

Oracle® Banking Credit Facilities Process Management Economy Dependency Analysis User Guide



Release 14.8.1.0.0
G54418-01
October 2025

ORACLE®

Copyright © 2018, 2025, Oracle and/or its affiliates.

Primary Authors: (primary author), (primary author)

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1 Preface

1.1	Before You Begin	1
1.2	Pre-requisites	1
1.3	Purpose	1
1.4	Acronyms and Abbreviations	1
1.5	Audience	1
1.6	Basic Actions	1
1.7	Conventions	2
1.8	Critical Patches	2
1.9	Diversity and Inclusion	3
1.10	Documentation Accessibility	3
1.11	Related Resources	3
1.12	Screenshot Disclaimer	3
1.13	Symbols and Icons	3
1.14	Post-requisites	6

2 About Economic Dependency Analysis

3 Enrich and Analyze

3.1	Customer Summary	2
3.2	Enrichment	3
3.3	Loan Account Conduct	4
3.4	Working Capital Account Conduct	8
3.5	Debtors	12
3.6	Creditor	24
3.7	Top Customers	33
3.8	Top Suppliers	42
3.9	Country Exposure	50
3.10	Currency Exposure	57
3.11	Shareholders	64
3.12	Bankers	72
3.13	Guarantors	84

3.14	Insurers	93
3.15	Management Team	100
3.16	Directors	100
3.17	Contractors	106
3.18	Advisors	113
3.19	Financial Analysis	119
3.20	Comments	121

4 Review

5 Recommendation

6 Economic Dependency Query

7 Uploading Financial Documents

8 Uploading Supporting Documents

9 Reference and Feedback

Index

1

Preface

1.1 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.2 Pre-requisites

Specify the **User ID** and **Password**, and login to **Home** screen.

1.3 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.4 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.5 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.6 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.9 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.10 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.11 Related Resources

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

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.12 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize

Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.

Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status

Table 1-5 (Cont.) Symbols ad Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status

1.14 Post-requisites

After finishing all the requirements, please log out from the Home screen.

2

About Economic Dependency Analysis

This topic describes about the Economic Dependency Analysis stage.

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**

Figure 2-1 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.

3

Enrich and Analyze

This topic provides systematic instructions about the Enrichment and Analyze stage in the Economic Dependency Analysis Process.

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.

Note

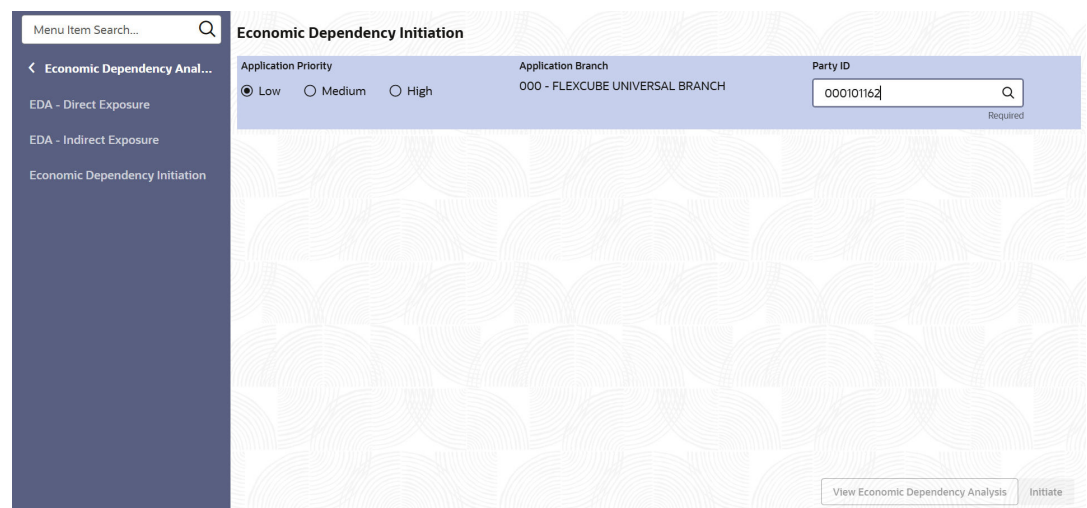
For performing Economic Dependency Analysis on each parameter, appropriate questionnaire must be maintained for each parameter and linked to this process in Business Process maintenance.

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

1. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Economic Dependency Analysis**. Under Economic Dependency Analysis, select **Economic Dependency Analysis Initiation**.

The **Economic Dependency Initiation** page is displayed.

Figure 3-1 Economic Dependency Initiation



2. Search and select the required customer ID.
3. Click **Initiate**. The Customer Summary screen is displayed.

- [Customer Summary](#)
This topic describes brief information about the Customer Summary Economic Dependency Analysis.
- [Enrichment](#)
This topic describes brief introduction about the Enrichment of the Economic Dependency Analysis.
- [Loan Account Conduct](#)
- [Working Capital Account Conduct](#)
- [Debtors](#)
- [Creditor](#)
- [Top Customers](#)
- [Top Suppliers](#)
This topic provides systematic instructions about your customer's top suppliers can be captured and analyzed from this tile.
- [Country Exposure](#)
This topic provides systematic instructions about the country exposure.
- [Currency Exposure](#)
This topic provides systematic instructions about the currency exposure.
- [Shareholders](#)
This topic provides systematic instructions about the shareholders.
- [Bankers](#)
This topic provides systematic instructions about the Bankers in data segment in Enrichment Stage.
- [Guarantors](#)
- [Insurers](#)
This topic provides systematic instructions about the Issuers in data segment in Enrichment Stage.
- [Management Team](#)
- [Directors](#)
This topic provides systematic instructions about the directors in data segment in Enrichment Stage.
- [Contractors](#)
This topic provides systematic instructions about the Contractors in data segment in Enrichment Stage.
- [Advisors](#)
Detailed information about the Advisors data segment in Enrichment Stage.
- [Financial Analysis](#)
- [Comments](#)
Detailed information on the Comments of the Economic Dependency Analysis.

3.1 Customer Summary

This topic describes brief information about the Customer Summary Economic Dependency Analysis.

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

Figure 3-2 Customer Summary

Economic Dependency Analysis - Enrich and Analyze [Info] [Simulation Log] [Documents] [Overrides] [Full Screen] [Close]

Customer Summary Screen(1/3)

EDA Test Party 104

EDA Test Party 104 (Party ID: PTYZEDAT150) ⓘ

Registration Number: NA Country: [Flag] Demographic Type: Domestic Entity: Trusts

Is KYC Compliant: No Liability Amount: [Flag] Expiry Date: [Calendar]

Facility Summary

[Audit] [Cancel] [Hold] [Save and Close] [Next]

- View the **Customer Summary** and click **Next**. The **Enrich and Analyze** screen is displayed.

3.2 Enrichment

This topic describes brief introduction about the Enrichment of the Economic Dependency Analysis.

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

Figure 3-3 Enrich and Analysis

Economic Dependency Analysis - Enrich and Analyze [Info] [Simulation Log] [Documents] [Overrides] [Full Screen] [Close]

Enrich and Analyze Screen(2/3)

> Basic Information

Loan Account Conduct

Loan Outstanding [Dropdown]

No data to display

Working Capital Account Conduct

Utilization [Dropdown]

No data to display

Debtors Creditors

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

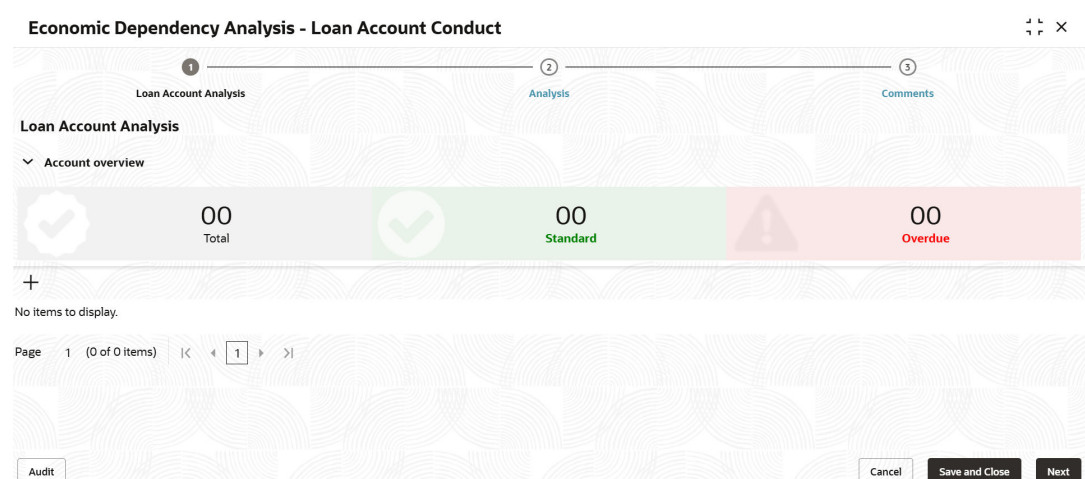
- Loan Account Conduct
- Working Capital Account Conduct
- Debtors
- Creditors
- Top Customer
- Top Supplier
- Country Exposure
- Currency Exposure
- Shareholders
- Bankers
- Guarantors
- Insurers
- Management Team
- Directors
- Contractors
- Advisors
- Financial Analysis

3.3 Loan Account Conduct

This topic provides systematic instructions about the customer's loan accounts in your bank can be added and analyzed from this tile.

1. Click **Enrich** in the **Loan Account Conduct** tile.
The **Loan Account Analysis** screen is displayed.

Figure 3-4 Loan Account Analysis



2. Click the **Add** icon. The following window is displayed.

Figure 3-5 New Loan Account

New loan account

Loan account number Required

Currency Required

Sanctioned amount Required

Sanctioned date Required

Tenor (in Months) ^ v

Maturity date Required

Rate of Interest ^ v

Repayment frequency Select repayment frequency Required

Repayment amount ^ v

Outstanding as per schedule ^ v

Actual outstanding ^ v

Discrepancy ☐

Last payment date Required

Next payment date Required

Account classification Select account classification Required

Overdue days ^ v

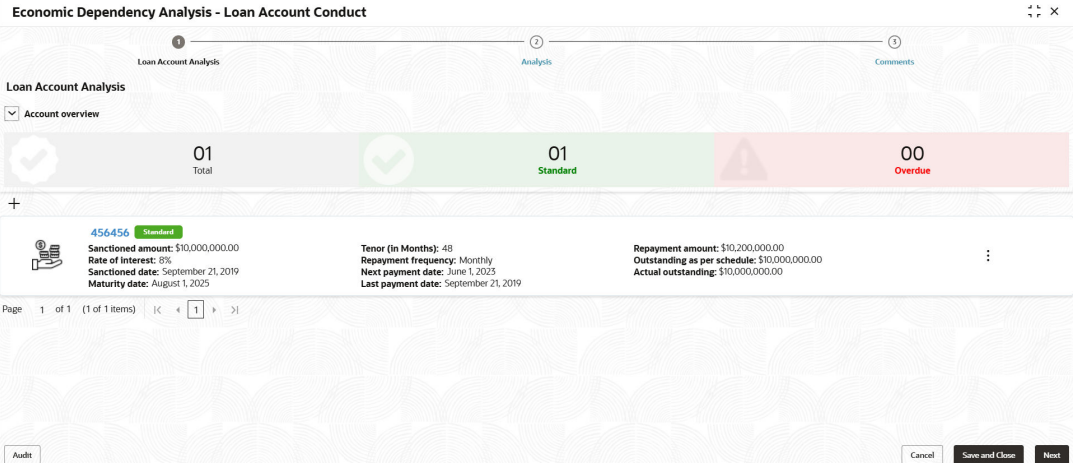
For information on fields in the New Loan account screen, refer the below table.

Table 3-1 New loan account

Fields/ Icons	Description
Loan account number	Specify the Loan account number .
Currency	Search and select the Currency for sanctioned amount.
Sanctioned amount	Specify the Sanctioned amount as per loan account.
Sanctioned date	Click the calendar icon and select the loan Sanctioned date .
Tenor (in Months)	Specify the loan Tenor (in Months) .
Maturity date	Click the calendar icon and select the loan Maturity date .
Rate of interest	Specify the Rate of interest at which the loan is offered.
Repayment frequency	Select the loan Repayment frequency from the drop down list. The options available are Monthly, Yearly, Half Yearly and Quarterly.
Repayment amount	Specify the loan Repayment amount paid by the customer.
Outstanding as per schedule	Specify the loan Outstanding as per schedule amount.
Actual outstanding	In Actual outstanding amount field, specify the total loan outstanding amount.
Discrepancy	If there is a discrepancy in interest rate, enable the Discrepancy flag.
Last payment date and Next payment date	Specify the last and next loan payment dates in the Last payment date and Next payment date fields, respectively.
Account classification	Select the Account classification from the drop down list. The options available are Overdue and Standard.
Overdue days	If Account classification is selected as Overdue , the Overdue days field is enabled. Specify the loan Overdue days .

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

Figure 3-6 Loan Account Analysis



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

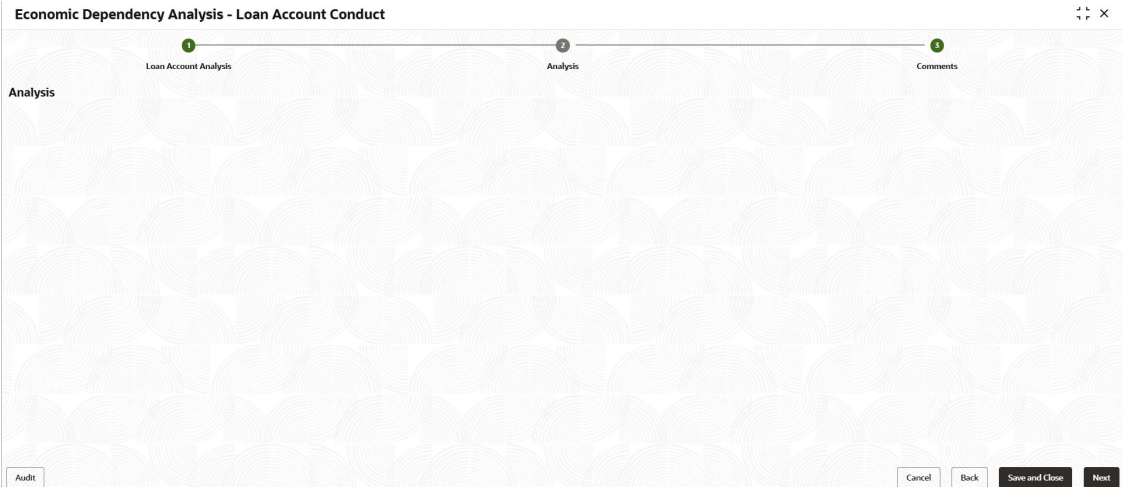
- 4. To **Edit**, **Delete**, or **View** a particular loan account record, click the hamburger icon in the corresponding record and select the required option or select the record and click the appropriate icon.

