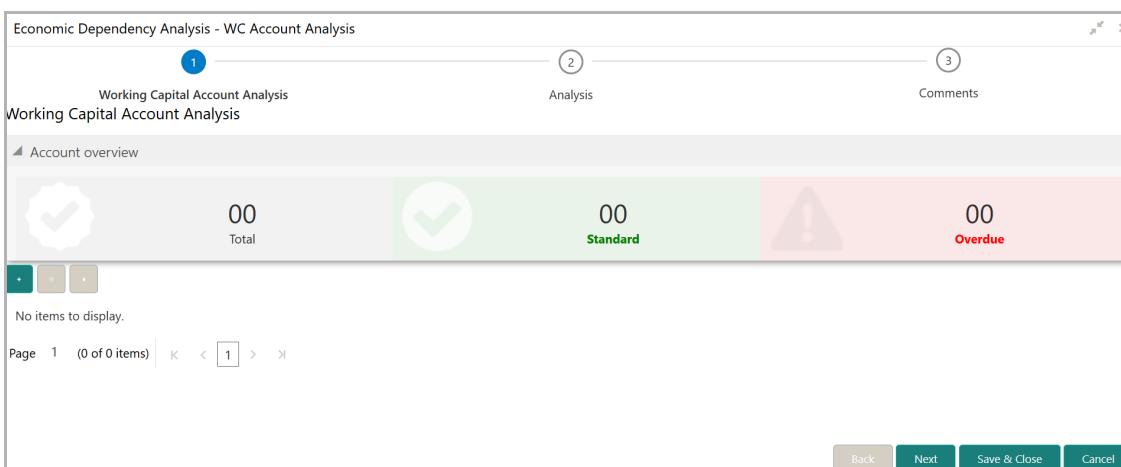
Once the loan account conduct is analyzed, the graphical representation of **Loan Aging** and the **Loan Outstanding** details are displayed in the **Loan Account Conduct** tile. Select the required option from the drop down list in the tile to view necessary information.

Working Capital Account Conduct

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

Adding Working Capital Account Details

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



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

Chapter 3 - Enrichment and Analysis

New wc account

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

Save Cancel

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

Chapter 3 - Enrichment and Analysis

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

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

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

Analyzing Loan Account

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

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

Chapter 3 - Enrichment and Analysis

Economic Dependency Analysis - WC Account Analysis

Working Capital Account Analysis Analysis Comments

Total Score 0 Score 0

0 overall debtor turnover days

0 - 30
30 - 60
60 - 90
90 - 120
120 - 180
180 and more

Comment

Back Next Save & Close Cancel

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



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

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

Economic Dependency Analysis - WC Account Analysis

Working Capital Account Analysis Analysis Comments

Enter text here...

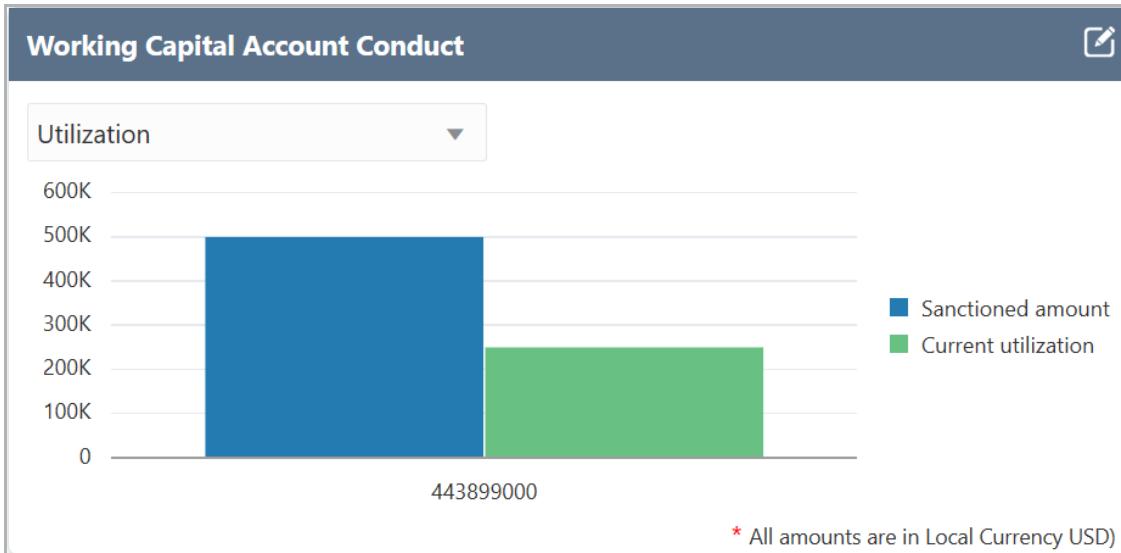
Post

No items to display.

Back Next Save & Close Cancel

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

Chapter 3 - Enrichment and Analysis



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

Debtors

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

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

The screenshot shows the 'Economic dependency analysis - Debtors' page. It has three tabs at the top: 1. Debtor details (selected), 2. Analysis, and 3. Comments. The 'Debtor details' section contains fields for Financial year (FY2019-2020), Quarter (AN), Total debtor amount (\$45,000.000), and Debtor turnover days (65). A 'Fetch' button is present. Below this are sections for Outstanding debtor amount breakup and Key debtors. At the bottom are navigation buttons: Back, Next, Save & Close, and Cancel. The status bar at the bottom shows 'Economic Dependency ...' and 'Economic dependency ...'.

Adding Debtor Details

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

Chapter 3 - Enrichment and Analysis

The screenshot shows a software interface for 'Economic dependency analysis - Debtors'. The window is divided into three main sections: 'Debtor details' (1), 'Analysis' (2), and 'Comments' (3). The 'Debtor details' section contains a table for 'Key debtors' with two rows. The first debtor has a 'Debtor amount' of \$15,000.00 and a 'Sales percentage' of 22%. The second debtor has a 'Debtor amount' of \$22,000.00 and a 'Sales percentage' of 36%. Both debtors have a 'Current year sales' of \$0.00. The 'Analysis' section shows a note: '82.22% of total amount is contributed by key debtors listed below'. The 'Comments' section is empty. At the bottom, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The screenshot shows the 'New debtor' window. It includes fields for 'Customer name *' (XYZ Corporation), 'Years of association' (10), 'Signed contract' (switched on), 'Contract expiry date' (May 1, 2024), 'Customer sector' (Energy), 'Industry group' (Energy), 'Industry' (Energy Equipment), 'Sub industry' (Oil Equipment), 'Turnover range' (50-75M), and a 'Debtor basic info' section. In the 'Debtor basic info' section, there are fields for 'Company type *' (Pvt Ltd), 'Major product sold' (Refinery Machine), 'Sales percentage *' (40%), 'Debtor turnover days' (30), 'Debtor currency *' (USD), 'Debtor amount *' (\$50,000,000.00), and 'Debtor importance' (Critical). Below this are expandable sections for 'Current year sales', 'Previous year sales', 'Projected sales details', and 'Balance breakup list'. At the bottom are 'Save' and 'Cancel' buttons.

62. Type the **Customer name**.

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

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

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

Chapter 3 - Enrichment and Analysis

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

- Customer sector
- Industry group
- Industry
- Sub industry

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

In the **Debtor basic info** section:

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

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

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

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

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

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

In the **Current year sales** section:

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

The 'Sale detail' window is a modal dialog with the following fields:

- Sale item ***: Refine Machinery
- Quantity sold**: 1,000
- Sale value ***: \$50,000,000.00
- Sales percentage**: 40
- Supply frequency**: Yearly
- Sale description**: 1000 units of refine machinery
- Buttons**: Save, Cancel

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

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

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

Chapter 3 - Enrichment and Analysis

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:

The screenshot shows a table with a single row of data. The columns are: Sale item, Year, Sales percentage, Quantity sold, Sale value, and Frequency. The data is as follows:

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

Page 1 of 1 (1 of 1 items) ...
1

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

In the **Previous year sales** section:

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

The screenshot shows a 'Sale detail' dialog box with the following fields:

Year *	2019	Quantity sold	9,000
Sale item *	Refine Machinery	Sale value *	\$900,000,000.00
Sale value currency *	USD	Supply frequency	Monthly
Sales percentage	90	Sale description 9000 oil refine machinery	
		Save	Cancel

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

Chapter 3 - Enrichment and Analysis

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

Previous year sales

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

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

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

In the **Projected sales details** section:

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

Sale detail

Year *	2021	Quantity sold	10,000
Sale item *	Refine Machinery	Sale value *	\$100,000,000.00
Sale value currency *	USD	Supply frequency	Quarterly
Sales percentage	80	Sale description	
		10000 oil refine machinery	

Save Cancel

96. In the **Year** field, specify the upcoming year for which the sales detail is to be added.
97. In the **Sale item** field, type the name of item to be sold by the Debtor in upcoming year.
98. In the **Quantity sold** field, specify the amount of items to be sold in the upcoming year.
99. Search and select the **Sale value currency**.
100. Specify the upcoming year **Sale value** and **Sales percentage** in corresponding fields.
101. Select the upcoming year **Supply frequency** from the drop down list.
102. Type the **Sale description**.

Chapter 3 - Enrichment and Analysis

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

▲ Projected sales details

 Sale item : Refine Machinery
Sales percentage : 80%
Sale value : \$100,000,000.00

Year : 2021
Quantity sold : 10000
Frequency : Quarterly
⋮

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

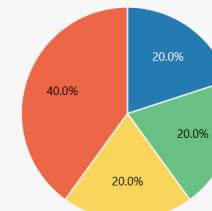
104. To edit the added item from the list, select the item and click the edit icon.

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

In the **Balance breakup list** section:

▲ Balance breakup list

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



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

Save
Cancel

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**.

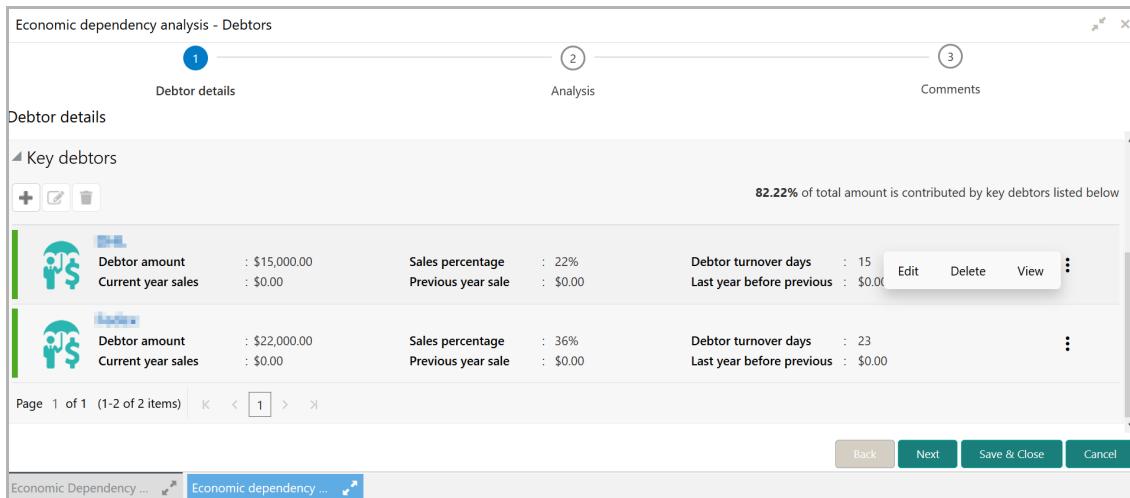
112. Specify the balance payment pending for **More than 180 Days**.



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

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



The screenshot shows the 'Economic dependency analysis - Debtors' window. At the top, there are three tabs: 1. Debtor details (highlighted in blue), 2. Analysis, and 3. Comments. The 'Debtors details' section is expanded, showing a table for 'Key debtors'. The table has two rows, each with a small icon of a person with a dollar sign, a debtor amount of \$15,000.00 and \$22,000.00, a sales percentage of 22% and 36%, and turnover days of 15 and 23. Below the table, a message states '82.22% of total amount is contributed by key debtors listed below'. At the bottom, there are buttons for Back, Next, Save & Close, and Cancel. The status bar shows 'Economic Dependency ...' and 'Economic dependency ...'.

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



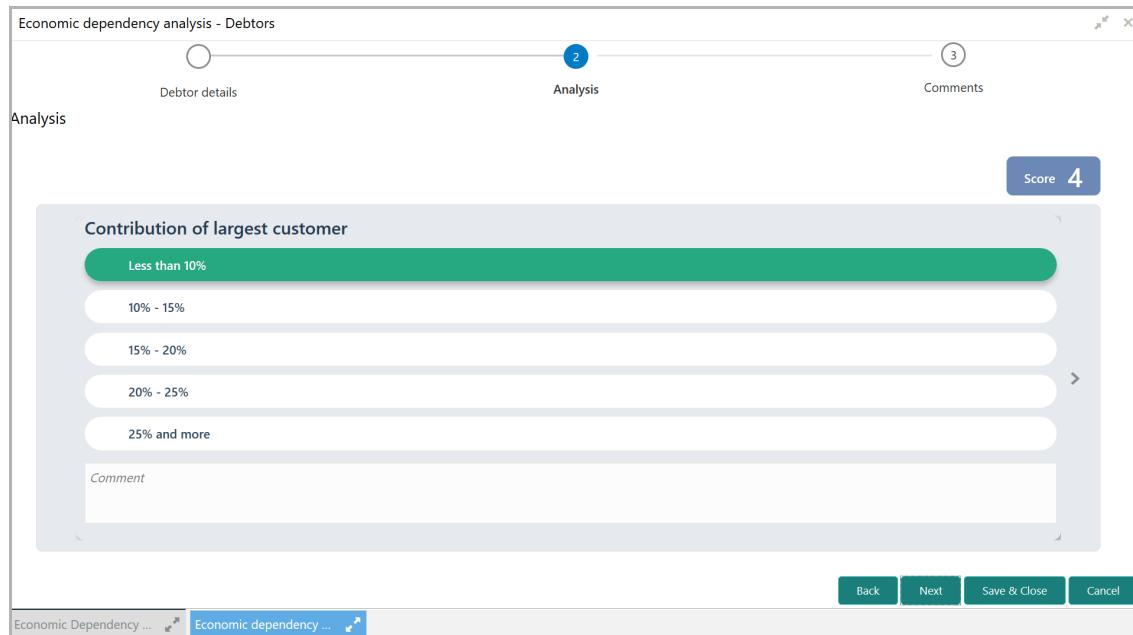
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Debtor detail.

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

Chapter 3 - Enrichment and Analysis

Analyzing Debtor Details

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



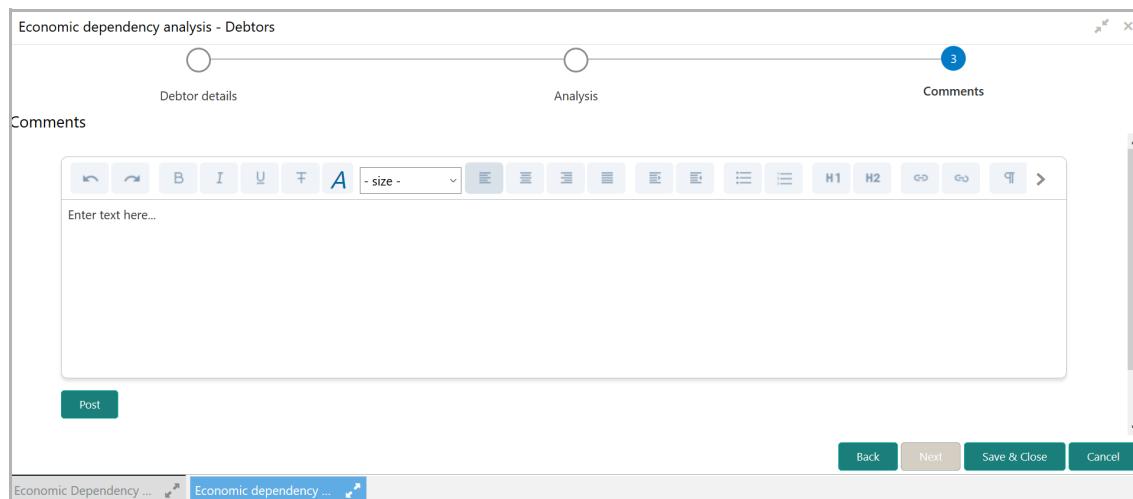
The screenshot shows the 'Analysis' page of the 'Economic dependency analysis - Debtors' application. At the top, there are three tabs: 'Debtor details' (step 1), 'Analysis' (step 2, highlighted in blue), and 'Comments' (step 3). A blue box in the top right corner displays 'Score 4'. Below the tabs, a section titled 'Contribution of largest customer' contains a horizontal bar chart. The chart has five categories: 'Less than 10%' (green bar), '10% - 15%' (light blue bar), '15% - 20%' (light orange bar), '20% - 25%' (light green bar), and '25% and more' (light blue bar). A right-pointing arrow is located to the right of the '25% and more' bar. Below the chart is a text input field labeled 'Comment'. At the bottom of the page are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The browser's address bar at the bottom shows 'Economic dependency ...'.

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:



The screenshot shows the 'Comments' page of the 'Economic dependency analysis - Debtors' application. At the top, there are three tabs: 'Debtor details' (step 1), 'Analysis' (step 2), and 'Comments' (step 3, highlighted in blue). Below the tabs is a rich text editor with various formatting buttons (B, I, U, etc.) and a text input field with placeholder 'Enter text here...'. At the bottom of the page are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The browser's address bar at the bottom shows 'Economic dependency ...'.

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

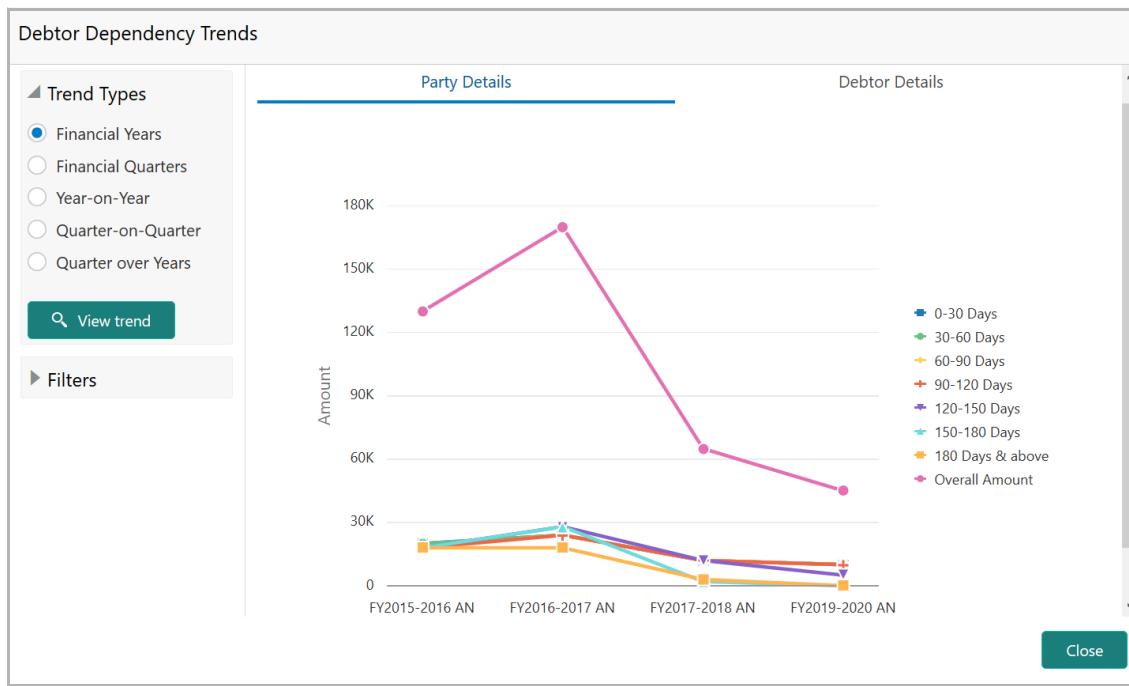
Chapter 3 - Enrichment and Analysis

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

120. Click **Save & Close**.

Viewing Dependency Trends

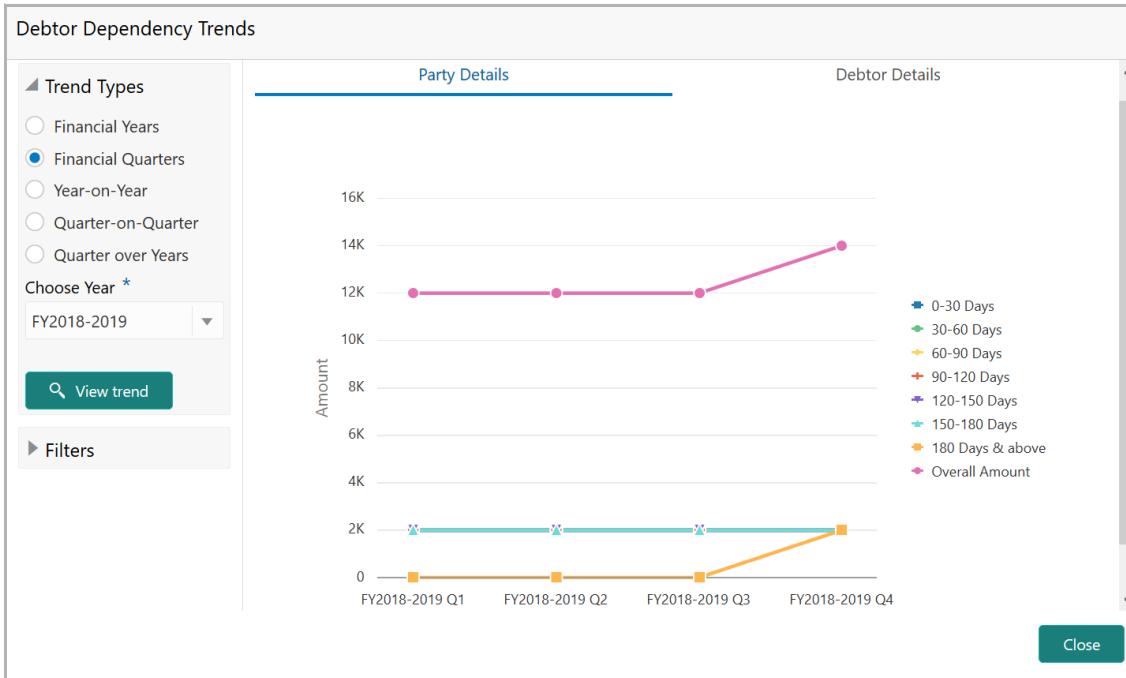
121. To view the Debtor dependency trends, click the trend analysis icon beside the capture icon in **Debtors** tile. *The Debtor Dependency Trends* window appears:



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

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

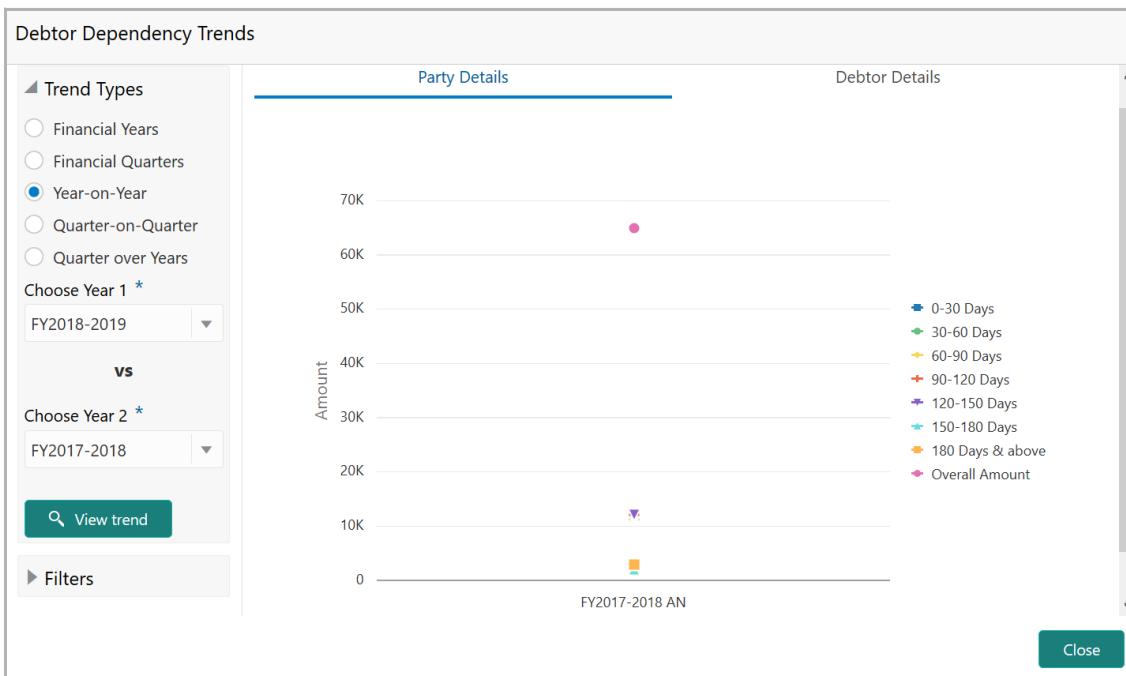
Chapter 3 - Enrichment and Analysis



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

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

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

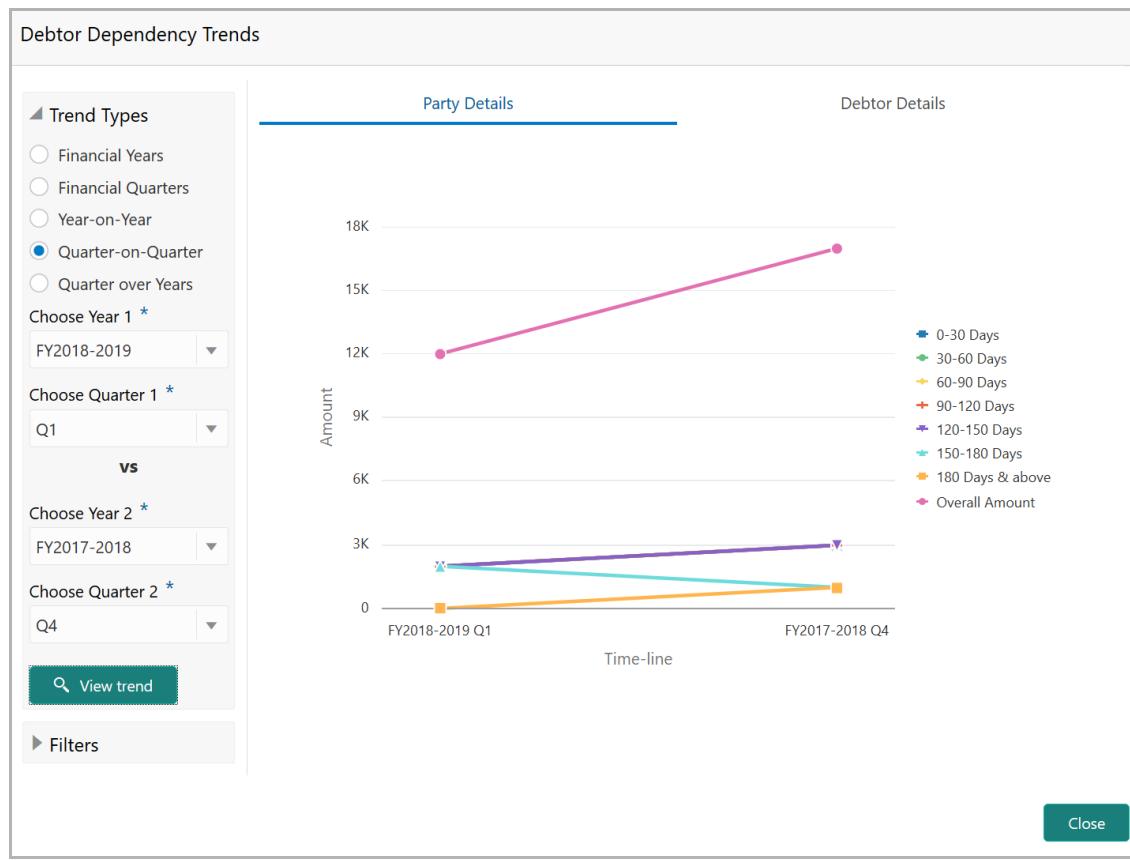


126. **Choose Year 1** and **Choose Year 2** from the drop down list.

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

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



129. Perform the following actions:

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

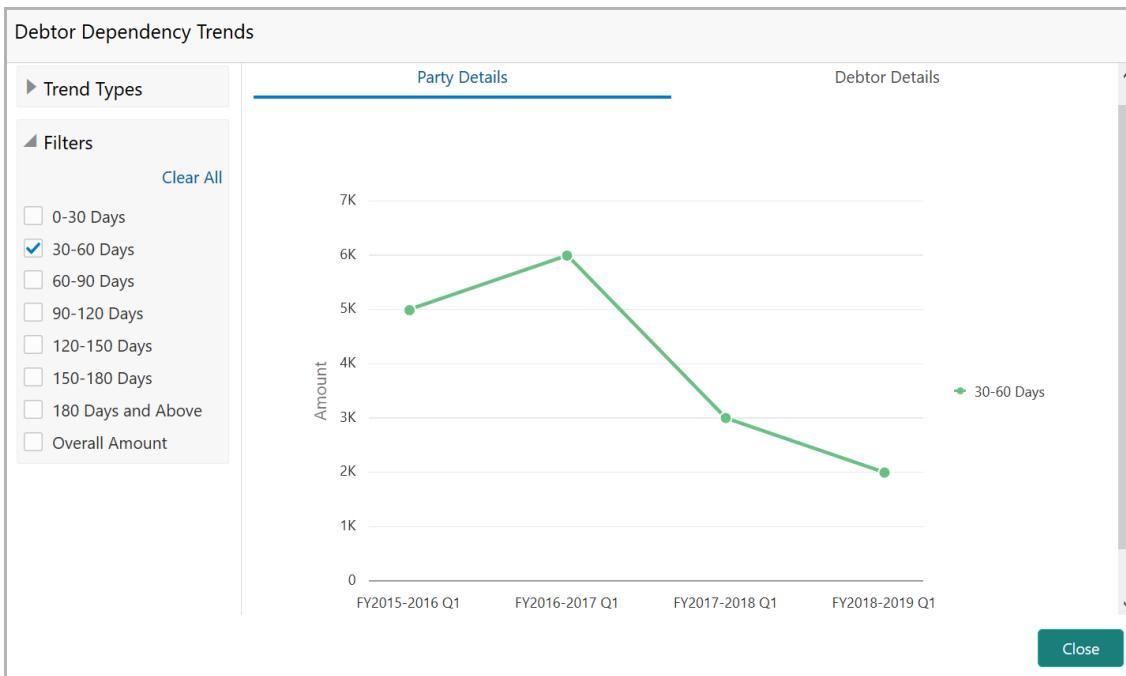
130. Click **View Trend**.

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

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132. **Choose Quarter** from the drop down list.
133. Click **View trend**.
134. To view the dependency trend only for specific days, click and expand the filter section.



135. Select the required period. Dependency trend for the selected period appears.
136. To clear the filter, click **Clear All**.

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

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:

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Adding Creditor Details

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

Economic dependency analysis - Creditors

① Creditor details ② Analysis ③ Comments

Creditor details

Key creditors

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

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

Page 1 of 1 (1-2 of 2 items) Back Next Save & Close Cancel

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

New creditor

Supplier name *	Company type *	Years of association	Purchase percentage
<input type="text"/>	Public Ltd	10	25%
Supplier sector	Industry group	Industry	Sub industry
Materials	Materials	Metals	Aluminum
Turnover range			
More than 100M			

▲ Creditor details

Creditor currency *	Creditor amount *	Pricing review	Supply timeliness
USD	\$10,000,000,000.00	<input checked="" type="checkbox"/>	Good
Quality of service	Creditor importance	Contracted creditor days	Actual creditor days
Good	Critical	30	30

▶ Current year sales
▶ Previous year sales
▶ Projected sales details
▶ Balance breakup list

Save Cancel

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

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

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

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

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

- Supplier sector
- Industry group
- Industry
- Sub industry

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

In the **Creditor details** section:

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

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

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

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

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

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

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

In the **Current year sales** section:

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

The screenshot shows a 'Sale detail' dialog box with the following fields:

- Sale item ***: Aluminium
- Quantity sold**: 8,000
- Sale value currency ***: USD
- Sale value ***: \$100,000,000.00
- Purchase percentage**: 40
- Supply frequency**: Monthly
- Sale description**: 8000 bars of Aluminum metal

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

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

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

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

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

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

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163. Type the **Sale description**.

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

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

Page 1 of 1 (1 of 1 items) 1

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

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

In the **Previous year sales** section:

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

Year *	2019	Quantity sold	15,000
Sale item *	Aluminum	Sale value *	\$200,000,000.00
Sale value currency *	USD	Supply frequency	Yearly
Purchase percentage	60	Sale description	
		15000 bars of Aluminum	

Save Cancel

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

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

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

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

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

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

174. Type the **Sale description**.

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

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

Page 1 of 1 (1 of 1 items) 1

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

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

In the **Projected sales details** section:

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

Year *	2021	Quantity sold	18,000
Sale item *	Aluminum	Sale value *	\$350,000,000.00
Sale value currency *	USD	Supply frequency	Yearly
Purchase percentage	50	Sale description	
		18000 bars of Aluminum	

Save Cancel

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

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

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

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

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

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

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185. Type the **Sale description**.

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

Projected sales details

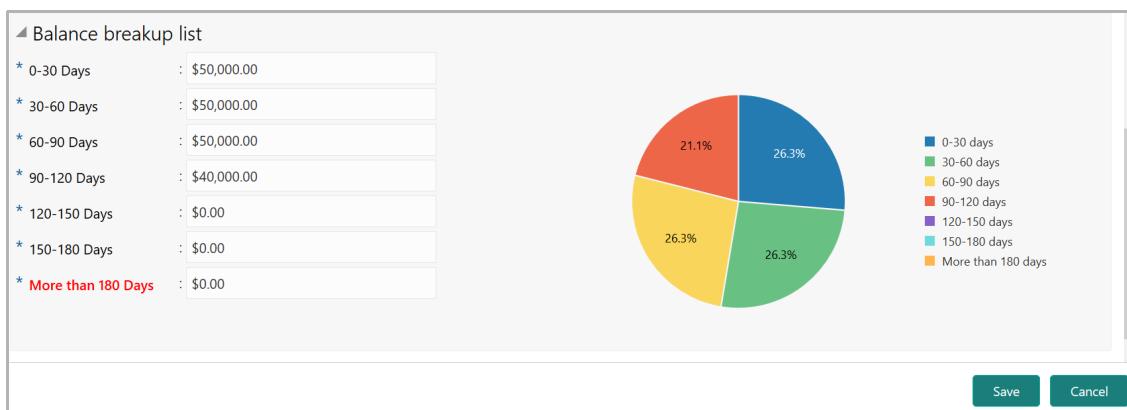
	Sale item Year	Aluminum 2021	Purchase percentage Quantity sold	50% 18000	Sale value Frequency	\$350,000,000.00 Yearly	⋮
--	-------------------	------------------	--------------------------------------	--------------	-------------------------	----------------------------	---

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

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:

Chapter 3 - Enrichment and Analysis

Economic dependency analysis - Creditors

1 Creditor details 2 Analysis 3 Comments

Creditor details

Key creditors

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

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

Page 1 of 1 (1-2 of 2 items) | < 1 > | Back Next Save & Close Cancel

Economic Dependency ... | Economic dependency ...

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



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

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

Analyzing Creditor Details

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

Economic dependency analysis - Creditors

1 Creditor details 2 Analysis 3 Comments 4 Analysis

Analysis

< Previous Category | Next Category >

APTR

Total Score 4

Variation in Accounts payable turnover ratio

Score 0

Decreasing

Increasing

Comment

Back Next Save & Close Cancel

Economic Dependency ... | Economic dependency ...

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



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

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

Economic dependency analysis - Creditors

Creditor details Analysis Comments (3)

Comments

Enter text here...

No items to display.

Back Next Save & Close Cancel

Economic Dependency ... Economic dependency ...

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

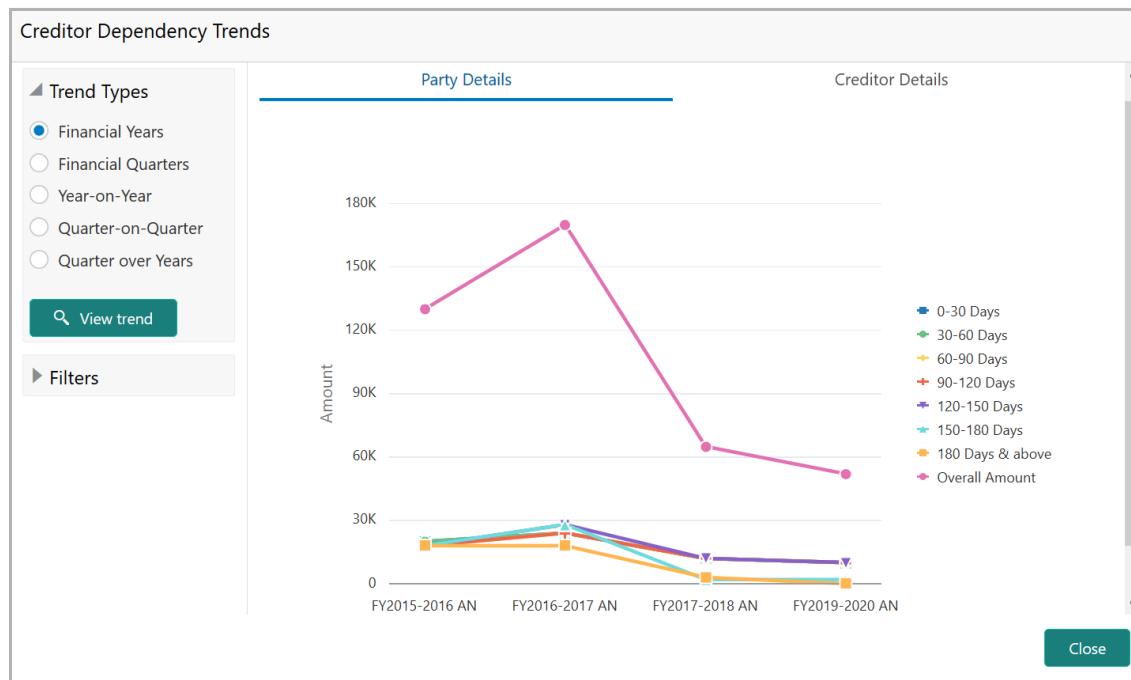
202. Click **Post**. Comments are posted below the **Comments** box.

203. Click **Submit**.

Chapter 3 - Enrichment and Analysis

Viewing Dependency Trends

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



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

Top Customers

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

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

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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.

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

In the **Current year sales** section:

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

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Sale detail

Sale item *	Refine Machinery	Quantity sold	1,000
Sale value currency *	USD	Sale value *	\$50,000,000.00
Sales percentage	40	Supply frequency	Yearly
Sale description	1000 units of refine machinery		
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

222. Type the name of item sold by the top customer in the **Sale item** field.
223. Specify **Quantity sold** by the top customer.
224. Search and select the **Sale value currency**.
225. Specify the **Sale value** and **Sales percentage** in corresponding fields.
226. Select the **Supply frequency** from the drop down list.
227. Type the **Sale description**.
228. Click **Save**. Current year sales detail are added and listed in the **Current year sales** section as shown below:

Current year sales						
	Sale item Year	: Refine Machinery : 2020	Sales percentage Quantity sold	: 40% : 1000	Sale value Frequency	: \$50,000,000.00 : Yearly
Page 1 of 1 (1 of 1 items) ...						

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

In the **Previous year sales** section:

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

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Sale detail

Year *	2019	Quantity sold	9,000
Sale item *	Refine Machinery	Sale value *	\$900,000,000.00
Sale value currency *	USD	Supply frequency	Monthly
Sales percentage	90		
Sale description 9000 oil refine machinery			
Save Cancel			

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

Previous year sales							
	Sale item : Refine Machinery	Sales percentage : 90%	Sale value : \$900,000,000.00				
Year : 2019	Quantity sold : 9000	Frequency : Monthly					
Page 1 of 1 (1 of 1 items)	K < 1 > X						

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

In the **Projected sales details** section:

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

Chapter 3 - Enrichment and Analysis

Sale detail

Year *	2021	Quantity sold	10,000
Sale item *	Refine Machinery	Sale value *	\$100,000,000.00
Sale value currency *	USD	Supply frequency	Quarterly
Sales percentage	80	Sale description 10000 oil refine machinery	
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

243. In the **Year** field, specify the upcoming year for which the sales detail is to be added.
244. In the **Sale item** field, type the name of item to be sold by the top customer in upcoming year.
245. In the **Quantity sold** field, specify the amount of items to be sold in the upcoming year.
246. Search and select the **Sale value currency**.
247. Specify the upcoming year **Sale value** and **Sales percentage** in corresponding fields.
248. Select the upcoming year **Supply frequency** from the drop down list.
249. Type the **Sale description**.
250. Click **Save**. Upcoming year sales detail are added and listed in the **Projected sales details** section as shown below:

Projected sales details					
<input data-bbox="300 1374 328 1410" type="button" value="+"/>	<input data-bbox="349 1374 376 1410" type="button" value="Edit"/>	<input data-bbox="398 1374 425 1410" type="button" value="Delete"/>			
	Sale item Year	: Refine Machinery : 2021	Sales percentage	: 80%	Sale value : \$100,000,000.00
			Quantity sold	: 10000	Frequency : Quarterly
Page 1 of 1 (1 of 1 items) <input type="button" value="<"/> <input type="button" value="1"/> <input type="button" value=">"/> <input type="button" value=">>"/>					

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.

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In the **Our Customers** section:

Is borrower	No of facilities held	Currency	Total exposure
<input checked="" type="checkbox"/>	3	USD	\$4,000,000.00
Deposit account held	No of deposit accounts	Currency	Total deposit amount
<input checked="" type="checkbox"/>	3	USD	\$5,000,000.00
Internal rating	Default Grading 1		

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

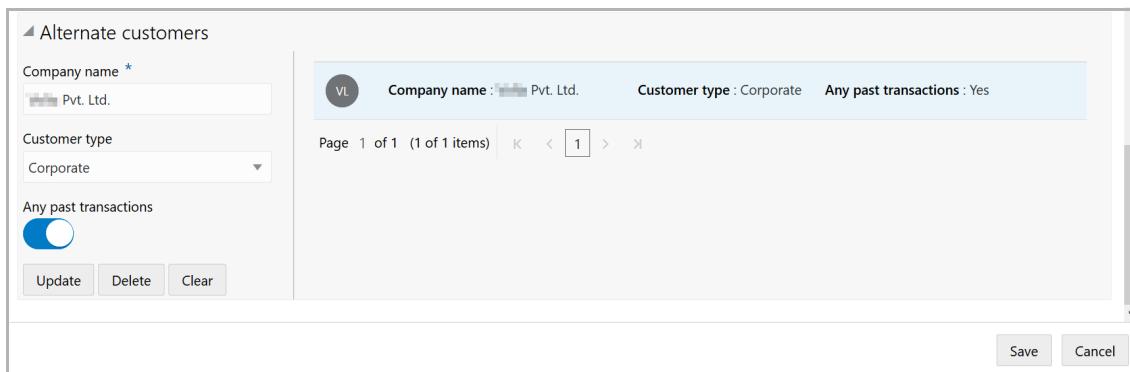
In the **Alternate Customers** section:

Company name *	No items to display.
Pvt. Ltd.	
Customer type	
Corporate	
Any past transactions	
<input checked="" type="checkbox"/>	
Add	Clear
Save Cancel	

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

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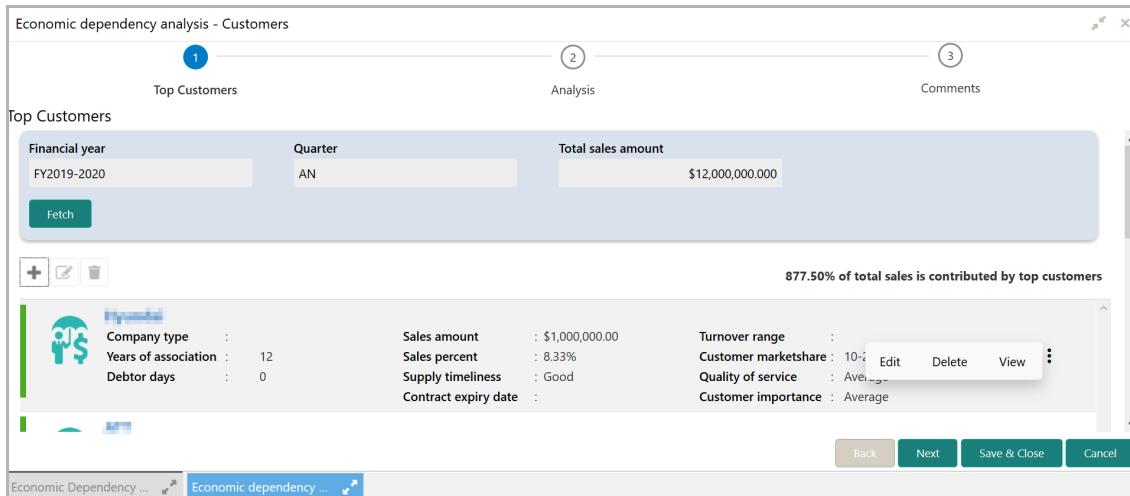
265. Click **Add**. Alternate top customer details are added as shown below:



The screenshot shows a search interface for 'Alternate customers'. On the left, there are filters for 'Company name' (set to 'Pvt. Ltd.'), 'Customer type' (set to 'Corporate'), and 'Any past transactions' (set to 'Yes'). On the right, the results table shows one item: 'Company name : [REDACTED] Pvt. Ltd.' with 'Customer type : Corporate' and 'Any past transactions : Yes'. The table has a header row and a data row. At the bottom, there are buttons for 'Update', 'Delete', and 'Clear' on the left, and 'Save' and 'Cancel' on the right.

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.



The screenshot shows the 'Economic dependency analysis - Customers' window. It has three tabs: 'Top Customers' (selected), 'Analysis', and 'Comments'. The 'Top Customers' tab displays a summary: 'Financial year : FY2019-2020', 'Quarter : AN', and 'Total sales amount : \$12,000,000.00'. Below this, there is a 'Fetch' button. The 'Analysis' tab shows a summary: '877.50% of total sales is contributed by top customers'. The 'Comments' tab is empty. At the bottom, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



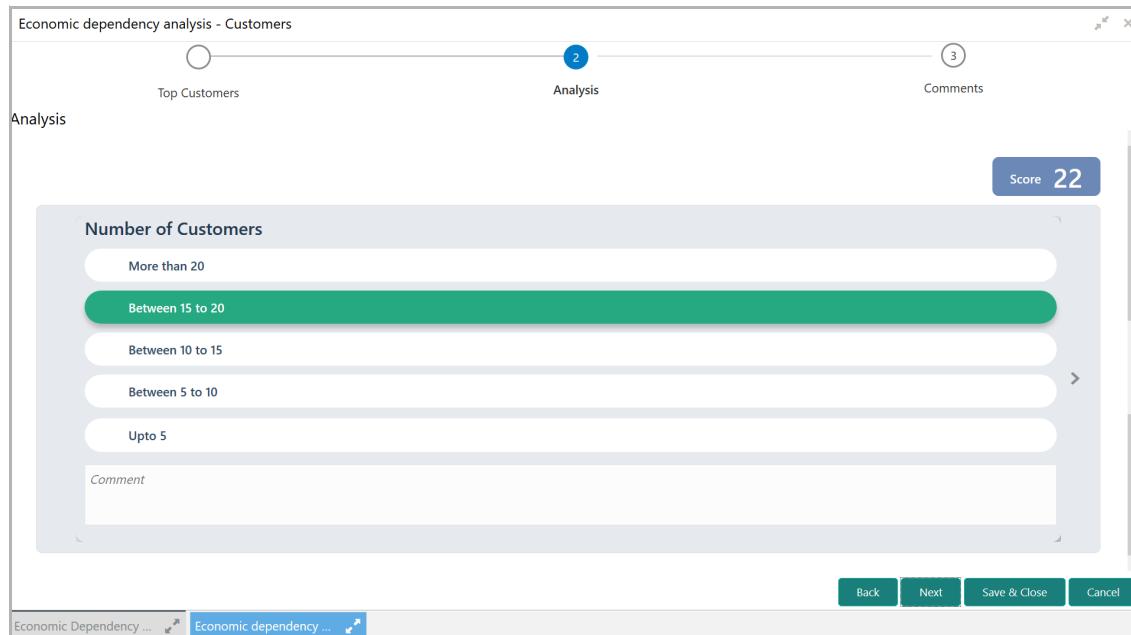
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the top customer detail.