Analyzing Loan Account

User 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.

Figure 3-7 Analysis



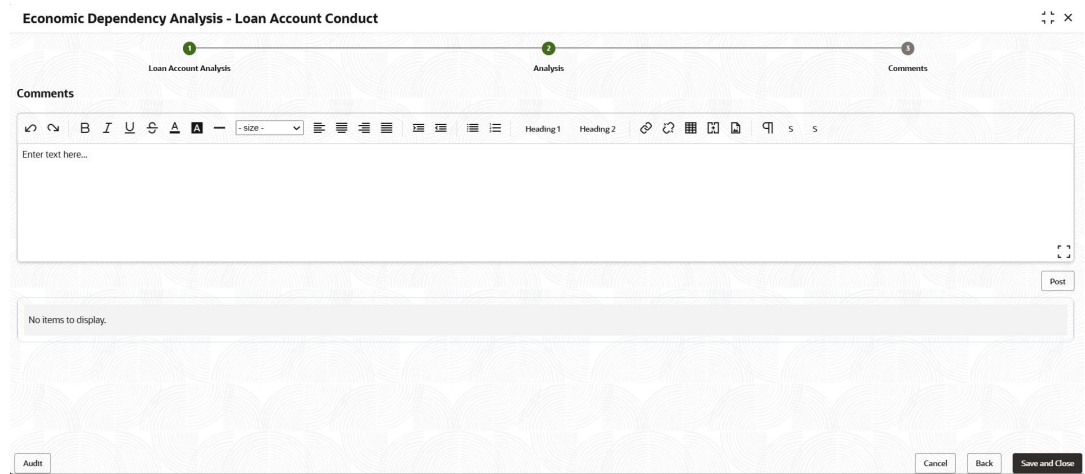
- 5. Select answer for all the questions. A score is generated for the loan account based on the selected answers.

Note

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

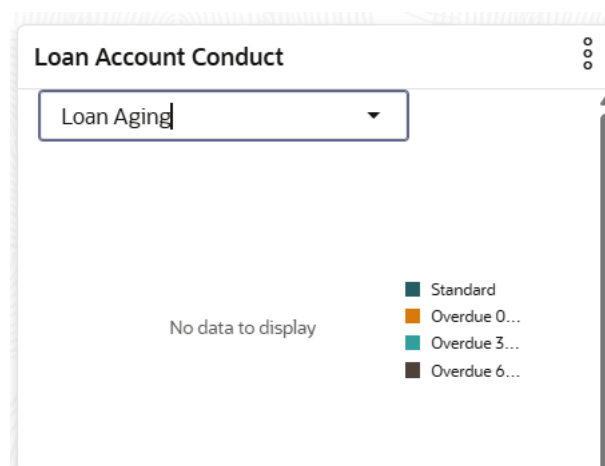
6. Click **Next**.
- The **Comments** screen is displayed.

Figure 3-8 Comments



7. Type the overall **Comments** for the Loan Account Analysis.
8. Click **Post**. Comments are posted below the **Comments** box.
9. Click **Save & Close** to exit the analysis page.

Figure 3-9 Loan Account Conduct



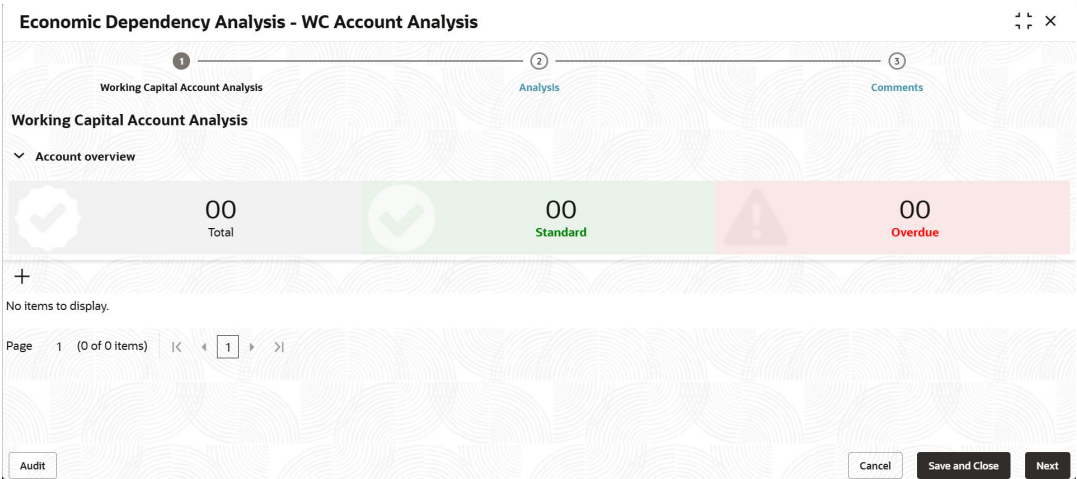
Once the loan account conduct is analyzed, the graphical representation of Loan Aging and the Loan Outstanding details are displayed in the Loan Account Conduct tile. Select the required option from the drop down list in the tile to view necessary information.

3.4 Working Capital Account Conduct

This topic provides systematic instructions about the customer's working capital accounts in your bank can be added and analyzed from this tile.

1. Click **Enrich** in the **Working Capital Account Conduct** tile.
The **Working Capital Account Analysis** screen is displayed.

Figure 3-10 Working Capital Account Analysis



2. Click the **Add** icon. The following window is displayed.

Figure 3-11 New WC Account

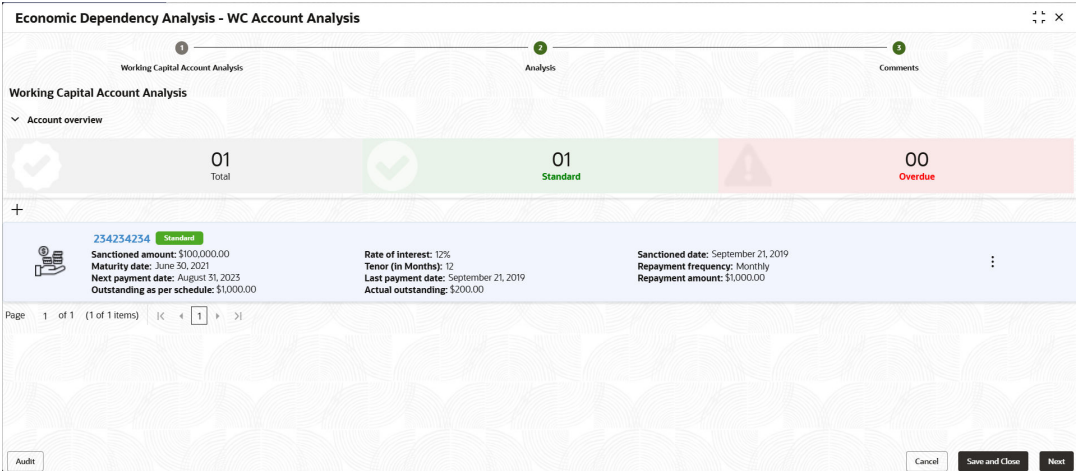
For information on fields in the **New WC account** screen, refer the below table.

Table 3-2 New WC document

Fields/ Icon	Description
Product type	Select the Product type from the drop down list. The options available are Overdraft, Bill Discounting, Post-Ship PC, and Pre-Ship PC.
Account no	Specify the working capital Account no.
Currency	Search and select the Currency for sanctioned amount.
Sanctioned amount	Specify the Sanctioned amount as per working capital account.
Sanctioned date	Click the calendar icon and select the working capital Sanctioned date.
Limit expiry in months	Specify the working capital Limit expiry in months.
Rate of interest	Specify the Rate of interest at which the working capital is offered.
Current utilization	In the Current utilization field, specify the amount currently utilized from the working capital limit.
Account classification	Select the Account classification from the drop down list. The options available are Overdue and Standard.
Overdue and Overdue days	If Account classification is selected as Overdue , the Overdue days field is enabled. Specify the working capital Overdue days.
No of excesses in the past 6 months	In case of over-utilization, specify the No of excesses in the past 6 months.
Utilization in the past 6 months	Specify the overall Utilization in the past 6 months.
Tenor (in Months)	Specify the working capital Tenor (in Months).
Maturity date	Click the calendar icon and select the Maturity date of working capital.
Repayment frequency	Select the working capital Repayment frequency from the drop down list. The options available are Monthly, Yearly, Half Yearly and Quarterly.
Repayment amount	Specify the working capital Repayment amount paid by the customer.
Outstanding as per schedule	Specify the working capital Outstanding as per schedule amount.
Actual outstanding	In Actual outstanding field, specify the total working capital outstanding amount.
Discrepancy	If there is a discrepancy in interest rate, enable the Discrepancy flag.
Last payment date and Next payment date	Specify the last and next payment dates for working capital in the Last payment date and Next payment date fields, respectively.

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

Figure 3-12 WC Account Analysis



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.

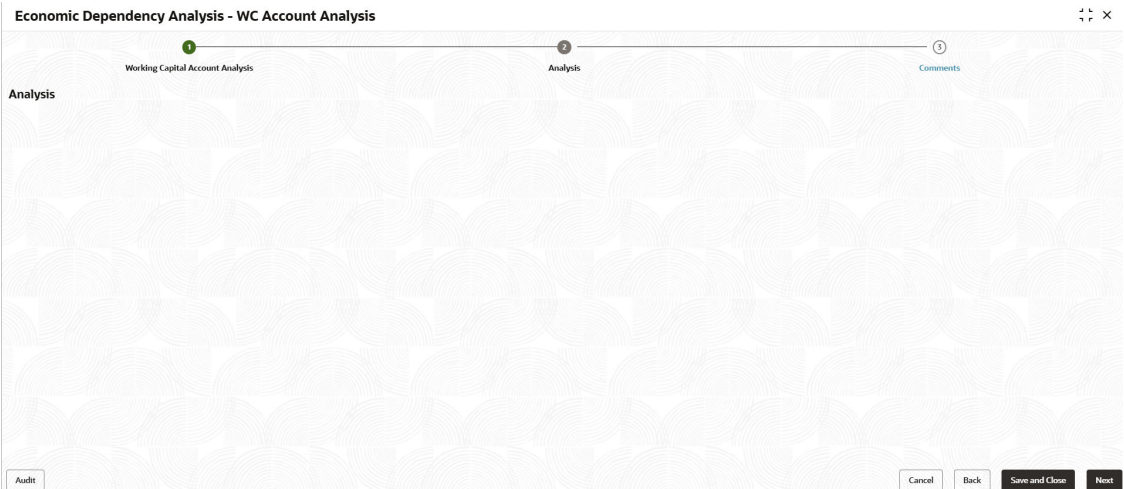
- 4. To **Edit**, **Delete**, or **View** a particular working capital account record, click the hamburger icon in the corresponding record and select the required option or select the record and click the appropriate icon.

Analyzing Loan Account

User 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.

Figure 3-13 WC Account Analysis



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

Note

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

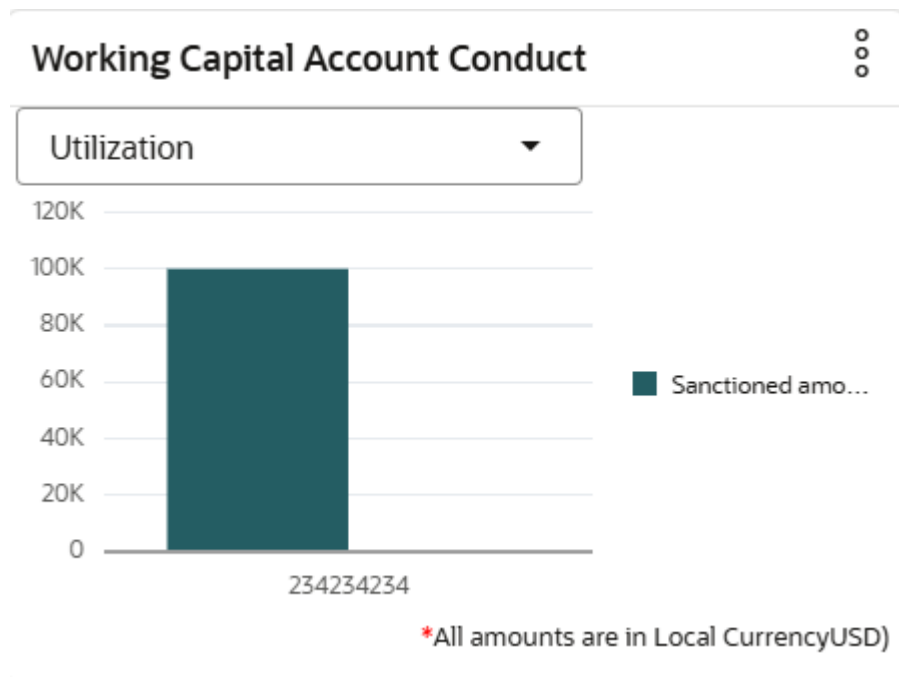
6. Click **Next**. The Comments page is displayed.

Figure 3-14 Comments

The screenshot shows the 'Comments' page within the 'Economic Dependency Analysis - WC Account Analysis' application. The page has a header with three tabs: 'Working Capital Account Analysis', 'Analysis', and 'Comments'. The 'Comments' tab is active. Below the tabs, there is a text editor with a toolbar containing various formatting options like bold, italic, underline, and font color. The text area is empty, with a placeholder 'Enter text here...'. To the right of the text area is a 'Post' button. Below the text area, there is a message 'No items to display.' At the bottom of the page, there are four buttons: 'Audit', 'Cancel', 'Back', and 'Save and Close'.

7. Type the overall **Comments** for the Working Capital Account Analysis.
8. Click **Post**. Comments are posted below the **Comments** box.
9. Click **Save & Close** to exit the analysis screen.

Figure 3-15 Working Capital Account Conduct



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.**

3.5 Debtors

This topic provides systematic instructions about the parties that purchased products or services from your customer can be captured from this tile.

1. Click the capture icon in the **Debtors** tile.

The **Debtor Details** screen is displayed.

Figure 3-16 Debtor Details

Economic Dependency Analysis - Debtors

1 Debtor Details 2 Analysis 3 Comments

Debtor Details

Financial Year: Quarter: Total Debtor Amount: USD Debtor Turnover Days:

Outstanding Debtor Amount Breakup:

60-90Days	\$0.00
90-120Days	\$0.00
120-150Days	\$0.00
More than 180Days	\$0.00
0-30Days	\$0.00
30-60Days	\$0.00
120-150Days	\$0.00

No data to display

0% of total amount is contributed by key debtors listed below
No items to display.

Page 1 (0 of 0 items) < 1 >

Audit Cancel Save and Close Next

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

Figure 3-17 Debtor Details

Economic dependency analysis - Debtors

1 Debtor details 2 Analysis 3 Comments

Debtor details

Key debtors

\$2.22% of total amount is contributed by key debtors listed below

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

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

Back Next Save & Close Cancel

- Click the **add** icon.
The **New Debtor** screen is displayed.

Figure 3-18 New Debtor

Add New Debtors

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Cancel Next

For information on fields in the **New Debtor** screen, refer the below tables.

Table 3-3 New Debtor

Fields/ Icons	Description
Customer name	Type the Customer name.
Years of association	Specify the Debtor's Years of association .
Signed contract	If the Debtor has signed a contract with your customer, enable the Signed contract switch.
Contract expiry date	If the Signed contract switch is enabled, search and select the Contract expiry date .
Turnover range	Select the Debtor's Turnover range from the drop down list.

In the **Debtor basic info** section:

Table 3-4 Debtor basic info

Fields/ Icons	Description
Company Type	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.
Major Product Sold	In Major Product Sold field, type the name of maximum product sold by the Debtor.
Sales percentage	Specify the Sales percentage of the maximum sold product.
Debtor Currency	In the Debtor Currency field, search and select the currency in which the Debtor amount is to be paid.
Debtor Amount	In the Debtor Amount field, specify the amount to be paid by the Debtor.
Debtor Importance	Select the Debtor Importance from the drop down list. The options available are: Critical and Average.

In the **Current year sales** section:

- Click the **add** icon.

The **Sale Detail** screen is displayed.

Figure 3-19 Sale Detail

For information on fields in the **Sale detail** screen, refer the below table.

Table 3-5 Sale Detail

Fields/ Icons	Description
Sale item	Type the name of item sold by the Debtor in Sale item field.
Quantity sold	Specify Quantity sold by the Debtor.
Sale value currency	Search and select the Sale value currency .
Sale value and Sales percentage	Specify the Sale value and Sales percentage in corresponding fields.
Supply frequency	Select the Supply frequency from the drop down list.
Sale description	Type the Sale description .

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

Figure 3-20 Current year sales

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

In the **Projected sales details** section:

8. Click the add icon.

The **Sale Detail** window is displayed.

Figure 3-21 Sale Detail

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

- Year ***: 2019
- Sale item ***: Refine Machinery
- Quantity sold**: 9,000
- Sale value currency ***: USD
- Sale value ***: \$900,000,000.000
- Sales percentage**: 90
- Supply frequency**: Monthly
- Sale description**: 9000 oil refine machinery

Buttons: Save, Cancel

For information on fields in the **Sale detail** screen, refer the below table.

Table 3-6 Sale Detail

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

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

Figure 3-22 Projected Sale Detail

The screenshot shows the 'Projected sales details' section with the following data:

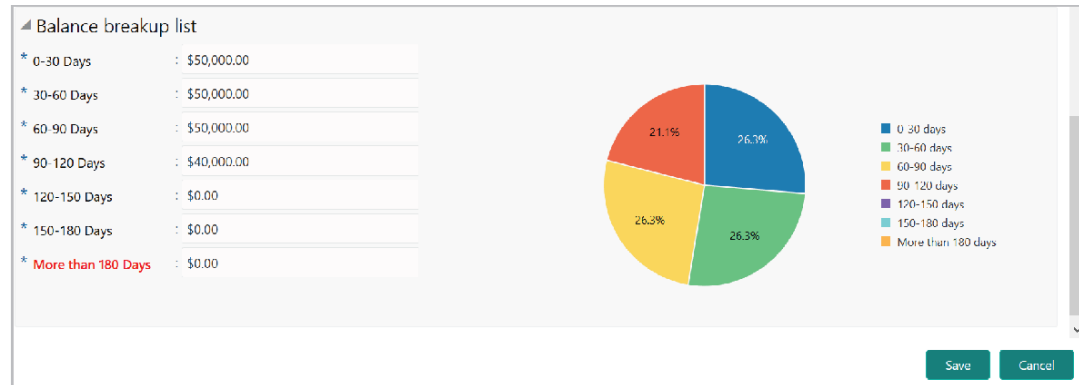
Sale item	Year	Sales percentage	Quantity sold	Sale value	Frequency
Refine Machinery	2021	80%	10000	\$100,000,000.00	Quarterly

Page 1 of 1 (1 of 1 items)

10. To edit the added item from the list, select the item and click the **edit** icon.
11. To delete the added item from the list, select the item and click the **delete** icon.

In the **Balance breakup list** section:

Figure 3-23 Balance breakup list



For information on fields in the **Balance breakup** screen, refer the below table.

Table 3-7 Balance breakup list

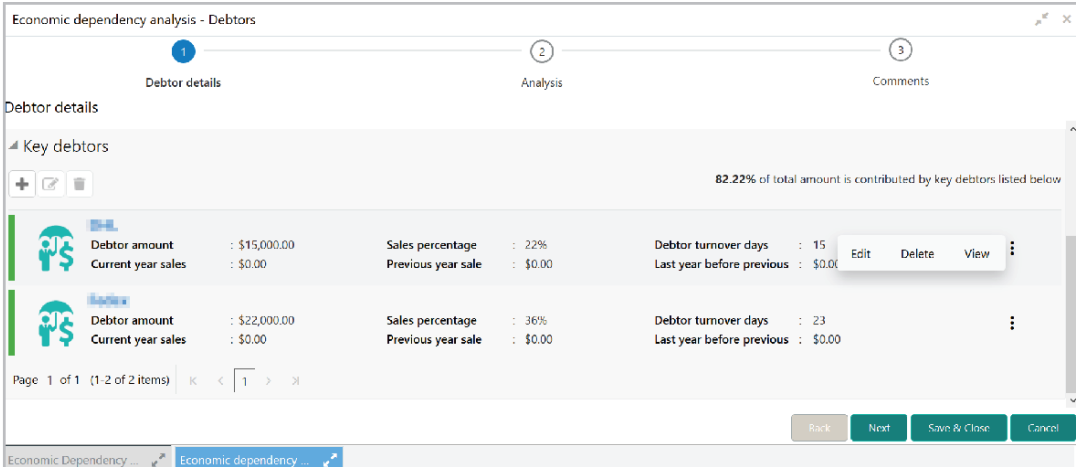
Fields/Icon	Description
0-30 Days	Specify the balance payment pending for 0-30 Days .
30-60 Days	Specify the balance payment pending for 30-60 Days .
60-90 Days	Specify the balance payment pending for 60-90 Days .
90-120 Days	Specify the balance payment pending for 90-120 Days .
120-150 Days	Specify the balance payment pending for 120-150 Days .
150-180 Days	Specify the balance payment pending for 150-180 Days .
More than 180 Days	Specify the balance payment pending for More than 180 Days .

Note

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

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

Figure 3-24 Debtor Details



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

Note

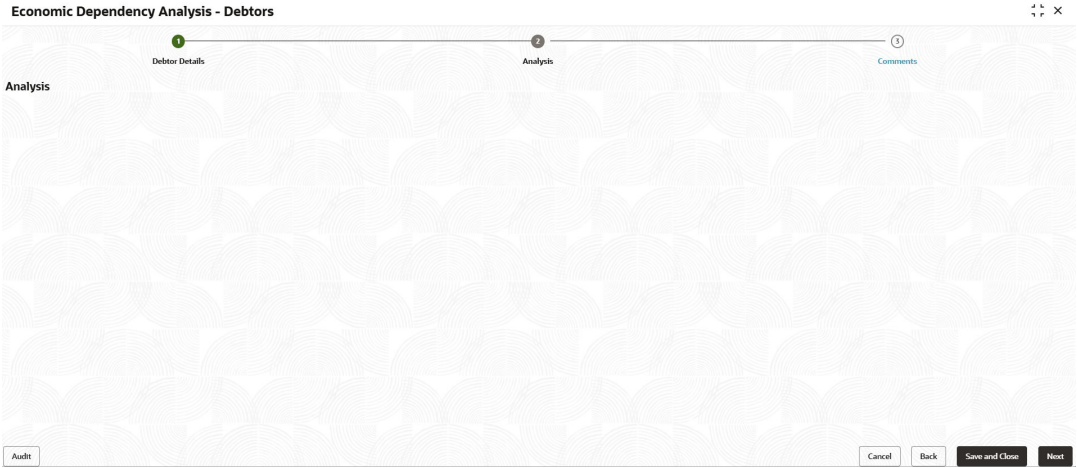
The user can alternatively use the edit and delete icons beside the add icon to modify and delete the Debtor detail.

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

Analyzing Debtor Details

14. To analyze the Debtor information, click **Next** in the Debtor Details page. The Analysis page is displayed.

Figure 3-25 Analysis



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

Note

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

16. Click **Next**.

The **Comments** screen is displayed.

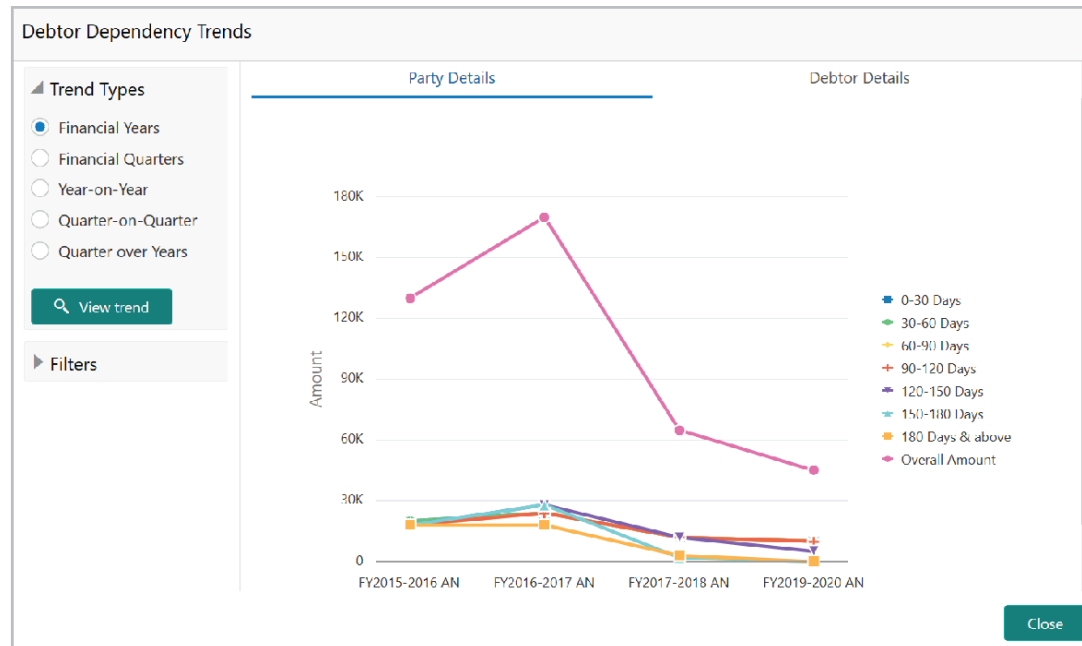
Figure 3-26 Comments

17. Type the overall **Comments** for the Debtor Analysis.
18. Click **Post**. Comments are posted below the **Comments** box.
19. Click **Save & Close**.

Viewing Dependency Trends

20. To view the Debtor dependency trends, click the **trend analysis** icon beside the capture icon in Debtors tile.

The **Debtor Dependency Trends** window is displayed.

Figure 3-27 Debtor Dependency Trends

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

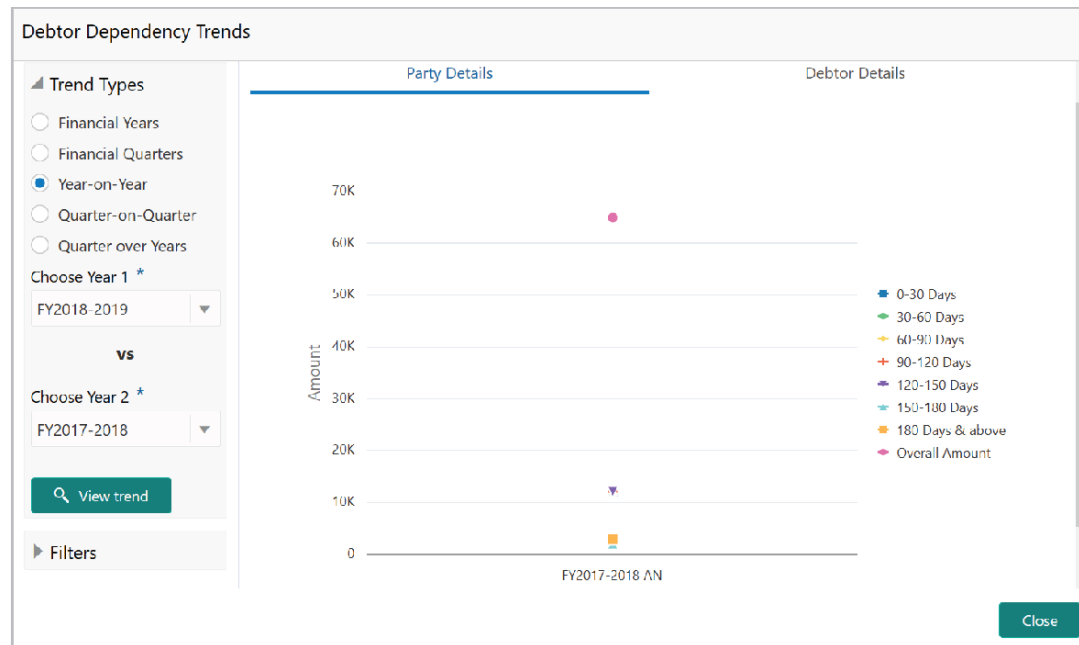
- To view the dependency trends for financial quarters, click the **Financial Quarters** option in **Trend Types** field. **Choose Year** field is displayed as shown below:

Figure 3-28 Debtor Dependency Trends

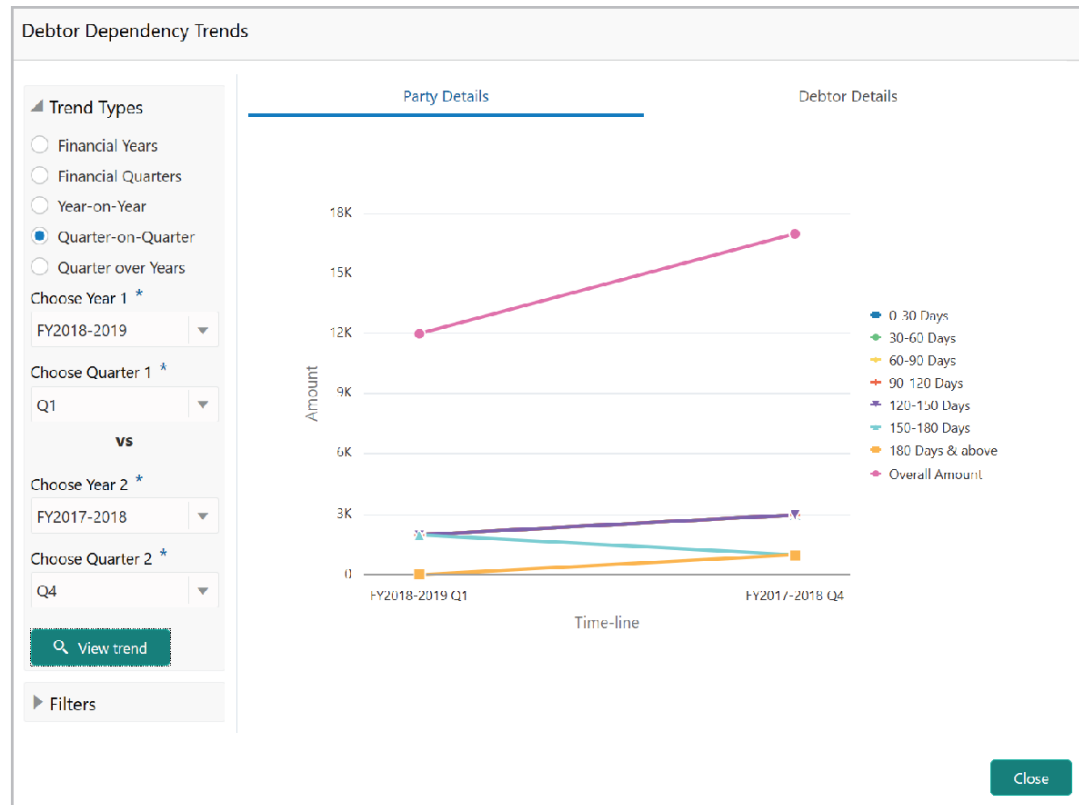
- Choose Year** from the drop down list.
- Click **View trend**. Debtor dependency trend for all the quarters in the selected financial year is displayed.