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

Chapter 3 - Enrichment and Analysis

Analyzing Top Customer Details

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



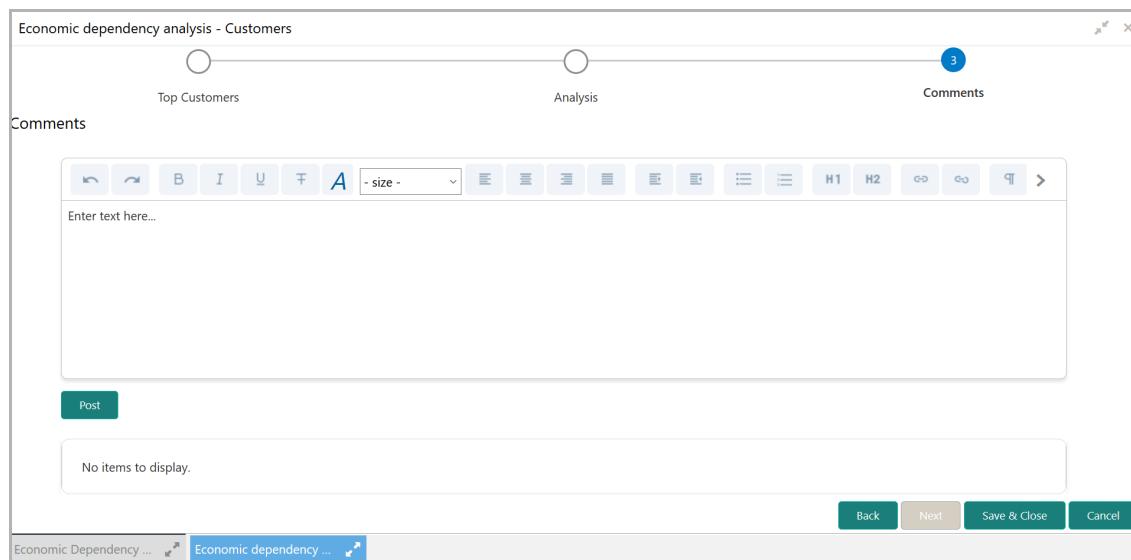
The screenshot shows the 'Analysis' page of the 'Economic dependency analysis - Customers' application. The top navigation bar has three tabs: 'Top Customers' (highlighted in blue), 'Analysis' (highlighted in blue), and 'Comments'. A progress bar at the top shows the user is at step 2 of 3. A blue box in the top right corner displays a 'Score' of 22. The main content area is titled 'Number of Customers' and contains a list of options: 'More than 20', 'Between 15 to 20' (which is selected and highlighted in green), 'Between 10 to 15', 'Between 5 to 10', and 'Upto 5'. Below this is a 'Comment' text input field. At the bottom are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



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

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



The screenshot shows the 'Comments' page of the 'Economic dependency analysis - Customers' application. The top navigation bar has three tabs: 'Top Customers' (highlighted in blue), 'Analysis' (highlighted in blue), and 'Comments' (highlighted in blue). A progress bar at the top shows the user is at step 3 of 3. The main content area features a rich text editor toolbar with various formatting options like bold, italic, underline, and various list styles. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A 'Post' button is located at the bottom left of the text area. A message at the bottom states 'No items to display.' At the bottom are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 3 - Enrichment and Analysis

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

Viewing Dependency Trends

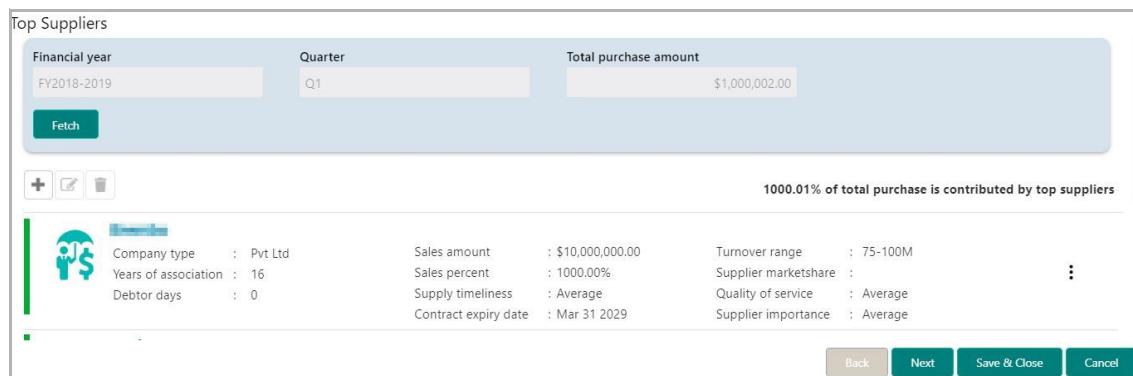
275. To view the top customer dependency trends, click the trend analysis icon beside the capture icon in **Top Customers** tile. The *Customer Dependency Trends* window appears.

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

Top Suppliers

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

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



The screenshot shows the 'Top Suppliers' page with the following data:

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

Buttons: Fetch, +, Edit, Delete, Back, Next, Save & Close, Cancel.

Text: 1000.01% of total purchase is contributed by top suppliers

 Company type : Pvt Ltd	Sales amount : \$10,000,000.00	Turnover range : 75-100M
Years of association : 16	Sales percent : 1000.00%	Supplier marketshare :
Debtor days : 0	Supply timeliness : Average	Quality of service : Average
	Contract expiry date : Mar 31 2029	Supplier importance : Average

Adding Top Supplier Details

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

Chapter 3 - Enrichment and Analysis

Supplier ID : 20791136

Supplier name *	Company type *	Years of association	Purchase percentage
<input type="text"/>	Pvt Ltd	16	12%
Supplier sector	Industry group	Industry	Sub industry
Consumer Discretionary	Automobiles	Select industry	Select sub industry
Turnover range			
75-100M			
Major product purchased *	Currency	Purchase amount	Purchase percentage
brake systems	USD	\$10,000,000.00	1000%
Does supplier get credit period?	Creditor days	Signed contract	Contract expiry date
<input type="radio"/>	<input type="text"/>	<input checked="" type="checkbox"/>	Jan 1, 1970
Pricing review	Supply timeliness *	Quality of service *	Supplier importance *
<input type="radio"/>	Average	Average	Average
Turnover range			
75-100M			
<ul style="list-style-type: none"> ▶ Current year sales ▶ Previous year sales ▶ Projected sales details ▶ Our customer ▶ Alternate suppliers 			
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

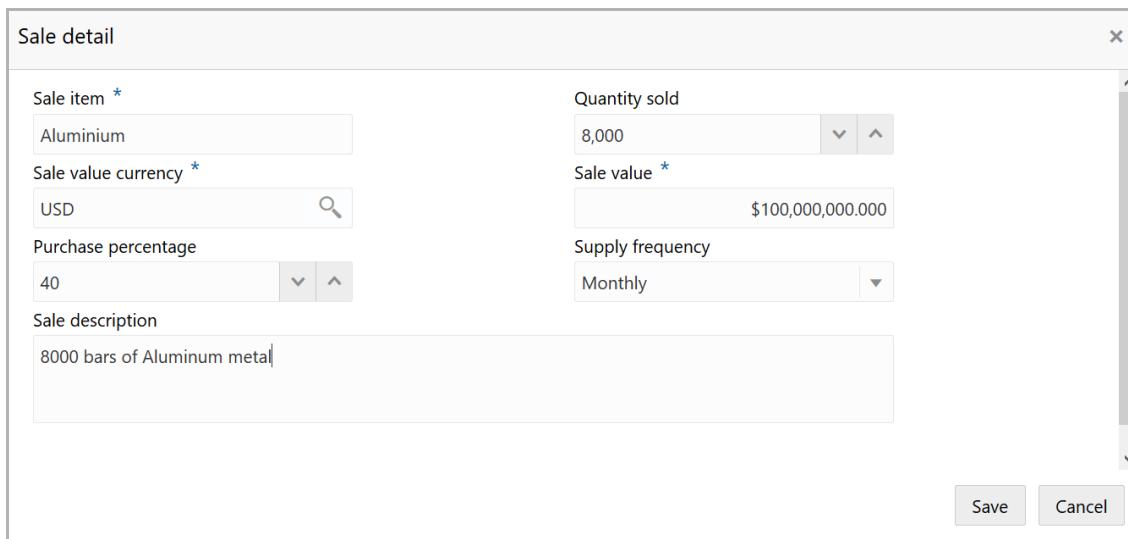
278. Type the top **Supplier name**.
279. Select the top supplier's **Company type** from the drop down list.
280. Specify the number of **Years of association** between your customer and the top supplier.
281. Specify your customer's **Purchase percentage** from the top supplier.
282. Select the following details about the top supplier from the drop down list:
 - Supplier sector
 - Industry group
 - Industry
 - Sub industry
283. Select the top supplier's **Turnover range** from the drop down list.
284. Type the name of **Major product purchased** by your customer from the top supplier.
285. Search and select the **Currency** for purchase amount.
286. Specify the **Purchase amount** spent by your customer for purchasing product from the top supplier.
287. In the **Purchase percentage** field, specify the purchase amount in percentage.

Chapter 3 - Enrichment and Analysis

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

In the **Current year sales** section:

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



The screenshot shows the 'Sale detail' window with the following fields filled in:

- Sale item ***: Aluminium
- Quantity sold**: 8,000
- Sale value currency ***: USD
- Sale value ***: \$100,000,000.00
- Purchase percentage**: 40
- Supply frequency**: Monthly
- Sale description**: 8000 bars of Aluminum metal

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

293. Type the name of item sold by the top supplier in **Sale item** field.
294. Specify the **Quantity sold** by the top supplier.
295. Search and select the **Sale value currency**.
296. Specify the **Sale value** and **Purchase percentage** in corresponding fields.
297. Select the **Supply frequency** from the drop down list.
298. Type the **Sale description**.
299. Click **Save**. Current year sales detail are added and listed in the **Current year sales** section as shown below:

Chapter 3 - Enrichment and Analysis

Current year sales

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

Page 1 of 1 (1 of 1 items) | 1

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

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

In the **Previous year sales** section:

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

Sale detail

Year * 2019	Quantity sold 15,000
Sale item * Aluminum	Sale value currency * USD
Purchase percentage 60	Sale value * \$200,000,000.00
Sale description 15000 bars of Aluminum	Supply frequency Yearly

Save Cancel

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

304. In the **Sale item** field, type the name of item sold by the top supplier in previous year.

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

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

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

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

309. Type the **Sale description**.

Chapter 3 - Enrichment and Analysis

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

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

Page 1 of 1 (1 of 1 items) 1

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

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

In the **Projected sales details** section:

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

Year *	2021	Quantity sold	18,000
Sale item *	Aluminum	Sale value *	\$350,000,000.00
Sale value currency *	USD	Supply frequency	Yearly
Purchase percentage	50	Sale description	
		18000 bars of Aluminum	

Save Cancel

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

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

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

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

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

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

Chapter 3 - Enrichment and Analysis

320. Type the **Sale description**.

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

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

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

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

In the **Our Customers** section:

Our customer			
Is borrower	No of facilities held 3	Currency USD	Total exposure \$4,000,000.00
Deposit account held	No of deposit accounts 3	Currency USD	Total deposit amount \$5,000,000.00
Internal rating	Default Grading 1		

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

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

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

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

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

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

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

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

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

Chapter 3 - Enrichment and Analysis

In the **Alternate Suppliers** section:

Alternate suppliers

Company name *

Supplier type

Any past transactions

Add Clear

No items to display.

333. Type the alternate top supplier's **Company name**.
334. Select the alternate top supplier's **Company type** from the drop down list.
335. If the alternate top supplier has past transactions record, enable the **Any past transactions** switch.
336. Click **Add**. Alternate top supplier details are added and listed as shown below:

Alternate suppliers

Company name *

Supplier type

Any past transactions

Update Delete Clear

AI Company name : ██████████ Inc Supplier type : Corporate Any past transactions : Yes

Page 1 of 1 (1 of 1 items) 1

Save Cancel

337. To **Update**, **Delete** and **Clear** the alternate Supplier detail, select the item from the list and click the corresponding option.
338. In the *Top Supplier* window, click **Save**. Top supplier details are added and displayed in the *Top Suppliers* page.

Chapter 3 - Enrichment and Analysis

Economic dependency analysis - Suppliers

1 2 3

Top Suppliers Analysis Comments

Top Suppliers

Financial year	Quarter	Total purchase amount
FY2019-2020	AN	\$1,000,000.00

Fetch

61.00% of total purchase is contributed by top suppliers

Supplier Details

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

Supplier Details

Back Next Save & Close Cancel

Economic Dependency ... Economic dependency ...

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



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

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

Analyzing Top Supplier Details

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

Economic dependency analysis - Suppliers

1 2 3

Top Suppliers Analysis Comments

Analysis

Score 22

Number of suppliers

- More than 20
- Between 15 to 20
- Between 10 to 15
- Between 5 to 10
- Upto 5

Comment

Back Next Save & Close Cancel

Economic Dependency ... Economic dependency ...

Chapter 3 - Enrichment and Analysis

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



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

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

Economic dependency analysis - Suppliers

Comments

Top Suppliers Analysis Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

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

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

345. Click **Submit**.

Viewing Dependency Trends

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

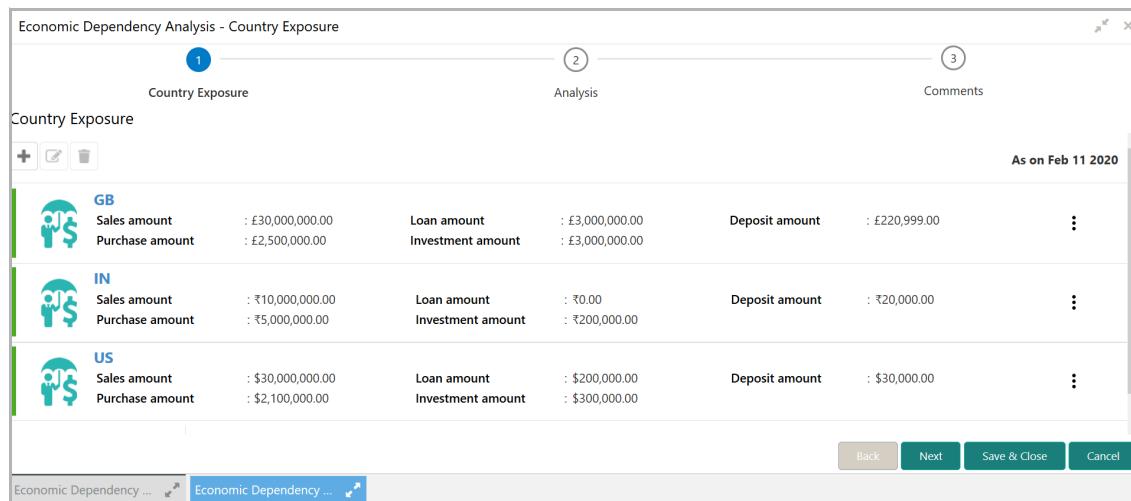
Refer **Viewing Dependency Trends** sub-section in **Debtor** section for information on **Trend Type** options available in the *Supplier Dependency Trends* window.

Chapter 3 - Enrichment and Analysis

Country Exposure

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

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

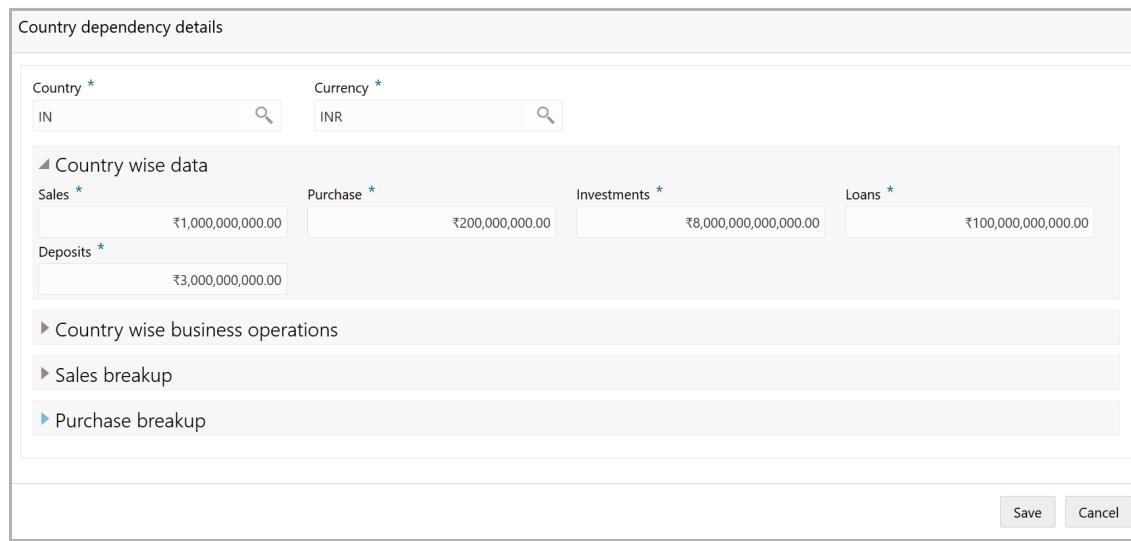


The screenshot shows the 'Country Exposure' page with three data rows for GB, IN, and US. Each row displays Sales amount, Purchase amount, Loan amount, Investment amount, and Deposit amount. The data is as follows:

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

Adding Country Exposure Details

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



The screenshot shows the 'Country dependency details' window. It has fields for Country (IN) and Currency (INR). Below these are sections for 'Country wise data' and 'Country wise business operations'. The 'Country wise data' section contains fields for Sales, Purchase, Investments, Deposits, and Loans. The 'Country wise business operations' section contains fields for Sales breakup and Purchase breakup.

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

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

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

Chapter 3 - Enrichment and Analysis

In the **Country Wise Data** section:

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

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

Country wise business operations

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

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

In the **Sales Breakup** section:

Sales breakup

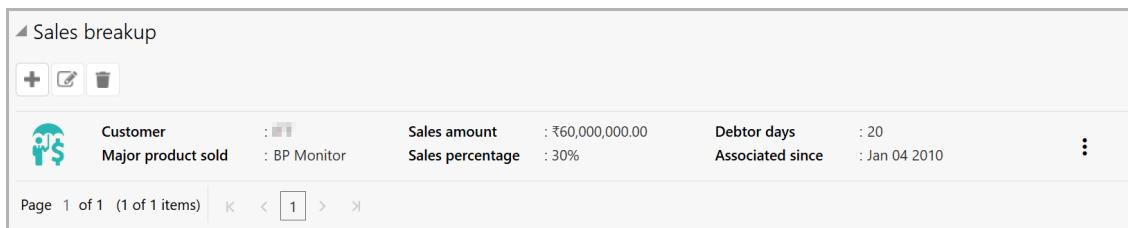
Customer *	Sales amount *	Percentage of total sales *	Major product sold
ITC	₹60,000,000.00	30%	BP Monitor
Debtor days	Associated since *	Country	
20	Jan 4, 2010	IN	

Save Cancel

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

Chapter 3 - Enrichment and Analysis

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



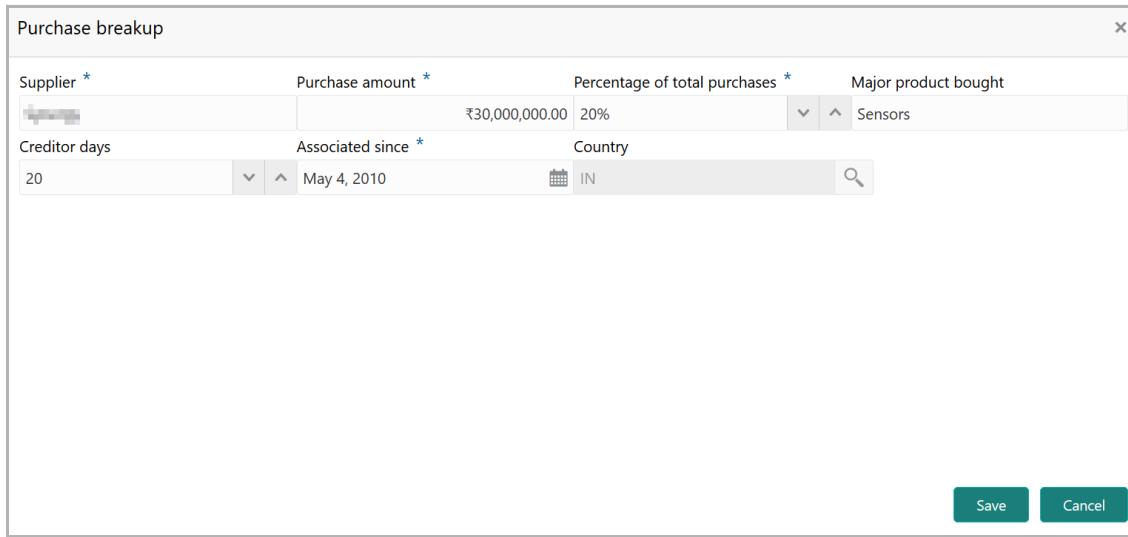
The screenshot shows a table with the following data:

Customer	Major product sold	Sales amount	Sales percentage	Debtor days	Associated since
BP Monitor	BP Monitor	₹60,00,00,000.00	30%	20	Jan 04 2010

Page 1 of 1 (1 of 1 items)

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

In the **Purchase Breakup** section:



The screenshot shows a table with the following data:

Supplier *	Purchase amount *	Percentage of total purchases *	Major product bought
████████	₹30,00,00,000.00	20%	Sensors

Creditor days: 20

Associated since *: May 4, 2010

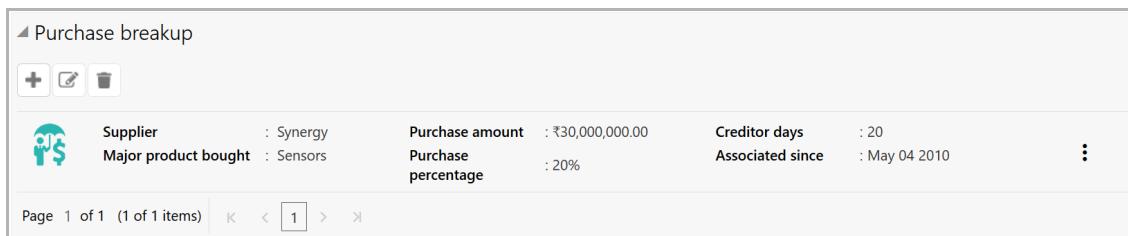
Country: IN

Save Cancel

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

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

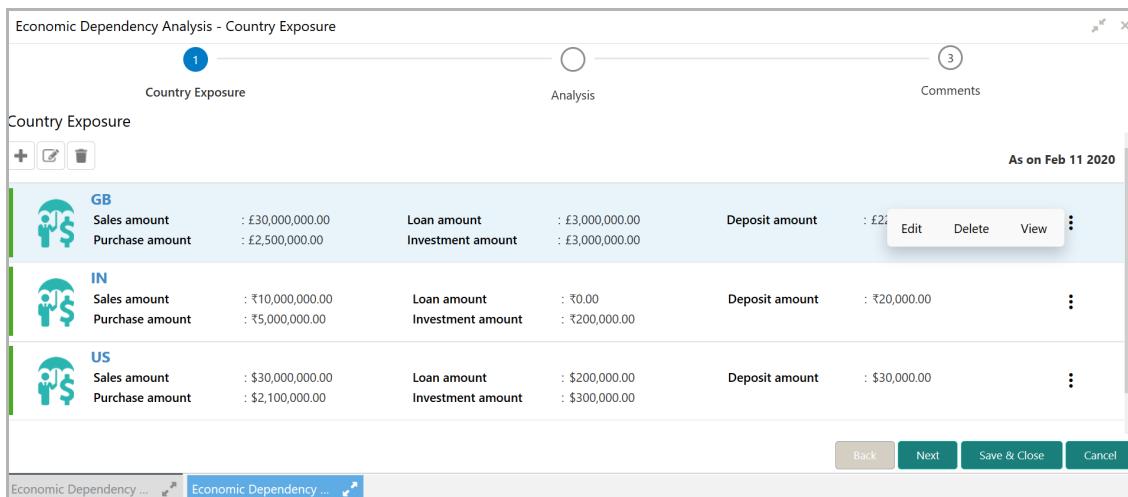


Purchase breakup

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

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

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



Economic Dependency Analysis - Country Exposure

1 Country Exposure 2 Analysis 3 Comments

As on Feb 11 2020

GB	Sales amount : £30,000,000.00 Purchase amount : £2,500,000.00	Loan amount : £3,000,000.00 Investment amount : £3,000,000.00	Deposit amount : £2,200,000.00	 Edit  Delete  View 
IN	Sales amount : ₹10,00,000,000.00 Purchase amount : ₹5,00,000,000.00	Loan amount : ₹0.00 Investment amount : ₹200,000,000.00	Deposit amount : ₹20,00,000.00	
US	Sales amount : \$30,000,000.00 Purchase amount : \$2,100,000.00	Loan amount : \$200,000.00 Investment amount : \$300,000.00	Deposit amount : \$30,000.00	

Back Next  Save & Close Cancel

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



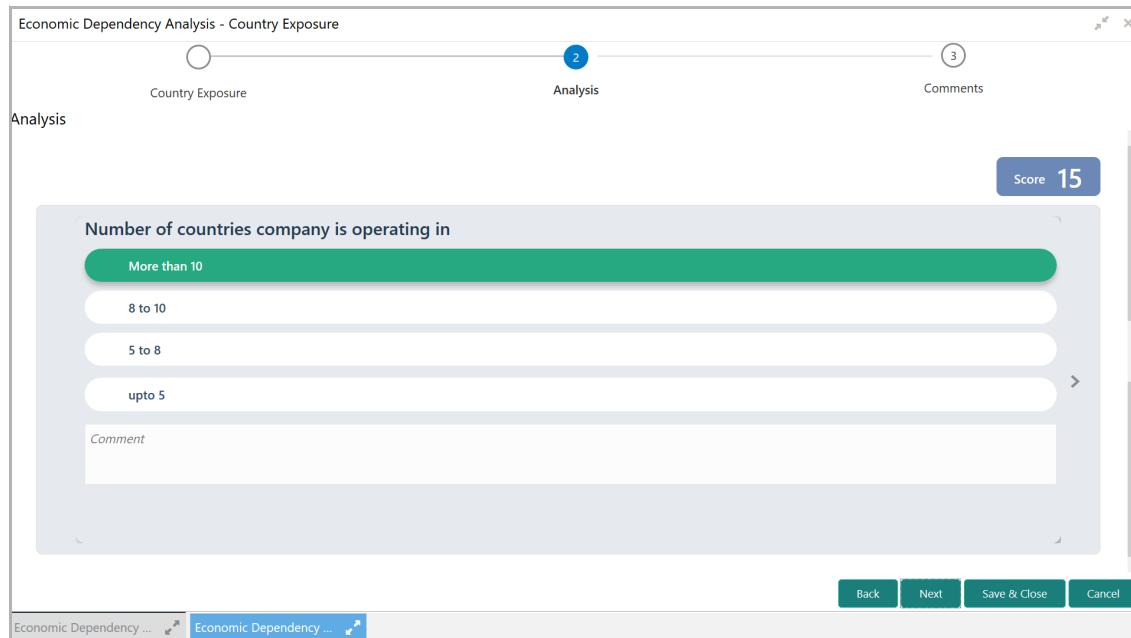
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Country Exposure detail.