24. 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 is displayed.

Figure 3-29 Debtor Dependency Trends



25. **Choose Year 1** and **Choose Year 2** from the drop down list.
26. Click **View trend**. Debtor dependency trends with comparison data is displayed.
27. To compare and view the dependency trends for two different quarters, select the **Quarter-on-Quarter** option. Options to choose Years and Quarters is displayed.

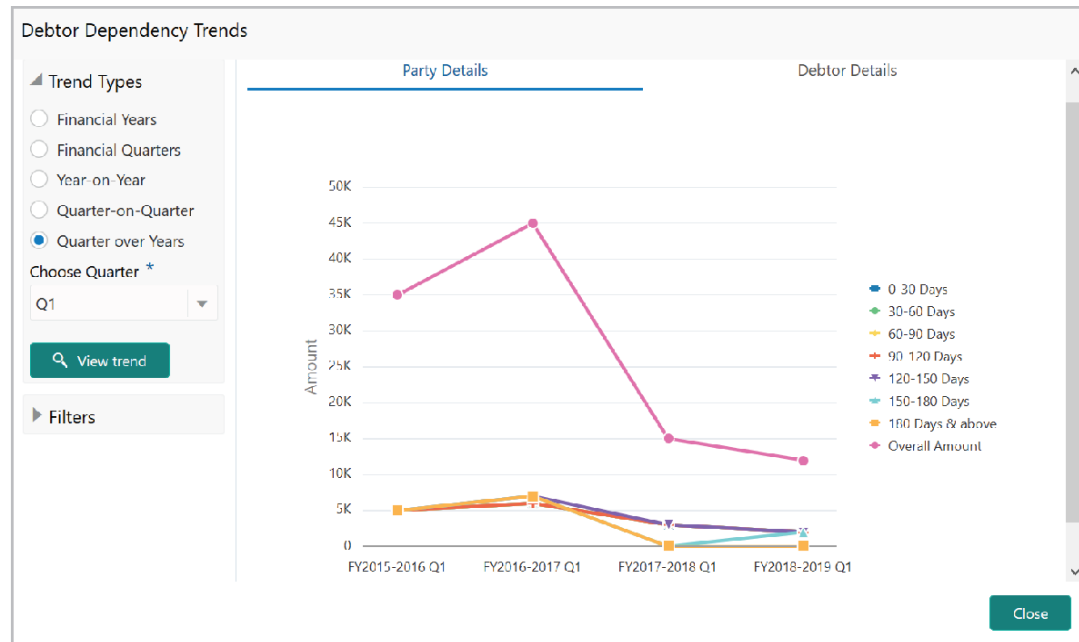
Figure 3-30 Debtor Dependency Trends

28. Perform the following actions:

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

29. Click **View Trend**.

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

Figure 3-31 Debtor Dependency Trends

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

Figure 3-32 Debtor Dependency Trends

34. Select the required period. Dependency trend for the selected period is displayed.
35. To clear the filter, click **Clear All**.
36. To view the **Debtor Details** in dependency trends, click the **Debtor Details** tab.

Figure 3-33 Debtor Dependency Trends

37. Search and select the **Debtor Name**.
38. Click **View trend**.
39. To exit the **Debtor Dependency Trends** window, click **Close**.

3.6 Creditor

This topic provides systematic instructions about the party from which your customer has purchased products or services can be captured from this tile.

1. Click the capture icon in the **Creditors** tile.
The **Creditor Details** screen displayed.

Figure 3-34 Creditors

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

Figure 3-35 Creditor Details

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

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

Back Next Save & Close Cancel

Economic Dependency ... Economic dependency ...

- Click the **add** icon.
The **New Creditor** window is displayed.

Figure 3-36 New Creditor

Add New Creditors

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Cancel Next

For information on fields in the **New Creditor** screen, refer the below table.

Table 3-8 New Creditor

Fields/ Icons	Description
Supplier name	Type the Creditor's company name in Supplier name field.
Company type	Select the Creditor's Company type from the drop down list.
Years of association	Specify the Creditor's Years of association with your customer.
Purchase percentage	In the Purchase percentage field, specify the amount of items purchased by your customer from the Creditor in percentage.

Table 3-8 (Cont.) New Creditor

Fields/ Icons	Description
Turnover range	Select the Creditor's Turnover range from the drop down list.
details	Select the following details of the Creditor from the drop down list: • Supplier sector • Industry group • Industry • Sub industry

For information on fields in the **New Creditor** screen, refer the below table.

Table 3-9 Creditor details

Fields/ Icons	Description
Creditor currency	Search and select the Creditor currency (currency in which the amount / item is provided by the Creditor).
Creditor amount	Specify the Creditor amount (amount paid by the Creditor).
Pricing review	Enable the Pricing review switch, if required.
Supply timeliness	Select the Creditor's Supply timeliness from the drop down list.
Quality of service	Select the Creditor's Quality of service from the drop down list.
Creditor importance	select the Creditor importance from the drop down list.
Contracted creditor days and the Actual creditor days	Specify the Contracted creditor days and the Actual creditor days .

In the **Current year sales** section:

4. Click the add icon.

The **Sale Detail** window is displayed.

Figure 3-37 Sale Detail

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

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

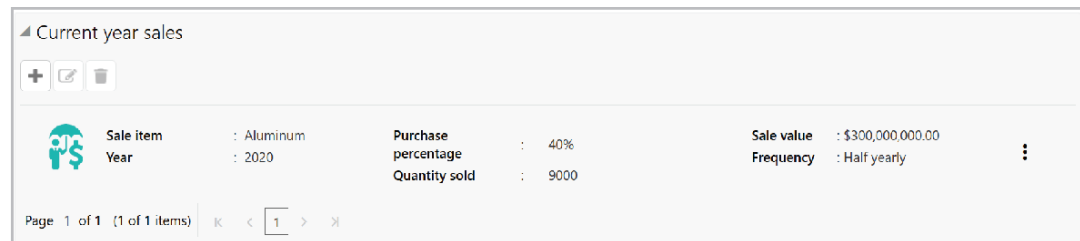
Buttons for 'Save' and 'Cancel' are located at the bottom right.

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-10 Sale Detail

Fields/Icon	Description
Sale item	Type the name of item sold by the Creditor in Sale item field.
Quantity sold	Specify the Quantity sold by the Creditor.
Sale value currency	Search and select the Sale value currency .
Sale value and Purchase percentage	Specify the Sale value and Purchase percentage in corresponding fields.
Supply frequency	Select the Supply frequency from the drop down list.
Sale description	Type the Sale description .

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

Figure 3-38 Current year sales


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 >			

For information on fields in the **Current year sales** screen, refer the below table.

Table 3-11 Current year sales

Fields/Icons	Description
edit	To edit the added item from the list, select the item and click the edit icon.
delete	To delete the added item from the list, select the item and click the delete icon.

In the Previous year sales section:

6. Click the **add** icon.
The **Sale Detail** window is displayed.

Figure 3-39 Sale Detail

Sale detail

Year *
2019

Sale item *
Aluminum

Quantity sold
15,000

Sale value currency *
USD

Purchase percentage
60

Sale value *
\$200,000,000.000

Supply frequency
Yearly

Sale description
15000 bars of Aluminum

Save Cancel

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-12 Sale Detail

Fields/Icons	Description
Year	In the Year field, specify the previous year for which the sales detail is to be added.
Sale item	In the Sale item field, type the name of item sold by the Creditor in previous year.
Quantity sold	Specify the Quantity sold in the previous year.
Sale value currency	Search and select the Sale value currency .
Sale value and Purchase percentage	Specify the previous year Sale value and Purchase percentage in corresponding fields.
Supply frequency	Select the previous year Supply frequency from the drop down list.
Sale description	Type the Sale description .
Save	Click Save . Previous year sales detail are added and listed in the Previous year sales section as shown below:

Figure 3-40 Previous Year Sales Detail

Previous year sales

+ ✎ 🗑

Sale item : Aluminum **Purchase percentage** : 60% **Sale value** : \$200,000,000.00

Year : 2019 **Quantity sold** : 15000 **Frequency** : Yearly

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

For information on fields in the **Current year sales** screen, refer the below table.

Table 3-13 Current year sales

Fields/Icons	Description
edit	To edit the added item from the list, select the item and click the edit icon.
delete	To delete the added item from the list, select the item and click the delete icon.

In the **Projected sales details** section:

7. Click the **add** icon.

The **Sale Detail** window is displayed.

Figure 3-41 Sale Detail

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

- Year ***: 2021
- Sale item ***: Aluminum
- Quantity sold**: 18,000 (with up/down arrows)
- Sale value currency ***: USD (with search icon)
- Sale value ***: \$350,000,000.000
- Purchase percentage**: 50 (with up/down arrows)
- Supply frequency**: Yearly (with dropdown arrow)
- Sale description**: 18000 bars of Aluminum

Buttons at the bottom right: Save, Cancel.

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-14 Sale Detail

Fields/Icon	Description
Year	In the Year field, specify the upcoming year for which the sales detail is to be added.
Sale item	In the Sale item field, type the name of item to be sold by the Creditor in upcoming year.
Quantity sold	In the Quantity sold field, specify the amount of items to be sold in the upcoming year.
Sale value currency	Search and select the Sale value currency .
Sale value and Purchase percentage	Specify the upcoming year Sale value and Purchase percentage in corresponding fields.
Supply frequency	Select the upcoming year Supply frequency from the drop down list.

Table 3-14 (Cont.) Sale Detail

Fields/Icon	Description
Sale description	Type the Sale description .
Save	Click Save . Upcoming year sales detail are added and listed in the Projected sales details section as shown below:

Figure 3-42 Projected Sales Details

Projected sales details

+ (add icon) ✎ (edit icon) 🗑️ (delete icon)

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

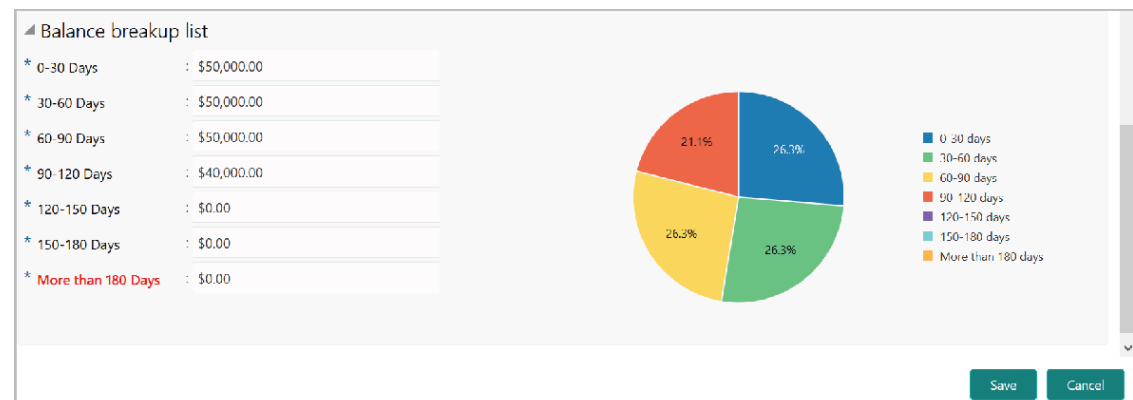
Page 1 of 1 (1 of 1 items) < 1 >

For information on fields in the **Projected Sales Details** screen, refer the below table.

Table 3-15 Projected Sales Details

Fields/Icons	Description
edit	To edit the added item from the list, select the item and click the edit icon.
delete	To delete the added item from the list, select the item and click the delete icon.

In the Balance breakup list section:

Figure 3-43 Projected Sales Details

For information on fields in the **Balance breakup list** screen, refer the below table.

Table 3-16 Balance Breakup List

Fields/ Icons	Description
0-30 Days	Specify the balance payment pending for 0-30 Days .
30-60 Days	Specify the balance payment pending for 30-60 Days .
60-90 Days	Specify the balance payment pending for 60-90 Days .
90-120 Days	Specify the balance payment pending for 90-120 Days .
120-150 Days	Specify the balance payment pending for 120-150 Days .
150-180 Days	Specify the balance payment pending for 150-180 Days .
More than 180 Days	Specify the balance payment pending for More than 180 Days .