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

Chapter 3 - Enrichment and Analysis

Analyzing Country Exposure

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



Economic Dependency Analysis - Country Exposure

1 Country Exposure 2 Analysis 3 Comments

Score 15

Number of countries company is operating in

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

Comment

Back Next Save & Close Cancel

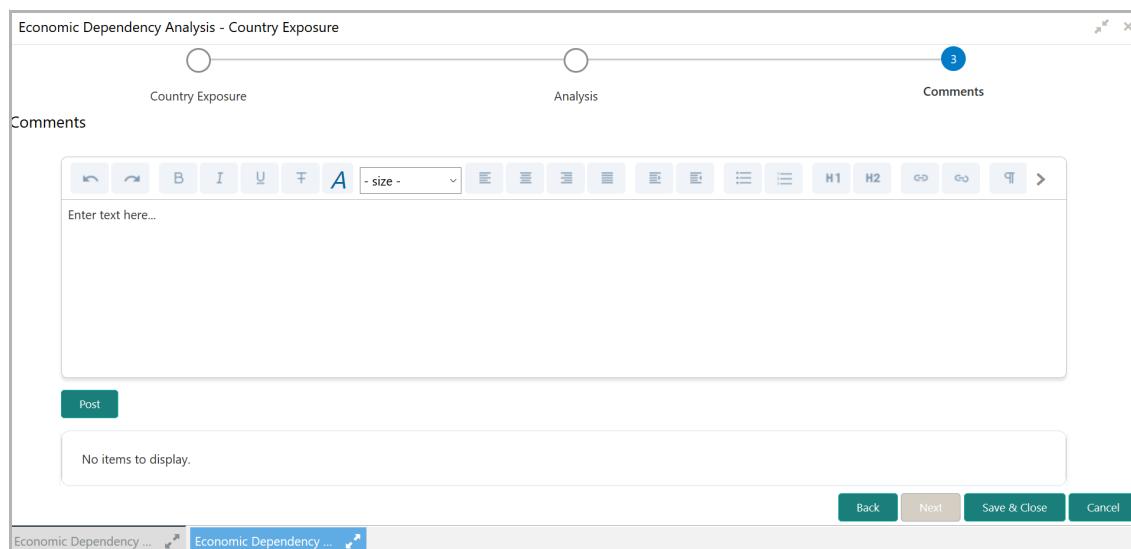
Economic Dependency ... Economic Dependency ...

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



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

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



Economic Dependency Analysis - Country Exposure

1 Country Exposure 2 Analysis 3 Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

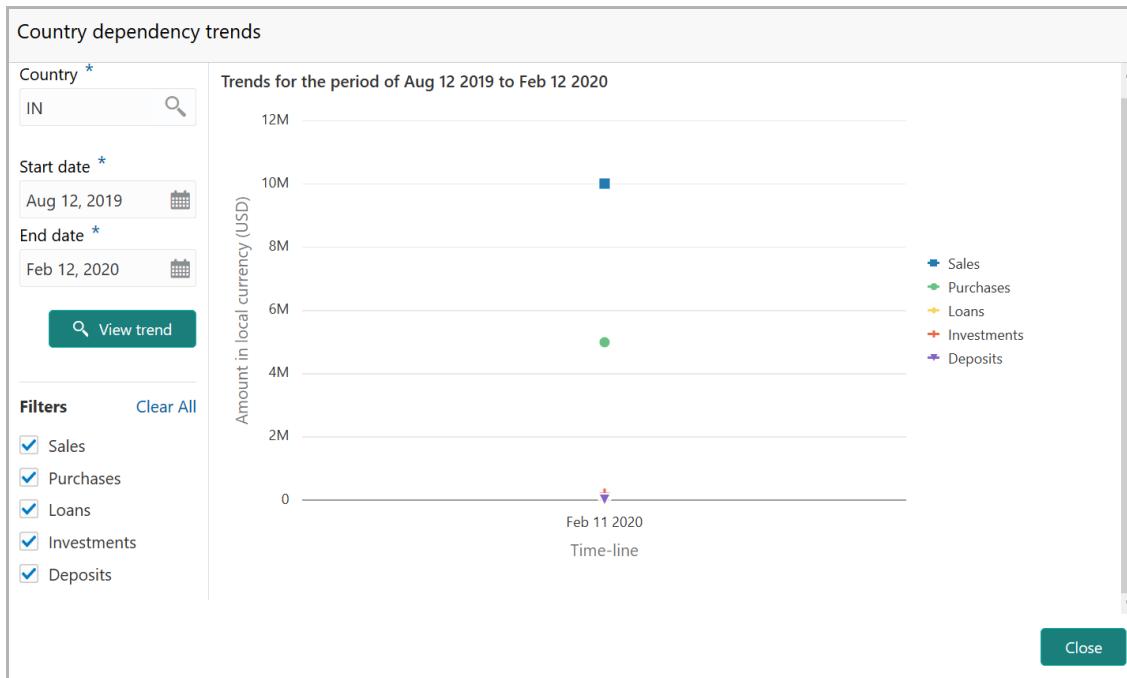
Economic Dependency ... Economic Dependency ...

Chapter 3 - Enrichment and Analysis

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

Viewing Dependency Trends

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



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

Chapter 3 - Enrichment and Analysis

Currency Exposure

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

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

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

Adding Currency Exposure Details

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

Chapter 3 - Enrichment and Analysis

Currency dependency details

Currency *

▲ Currency details

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

▶ Hedging details

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

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

In the **Currency details** section:

397. Specify your customer's **Sales Amount** in the selected currency.
398. Specify your customer's **Sales Percentage** with respect to the selected currency.
399. Specify your customer's **Purchase Amount** in the selected currency.
400. Specify your customer's **Purchase Percentage** with respect to the selected currency.
401. Specify the **Loan Amount** availed by your customer in the selected currency.
402. Specify your customer's **Loan Percentage** with respect to the selected currency.
403. Specify your customer's **Investment Amount** in the selected currency.
404. Specify your customer's **Investment Percentage** with respect to the selected currency.
405. In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.
406. In the **Deposit Percentage** field, specify the percentage of amount deposited by your customer in the selected currency.

In the **Hedging Details** section:

▲ Hedging details

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

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

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

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

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

▲ Future currency requirement - Loan repayment

Outstanding amount *	Repayment in current year *	Repayment in next 3 years *
₹10,00,00,00,000.00	₹50,00,00,00,000.00	₹10,00,00,00,000.00

410. Specify your customer's **Outstanding Loan Amount** in selected currency.
411. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.
412. In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

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

▲ Future currency requirement - Creditor payment

Outstanding amount *	₹5,00,00,00,00,000.00
----------------------	-----------------------

* 0-30 days	: ₹200,00,00,000.00
* 30-60 days	: ₹300,00,00,000.00
* 60-90 days	: ₹0.00
* 90-120 days	: ₹0.00
* 120-150 days	: ₹0.00
* 150-180 days	: ₹0.00
* More than 180 days	: ₹0.00

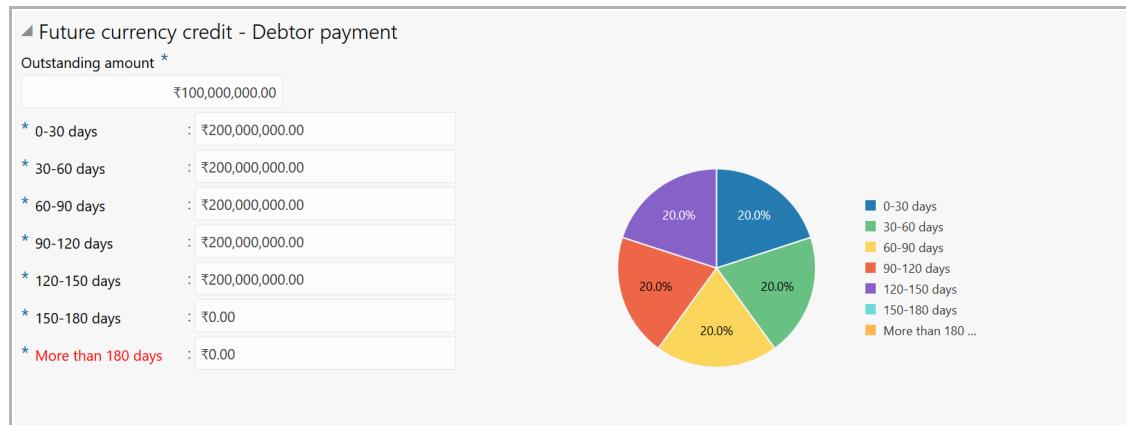
0-30 days	40.0%
30-60 days	60.0%

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

413. Specify the **Outstanding Amount** to be paid by your customer's creditor in selected currency.
414. Specify the outstanding amount to be received in **0-30 days**.
415. Specify the outstanding amount to be received in **30-60 days**.
416. Specify the outstanding amount to be received in **60-90 days**.
417. Specify the outstanding amount to be received in **90-120 days**.
418. Specify the outstanding amount to be received in **120-150 days**.
419. Specify the outstanding amount to be received in **150-180 days**.
420. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

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



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.

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Economic Dependency Analysis - Currency Exposure

1 2 3

Currency Exposure Analysis Comments

Currency Exposure

As on Feb 11 2020

USD	Sales amount : \$20,000,000.00	Investment amount : \$50,000.00	Credit outstanding : \$100,000.00	Debit outstanding : \$90,000.00	Variance : \$10,000.00	Edit	Delete	View	⋮
GBP	Sales amount : £1,000,000.00	Investment amount : £100,000.00	Credit outstanding : £200,000.00	Debit outstanding : £300,000.00	Variance : -£100,000.00				⋮
INR	Sales amount : ₹10,000,000.00	Investment amount : ₹223,340.00	Credit outstanding : ₹200,000.00	Debit outstanding : ₹300,000.00	Variance : ₹-100,000.00				⋮

Back Next Save & Close Cancel

Economic Dependency ... Economic Dependency ...

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



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

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

Analyzing Currency Exposure

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

Economic Dependency Analysis - Currency Exposure

1 2 3

Currency Exposure Analysis Comments

Analysis

Score 17

Number of currencies company is dealing with

More than 10

8 to 10

5 to 8

upto 5

Comment

Back Next Save & Close Cancel

Economic Dependency ... Economic Dependency ...

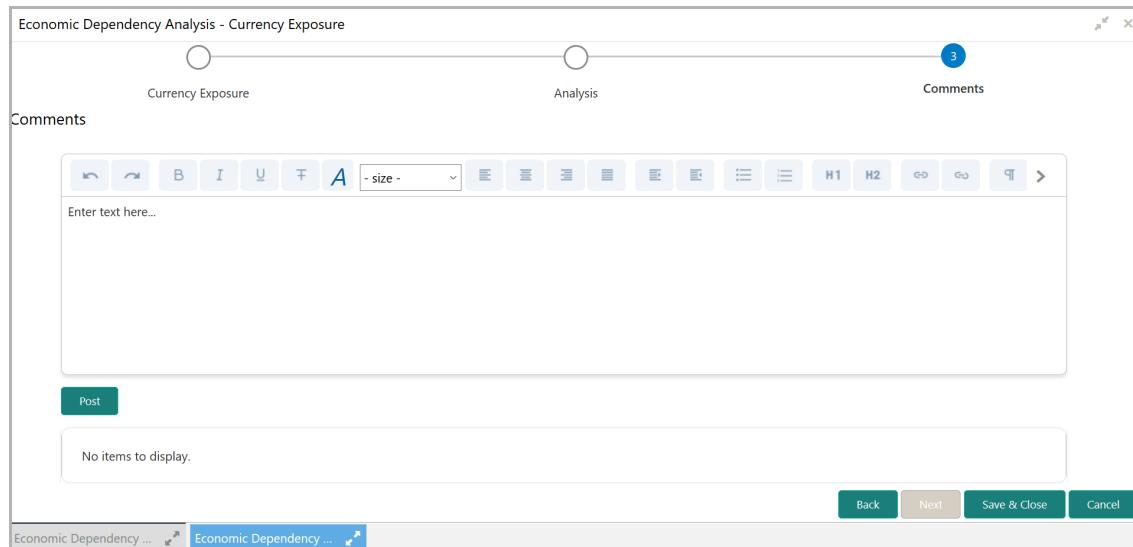
Chapter 3 - Enrichment and Analysis

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



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

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



Economic Dependency Analysis - Currency Exposure

Currency Exposure Analysis Comments (3)

Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

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

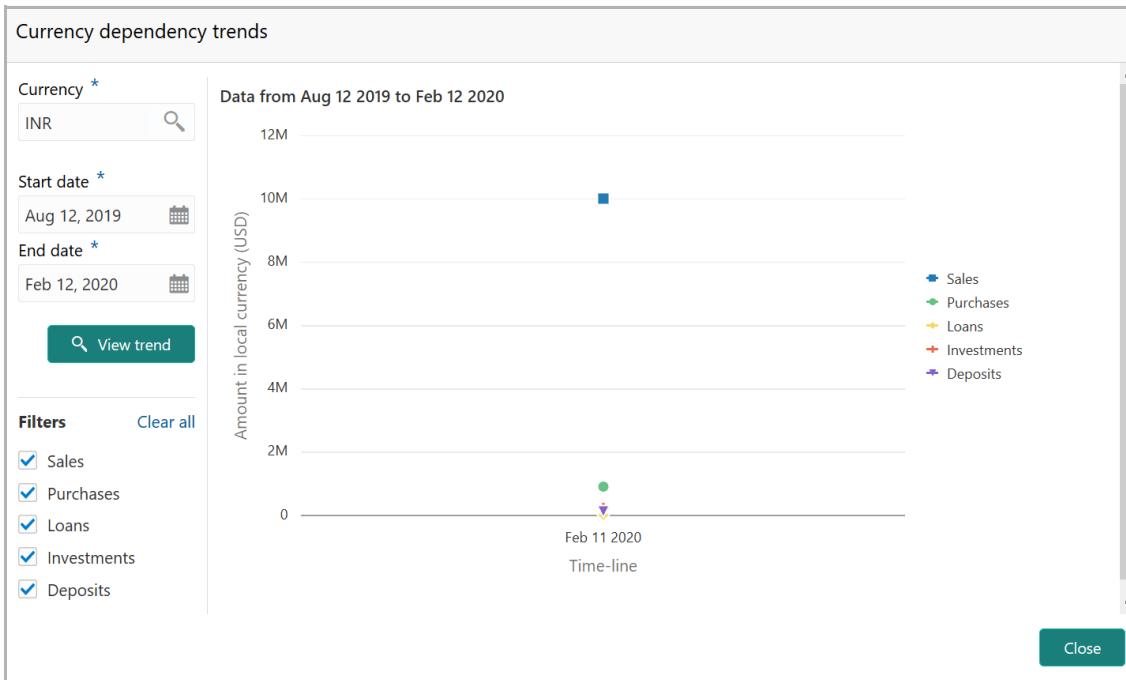
438. Click **Post**. Comments are posted below the **Comments** box.

439. Click **Submit**.

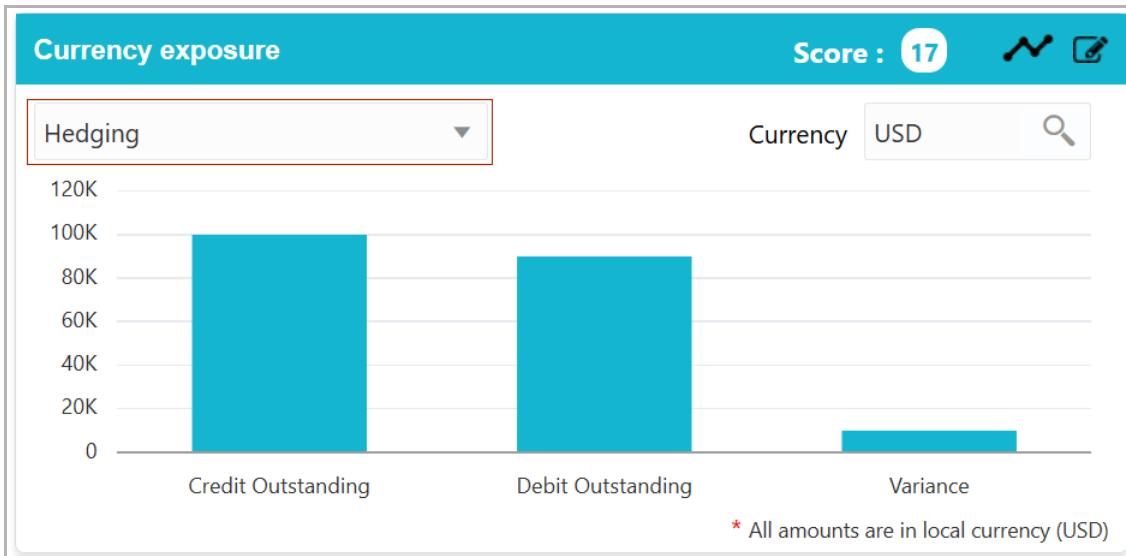
Viewing Dependency Trends

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

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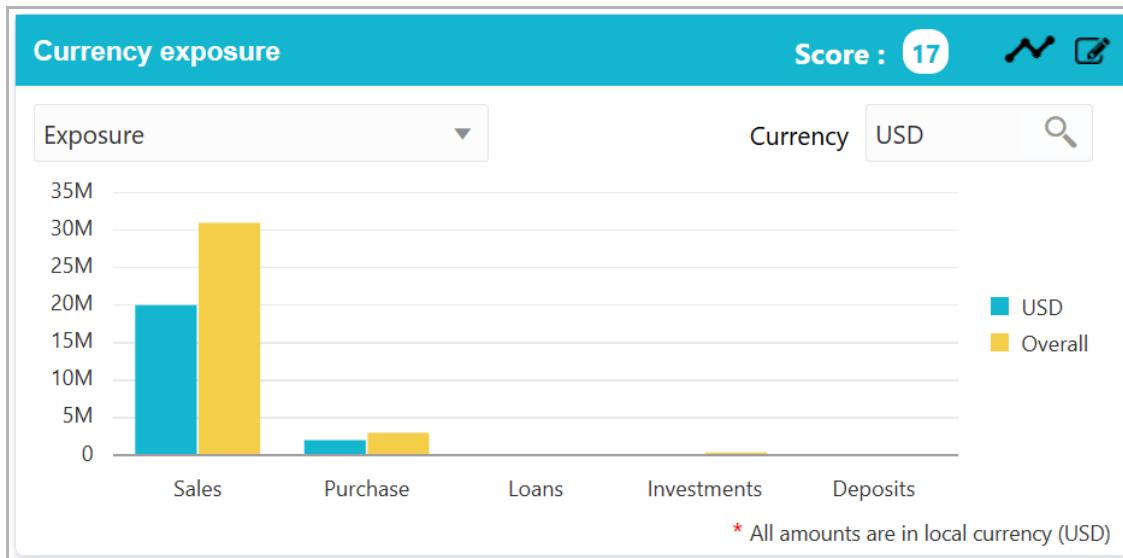
440. Search and select the **Currency**.
441. Specify the **Start date** and the **End date** by clicking the calendar icon.
442. Click **View Trend**. Currency dependency trend for the selected period appears.
443. To filter the data to be displayed in the trends graph, select the required option in the **Filters** section. Trends appear based on the selected parameter.
444. To exit the *Currency dependency trends* window, click **Close**.



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

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



Shareholders

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

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

The "Shareholders Details" page displays three entries:

- Newline**: Shareholding percentage 5% (Total shares 50), Shareholder type Individual, Majority shareholder (checkbox checked).
- Unilever Holdings Ltd**: Shareholding percentage 13% (Total shares 130), Shareholder type Entity, Majority shareholder (checkbox checked).
- Andy Walker**: Shareholding percentage 12% (Total shares 120), Shareholder type Individual, Majority shareholder (checkbox checked).

Buttons at the bottom include Back, Next, Save & Close, and Cancel. The date filter is set to "As on Feb 12 2020".

Adding Shareholder Information

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

Chapter 3 - Enrichment and Analysis

New shareholder

Shareholder general details

Shareholder name *	Shareholder type *	Percentage of shareholding *	Majority shareholder
<input type="text"/>	<input type="radio"/> Entity <input checked="" type="radio"/> Individual	<input type="text"/> 20	<input type="radio"/>
Voting rights?			
<input checked="" type="checkbox"/>	Board position held?	Board position start date *	Board position end date
	<input type="text"/>	<input type="text"/>	<input type="text"/> 12
Years of association			

Shareholder relationship with company

Shareholder detailed info

Company details with more than 5% share

Transaction details

In the **Shareholder general details** section:

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

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

Shareholder relationship with company

Association with company in years	Relationship with company	Part of founder/promoters?
<input type="text"/> 12	<input type="text"/> Shareholder and Director	<input checked="" type="checkbox"/>
Board position held?		
<input checked="" type="checkbox"/>		

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

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

In the **Shareholder detailed info** section:

Shareholder detailed info

Beneficial owner in other entities

Legal heir identified

Partner/Spouse name:

Years of experience in this field: 30

Designation: * Chief Financial Officer

Total shares: 0

Shareholding details

Type of shares * Redeemable shares

No items to display.

Number of shares: 23

Add Clear

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

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

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

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

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

463. Specify the **Total shares**.

In the **Shareholding details** section:

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

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

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

Shareholder detailed info

Beneficial owner in other entities

Legal heir identified

Partner/Spouse name: Sneha

Years of experience in this field: 30

Designation: * Chief Financial Officer

Total shares: 23

Shareholding details

Type of shares * Redeemable shares

Type of shares : Redeemable shares

Number of shares : 23

Number of shares: 23

Remove Update Clear

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

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

Company details with more than 5% share

Company name *

Shareholding percentage *

20%

Is common board members?

Similar type of business

Add Clear

No items to display.

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

- Company name
- Shareholding percentage

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

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

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

Company details with more than 5% share

Company name *

Shareholding percentage *

20%

Is common board members?

Similar type of business

Remove Update Clear

XL	Company name : [REDACTED]	Shareholding percentage : 20%
----	---------------------------	-------------------------------

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

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In the **Transaction details** section:

The screenshot shows a form with the following fields:

- Acted as a guarantor for the company?**: A toggle switch.
- Provided loan to the company?**: A toggle switch.
- Currency**: INR
- Provided loan amount**: ₹3,00,00,00,000.00
- Taken loan from the company?**: A toggle switch.
- Currency**: INR
- Loan amount**: ₹200,00,00,000.00
- Debtor for the company?**: A toggle switch.
- Payable as on date**: ₹300,00,00,000.00
- Creditor for the company?**: A toggle switch.
- Receivable as on date**: ₹500,00,00,000.00

473. If the shareholder is a guarantor for your customer, enable the **Acted as a guarantor for the company?** switch.
474. If the shareholder has **Provided loan to the company?**, enable the corresponding switch. **Provided loan amount** field is enabled.
475. Search and select the **Currency** for the **Provided loan amount** value.
476. Specify the **Provided loan amount**.
477. If the shareholder has **Taken loan from the company?** (your customer), enable the corresponding switch. **Loan amount** field is enabled.
478. Search and select the **Currency** for the **Loan amount** value.
479. Specify the **Loan amount**.
480. If the shareholder is a debtor for your customer, enable the **Debtor for the company?** switch. **Payable as on date** field is enabled.
481. Specify the amount to be paid by the shareholder in **Payable as on date** field.
482. If the shareholder is a creditor for your customer, enable the **Creditor for the company?** switch. **Receivable as on date** field is enabled.
483. Specify the amount to be received from the shareholder in **Receivable as on date** field.
484. Click **Save** in the *New Shareholder* window. Shareholder details are added and listed in Shareholder Details page.

The screenshot shows a table of shareholders with the following data:

Shareholder	Shareholding percentage	Total shares	Shareholder type	Majority shareholder	Action
Shashi Dixit	: 5%	: 50	: Individual	: <input checked="" type="checkbox"/>	Delete Edit View More
Emberella Holdings Ltd	: 13%	: 130	: Entity	: <input checked="" type="checkbox"/>	Delete Edit View More
Avuly Palan	: 12%	: 120	: Individual	: <input checked="" type="checkbox"/>	Delete Edit View More

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

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



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

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

Analyzing Shareholder Details

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

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



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

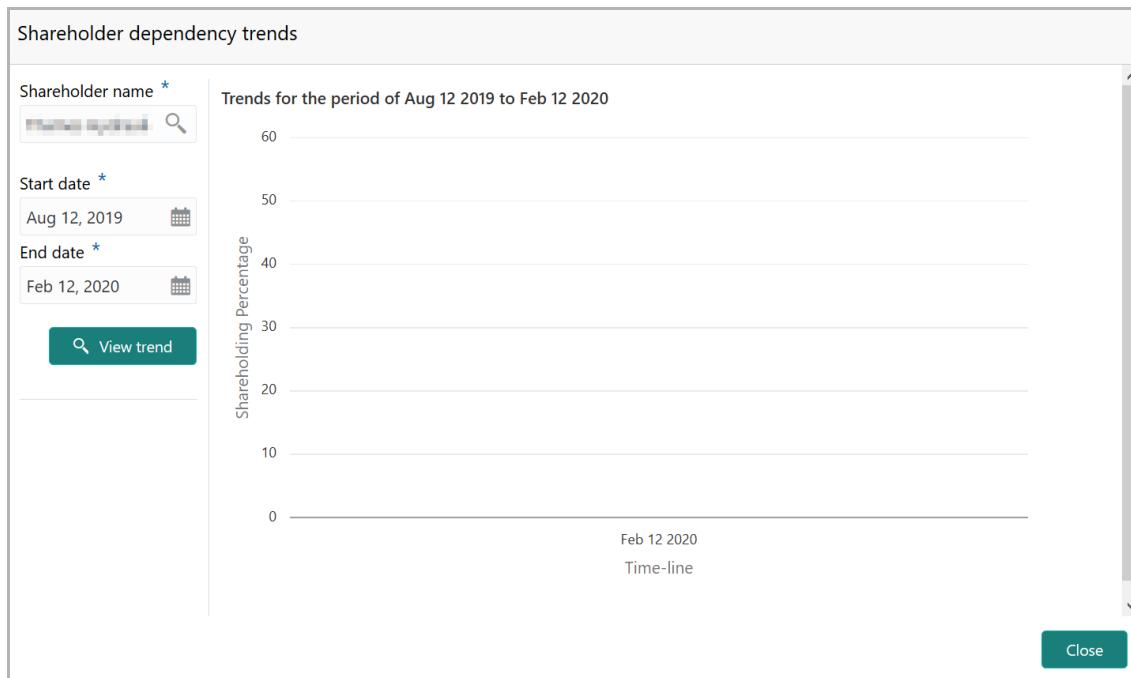
488. Click **Next**. The *Comments* page appears:

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

Viewing Dependency Trends

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



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

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

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

Bankers

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

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

Banker	Asset value	Liability value	Average balance in non-OD accounts	Average balance in OD accounts	Bank type
1	₹160,000.00	₹150,000.00	₹130,000.00	₹0.00	Relationship : Mixed
2	₹200,000.00	₹53,000.00	₹22,000.00	₹45,000.00	Relationship : Loans
3	₹135,000.00	₹100,000.00	₹130,000.00	₹0.00	Relationship : Mixed

Adding Banker Details

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

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In **Basic details** section:

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

In the **Address details** section:

The form is titled "Address Details". It contains the following fields:

- Address Type *: A dropdown menu showing "Office".
- Point of Contact *: A text input field containing "Sony".
- Street: A text input field containing "Enter Street Details".
- Landmark: A text input field containing "Enter Landmark".
- City *: A dropdown menu showing "Chennai".
- Zip-Code *: A dropdown menu showing "600001".
- Email Address *: A text input field containing "sony@.com".
- House/Building *: A text input field containing "Sea view".
- Locality: A text input field containing "Enter Street Details".
- Area: A text input field containing "Enter Area".
- State *: A dropdown menu showing "Tamil Nadu".
- Country *: A text input field containing "IN" with a search icon.
- Phone Number: A text input field containing "9876543210".