Note

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

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

Figure 3-44 Creditor details

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

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

Back Next Save & Close Cancel

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

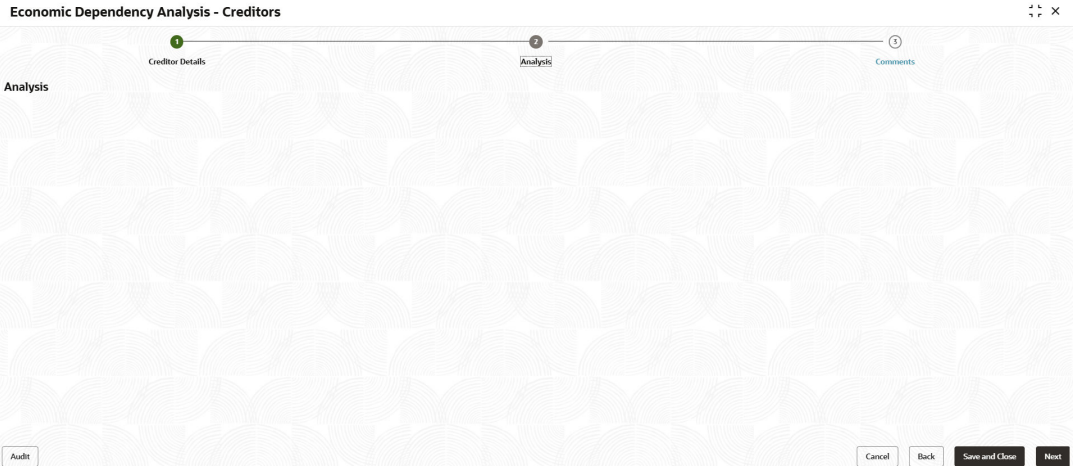
Note

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

- To analyze the Creditor information, click **Next** in the Creditor Details page. The **Analysis screen** is displayed.

Figure 3-45 Creditor Analysis



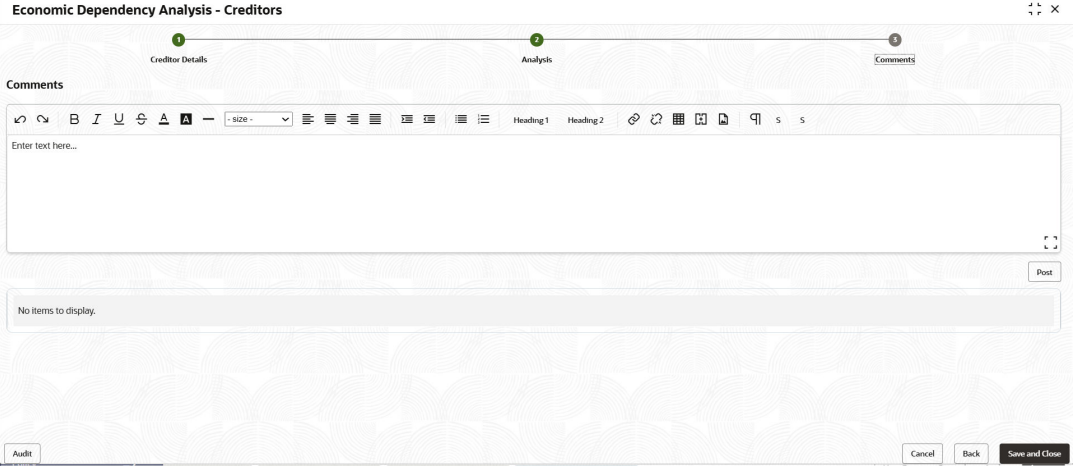
- 11. Select the answer for all the questions. A score is generated for the Creditor based on the selected answers.

 **Note**

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

- 12. Click **Next**.
The **Comments** screen is displayed.

Figure 3-46 Creditors- Comments



For information on fields in the **Creditors- Comments** screen, refer the below table.

Table 3-17 Creditors- Comments

Fields/ Icons	Description
Comments	Type the overall Comments for the Creditor Analysis.

Table 3-17 (Cont.) Creditors- Comments

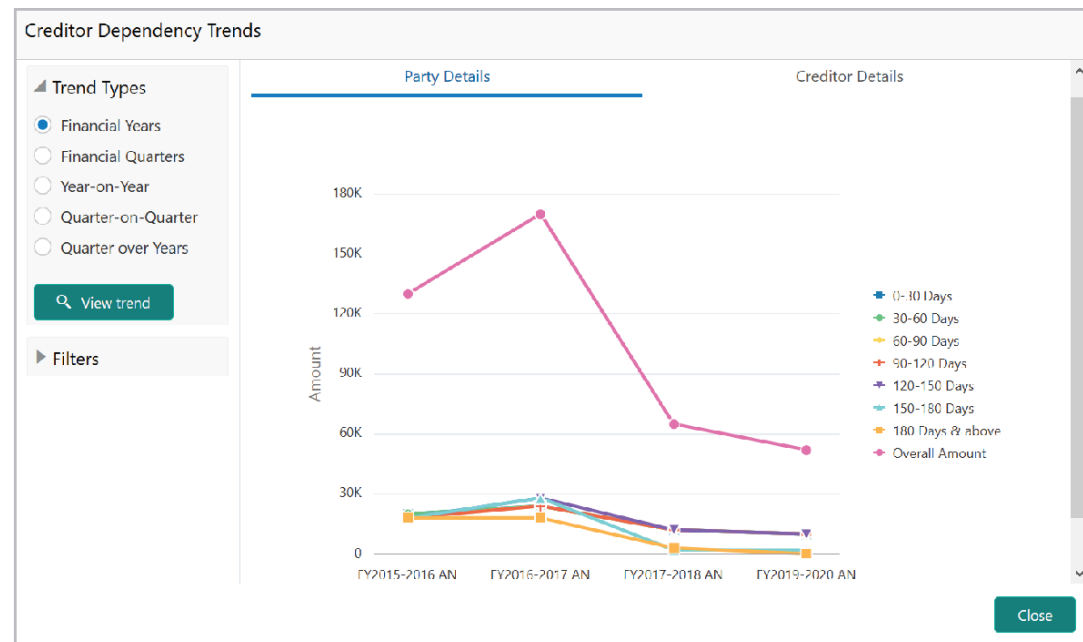
Fields/ Icons	Description
Post	Click Post . Comments are posted below the Comments box.
Submit	Click Submit .

Viewing Dependency Trends

- To view the Creditor dependency trends, click the trend analysis icon beside the capture icon in **Creditors** tile.

The **Creditor Dependency Trends** screen is displayed.

Figure 3-47 Creditor Dependency Trends



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

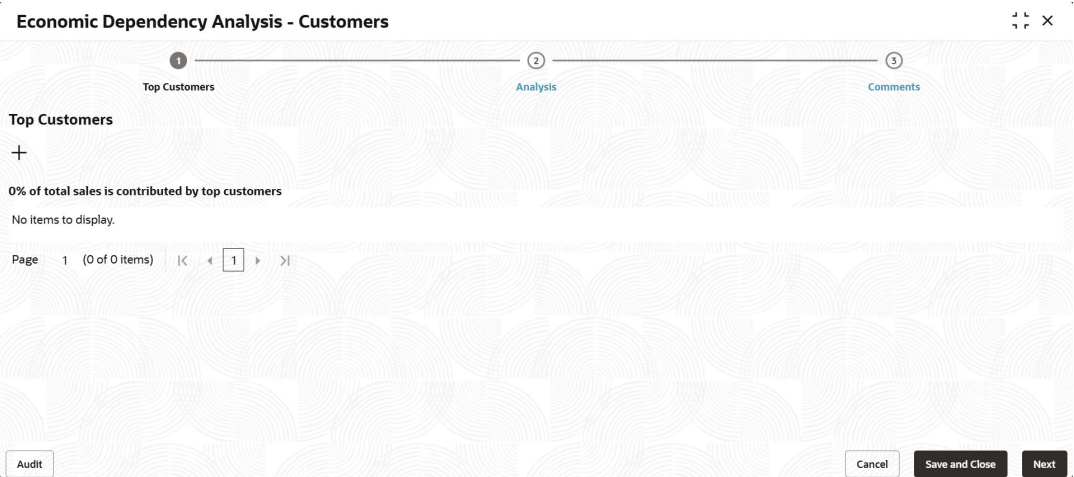
3.7 Top Customers

This topic provides systematic instructions about your customer's top customer can be captured and analyzed from this tile.

- Click the capture icon in the **Top Customers** tile.

The **Top Customers** screen is displayed.

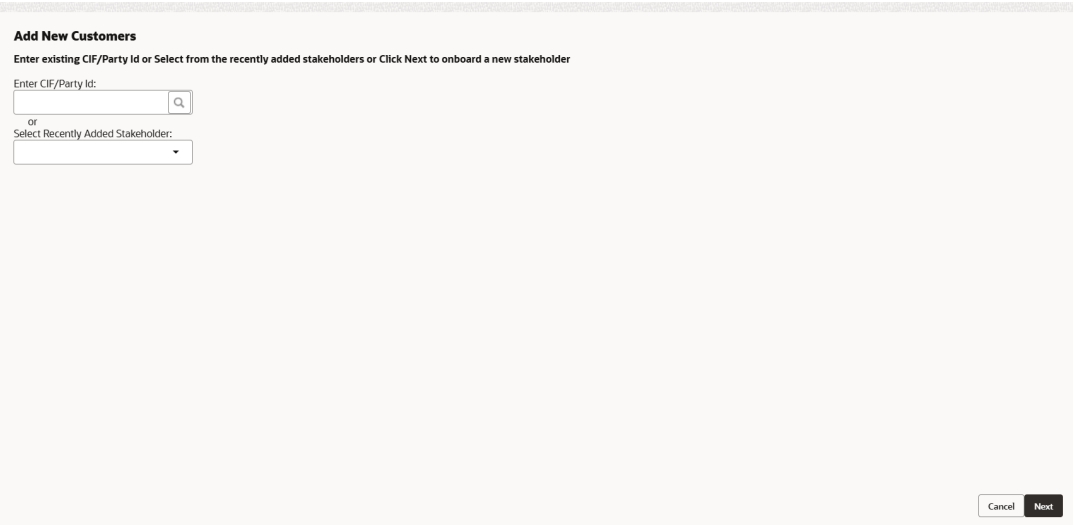
Figure 3-48 Top Customers



Adding Top Customer Details

- 2. To add the top customer details, click the add icon.
The **New Customer** screen is displayed.

Figure 3-49 New Customer



- 3. Select the following details about the top customer from the drop down list:
 - **Customer sector**
 - **Industry group**
 - **Industry**
 - **Sub industry**

For information on fields in the **New Customer** screen, refer the below table.

Table 3-18 New Customer

Field/ Icon	Description
Customer name	Type your customer's top Customer name .
Years of association	Specify the number of Years of association between your customer and the top customer.
Signed contract	If the top customer has signed contract with your customer, enable the Signed contract switch.
Contract expiry date	If the Signed contract switch is enabled, select the Contract expiry date .
Turnover range	Select the top customer's Turnover range from the drop down list.
Major product sold	In the Major product sold field, type the name of the top customer's major product.
Currency	Search and select the Currency for the sales amount.
Sales amount	Specify the top customer's total Sales amount .
Sales percentage	Specify the top customer's total Sales percentage .
Does customer get credit period?	If the top customer gets credit period, enable the Does customer get credit period? switch.
Debtor days	Specify the number of Debtor days .
Pricing review	If the pricing needs to be reviewed, enable the Pricing review switch.

4. Select the following details about the top customer from the drop down list:
 - **Supply timeliness**
 - **Quality of service**
 - **Customer importance**
 - **Customer market share**
5. Click the **add** icon.

The **Sale Detail** screen is displayed.

Figure 3-50 Sale Detail

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

- Sale item ***: Refine Machinery
- Quantity sold**: 1,000
- Sale value currency ***: USD
- Sale value ***: \$50,000,000.000
- Sales percentage**: 40
- Supply frequency**: Yearly
- Sale description**: 1000 units of refine machinery

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

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-19 Sale Detail

Fields/ Icons	Description
Sale item	Type the name of item sold by the top customer in the Sale item field.
Quantity sold	Specify Quantity sold by the top customer.
Sale value currency	Search and select the Sale value currency .
Sale value and Sales percentage	Specify the Sale value and Sales percentage in corresponding fields.
Supply frequency	Select the Supply frequency from the drop down list.
Sale description	Type the Sale description .

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

Figure 3-51 Current year sales

Current year sales

+ ✎ 🗑

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

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

- To edit the added item from the list, select the item and click the **edit** icon.
- To delete the added item from the list, select the item and click the **delete** icon.
- Click the **add** icon.

The **Sale Detail** screen is displayed.

Figure 3-52 Sale Detail

Sale detail

Year *
2019

Sale item *
Refine Machinery

Sale value currency *
USD

Sales percentage
90

Sale description
9000 oil refine machinery

Quantity sold
9,000

Sale value *
\$900,000,000.000

Supply frequency
Monthly

Save Cancel

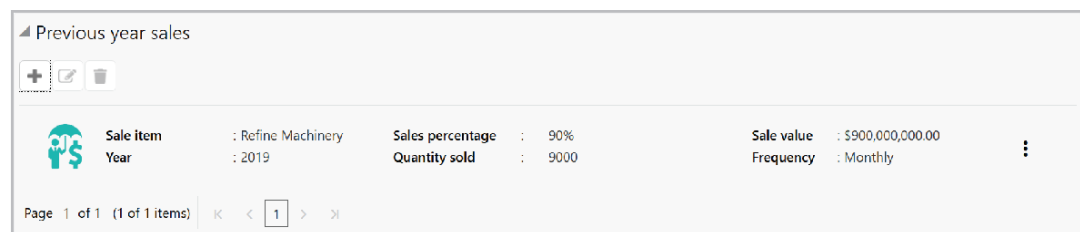
For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-20 Sale Detail

Fields / Icons	Description
Year	In the Year field, specify the previous year for which the sales detail is to be added.
Sale item	In the Sale item field, type the name of item sold by the top customer in previous year.
Quantity sold	Specify Quantity sold in the previous year.
Sale value currency	Search and select the Sale value currency .
Sale value and Sales percentage	Specify the previous year Sale value and Sales percentage in corresponding fields.
Supply frequency	Select the previous year Supply frequency from the drop down list.
Sale description	Type the Sale description .

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

Figure 3-53 Previous Year Sales



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

11. To edit the added item from the list, select the item and click the **edit** icon.
12. To delete the added item from the list, select the item and click the **delete** icon.
13. Click the **add** icon.

The **Sale Detail** screen is displayed.

Figure 3-54 Sale Detail

Sale detail

Year *
2021

Sale item *
Refine Machinery

Quantity sold
10,000

Sale value currency *
USD

Sale value *
\$100,000,000.000

Sales percentage
80

Supply frequency
Quarterly

Sale description
10000 oil refine machinery

Save Cancel

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-21 Sale Detail

Fields/ Icons	Description
Year	In the Year field, specify the upcoming year for which the sales detail is to be added.
Sale item	In the Sale item field, type the name of item to be sold by the top customer in upcoming year.
Quantity sold	In the Quantity sold field, specify the amount of items to be sold in the upcoming year.
Sale value currency	Search and select the Sale value currency .
Sale value and Sales percentage	Specify the upcoming year Sale value and Sales percentage in corresponding fields.
Supply frequency	Select the upcoming year Supply frequency from the drop down list.
Sale description	Type the Sale description .

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

Figure 3-55 Projected Sales Details

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 >

15. To edit the added item from the list, select the item and click the **edit** icon.
16. To delete the added item from the list, select the item and click the **delete** icon.

In the **Our Customers** section:

Figure 3-56 Our Customer

For information on fields in the **Our Customer** screen, refer the below table.