At the bottom are "Save" and "Cancel" buttons.

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

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Address details

Page 1 of 1 (1 of 1 items) 1

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:

Relationship details

Branch location	IN
Relationship since	May 4, 2011
Currency *	INR
Relationship type *	Mixed
Asset value	3
Liability value	2
Current account count	Loan account count

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:

Deposit account details

Number of deposit accounts *	2	As on date balance in deposit accounts *	₹8,00,00,00,00,00,00	Average balance in deposit accounts *	₹1,00,00,00,00,00,00,00
Number of current accounts *	2	As on date balance in non-OD current accounts *	₹20,00,00,00,00,00,00	Average balance in non-OD current accounts *	₹30,00,00,00,00,00,00

518. Specify the **Number of deposit accounts** maintained by the customer in mentioned bank.
519. Specify the **As on date balance in deposit accounts**.
520. Specify the **Average balance in deposit accounts**.

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

In the **WC borrowing pattern** section:

WC borrowing pattern

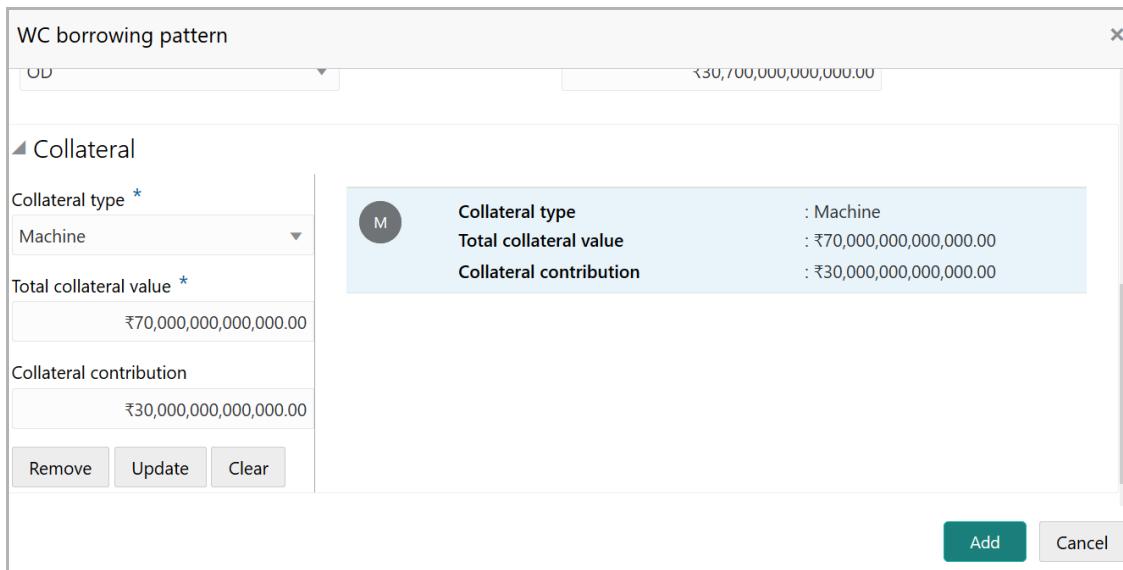
<p>Account number *</p> <input type="text" value="8980000889"/>	<p>Currency *</p> <input style="width: 100px;" type="text" value="INR"/> 🔍								
<p>Average balance *</p> <input type="text" value="₹9,000,000,000,000.00"/>	<p>As on date balance *</p> <input type="text" value="₹300,000,000,000.00"/>								
<p>No of excess in past 6 months *</p> <input type="text" value="4"/>	<p>Is secured/unsecured</p> <input checked="" type="checkbox"/>								
<p>LTV</p> <input type="text" value="20%"/>	<p>Term in months</p> <input type="text" value="24"/>								
<p>WC Type</p> <input type="text" value="OD"/>	<p>Limit</p> <input type="text" value="₹700,000,000,000.00"/>								
<p>▲ Collateral</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> <p>Collateral type *</p> <input type="text" value="Machine"/> </td> <td style="width: 50%;"> <p>No items to display.</p> </td> </tr> <tr> <td colspan="2"> <p>Total collateral value *</p> <input type="text" value="₹70,000,000,000,000.00"/> </td> </tr> <tr> <td colspan="2"> <p>Collateral contribution</p> <input type="text" value="₹30,000,000,000,000.00"/> </td> </tr> <tr> <td colspan="2" style="text-align: center;"> <input type="button" value="Add"/> <input type="button" value="Clear"/> </td> </tr> </table>		<p>Collateral type *</p> <input type="text" value="Machine"/>	<p>No items to display.</p>	<p>Total collateral value *</p> <input type="text" value="₹70,000,000,000,000.00"/>		<p>Collateral contribution</p> <input type="text" value="₹30,000,000,000,000.00"/>		<input type="button" value="Add"/> <input type="button" value="Clear"/>	
<p>Collateral type *</p> <input type="text" value="Machine"/>	<p>No items to display.</p>								
<p>Total collateral value *</p> <input type="text" value="₹70,000,000,000,000.00"/>									
<p>Collateral contribution</p> <input type="text" value="₹30,000,000,000,000.00"/>									
<input type="button" value="Add"/> <input type="button" value="Clear"/>									

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

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In the **Collateral** section:

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



The screenshot shows the 'WC borrowing pattern' window. On the left, there is a sidebar with a tree view showing a single node under 'Collateral'. The main area contains a table with three rows: 'Collateral type' (Machine), 'Total collateral value' (₹70,000,000,000,000.00), and 'Collateral contribution' (₹30,000,000,000,000.00). At the bottom, there are 'Remove', 'Update', and 'Clear' buttons, and a toolbar with 'Add' and 'Cancel' buttons.

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



The screenshot shows the 'WC borrowing pattern' window with a list of items. The first item in the list is a row with columns: 'Account number' (8980000889), 'Average balance' (₹9,000,000,000,000.00), 'As on date balance' (₹300,000,000,000.00), 'No of excess in past 6 months' (4), 'Is secured/unsecured' (Secured), 'LTV' (20), and 'Limit' (₹30,700,000,000,000.00). To the right of the list are 'Edit', 'Delete', and a more options icon. At the bottom, there is a page navigation bar showing 'Page 1 of 1 (1 of 1 items)' and a list of icons.

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

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In the **TL borrowing pattern** section:

TL borrowing pattern

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

Add **Cancel**

542. Enter the **Product type**.
543. Specify the term **Loan account number**.
544. Search and select the **Currency** of the term loan.
545. Specify the **Sanctioned amount** and **Outstanding amount**.
546. Click the calendar icon in the **Loan availed on** field and select the date on which term loan is availed.
547. Specify the **No of excess in past 6 months**.
548. Specify the **EMI amount** to be paid per selected frequency.
549. Type the **Loan purpose**.
550. In the **Term in months** field, specify the tenor of the term loan in months.
551. Click **Add**. Term loan borrowing details are added and listed as shown below:

TL borrowing pattern

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

Page 1 of 1 (1 of 1 items) 1

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

Chapter 3 - Enrichment and Analysis

In the **NFB borrowing pattern** section:

NFB borrowing pattern

Product type * : Working Capital

Product sub type * : Capital1

Currency * : INR

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

Tenor in months : 30

Add Cancel

554. Enter the type of non-fund based (NFB) product in the **Product type** field.
555. Enter the sub type of NFB product in the **Product sub type** field.
556. Search and select the **Currency** of NFB product.
557. Specify the **Sanctioned amount**.
558. Specify the NFB product **Tenor in months**.
559. Click **Add**. NFB product details are added and listed as shown below:

NFB borrowing pattern

Product type : Working C ... **Sanctioned amount** : ₹9,000,000,000,000.00 **Tenor in months** : 30

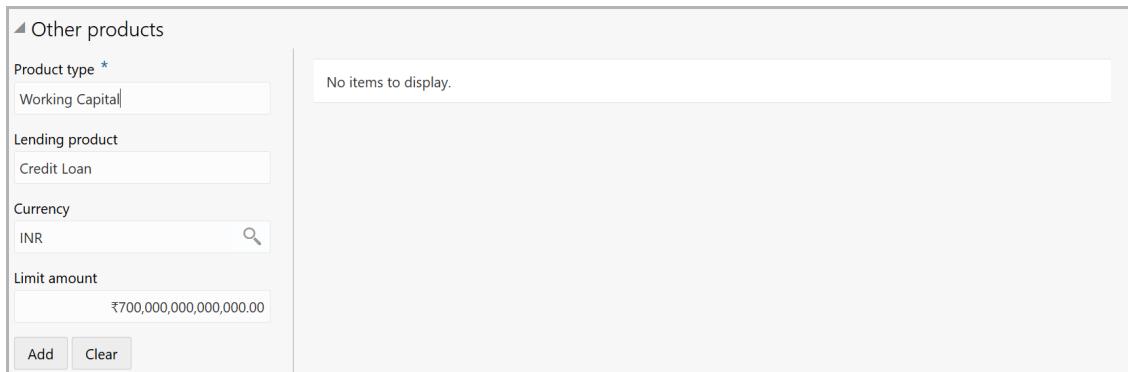
Product sub type : Capital1

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

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

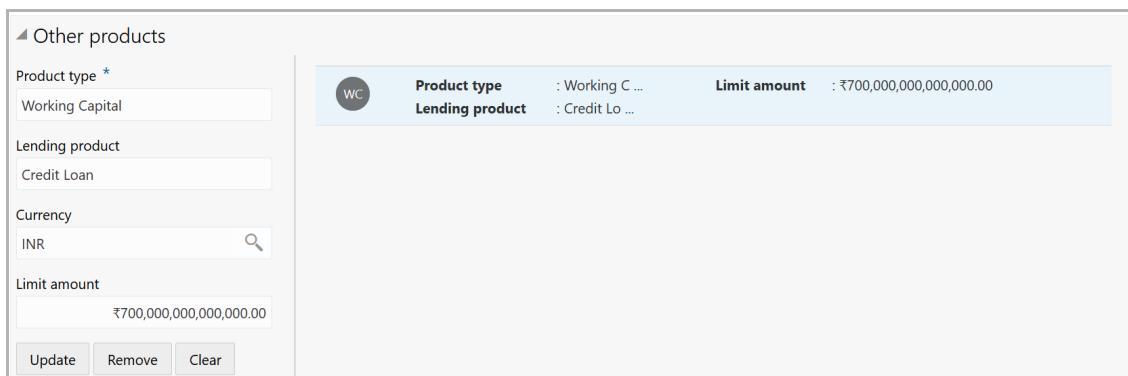
Chapter 3 - Enrichment and Analysis

In the **Other products** section:



The screenshot shows a search interface for 'Other products'. On the left, there are four input fields: 'Product type *' (Working Capital), 'Lending product' (Credit Loan), 'Currency' (INR), and 'Limit amount' (₹700,000,000,000.00). Below these fields are 'Add' and 'Clear' buttons. On the right, a message says 'No items to display.'

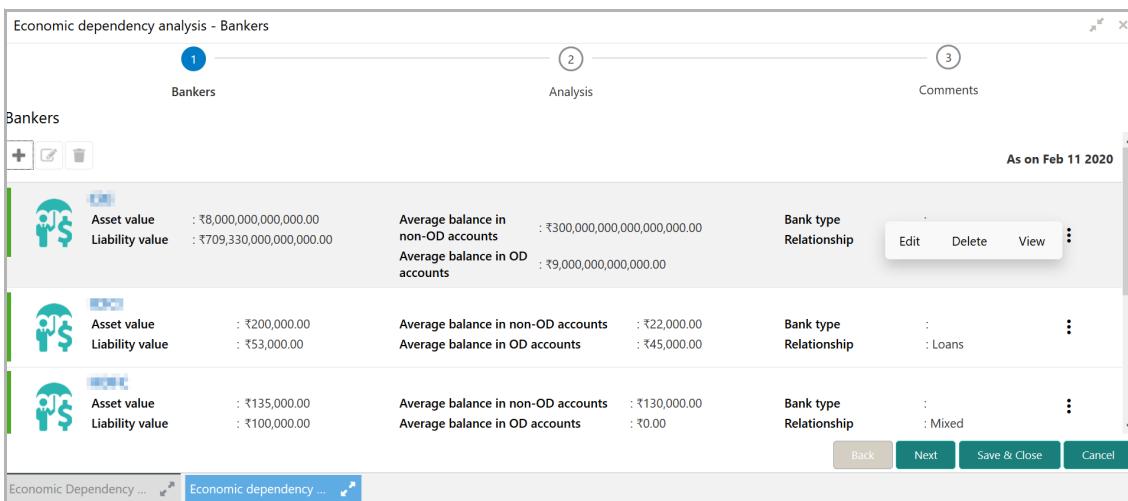
562. Enter the type of other product in the **Product type** field.
563. Enter the name of the **Lending product**.
564. Search and select the **Currency** for the specified other product.
565. Specify the **Limit amount** for the other product.
566. Click **Add**. The other product details are added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



The screenshot shows the same search interface as the previous one, but now it displays a list of added products. The list includes a circular icon with 'WC', 'Product type : Working C ...', 'Lending product : Credit Lo ...', and 'Limit amount : ₹700,000,000,000.00'. Below the list are 'Update', 'Remove', and 'Clear' buttons.

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.

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The screenshot shows the 'Bankers' page with three rows of data. Each row includes icons for a person and a dollar sign, followed by 'Asset value' and 'Liability value' fields, and 'Average balance in non-OD accounts' and 'Average balance in OD accounts' fields. The last column shows 'Bank type' as 'Relationship' with sub-options 'Loans' and 'Mixed'. At the bottom are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

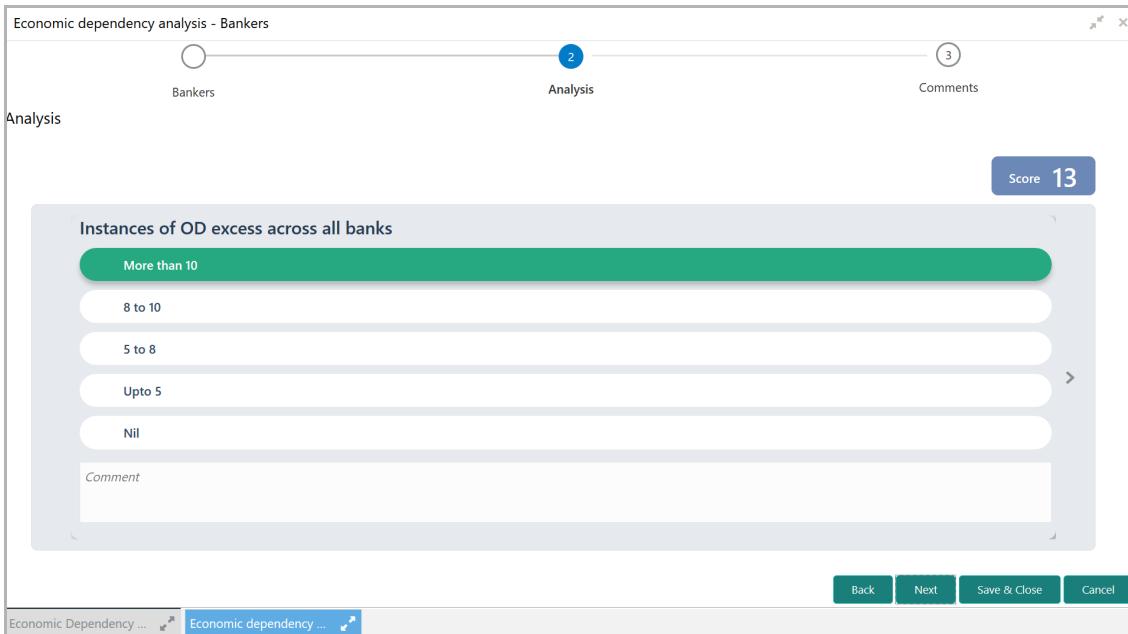


The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Banker detail.

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

Analyzing Banker Details

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



The screenshot shows the 'Analysis' page with a 'Score' of 13. It lists 'Instances of OD excess across all banks' with categories: 'More than 10' (highlighted in green), '8 to 10', '5 to 8', 'Upto 5', and 'Nil'. At the bottom are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

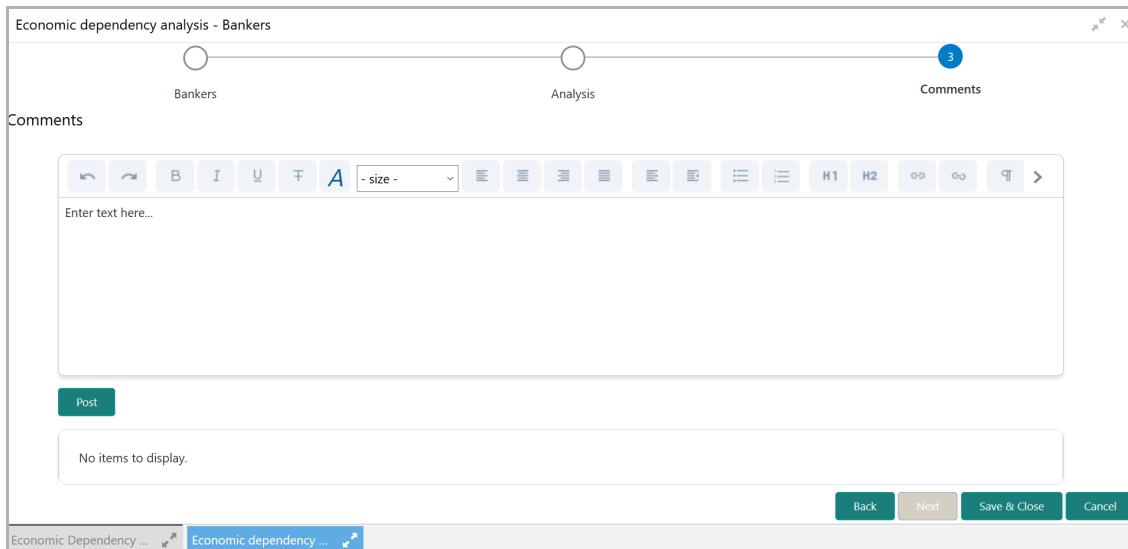
Chapter 3 - Enrichment and Analysis

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



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

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



573. Type the overall Comments for the Banker Analysis.

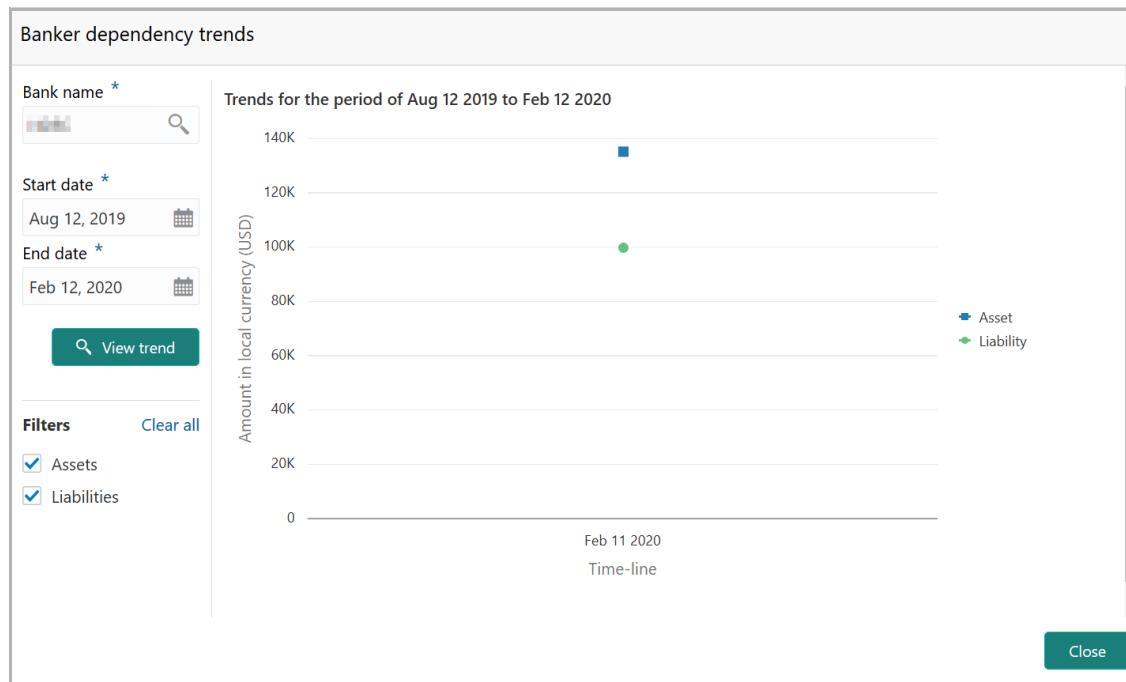
574. Click **Post**. Comments are posted below the **Comments** box.

575. Click **Submit**.

Chapter 3 - Enrichment and Analysis

Viewing Dependency Trends

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



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

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

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

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

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Guarantors

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

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

Economic dependency analysis - Guarantors

1 2 3

Guarantors Details Analysis Comments

As on Feb 11 2020

Guarantor	Guarantee worth	Guarantor network	Guarantor type	Shareholding percentage	More
Thomas Hydraulics Pte Ltd	\$1,000,000.00	\$10,000,000.00	Entity	60%	⋮
Andy Walker	\$1,000,000.00	\$3,400,000.00	Individual	12%	⋮
George Farnsworth	\$1,000,000.00	\$1,700,000.00	Individual	10%	⋮

Back Next Save & Close Cancel

Adding Guarantor Details

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

New guarantor

Guarantor basic details

Name *:

Guarantor type *: Entity Individual

Year of incorporation: 5

Is founder:

Is promoter:

Point of contact:

Guarantor detailed information

Address details

Guarantee details

Save Cancel

In the **Guarantor basic details** section:

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

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

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

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

New guarantor

Guarantor basic details

Name *

Guarantor type * Entity Individual

Age

Is founder

Is promoter

Guarantor detailed information

Address details

Guarantee details

Save Cancel

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:

Guarantor detailed information

Is shareholder?

Percentage of shareholding *

Board position held?

Is decision maker?

Beneficial ownership in other companies

Is common shareholding

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

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

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

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

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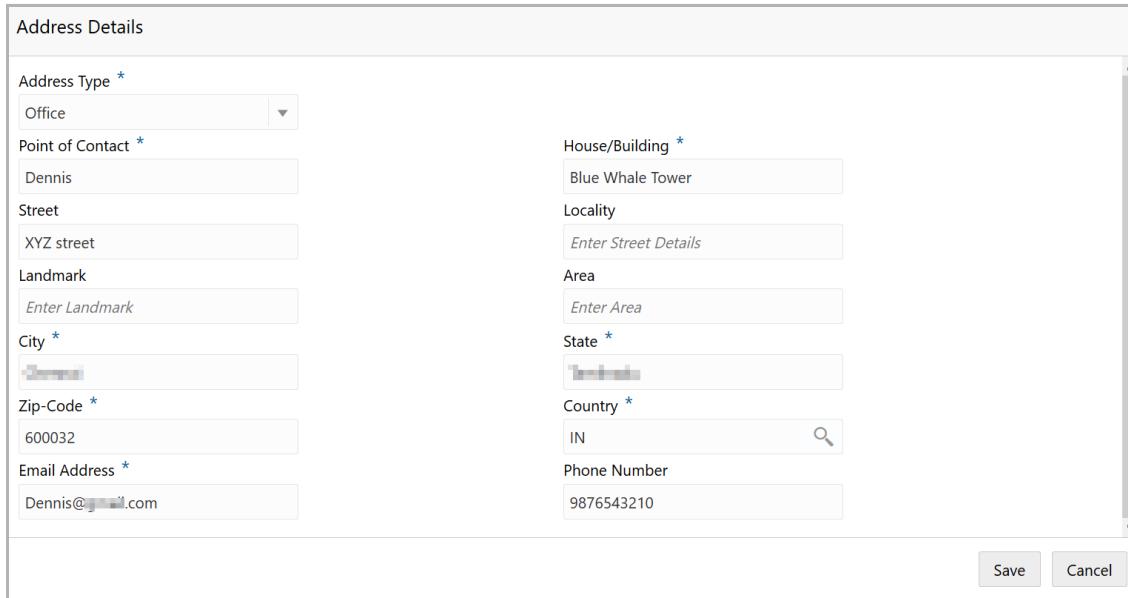
593. If the Guarantor is a owner of any other company, enable the **Beneficial ownership in other companies** switch.

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

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

In the **Address details** section:

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



The screenshot shows a 'Address Details' window with the following fields:

- Address Type *: Office (dropdown)
- Point of Contact *: Dennis (text input)
- Street: XYZ street (text input)
- Landmark: Enter Landmark (text input)
- City *: [redacted] (text input)
- Zip-Code *: 600032 (text input)
- Email Address *: Dennis@[redacted].com (text input)
- House/Building *: Blue Whale Tower (text input)
- Locality: Enter Street Details (text input)
- Area: Enter Area (text input)
- State *: [redacted] (text input)
- Country *: IN (text input with search icon)
- Phone Number: 9876543210 (text input)

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

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

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

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

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

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

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

A screenshot of a software interface titled 'Address details'. It shows a single item: 'Dennis' with phone number '9876543210' and email 'Dennis@bluewhale.com'. The item is categorized as 'Office' and located at 'Blue Whale Tower, XYZ street'. Below the list is a page navigation bar showing 'Page 1 of 1 (1 of 1 items)' with a central page number '1'.

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:

A screenshot of a software interface titled 'Guarantee details'. It contains fields for 'Currency *' (USD), 'Net worth *' (\$80,000,000.00), 'Intangible assets' (\$300,000,000,000.00), 'Tangible net worth' (\$9,000,000,000,000.00), and 'Guarantee worth' (\$0.00). Below these fields are three edit icons. A message at the bottom states 'No items to display.'

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

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Guarantee details

Guarantee ID *	Gurantee given To *	Guarantee name *	Guarantee currency *
77009988	Lender	Loan Guarantee	USD 
Guarantee amount *	Guarantee worth *	Guarantee start date *	Guarantee expiry date
\$900,000,000,000.000	\$90,000,000,000,000.000	May 2, 2015	May 2, 2022 
Guarantee purpose	Type of guarantee	Guarantee description	
Loan	Personal Guarantee	Enter the description	

Add **Cancel**

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

Guarantee details

Currency *	Net worth *	Intangible assets	Tangible net worth
USD 	\$80,000,000,000	\$300,000,000,000,000	\$9,000,000,000,000,000
Guarantee worth	\$90,000,000,000,000,000		
 			
 Guarantee ID : 77009988 Guarantee amount : \$900,000,000,000.00	Guarantee name : Loa ... Guarantee worth : \$90,000,000,000,000.00	Type of guarantee : Personal Guarantee	

Page 1 of 1 (1 of 1 items)  **Save** **Cancel**

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

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

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

Guarantors Details

As on Feb 11 2020

Guarantor	Guarantee worth	Guarantor networth	Guarantor type	Shareholding percentage	Actions
Thomas Hyndman Pte Ltd	\$1,000,000.00	\$10,000,000.00	Entity	100%	Delete Edit View More
Andy Walker	\$1,000,000.00	\$3,400,000.00	Individual	12%	Delete Edit View More
George Parmenter	\$1,000,000.00	\$1,700,000.00	Individual	10%	Delete Edit View More

Back Next Save & Close Cancel

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



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

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

Analyzing Guarantor Details

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

Analysis

Score 20

Govt is one of the guarantors

Yes

No

Comment

Back Next Save & Close Cancel

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



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

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

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

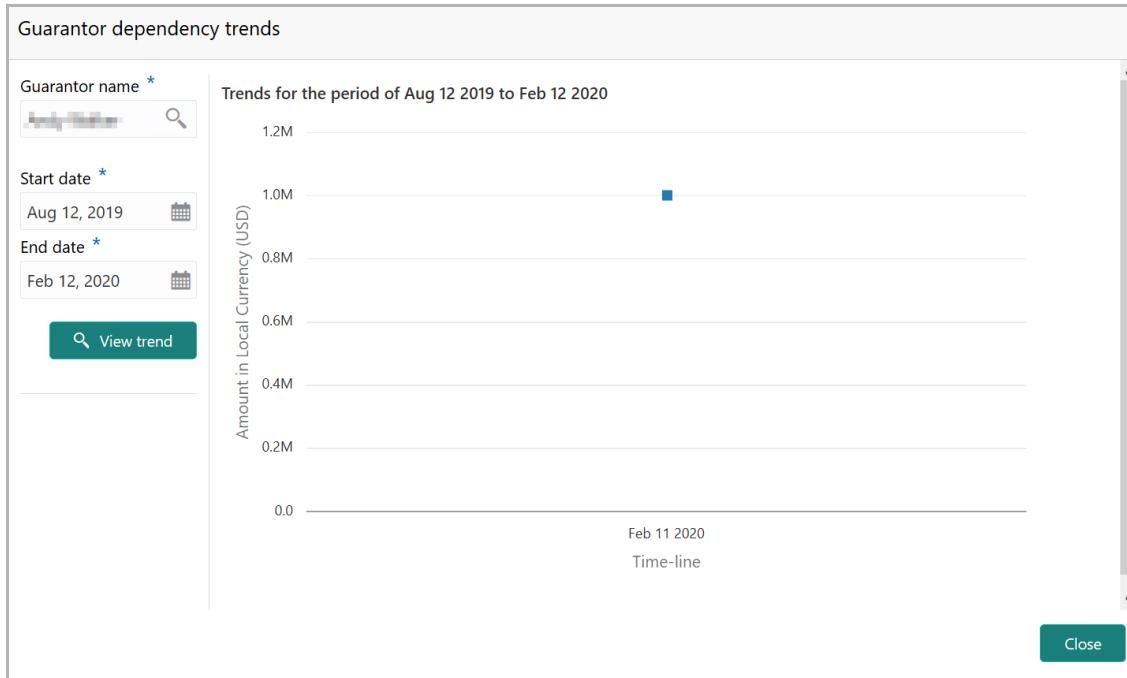
628. Click **Post**. Comments are posted below the **Comments** box.

629. Click **Submit**.

Viewing Dependency Trends

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

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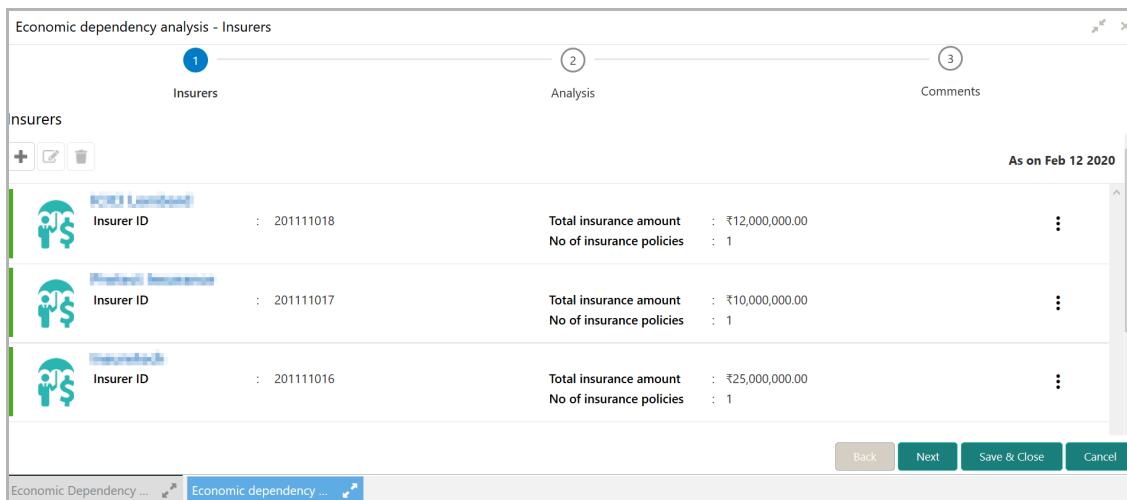


630. Search and select the **Guarantor Name**.
631. Specify the **Start date** and **End date**.
632. Click the **View Trend** button. Guarantor dependency trend for the selected period appears.
633. To exit the *Guarantor dependency trends* window, click **Close**.

Insurers

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

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



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Adding Insurer Details

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

The screenshot shows the 'New insurer' window. At the top, there are fields for 'Insurer name *' (with 'Life' typed in) and 'Currency *' (with 'USD' selected). To the right of the currency field is a search icon. Below these is a section titled 'Insurance details' with a plus sign icon, a trash icon, and a search icon. A message 'No items to display.' is shown. At the bottom right are 'Save' and 'Cancel' buttons.

636. Type the **Insurer name**.

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

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

In the **Insurance details** section:

639. Click the add icon.

The screenshot shows the 'New Insurance' window. It includes fields for 'Policy number *' (1234567), 'Policy start date *' (Nov 20, 2019), 'Policy end date *' (Nov 10, 2020), 'Premium frequency' (Yearly), 'Premium currency *' (USD), 'Premium amount *' (\$6,000,000.00), 'Insured value *' (\$60,000,000.00), 'Insurance summary' (empty), 'Policy status' (Active), 'Blanket Insurance' (disabled), 'Third party liability applicable' (disabled), 'Third party liability coverage' (Damage selected), 'Third party liability amount *' (\$3,000,000.00), 'Environmental liability covered' (disabled), 'Environmental liability amount *' (\$9,000,000.00), 'Jurisdiction covered' (Within Country), 'Protection cover list' (Theft, Accident, Natural Calamity), 'Beneficiary details' (empty), and 'Insured items' (empty). At the bottom right are 'Save' and 'Cancel' buttons.

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

In the **Beneficiary details** section:

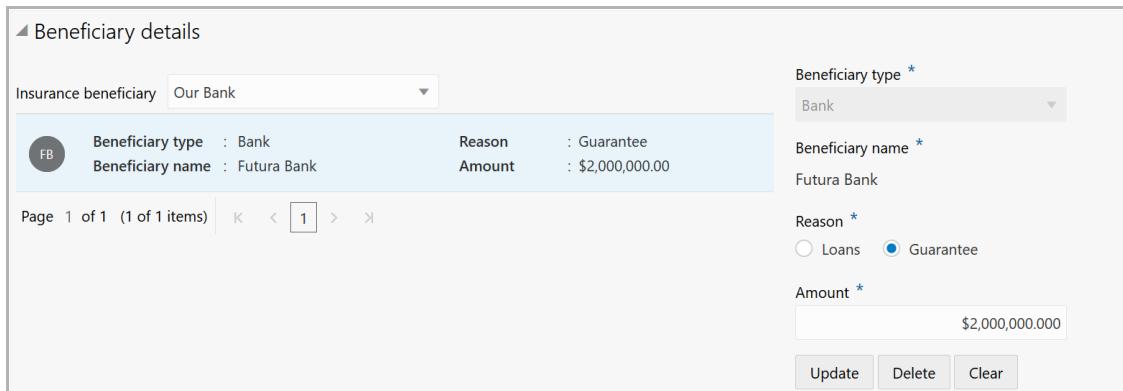
Beneficiary details

Insurance beneficiary	Our Bank	Beneficiary type *	Bank
No items to display.		Beneficiary name *	Futura Bank
		Reason *	<input type="radio"/> Loans <input checked="" type="radio"/> Guarantee
		Amount *	\$2,000,000.00
		<input type="button" value="Add"/> <input type="button" value="Clear"/>	

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

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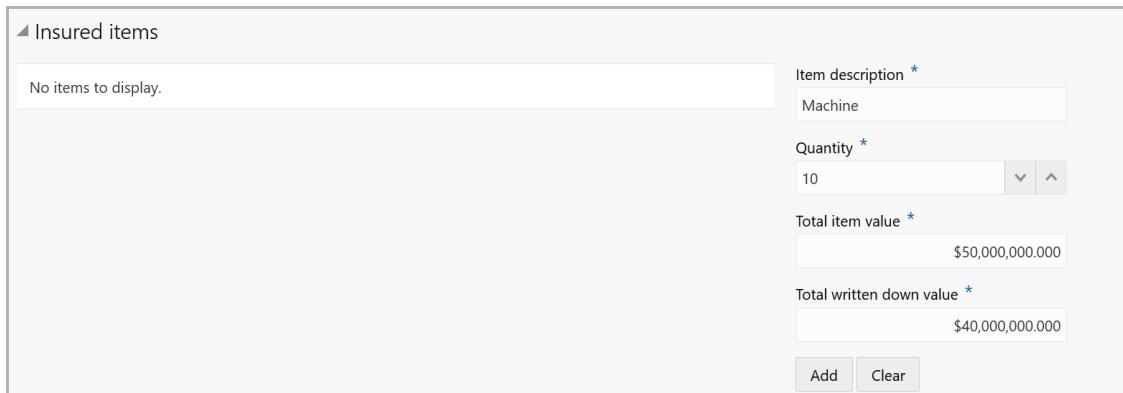
661. Click **Add**. Beneficiary details are added as shown below:



The screenshot shows a 'Beneficiary details' screen. At the top, a dropdown menu shows 'Insurance beneficiary' set to 'Our Bank'. Below this, a table displays a single row of data: 'Beneficiary type : Bank', 'Beneficiary name : Futura Bank', 'Reason : Guarantee', and 'Amount : \$2,000,000.00'. To the right of the table, a form is visible for adding a new beneficiary. It includes fields for 'Beneficiary type *' (set to 'Bank'), 'Beneficiary name *' (set to 'Futura Bank'), 'Reason *' (radio buttons for 'Loans' and 'Guarantee' with 'Guarantee' selected), and 'Amount *' (set to '\$2,000,000.00'). At the bottom right are buttons for 'Update', 'Delete', and 'Clear'.

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

In the **Insured Items** section:



The screenshot shows an 'Insured items' screen. A message at the top says 'No items to display.' Below this, a form is visible for adding a new insured item. It includes fields for 'Item description *' (set to 'Machine'), 'Quantity *' (set to '10'), 'Total item value *' (set to '\$50,000,000.00'), and 'Total written down value *' (set to '\$40,000,000.00'). At the bottom right are buttons for 'Add' and 'Clear'.

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

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

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

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

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

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▲ Insured items

	Item description : Machine	Total item value : \$50,000,000.00
Quantity : 10	Total written down value : \$40,000,000.00	
Page 1 of 1 (1 of 1 items) 1		

Item description *
Machine

Quantity *
10

Total item value *
\$50,000,000.00

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

Update Delete Clear

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

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

New insurer

Insurer name *	Life	Total insurance amount
Currency *	USD	\$60,000,000.00
▲ Insurance details		
 Policy number : 1234567  Policy status : Active  Insured value : \$60,000,000.00  Policy start date : 70-01-01  Premium frequency : Yearly  Policy end date : 70-01-01  Premium amount : \$6,000,000.00		
Page 1 of 1 (1 of 1 items) 1		

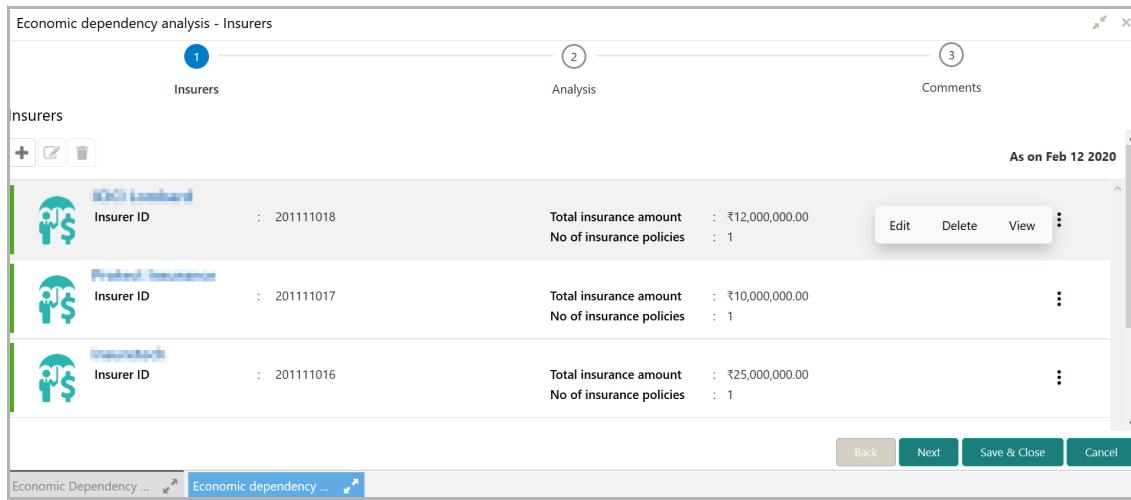
Save Cancel

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

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

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

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The screenshot shows the 'Insurers' page of the Economic Dependency Analysis application. At the top, there are three tabs: 'Insurers' (selected), 'Analysis', and 'Comments'. Below the tabs, a message 'As on Feb 12 2020' is displayed. The main area lists three insurers with their details:

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

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

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

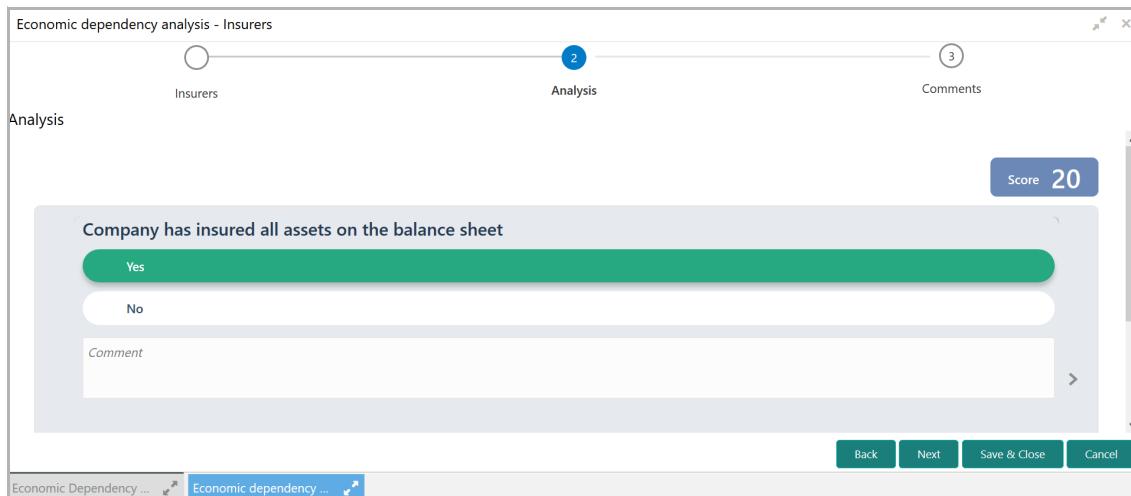


The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Insurer detail.

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

Analyzing Insurer Details

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



The screenshot shows the 'Analysis' page of the Economic Dependency Analysis application. At the top, there are three tabs: 'Insurers' (selected), 'Analysis' (selected), and 'Comments'. Below the tabs, a message 'Score 20' is displayed. The main area contains a question and two answer options:

Company has insured all assets on the balance sheet

Yes

No

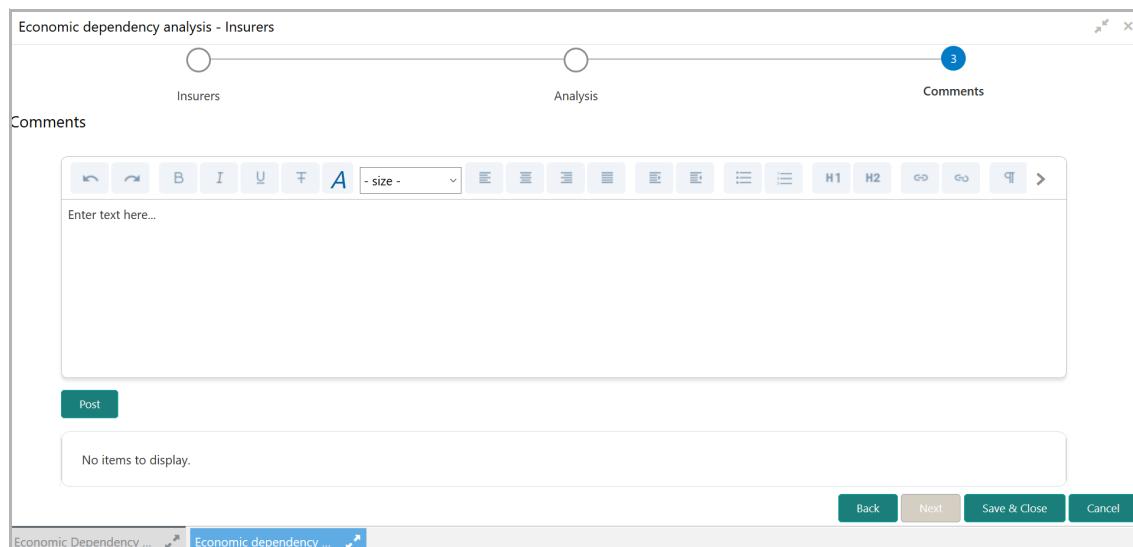
Comment

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

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

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

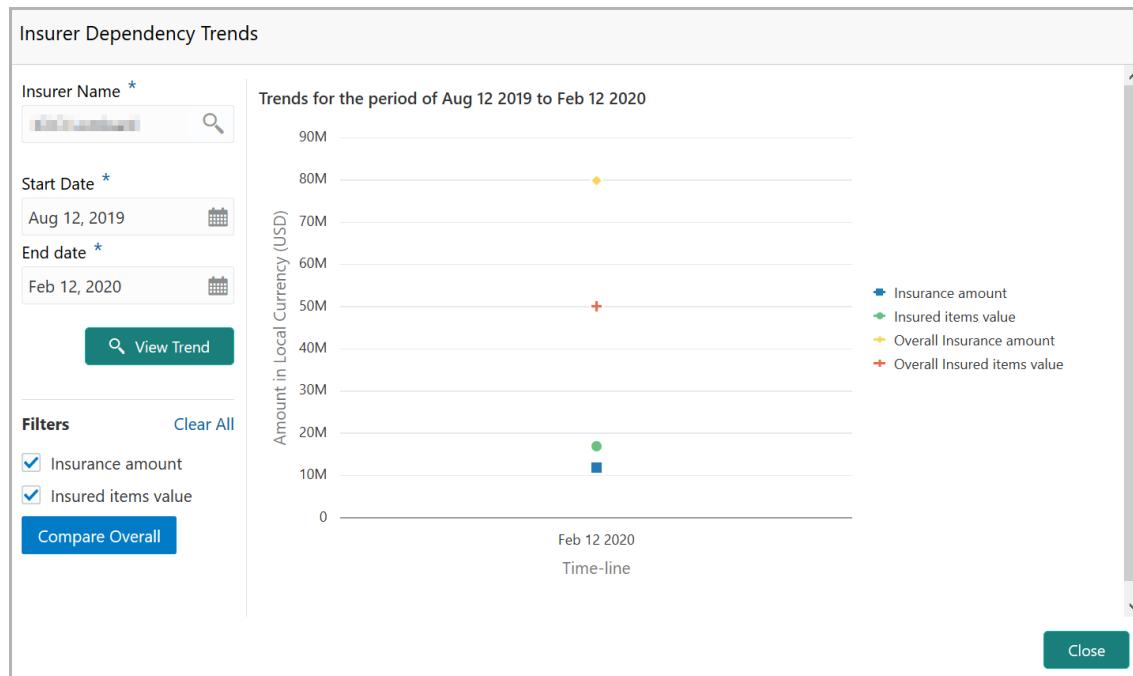
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677. Type the overall Comments for the Insurer Analysis.
678. Click **Post**. Comments are posted below the **Comments** box.
679. Click **Submit**.

Viewing Dependency Trends

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



681. Search and select the **Insurer Name**.
682. Select the **Start Date** and the **End Date** by clicking the calendar icon.

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683. Click **View Trend**. Insurer dependency trend appears for the selected period.
684. To filter the data, select the required option in the **Filter** field and click **Compare Overall**.
685. To exit the *Insurer Dependency Trends* window, click **Close**.

Management Team

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

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

Directors

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

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

Director	Percentage held	Director since	DIN Number	Part of board	Board member since	Board member till	Promoter	Family member of promoter	Executive position	Years of association	Years in industry
Suresh Kumar	22%	2018-01-01	DIN2342341	No			No	No	Yes	15	22
Rajesh Kumar	17%	2018-01-01	DIN2342343	No			No	No	No	9	28
Balakrishna Chander	10%	2018-01-01	DIN2342345	No			No	No	No		

Chapter 3 - Enrichment and Analysis

Adding Director Details

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

The screenshot shows the 'New director' configuration window. It includes fields for Name, Shareholding percentage, Majority shareholder, Director since, Highest educational qualification, Years in industry, Years of association, Department associated with, Part of board, Board member since, Board member till, Is employee, Employee ID, Part of promoter group, Is family member of promoter, Board member in other companies, Director in other companies, Address details, DIN number, Executive position, and a list of related entities: Board member in other companies, Director in other companies, and Our customer. At the bottom are Save and Cancel buttons.