Table 3-22 Our customer

Fields/ Icons	Description
Is borrower	If the top customer is a borrower in your bank, enable the Is borrower switch.
No of facilities held	In the No of facilities held field, specify the number of facilities availed by the top customer.
Currency	Search and select the Currency for total exposure.
Total exposure	Specify the top customer's Total exposure amount in your bank.
Deposit account held	If the top customer has a deposit account in your bank, enable the Deposit account held switch.
No of deposit accounts	Specify the No of deposit accounts held by the top customer.
Currency	Search and select the Currency for the total deposit amount.
Total deposit amount	Specify the Total deposit amount in the top customer's deposit accounts.
Internal rating	Select your bank's Internal rating for the top customer from the drop down list.

Figure 3-57 Alternate Customers

For information on fields in the **Alternate Customers** screen, refer the below table.

Table 3-23 Alternate Customers

Fields/ Icons	Description
Company name	Type the alternate top customer's Company name .
Customer type	Select the alternate top Customer type from the drop down list.
Any past transactions	If the alternate top customer has past transactions record, enable the Any past transactions switch.

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

Figure 3-58 Alternate customers

18. To **Update**, **Delete**, and **Clear** the alternate customer detail, select the alternate customer and click the corresponding option.
19. In the Top Customer window, click **Save**. Top customer details are added and displayed in the Top Customers page.

Figure 3-59 Top Customers

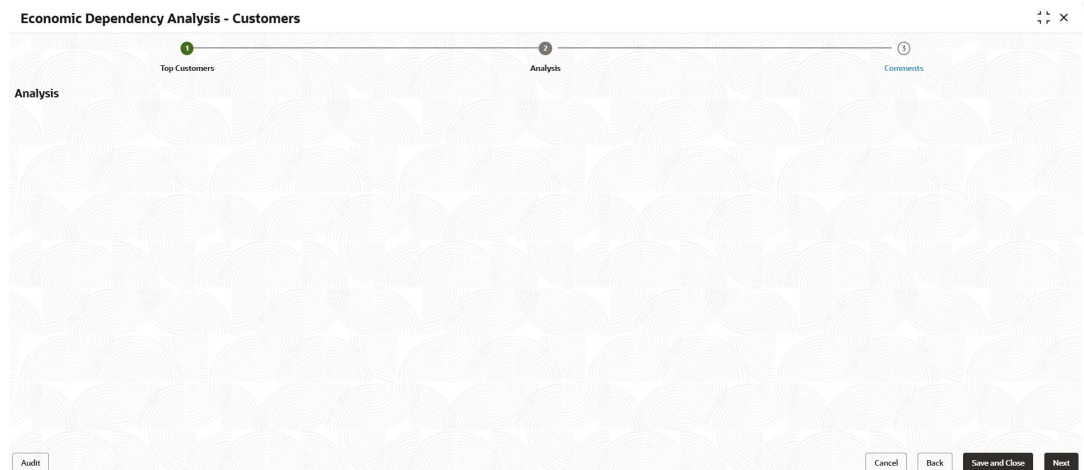
20. To **Edit**, **Delete** and **View** the added top customer details, click the hamburger icon in required item and select the corresponding option.

Note

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.

21. To analyze the top customers details, click **Next** in the Top Customers page.
The **Analysis** screen is displayed.

Figure 3-60 Analysis



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

Note

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

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

Figure 3-61 Comments

24. Type the overall Comments for the Top Customer Analysis.
25. Click **Post**. Comments are posted below the **Comments** box.
26. Click **Submit**.
27. 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 is displayed.

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

3.8 Top Suppliers

This topic provides systematic instructions about your customer's top suppliers can be captured and analyzed from this tile.

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

1. Click the capture icon in the **Top Suppliers** tile.
The **Top Suppliers** screen is displayed.

Figure 3-62 Top Suppliers

2. To add the top supplier details, click the **add** icon. The **Top Supplier** window is displayed.

Figure 3-63 Top Supplier

3. Select the following details about the top supplier from the drop down list:
 - **Supplier sector**
 - **Industry group**
 - **Industry**
 - **Sub industry**

For information on fields in the **Top Supplier** screen, refer the below table.

Table 3-24 Top Supplier

Fields	Description
Supplier name	Type the top Supplier name .
Company type	Select the top supplier's Company type from the drop down list.
Years of association	Specify the number of Years of association between your customer and the top supplier.
Purchase percentage	Specify your customer's Purchase percentage from the top supplier.
Turnover range	Select the top supplier's Turnover range from the drop down list.
Major product purchased	Type the name of Major product purchased by your customer from the top supplier.
Currency	Search and select the Currency for purchase amount.
Purchase percentage field	In the Purchase percentage field , specify the purchase amount in percentage.
Does supplier get credit period?	If the supplier gets credit period, enable the Does supplier get credit period? switch.
Creditor days	Specify the Creditor days .
Pricing review	If the pricing needs to be reviewed, enable the Pricing review switch.

4. Select the following details about the top supplier from the drop down list:
 - **Supply timeliness**

- **Quality of service**
 - **Supplier importance**
5. Click the add icon.
The **Sale Detail** window is displayed.

Figure 3-64 Sale Detail

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-25 Sale Detail

Fields	Description
Sale item	Type the name of item sold by the top supplier in Sale item field.
Quantity sold	Specify the Quantity sold by the top supplier.
Sale value currency	Search and select the Sale value currency .
Sale value and Purchase percentage	Specify the Sale value and Purchase percentage in corresponding fields.
Supply frequency	Select the Supply frequency from the drop down list.
Sale description	Type the Sale description .

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

Figure 3-65 Current Year Sales

7. To edit the added item from the list, select the item and click the edit icon.
8. To delete the added item from the list, select the item and click the delete icon.
9. Click the add icon.

The **Sale Detail** window is displayed.

Figure 3-66 Sale Detail

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

- Year ***: 2019
- Sale item ***: Aluminum
- Sale value currency ***: USD
- Purchase percentage**: 60
- Quantity sold**: 15,000
- Sale value ***: \$200,000,000.000
- Supply frequency**: Yearly
- Sale description**: 15000 bars of Aluminum

Buttons: Save, Cancel

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-26 Sale Detail

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

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

Figure 3-67 Previous year sales

Previous year sales

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

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

11. To edit the added item from the list, select the item and click the **edit** icon.
12. To delete the added item from the list, select the item and click the **delete** icon.
13. Click the **add** icon. The **Sale Detail** window is displayed.

Figure 3-68 Sale Detail

Sale detail

Year *
2021

Sale item *
Aluminum

Quantity sold
18,000

Sale value currency *
USD

Purchase percentage
50

Sale value *
\$350,000,000.00

Supply frequency
Yearly

Sale description
18000 bars of Aluminum

Save Cancel

For information on fields in the **Sale Detail** screen, refer the below table.

Table 3-27 Sale Detail

Fields	Description
Year	In the Year field, specify the upcoming year for which the sales detail is to be added.
Sale item	In the Sale item field, type the name of item to be sold by the top supplier in upcoming year.
Quantity sold	In the Quantity sold field, specify the amount of items to be sold in the upcoming year.
Sale value currency	Search and select the Sale value currency .

Table 3-27 (Cont.) Sale Detail

Fields	Description
Sale value and Purchase percentage	Specify the upcoming year Sale value and Purchase percentage in corresponding fields.
Supply frequency	Select the upcoming year Supply frequency from the drop down list.
Sale description	Type the Sale description .

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

Figure 3-69 Projected sales details

Projected sales details

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

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

15. To edit the added item from the list, select the item and click the **edit** icon.
16. To delete the added item from the list, select the item and click the **delete** icon.

Figure 3-70 Our Customers

Our customer

Is borrower ☒

No of facilities held 3 Currency USD Total exposure \$4,000,000,000

Deposit account held ☒

No of deposit accounts 3 Currency USD Total deposit amount \$5,000,000,000

Internal rating Default Grading 1

For information on fields in the **Our Customer** screen, refer the below table.

Table 3-28 Our Customer

Fields	Description
Is borrower	If the top supplier is a borrower in your bank, enable the Is borrower switch.
No of facilities held	In the No of facilities held field, specify the number of facilities availed by the top supplier.
Currency	Search and select the Currency for total exposure.
Total exposure	Specify the top supplier's Total exposure amount in your bank.
Deposit account held	If the top supplier has a deposit account in your bank, enable the Deposit account held switch.
No of deposit accounts	Specify the No of deposit accounts held by the top supplier.
Currency	Search and select the Currency for the total deposit amount.

Table 3-28 (Cont.) Our Customer

Fields	Description
Total deposit amount	Specify the Total deposit amount in the top supplier's deposit accounts.
Internal rating	Select your bank's Internal rating for the top supplier from the drop down list.

Figure 3-71 Alternate Suppliers

For information on fields in the **Alternate Suppliers** screen, refer the below table.

Table 3-29 Alternate Suppliers

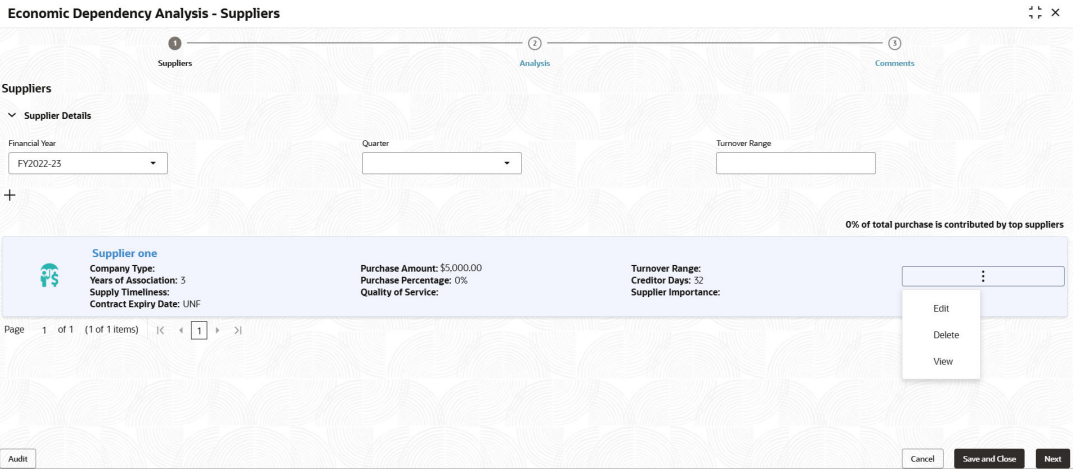
Fields	Description
Company name	Type the alternate top supplier's Company name .
Company type	Select the alternate top supplier's Company type from the drop down list.
Any past transactions	If the alternate top supplier has past transactions record, enable the Any past transactions switch.

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

Figure 3-72 Alternate Suppliers

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

Figure 3-73 Top Suppliers



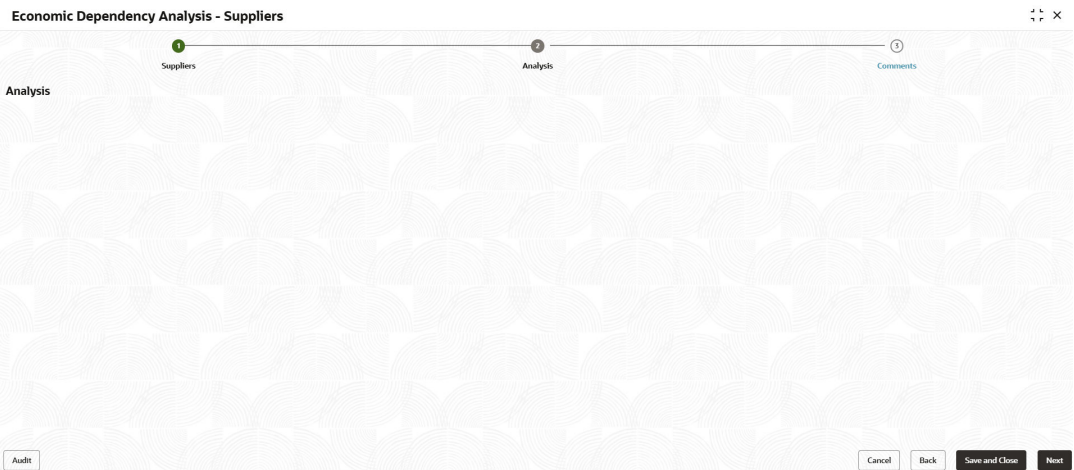
20. To **Edit**, **Delete** and **View** the added top supplier details, click the hamburger icon in required item and select the corresponding option.

Note

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.

21. To analyze the top suppliers details, click **Next** in the Top Suppliers page.
The **Analysis** screen is displayed.

Figure 3-74 Analysis



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

Note

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

23. Click Next.

The **Comments** screen is displayed.

Figure 3-75 Comments

24. Type the overall Comments for the Top Supplier Analysis.**25. Click Post.** Comments are posted below the **Comments** box.**26. Click Submit.****27. 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 is displayed.

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

3.9 Country Exposure

This topic provides systematic instructions about the country exposure.

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

1. Click the capture icon in the Country Exposure tile.

The **Country Exposure** screen is displayed.

Figure 3-76 Country Exposure

Economic Dependency Analysis - Country Exposure

Country Exposure Analysis Comments

Country Exposure

+

Audit Cancel Save and Close Next

Adding Country Exposure Details

- 2. To capture the country exposure details, click the **add** icon.
The **Country Dependency Details** screen is displayed.

Figure 3-77 Country Dependency Details

Country exposure details

Country Currency

Required Required

Country Wise Data

Sales Purchase Investments Loans

Required Required Required Required

Deposits

Required

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Cancel Save

For information on fields in the **Country Dependency Details** screen, refer the below tables.

Table 3-30 Country Dependency Details

Fields	Description
Country	Search and select the Country code.
Currency	Search and select the Currency of the country.

In the **Country Wise Data** section:

Table 3-31 Country Wise Data

Fields	Description
Sales	Specify the total number of Sales recorded in the selected country
Purchase	In the Purchase field, specify the total purchases made in the selected country.
Investments	In the Investments field, specify the total amount of investment made in the selected country.
Loans	In the Loans field, specify the total amount of loan availed from the selected country.
Deposits	In the Deposits field, specify the total amount of cash deposited in the selected country.

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

Figure 3-78 Country Wise Business Operations

Country wise business operations

Market share percentage * 40% ▼ ▲

Presence for years * 10 ▼ ▲

Major products sold * BP Monitors

Associated since * Jan 4, 2010

For information on fields in the **Country Wise Business Operations** screen, refer the below tables.

Table 3-32 Country Wise Business Operations

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

In the **Sales Breakup** section:

Figure 3-79 Sales Breakup

Sales breakup

Customer * Sales amount * Percentage of total sales * Major product sold

Debtor days Associated since * Country

20 Jan 4, 2010 IN

Save Cancel

For information on fields in the **Sales Breakup** screen, refer the below tables.