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**.

Chapter 3 - Enrichment and Analysis

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:

Board member in other companies

Name of the company *

Board member since *

Shareholding percentage *

Promoter

Add Clear

No items to display.

707. Type the **Name of the other company**.
708. In the **Board member since** field, search and select the date from which the Director is board member in the mentioned company.
709. Specify the Director's **Shareholding percentage** in the other company.
710. If the Director is a Promoter in other company, enable the **Promoter** switch.
711. Click **Add**. Details are added as shown below:

Board member in other companies

Name of the company *	Company name : <input type="text"/>	Board member since : 70-01-01
Board member since *	Shareholding percentage : 9%	Promoter : Yes
Shareholding percentage *	Page 1 of 1 (1 of 1 items) < 1 > >>	
Promoter		

Add Clear

Chapter 3 - Enrichment and Analysis

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

The screenshot shows a form for adding a director to another company. The fields are as follows:

- Name of the company ***: An empty text input field.
- Director since ***: A date input field showing "May 2, 2018".
- Shareholding percentage ***: A numeric input field showing "24".
- Promoter**: A toggle switch that is off (blue circle on the left).
- Add** and **Clear** buttons at the bottom.

A message on the right says "No items to display."

712. Type the **Name of the company**.
713. In the **Director since** field, search and select the date from which the Director is Director in the other company.
714. Specify the Director's **Shareholding percentage** in the other company.
715. If the Director is a Promoter in other company, enable the **Promoter** switch.
716. Click **Add**. Details are added as shown below:

The screenshot shows the same form after adding a director. The details are now displayed in the center pane:

Company name	:	████████	Director since	:	18-05-02
Shareholding percentage	:	24%	Promoter	:	Yes

Below the table, a message says "Page 1 of 1 (1 of 1 items)" with a page number "1".

In the **Our Customer** section:

The screenshot shows a form for managing a customer. The fields are as follows:

Internal rating	Default Grading 1	Is borrower	<input checked="" type="checkbox"/>	Currency	USD	Total exposure	\$60,000,000.00
Deposit account held *	<input checked="" type="checkbox"/>	No of deposit accounts	3	Currency	USD	Total deposit amount	\$90,000,000.00

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.

Chapter 3 - Enrichment and Analysis

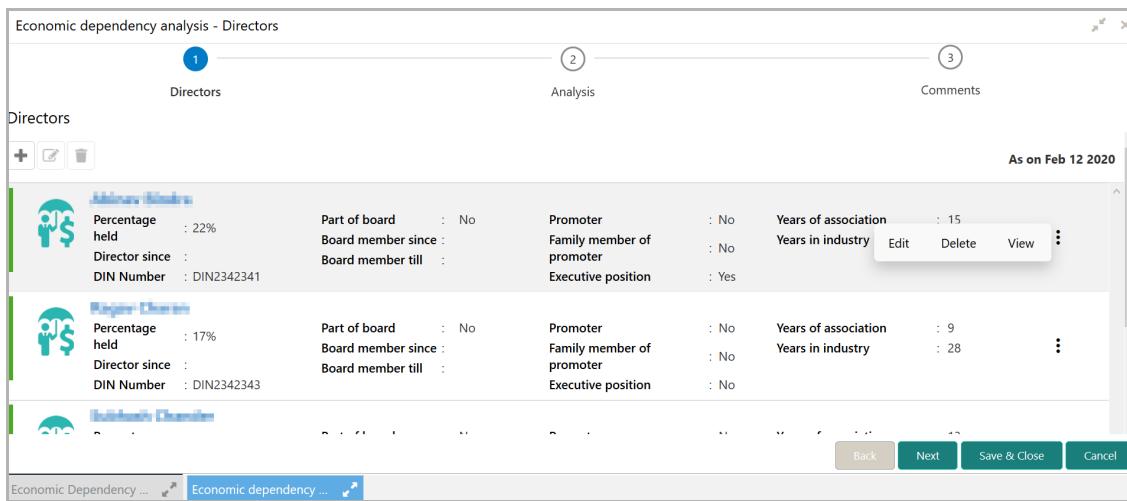
721. If the Director holds a deposit account in your bank, enable the **Deposit account held** switch.

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

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

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

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



The screenshot shows a software interface titled 'Economic dependency analysis - Directors'. The window is divided into three main sections: 'Directors' (top left), 'Analysis' (top middle), and 'Comments' (top right). Below these are tabs for 'Directors', 'Analysis', and 'Comments'. A date stamp 'As on Feb 12 2020' is visible. The 'Directors' tab is active, displaying a list of three directors:

- Abinav Shinde**: Percentage held: 22%, Director since: , DIN Number: DIN2342341. Details: Part of board: No, Board member since: , Board member till: , Promoter: No, Family member of promoter: No, Executive position: Yes. Actions: Edit, Delete, View, More.
- Rajesh Chawla**: Percentage held: 17%, Director since: , DIN Number: DIN2342343. Details: Part of board: No, Board member since: , Board member till: , Promoter: No, Family member of promoter: No, Executive position: No. Actions: Edit, Delete, View, More.
- Balbush Chawla**: Percentage held: , Director since: , DIN Number: . Details: Part of board: , Board member since: , Board member till: , Promoter: , Family member of promoter: , Executive position: . Actions: Edit, Delete, View, More.

At the bottom are buttons for Back, Next, Save & Close, and Cancel.

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



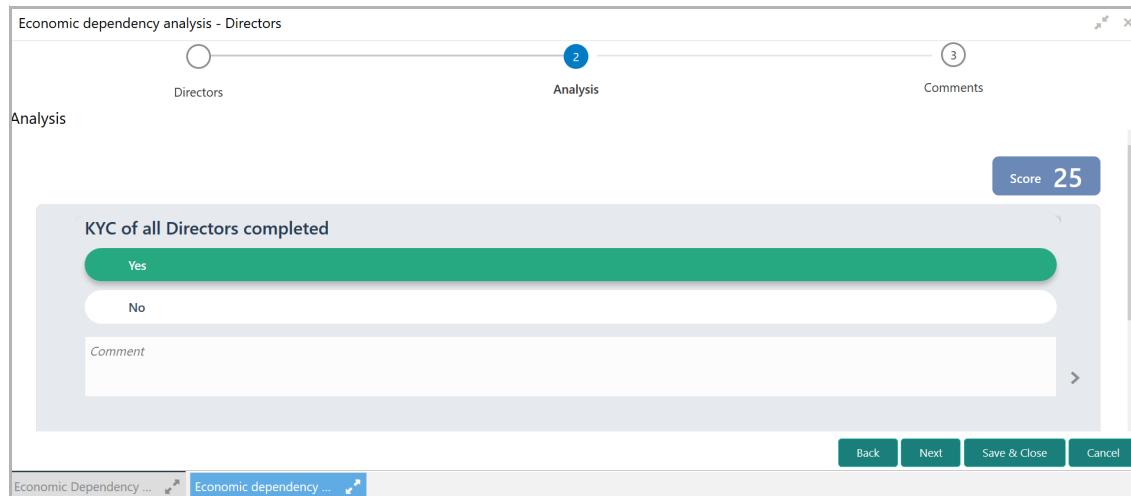
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Director detail.

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

Chapter 3 - Enrichment and Analysis

Analyzing Director Details

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

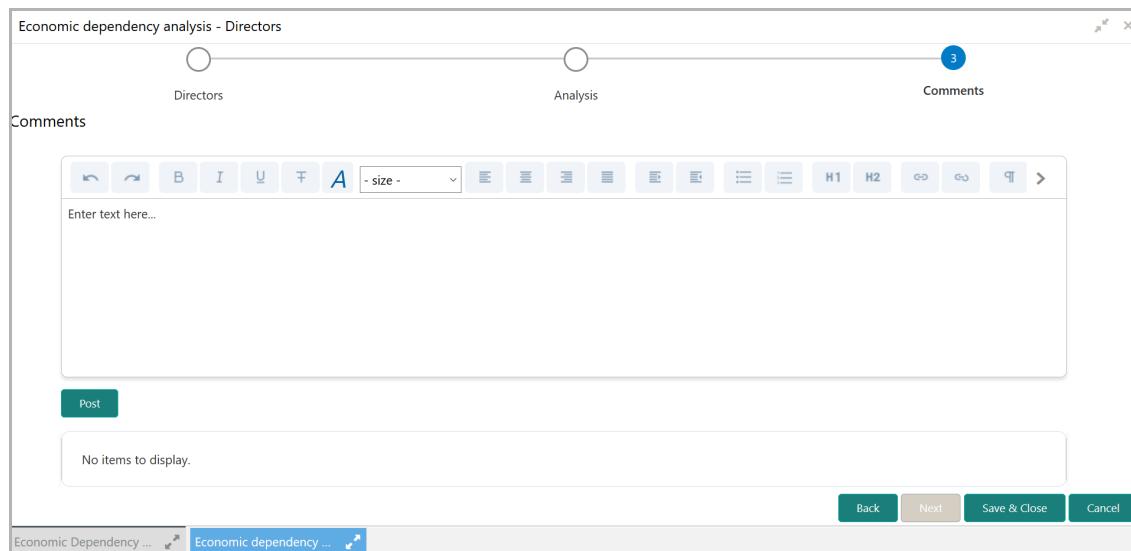


728. Select the answer for all the questions. A score is generated for the Director based on the selected answers.



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.

Chapter 3 - Enrichment and Analysis

732. Click **Submit**.

Contractors

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

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

Contractor type	Work orders in last 12 months	Average value of work orders	Signed contract
Private Ltd	3	\$24,000.00	No
Private Ltd	3	\$37,000.00	No

Adding Contractor Details

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

Chapter 3 - Enrichment and Analysis

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

In the **Current work orders** section:

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

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

- Contract execution date ***: May 20, 2020
- Contract related to ***: Vendor supply
- Start date**: May 20, 2020
- End date**: (empty)
- Value of contract ***: \$100,000.000
- Status ***: Yet to start

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

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

Chapter 3 - Enrichment and Analysis

754. Specify the **Value of contract**.
755. Select the **Status** of the contract from the drop down list.
756. Click **Save**. Current work order details are added and listed in the **Current work orders** section as shown below:

Current work orders

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

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

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

In the **Our customer** section:

Our customer

Is borrower

No of facilities held

Currency USD Total exposure \$250,000,000.00

Deposit account held

No of deposit accounts 2

Currency USD Total deposit amount \$8,000,000,000.00

Internal rating

Default Grading 1

759. If the Contractor is a borrower in your bank, enable the **Is borrower** switch.
760. Search and select the **Currency** for the total exposure.
761. Specify the Contractor's **Total exposure** amount in your bank.
762. If the Contractor holds a deposit account in your bank, enable the **Deposit account held** switch.
763. If the Deposit account held switch is enabled, specify the **No of deposit accounts**.
764. Search and select the **Currency** for the Total deposit amount.
765. In the **Total deposit amount** field, specify the total amount deposited in all the deposit accounts.
766. Select the **Internal rating** for Contractor from the drop down list.

Chapter 3 - Enrichment and Analysis

In the **Alternate contractors** section:

Alternate contractors			
Company name *	RK	Company name :	Contractor type : Individual Any past transactions : Yes
Contractor type *	RM	Company name :	Contractor type : Individual Any past transactions : Yes
Any past transactions	<input type="checkbox"/>	Page 1 of 1 (1-2 of 2 items) 1 < > X	
Add Clear			

767. Type the alternate Contractor's **Company name**.
768. Select the alternate **Contractor type** from the drop down list.
769. If the alternate contractor has records of past transactions, enable the **Any past transactions** switch.
770. Click **Add**. Alternate Contractor details are added.
771. In the *New Contractor* window, click **Save**. Contractor details are added and displayed in the *Contractors* page as shown below:

Economic dependency analysis - Contractors							
1	2	3					
Contractors	Analysis	Comments					
 RK Contractor type : Work orders in last 12 months : 25 Average value of work orders : \$28,000.00 No of current work orders : 1 Total value of current work orders : \$25,000.00  RM Contractor type : Work orders in last 12 months : 1 Average value of work orders : \$27,000.00 No of current work orders : 1 Total value of current work orders : \$28,000.00	Signed contract : No Contract nature : Start date : Jan 01 2017 End date : Dec 31 2020	Edit Delete View ...					
As on Feb 12 2020							
Back Next Save & Close Cancel							
Economic Dependency ... Economic dependency ...							

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



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

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

Chapter 3 - Enrichment and Analysis

Analyzing Contractor Details

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

Number of Contractors added during the past one year

- More than 10
- Between 8-10
- Between 5-8
- upto 5
- Nil

Comment

Score 14

Back Next Save & Close Cancel

774. Select the answer for all the questions. A score is generated for the Contractor based on the selected answers.



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

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

Comments

Enter text here...

Post

No items to display.

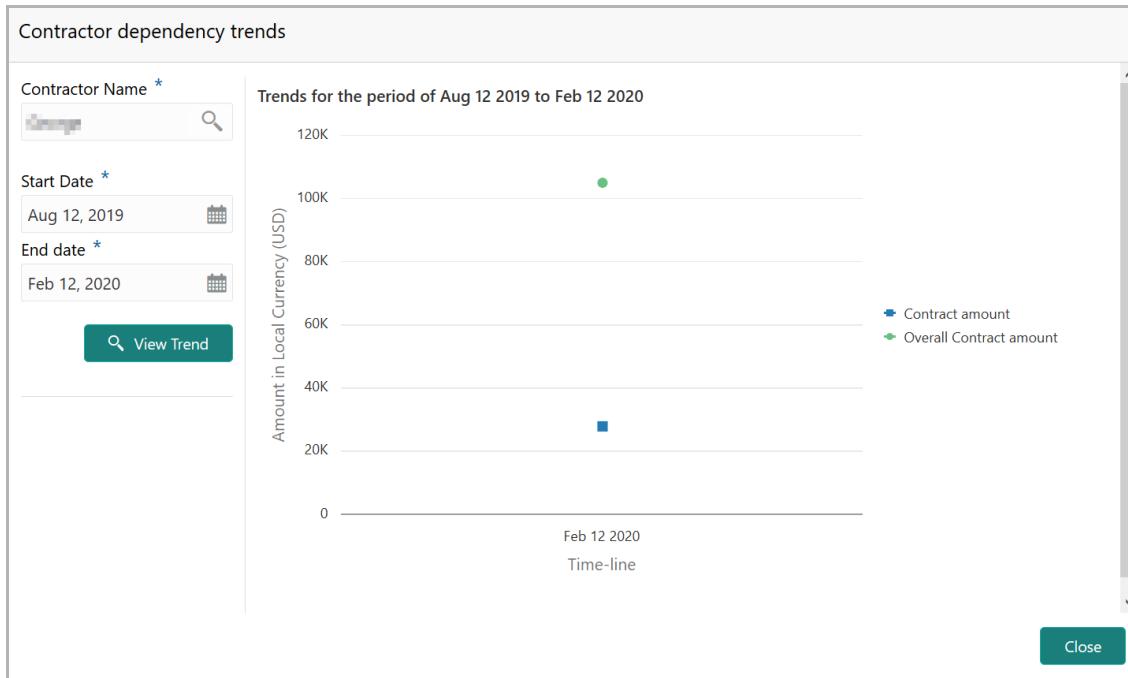
Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

776. Type the overall **Comments** for the Contractor Analysis.
777. Click **Post**. Comments are posted below the **Comments** box.
778. Click **Submit**.

Viewing Dependency Trends

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



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

Chapter 3 - Enrichment and Analysis

Advisors

Information about the Advisors in your customer organization can be captured from this tile.

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

Technical		Legal	
Advisor type	Technical	Advisor type	Legal
Type of entity	:	Type of entity	:
Legal status	Private	Legal status	Private
Work orders in last 12 months	: 26	Work orders in last 12 months	: 26
Average value of work orders	: \$30,000.00	Average value of work orders	: \$30,000.00
No of current work orders	: 1	No of current work orders	: 1
Total value of current work orders	: \$28,000.00	Total value of current work orders	: \$28,000.00
Signed contract	:	Signed contract	:
Contract nature	Permanent	Contract nature	Permanent
Start date	Mar 01 2017	Start date	Jan 02 2020
End date	Dec 31 2022	End date	Jun 27 2020

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

Advisor name *	Type of advisor *	Signed contract	Start date
<input type="text"/>	<input type="button" value="Legal"/>	<input checked="" type="checkbox"/>	May 8, 2015 <input type="button" value=""/>
End date	May 7, 2027 <input type="button" value=""/>		
Role *	Responsibility *	Experience Summary *	Legal Status *
Legal Head	Providing legal advice on aquisition an...	20 years of rich experience in providing...	Authorized Advisor
Advisory Dept *			
Legal Advisory			
Contract nature *			
Permanent			
Work orders in last 12 months	Currency	Average value of work orders	
10 <input type="button" value="v"/> <input type="button" value="^"/>	USD <input type="button" value=""/>	\$20,000,000.00	
No of current work orders	Total value of current work orders		
	\$0.000		
<input type="button" value="▶ Current work orders"/> <input type="button" value="▶ Our customer"/> <input type="button" value="▶ Alternate advisors"/>			

785. Type the **Advisor name**.

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

Chapter 3 - Enrichment and Analysis

787. If the advisor has signed contract with your customer, enable the **Signed contract** switch.

788. If the **Signed contract** switch is enabled, select the **Start date** and **End date** of the contract by clicking the calendar icon.

789. Type the following details of the advisor in corresponding fields:

- Role
- Responsibility
- Experience summary
- Legal status
- Advisory Dept

790. If the **Signed contract** switch is enabled, select the **Contract nature**.

791. In the **Work orders in last 12 months** field, specify the work orders taken by the Advisor in last 12 months.

792. Search and select the **Currency** for the average value of work orders.

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

794. Specify the **No of current work orders**.

795. Specify the **Total value of current work orders**.

In the **Current work order** section:

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

Work order details	
Contract execution date *	May 2, 2019
Start date	May 15, 2019
Value of contract *	\$50,000,000.000
Contract related to *	Consultancy
End date	Oct 2, 2020
Status *	Work in progress
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

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

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

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

Chapter 3 - Enrichment and Analysis

800. Specify the **Value of contract**.
801. Select the work **Status** from the drop down field.
802. Click **Save**. Current work order details are added and listed in the **Current work orders** section as shown below:

Current work orders

Contract sign date : May 02 2019 Start date : May 15 2019 End date : Oct 02 2020
 Value of contract : \$50,000,000.00 Contract related to : Consultancy Status : Work in progress

Page 1 of 1 (1 of 1 items) < [1] > : :

803. To modify the added current work order detail, select the required item and click the edit icon.
804. To delete the added current work order detail, select the required item and click the delete icon.

In the **Our Customers** section:

Our customer

Internal rating: Default Grading 1 Is borrower:

Currency: USD Total exposure: \$6,000,000.00

Deposit account held*: No of deposit accounts: 3 Currency: USD Total deposit amount: \$5,000,000.00

805. Select your bank's **Internal rating** for the Advisor.
806. If the Advisor is a borrower in your bank, enable the **Is borrower** switch.
807. Search and select the **Currency** for the Total exposure.
808. Specify the Advisor's **Total exposure** amount in your bank.
809. If the Advisor holds a deposit account in your bank, enable the **Deposit account held** switch.
810. If the **Deposit account held** switch is enabled, specify the **No of deposit accounts** held by the Advisor.
811. Search and select the **Currency** for the total deposit amount.
812. In the **Total deposit amount** field, specify the total amount deposited by the Advisor in your bank.

Chapter 3 - Enrichment and Analysis

In the **Alternate Advisors** section:



Company name *

Advisor type *

Corporate

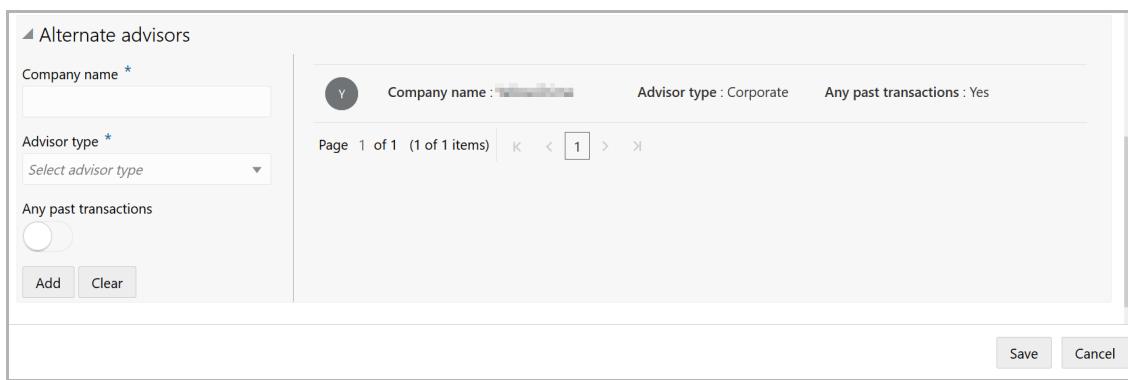
Any past transactions

Add Clear

No items to display.

Save Cancel

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:



Company name *

Advisor type *

Select advisor type

Any past transactions

Add Clear

Y Company name : [REDACTED] Advisor type : Corporate Any past transactions : Yes

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

Save Cancel

817. To **Update**, **Delete**, and **Clear** the alternate Advisor detail, select the required item and click the corresponding option.
818. Click **Save** in the New Advisor window. Advisor details are added and displayed in the **Advisors** page.

Chapter 3 - Enrichment and Analysis

1 Advisors 2 Analysis 3 Comments

As on Feb 12 2020

Technical

Advisor type : Technical
Type of entity :
Legal status : Private

Work orders in last 12 months : 26
Average value of work orders : \$30,000.00
No of current work orders : 1
Total value of current work orders : \$28,000.00

Signed contract :
Contract nature : Permanent
Start date : Mar 01 2020
End date : Dec 31 2022

Legal

Advisor type : Legal
Type of entity :
Legal status : Private

Work orders in last 12 months : 26
Average value of work orders : \$30,000.00
No of current work orders : 1
Total value of current work orders : \$28,000.00

Signed contract :
Contract nature : Permanent
Start date : Jan 02 2020
End date : Jun 27 2020

Back Next Save & Close Cancel

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



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

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

Analyzing Advisor Details

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

1 Advisors 2 Analysis 3 Comments

Score 10

Any of the advisors blacklisted by the bank

Yes

No

Comment

Back Next Save & Close Cancel

Chapter 3 - Enrichment and Analysis

821. Select the answer for all the questions. A score is generated for the Advisor based on the selected answers.



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

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

Economic dependency analysis - Advisors

Comments

3

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

823. Type the overall Comments for the Advisor Analysis.

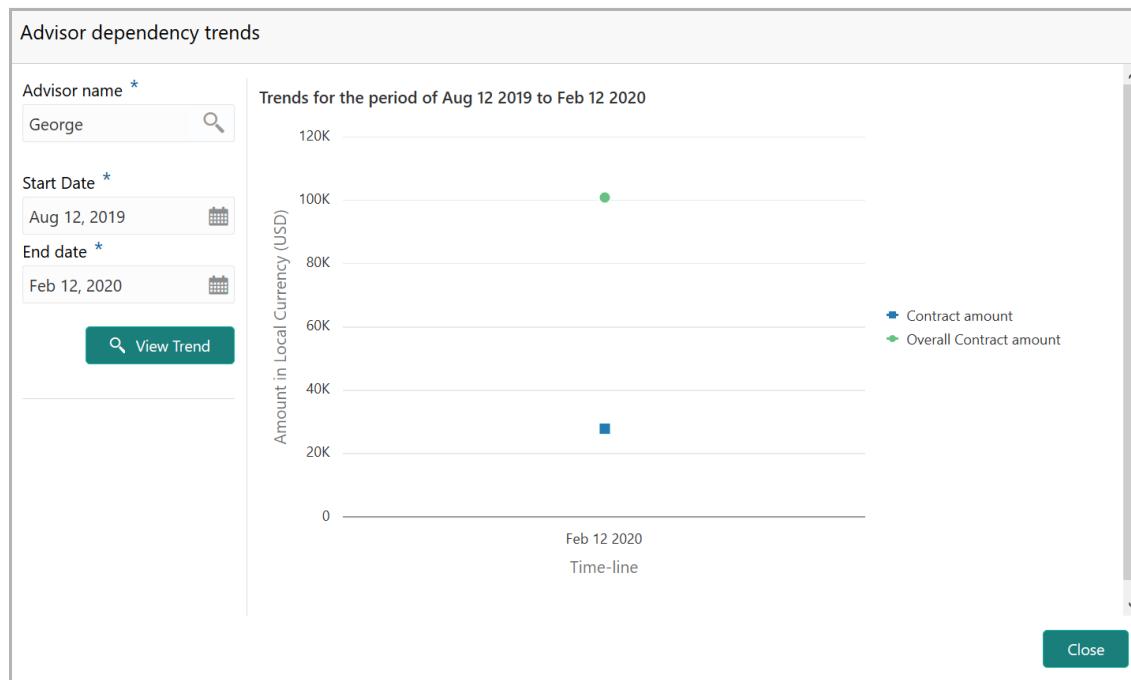
824. Click **Post**. Comments are posted below the **Comments** box.