Table 3-33 Sales Breakup

Fields	Description
Customer	Type the name of the Customer in mentioned Country.
Sales amount	In the Sales amount field, specify the amount of items sold to the mentioned customer.
Percentage of total sales	In the Percentage of total sales field, specify the percent of total sales recorded for the mentioned customer.
Major product sold	Specify the name of Major product sold to the mentioned customer.
Debtor days	Specify the Debtor days .
Association since	In the Association since field, select the commencement date of association between your customer and the mentioned customer.
Country Code	Search and select the Country Code .

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

Figure 3-80 Sales Breakup

Sales breakup

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

Page 1 of 1 (1 of 1 items)

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

Figure 3-81 Purchase Breakup

Purchase breakup

Supplier * Purchase amount * Percentage of total purchases * Major product bought

₹30,000,000.00 20% Sensors

Creditor days Associated since * Country

20 May 4, 2010 IN

Save Cancel

For information on fields in the **Purchase Breakup** screen, refer the below tables.

Table 3-34 Purchase Breakup

Fields	Description
Supplier	Type the name of your customer's Supplier in the selected Country.
Purchase amount	Specify the Purchase amount from the mentioned supplier.
Percentage of total purchases	In the Percentage of total purchases field, specify the percentage of total purchase made from the mentioned suppliers.
Major product bought	Type the name of Major product bought from the supplier.
Creditor days	Specify the Creditor days .
Association since	In the Association since field, select the commencement date of association between your customer and the mentioned supplier.
Country code	Search and select the Country code .

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

Figure 3-82 Purchase Breakup

Economic Dependency Analysis - Country Exposure

Country Exposure Analysis Comments

Country Exposure

As on Feb 11 2020

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

Back Next Save & Close Cancel

For information on fields in the **Purchase Breakup** screen, refer the below tables.

Table 3-35 Purchase Breakup

Fields	Description
edit	To modify the purchase breakup detail, select the required item and click the edit icon.
delete	To delete the purchase breakup detail, select the required item and click the delete icon.

- In the Country Dependency Details window, click **Save**. Country exposure details are added and displayed in the Country Exposure screen.

Figure 3-83 Country Exposure

Economic Dependency Analysis - Country Exposure

Country Exposure Analysis Comments

Country Exposure

As on Feb 11 2020

Country	Sales amount	Purchase amount	Loan amount	Investment amount	Deposit amount	Actions
GB	: £30,000,000.00	: £2,500,000.00	: £3,000,000.00	: £3,000,000.00	: £2	Edit Delete View
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	

Back Next Save & Close Cancel

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

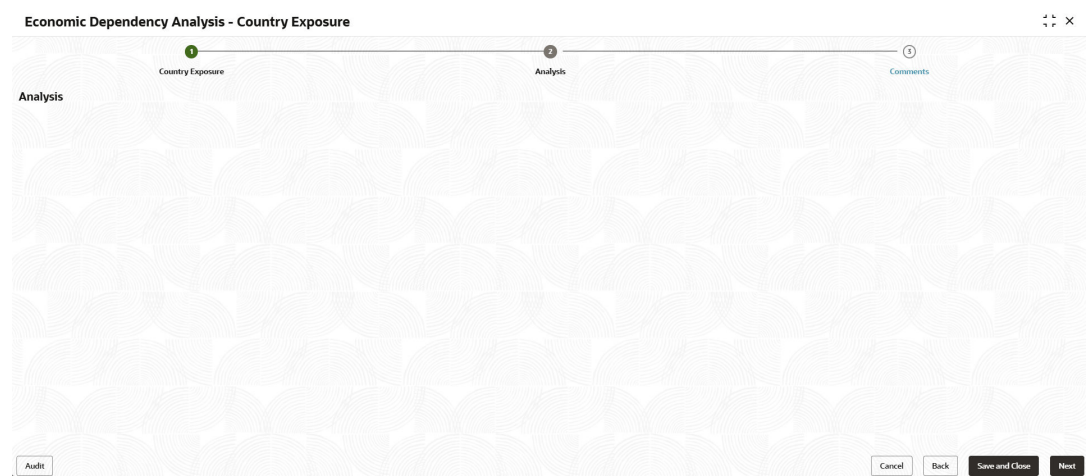
Note

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.

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

Figure 3-84 Analysis



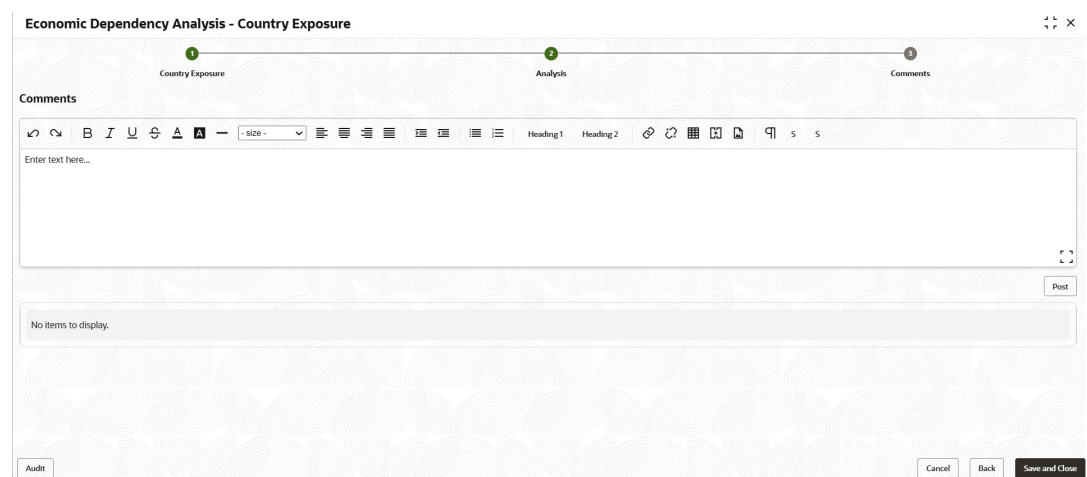
10. Select the answer for all the questions. A score is generated for the Country exposure based on the selected answers.

Note

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

11. Click **Next**. The **Comments** screen is displayed.

Figure 3-85 Comments



For information on fields in the **Comments** screen, refer the below tables.

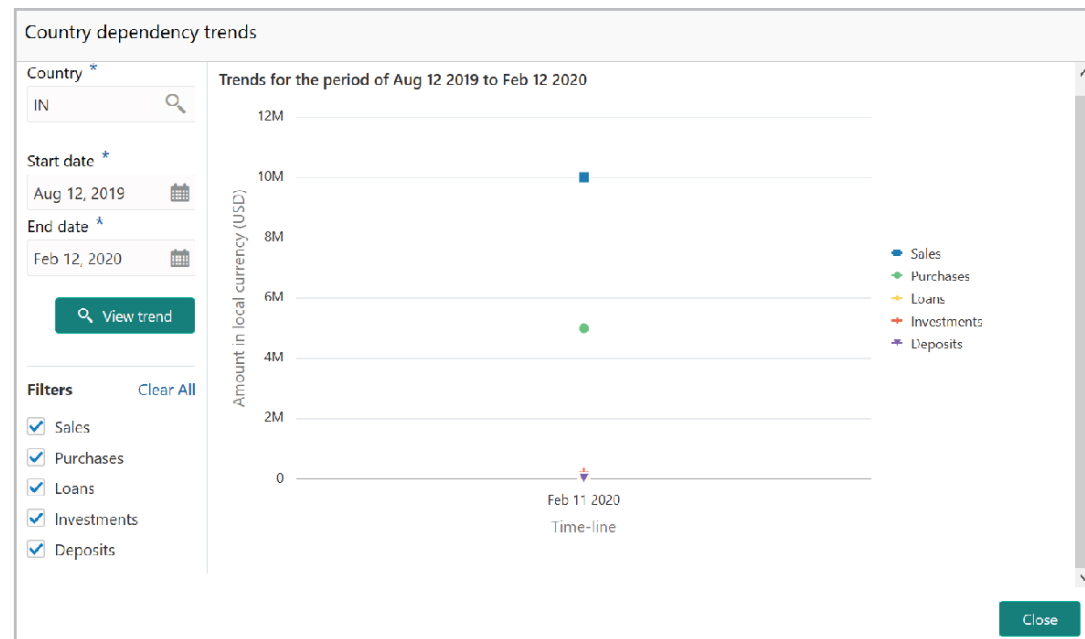
Table 3-36 Comments

Fields	Description
Comments	Type the overall Comments for the Country Exposure Analysis.
Post	Click Post . Comments are posted below the Comments box.

Table 3-36 (Cont.) Comments

Fields	Description
Submit	Click Submit .

12. To view the country dependency trends, click the trend analysis icon beside the capture icon in **Country Exposure** tile. The Country Dependency Trends window is displayed.

Figure 3-86 Country Dependency Trends

For information on fields in the **Country Dependency Trends** screen, refer the below tables.

Table 3-37 Country Dependency Trends

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

3.10 Currency Exposure

This topic provides systematic instructions about the 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.

1. Click the capture icon in the **Currency Exposure** tile. The **Currency Exposure** screen is displayed.

Figure 3-87 Currency Exposure

Economic Dependency Analysis - Currency exposure

1 Currency exposure 2 Analysis 3 Comments

Currency exposure

As on Sep 21 2019

USD

Sales amount: \$50.00
Investment amount: \$50.00
Debit outstanding: \$50.00

Purchase amount: \$50.00
Deposit amount: \$50.00
Variance: \$0.00

Loan amount: \$50.00
Credit outstanding: \$50.00

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

Audit Cancel Save and Close Next

2. To add the currency exposure details, click the **add** icon. The Currency Dependency Details window is displayed.

Figure 3-88 Currency Dependency Details

Country exposure details

Country Currency

Country Wise Data

Sales Purchase Investments Loans

Deposits

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Cancel Save

For information on fields in the **Currency details** screen, refer the below tables.

Table 3-38 Currency details

Fields	Description
Currency	Search and select the Currency .
Sales Amount	Specify your customer's Sales Amount in the selected currency.
Sales Percentage	Specify your customer's Sales Percentage with respect to the selected currency.
Purchase Amount	Specify your customer's Purchase Amount in the selected currency.
Purchase Percentage	Specify your customer's Purchase Percentage with respect to the selected currency.
Loan Amount	Specify the Loan Amount availed by your customer in the selected currency.
Loan Percentage	Specify your customer's Loan Percentage with respect to the selected currency.
Investment Amount	Specify your customer's Investment Amount in the selected currency.
Investment Percentage	Specify your customer's Investment Percentage with respect to the selected currency.
Deposit Amount	In the Deposit Amount field, specify the amount deposited by your customer in the selected currency.
Deposit Percentage	In the Deposit Percentage field, specify the percentage of amount deposited by your customer in the selected currency.

Figure 3-89 Hedging Details

▲ Hedging details

Credit outstanding *	Debit outstanding *	Variance	Hedging required?
₹10,000,000.00	₹20,000,000.00	-₹10,000,000.00	☐

For information on fields in the **Hedging Details** screen, refer the below tables.

Table 3-39 Hedging Details

Fields	Description
Credit Outstanding	Specify the Credit Outstanding amount in the selected currenc
Debit Outstanding	Specify the Debit Outstanding amount in the selected currency.
Variance	Upon entering the Credit and Debit Outstanding amounts, the system calculates and displays the Variance .
Hedging required	Enable the Hedging required switch, if hedging analysis is required.

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

Figure 3-90 Future Currency Requirement - Loan Repayment

▲ Future currency requirement - Loan repayment

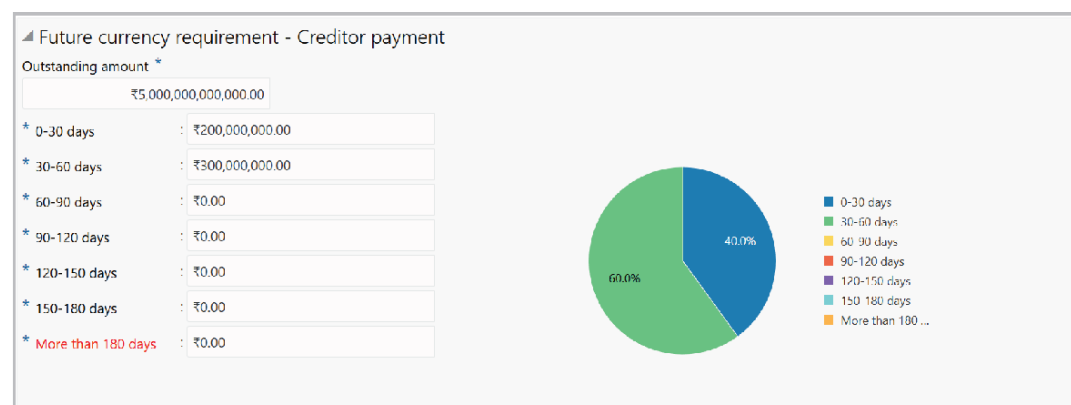
Outstanding amount *	Repayment in current year *	Repayment in next 3 years *
₹10,000,000,000.00	₹50,000,000,000.00	₹10,000,000,000.00

For information on fields in the **Loan Repayment** screen, refer the below tables.

Table 3-40 Loan Repayment

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

Figure 3-91 Future Currency Requirement - Creditor Payment



For information on fields in the **Creditor Payment** screen, refer the below tables.

Table 3-41 Creditor Payment

Fields	Description
Outstanding Amount	Specify the Outstanding Amount to be paid by your customer's creditor in selected currency.
0-30 days	Specify the outstanding amount to be received in 0-30 days .
30-60 days	Specify the outstanding amount to be received in 30-60 days .
60-90 days	Specify the outstanding amount to be received in 60-90 days .
90-120 days	Specify the outstanding amount to be received in 90-120 days .
120-150 days	Specify the outstanding amount to be received in 120-150 days .
150-180 days	Specify the outstanding amount to be received in 150-180 days .
More than 180 days	Specify the outstanding amount to be received after 180 days in the More than 180 days field.