825. Click **Submit**.

Chapter 3 - Enrichment and Analysis

Viewing Dependency Trends

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



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

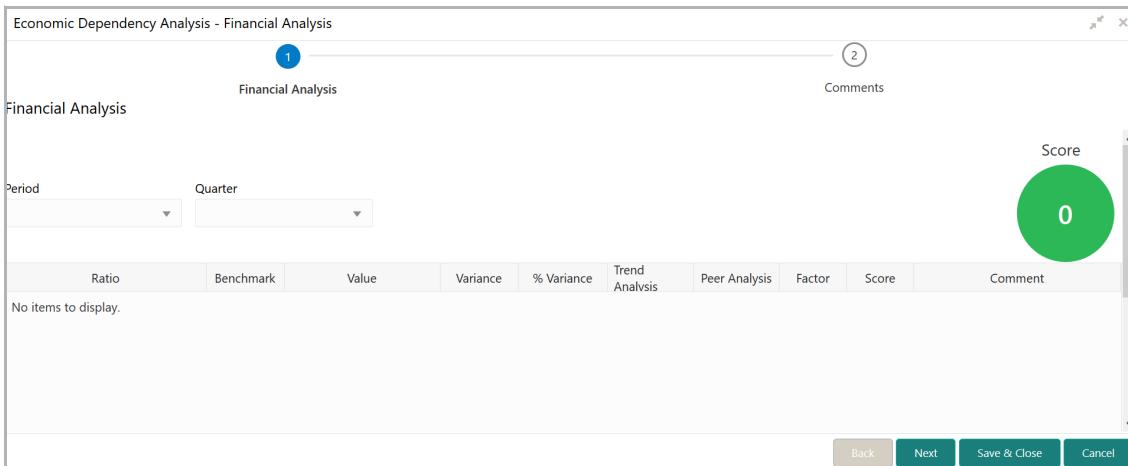
Financial Analysis

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

Refer 'Uploading Financial Documents' chapter for information on uploading the financial documents.

830. Click **Enrich** in the Financial Analysis tile. The *Financial Analysis* page appears:

Chapter 3 - Enrichment and Analysis



Economic Dependency Analysis - Financial Analysis

1 Financial Analysis

2 Comments

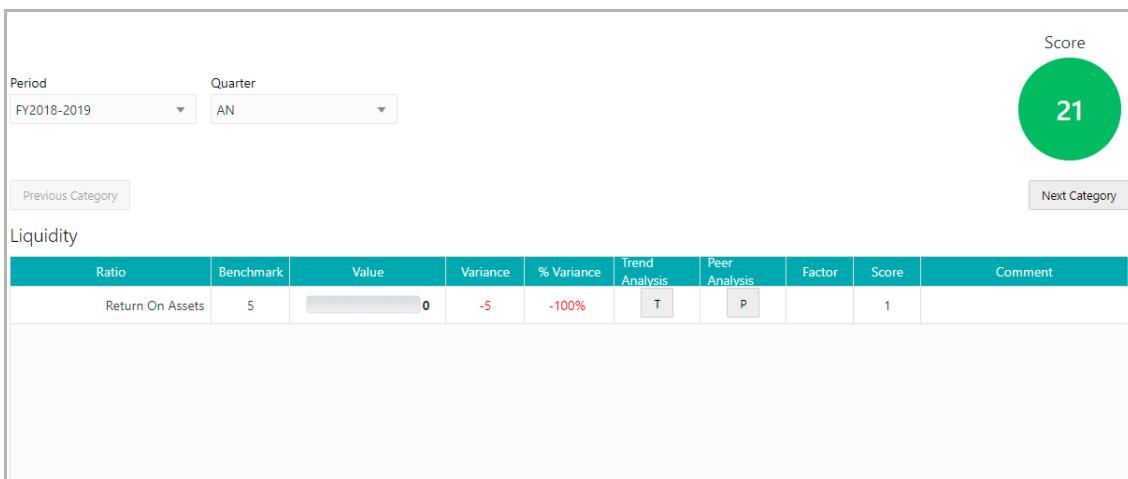
Period Quarter

No items to display.

Score 0

Back Next Save & Close Cancel

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



Period Quarter

FY2018-2019 AN

Score 21

Previous Category Next Category

Liquidity

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

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

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

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

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

Chapter 3 - Enrichment and Analysis

Economic Dependency Analysis - Financial Analysis

Comments

Financial Analysis

Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

836. Type the overall Comments for the Financial Analysis.
837. Click **Post**. Comments are posted below the **Comments** box.
838. Click **Submit**.

Comments

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

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

Futura Bank My Tasks

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

Customer Summary Enrichment Comments

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

840. Type the comments and click **Post**.
841. To hold the enrichment process, click **Hold**.
842. To go back to the previous page, click **Back**.

843. To save and exit the process, click **Save & Close**.
844. To go to the next stage, click **Submit**.
845. To exit the process without saving the information, click **Cancel**.

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

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

Chapter 3 - Review

Review

In this stage, the Reviewer can review the customer's economic dependency details and post the review comments.

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

The screenshot shows the 'Economic Dependency Analysis - Review' page. At the top, there are three tabs: 'Customer Summary' (highlighted with a blue circle), 'Review' (highlighted with a green circle), and 'Comments' (highlighted with a red circle). The 'Customer Summary' tab is active, displaying the following sections:

- Customer Information:** Shows a company profile: 'Organization Name', 'Customer ID: PTY20903699', 'Register No.', 'Legal Status: Proprietorship', 'Liability Amount: \$0.00', 'Is KYC Compliant: No', and counts for 'Share Holders: 0', 'Contractors: 0', 'Guarantors: 0', and 'Bankers: 0'.
- Facility Summary:** Shows 'Total funded - \$0.00' and 'Total non funded - \$0.00'. Below these, it says 'No data to display'.
- Group entities:** Shows a large orange circle with the number '1'.
- Collateral summary:** Shows '0' for 'Total collateral value' and '0%' for 'Customer LTV'. Below these, it says 'No data to display'.
- Existing Facilities:** Shows 'Total existing facilities: \$0.00 (0)', 'Takeover amount: \$0.00 (0)', and 'Takeover in this application: \$0.00 (0)'. Below these, it says 'No data to display'.
- ★ Scores:** Shows a large orange circle with '14' and 'of 35'. Below this, it says 'Credit Evaluation: Fair 40.0%' and '14 of 35'.
- Terms & conditions:** Shows '0' for 'Pre disbursement' and '0' for 'Post disbursement'.
- Covenants:** Shows counts for 'Financial: 0', 'Non Financial: 0', 'Met: 0', 'Breached: 0', and 'Total: 0'.
- Upcoming events:** Shows a calendar for May 2020. The 22nd is circled in blue. Below the calendar, it says 'No items to display.'
- WIP Applications:** Shows 'View all' and 'No items to display.'

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

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

Chapter 3 - Review



Chapter 3 - Review

- 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:

- Click the hamburger icon in the required item and **View** the details.
- After viewing dependency details of all the dimensions, click **Next** in the *Review* page. The *Comments* page appears:

- Post** the overall **Comments** for the Review stage.
- To hold the Review process, click **Hold**.
- To go back to the previous page, click **Back**.
- To save and exit the page, click **Save & Close**.
- 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.

Chapter 3 - Recommendation

Recommendation

In this stage, the Approver can approve the Economic Dependency Analysis task or initiate review process for the analysis based on the customer's economic dependency details.

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

Economic Dependency Analysis - Recommendation

Customer Summary Analysis Recommendation

Customer Information

organizationName, A Domestic entity established & operating as a Proprietorship Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY20903699		Proprietorship		No	0	0	0	0

Facility Summary

Total funded - \$0.00 Total non funded - \$0.00 Facility summary list

No data to display No data to display

Group entities

1

Collateral summary

0 Total collateral value

0% Customer LTV

No data to display

Scores

21 60.0%

21 of 35

Existing Facilities

\$0.00- (0) \$0.00- (0) \$0.00- (0)

Total existing facilities Takeover amount Takeover in this application

Covenants

0	0	0	0	0
Financial	Non Financial	Met	Breached	Total

Terms & conditions

0	0
Pre disbursement	Post disbursement

Upcoming events

May 2020

17	1	2					
18	3	4	5	6	7	8	9
19	10	11	12	13	14	15	16
20	17	18	19	20	21	22	23
21	24	25	26	27	28	29	30
22	31						

No items to display.

WIP Applications

View all

No items to display.

Hold Back Next Save & Close Cancel

Chapter 3 - Recommendation

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



Chapter 3 - Recommendation

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

Upon clicking the search icon, the <dimension name> details page appears. For example, if the user clicks the search icon in the **Debtors** tile, the *Debtor details* page appears as shown below:

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**.

Chapter 3 - Recommendation

11. To save and exit the page, click **Save & Close**.
12. To submit the task, click **Submit**.
13. To cancel the Recommendation task, click **Cancel**.

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

14. Select the **Outcome** as Proceed and click **Submit**.

The Economic Dependency Analysis process is completed if the “No action needed” is selected as **Recommendation**.

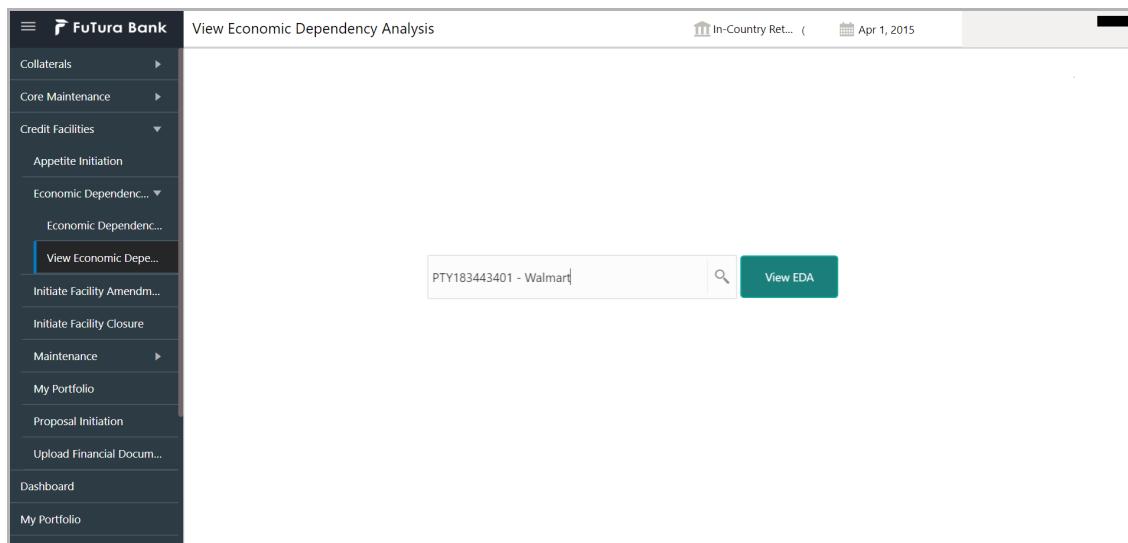
If “Initiate review” option is selected as **Recommendation**, the system creates Review task for the Economic Dependency Analysis.

Economic Dependency Query

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

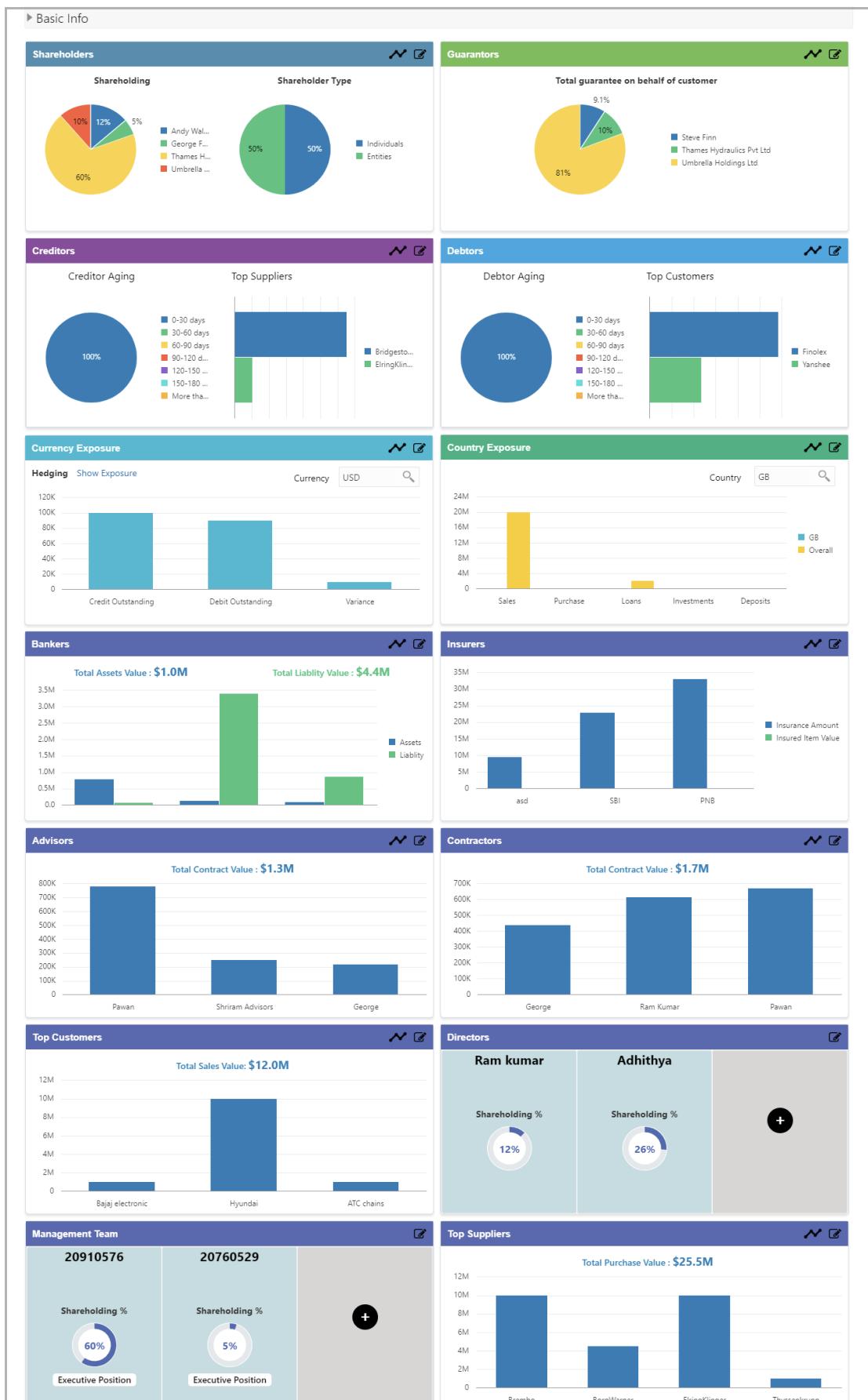
To view the economic dependency analysis result, perform the following steps:

1. Navigate to **Credit Facilities > Economic Dependency Analysis > View Economic Dependency Analysis.**



2. Search and select the required customer ID from the list.
3. Click the **View EDA** button. Analysis Information appears:

Chapter 3 - Dependency Query



Chapter 3 - Dependency Query

4. To view the customer's economic dependency on the following parameters, click the view icon in the corresponding tile:

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

5. To view the trend analysis graph for all the parameters, click the trend analysis icon in corresponding tile.

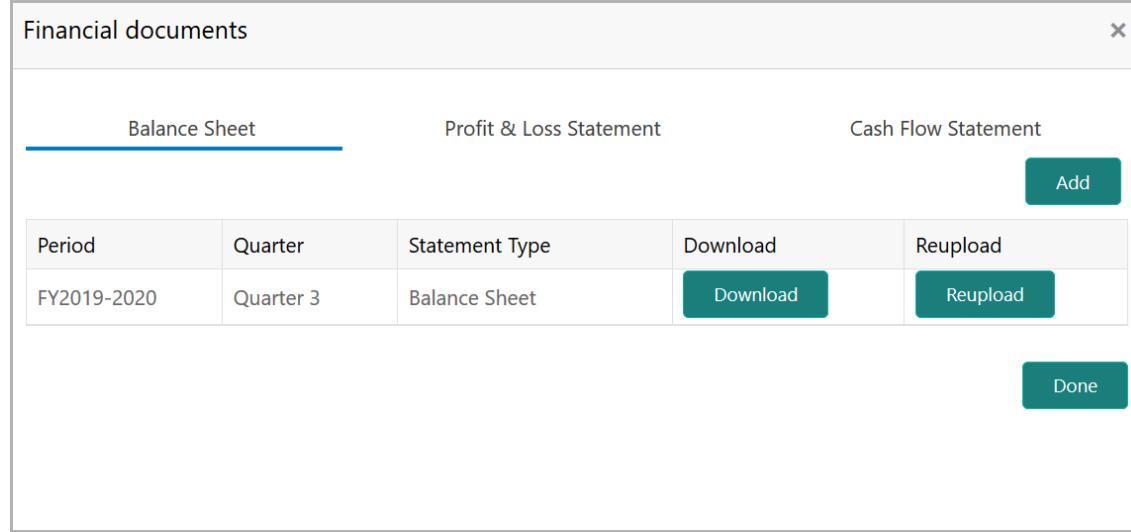
Chapter 3 - Financial Documents

Uploading Financial Documents

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

Steps to upload financial documents

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



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

In the above window, you can upload the following documents for financial analysis:

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

2. To upload a specific financial document, click on the corresponding tab and then click **Add**. The *Document Upload* window appears:

Chapter 3 - Financial Documents

Balance Sheet Details

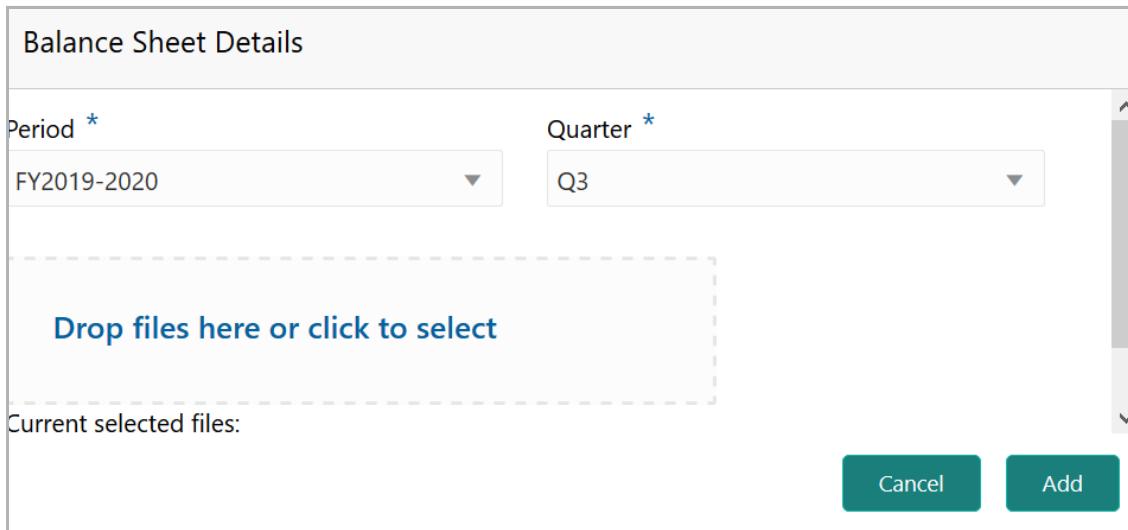
Period *

Quarter *

Drop files here or click to select

Current selected files:

Cancel **Add**



3. Select the **Period** and **Quarter** for which you want to upload financial documents.
4. In the **Drop files here or click to select** section, click and upload or drag and drop the required document. Current selected files count is updated to display the number of documents added.
5. Click **Add**. Document is uploaded and displayed in the *Financial Documents* window.
6. To download the added document, click **Download** in the Download column.
7. To upload the document again, click **Reupload** in the Reupload column. This will override the already uploaded document.
8. To exit the *Financial Documents* window, click **Done**.

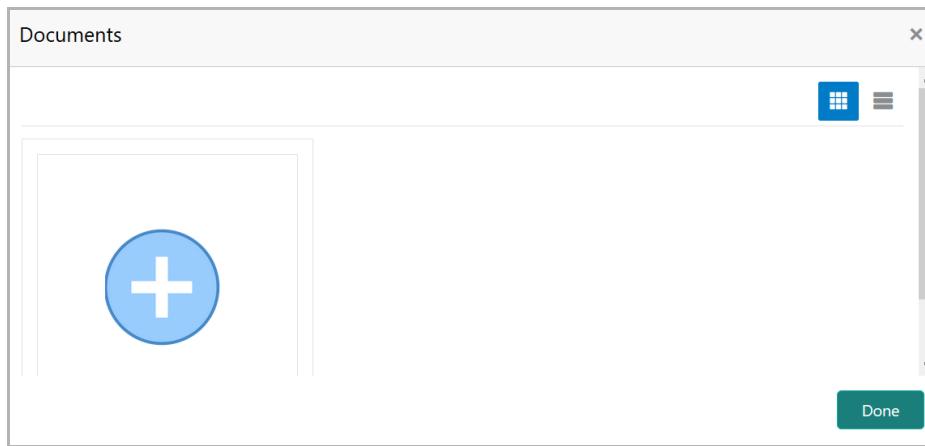
Chapter 3 - Supporting Documents

Uploading Supporting Documents

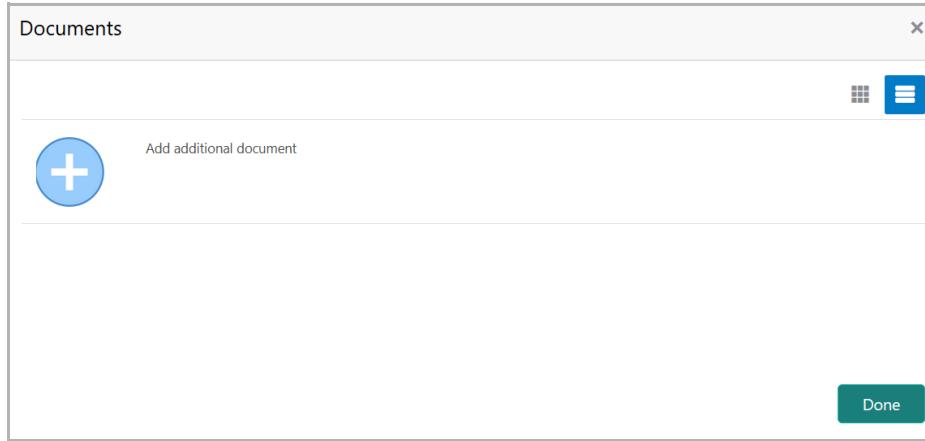
In OBCFPM, supporting documents for Economic Dependency Analysis (EDA) can be uploaded in any stage of EDA process. Uploading supporting documents help the approver in making better decisions.

Steps to upload documents

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



2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below:



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

Chapter 3 - Supporting Documents

Document

Document Type *

Closure Documents

Document Title *

Facility Payment Bills

Document Code *

Closure Documents

Document Description

Remarks

Paid

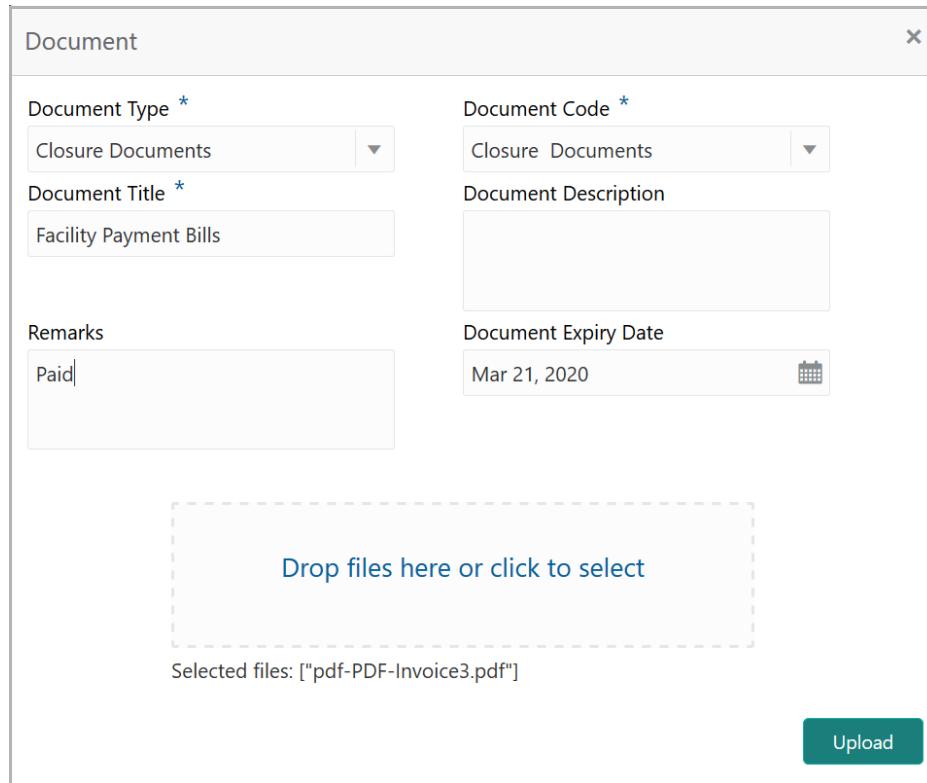
Document Expiry Date

Mar 21, 2020

Drop files here or click to select

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

Upload



4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks** if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

10. Click **Upload**. The *Checklist* window appears:

Chapter 3 - Supporting Documents

Checklist

X

Proposal Enrichment

<input checked="" type="checkbox"/> Company Registration document Uploaded	Remarks
<input type="checkbox"/> Incorporation document Uploaded	Remarks
<input type="checkbox"/> Collateral document Uploaded	Remarks

* Outcome Proceed ▾

Submit

11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in the Document window.
13. To edit or delete the document, click the edit or delete icons.

Reference and Feedback

References

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

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Retail Mid Office Installation Guides

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