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

Figure 3-92 Interests



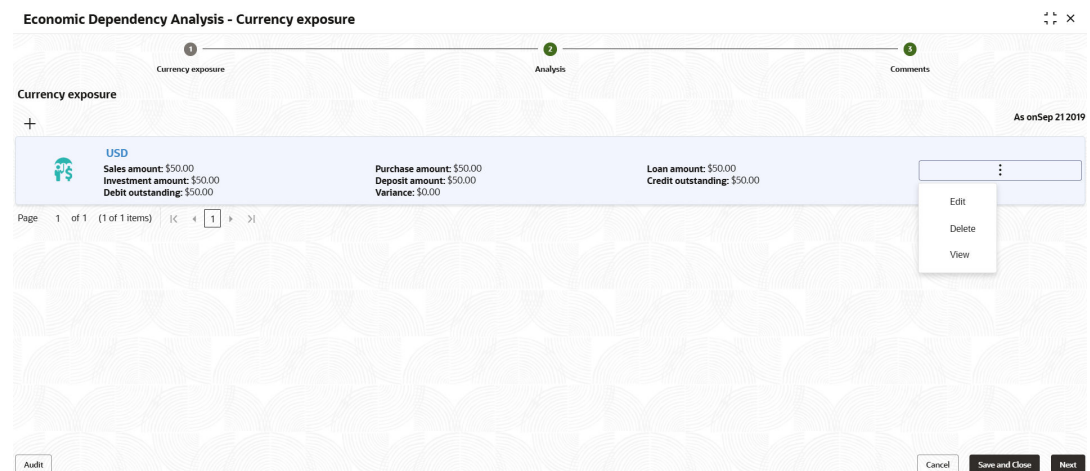
For information on fields in the **Interests** screen, refer the below tables.

Table 3-42 Interests

Fields	Description
Investment amount interests	In the Investment amount interests field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the Interest expected in current year field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the Interest expected in next 3 years field, specify the interest to be received in the next 3 Years.

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

Figure 3-93 Currency Exposure



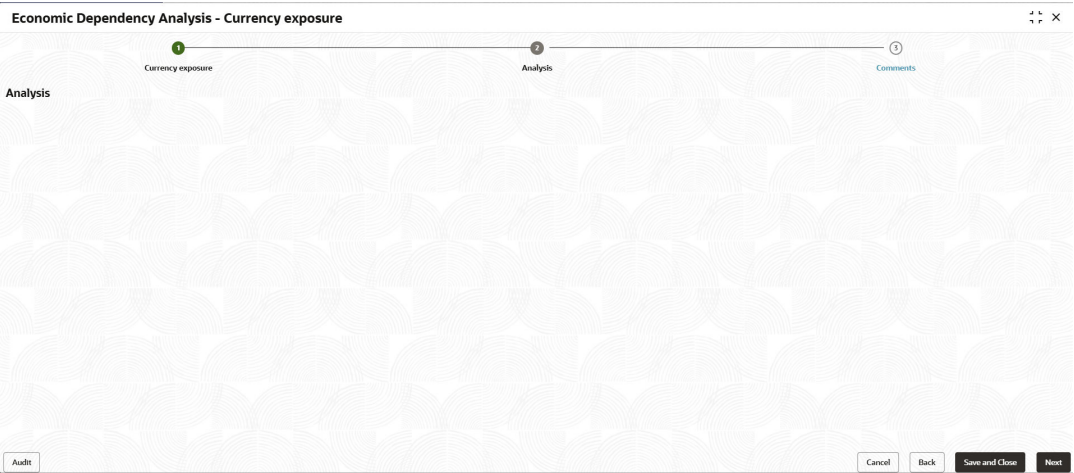
- To **Edit**, **Delete** and **View** the added currency exposure details, click the hamburger icon in required item and select the corresponding option.

Note

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.

- To analyze the currency exposure, click **Next** in the Currency Exposure page. The **Analysis** screen is displayed.

Figure 3-94 Analysis



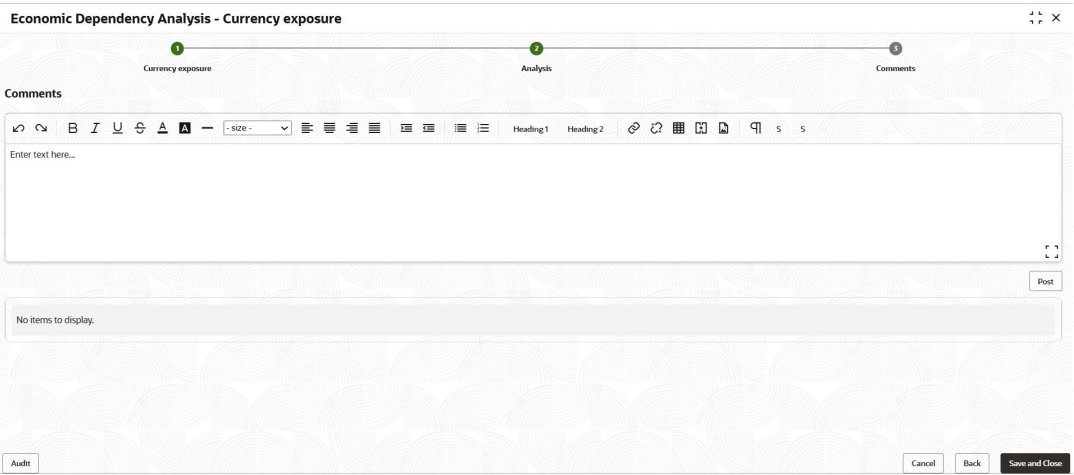
6. Select the answer for all the questions. A score is generated for the Currency based on the selected answers.

Note

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

7. Click **Next**.
The **Comments** screen is displayed.

Figure 3-95 Comments



For information on fields in the **Comments** screen, refer the below tables.

Table 3-43 Comments

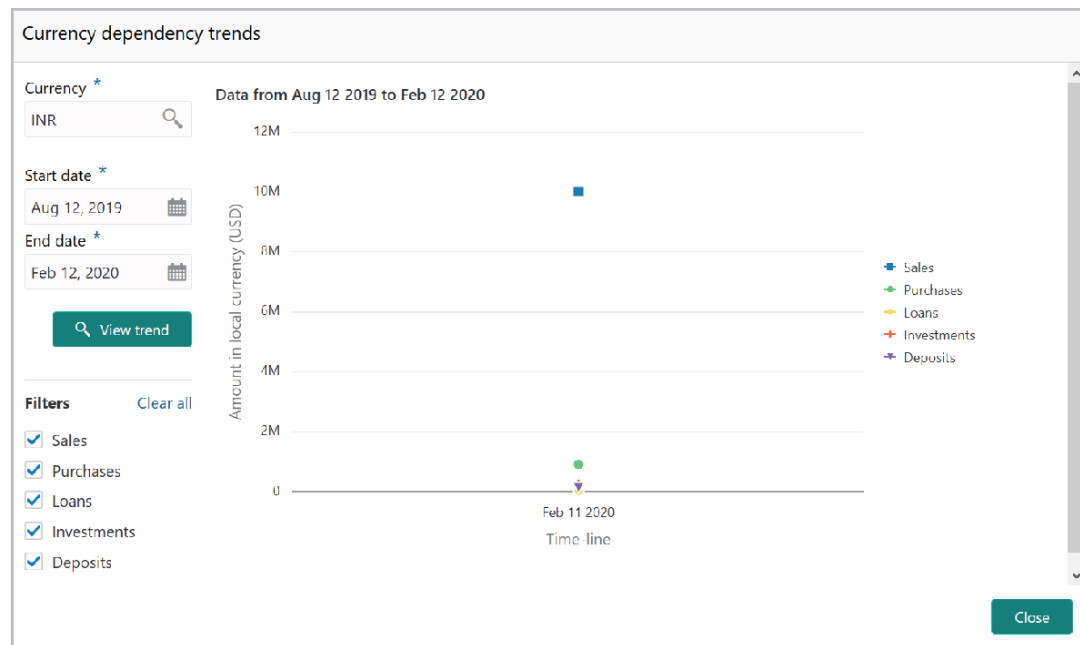
Fields/ Icons	Description
Comments	Type the overall Comments for the Currency Exposure Analysis.

Table 3-43 (Cont.) Comments

Fields/ Icons	Description
Post	Click Post . Comments are posted below the Comments box.
Submit	Click Submit .

8. To view the currency dependency trends, click the **trend analysis** icon beside the capture icon in **Currency Exposure** tile.

The **Currency Dependency Trends** window is displayed.

Figure 3-96 Currency Dependency Trends

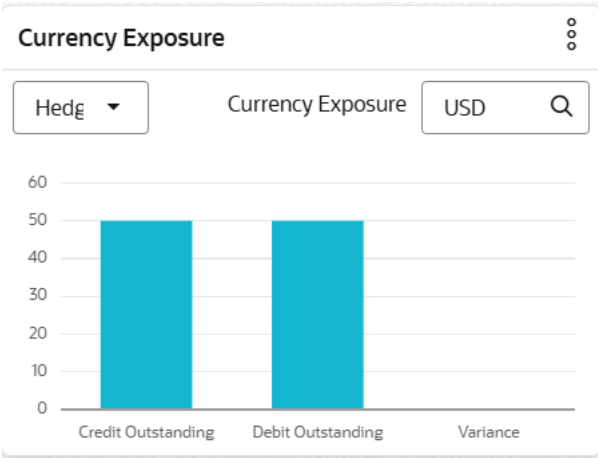
For information on fields in the **Currency Dependency Trends** screen, refer the below tables.

Table 3-44 Currency Dependency Trends

Fields	Description
Currency	Search and select the Currency .
Start date and the End date	Specify the Start date and the End date by clicking the calendar icon.
View Trend	Click View Trend . Currency dependency trend for the selected period appears.
Filters	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.

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

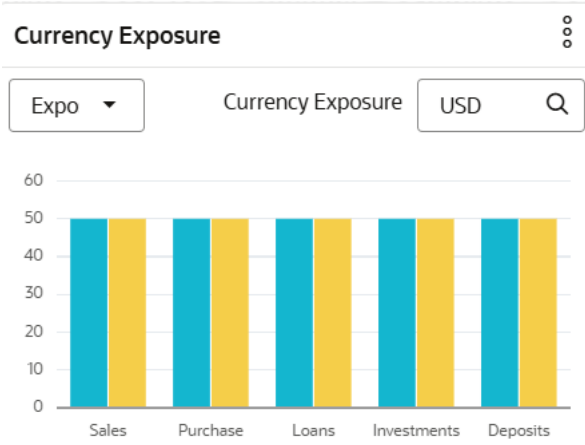
Figure 3-97 Currency exposure



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

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

Figure 3-98 Currency Exposure



3.11 Shareholders

This topic provides systematic instructions about the shareholders.

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

1. Click the capture icon in the **Shareholders** tile.

The **Shareholders** Details screen is displayed.

Figure 3-99 Shareholders

Economic dependency analysis - Shareholders

1 Shareholders 2 Analysis 3 Comments

Shareholders

No items to display.

Page 1 (0 of 0 items) |< < 1 > >|

Audit Cancel Save and Close Next

- To add the shareholder information, click the **add** icon.
The **New Shareholder** window is displayed.

Figure 3-100 New Shareholder

Add New Shareholders

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Cancel Next

For information on fields in the **New Shareholder** screen, refer the below tables.

In the **Shareholder general details** section:

Table 3-45 New Shareholder

Fields	Description
Shareholder name	Type the Shareholder name .
Shareholder type	Select the Shareholder type . The options available are: Entity and Individual.
Percentage of shareholding	Specify the Percentage of shareholding .
Majority shareholder	If the shareholder has major share in the customer's organization, select the Majority shareholder button.

Table 3-45 (Cont.) New Shareholder

Fields	Description
Voting rights?	If the shareholder has voting rights in the customer's organization, enable the Voting rights? button.
Board Position	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 .
Years of association	Mention the shareholder's Years of association in your customer's organization as Board member.

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

Figure 3-101 Shareholder relationship with company

For information on fields in the **Shareholder relationship with company** screen, refer the below table.

Table 3-46 Shareholder relationship with company

Fields	Description
Association with company in years	Mention the shareholder's Association with company in years .
Relationship with company	Select the Relationship with company from the drop down list.
Part of founder/promoters?	If the shareholder is one of the founder or promoter, enable Part of founder/promoters? switch.
Board position held?	If the shareholder was in a board position, enable the Board position held? switch.

Figure 3-102 Shareholder detailed info

For information on fields in the **Shareholder detailed info** screen, refer the below tables.

Table 3-47 Shareholder detailed info

Fields	Description
Beneficial owner in other entities	If the shareholder is a owner in other organizations, enable the Beneficial owner in other entities switch.
Legal heir identified	If the shareholder has a legal heir, enable the Legal heir identified switch.
Partner/Spouse name	Type the shareholder's Partner/Spouse name .
Years of experience in this field	Mention the shareholder's Years of experience in this field .
Designation	Select the Designation of the shareholder from the drop down list.
Total shares	Specify the Total shares .

In the **Shareholding details** section:

Table 3-48 Shareholding details

Fields	Description
Type of shares	Select the Type of shares from the drop down list.
Number of shares	Specify the Number of shares .

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

Figure 3-103 Shareholder detailed info

The screenshot displays the 'Shareholder detailed info' form. The 'Shareholding details' section is active, showing a list of shares. The 'Type of shares' is set to 'Redeemable shares' and the 'Number of shares' is 23. The 'Remove', 'Update', and 'Clear' buttons are visible at the bottom of the section.

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 Number of shares: 23

Remove Update Clear

- 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:

Figure 3-104 Company details with more than 5% share

5. If the shareholder has more than 5% share in any organization, specify the following details:
 - **Company name**
 - **Shareholding percentage**
6. If the shareholder **Is common board members?**, enable the corresponding switch.
7. If the shareholder is into **Similar type of business**, enable the corresponding switch.
8. Click **Add**. Details are added and listed as shown below:

Figure 3-105 Company details

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

Figure 3-106 Transaction details

For information on fields in the **Transaction details** screen, refer the below table.

Table 3-49 Transaction details

Fields	Description
Acted as a guarantor for the company?	If the shareholder is a guarantor for your customer, enable the Acted as a guarantor for the company? switch.
Provided loan to the company?	If the shareholder has Provided loan to the company? , enable the corresponding switch. Provided loan amount field is enabled.
Currency	Search and select the Currency for the Provided loan amount value.
Provided loan amount	Specify the Provided loan amount .
Taken loan from the company?	If the shareholder has Taken loan from the company? (your customer), enable the corresponding switch. Loan amount field is enabled.
Loan amount value	Search and select the Currency for the Loan amount value .
Loan amount	Specify the Loan amount .
Debtor for the company?	If the shareholder is a debtor for your customer, enable the Debtor for the company? switch. Payable as on date field is enabled.
Payable as on date	Specify the amount to be paid by the shareholder in Payable as on date field.
Creditor for the company?	If the shareholder is a creditor for your customer, enable the Creditor for the company? switch. Receivable as on date field is enabled.
Receivable as on date	Specify the amount to be received from the shareholder in Receivable as on date field.

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

Figure 3-107 Shareholder

Economic dependency analysis - Shareholders

Shareholders Details Analysis Comments

Shareholders Details

As on Feb 12 2020

Shareholder	Shareholding percentage	Total shares	Shareholder type	Majority shareholder	Action
Shareholder 1	5%	50	Individual	Majority shareholder	Delete Edit View
Shareholder 2	13%	130	Entity	Majority shareholder	Delete Edit View
Shareholder 3	12%	120	Individual	Majority shareholder	Delete Edit View

Back Next Save & Close Cancel

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

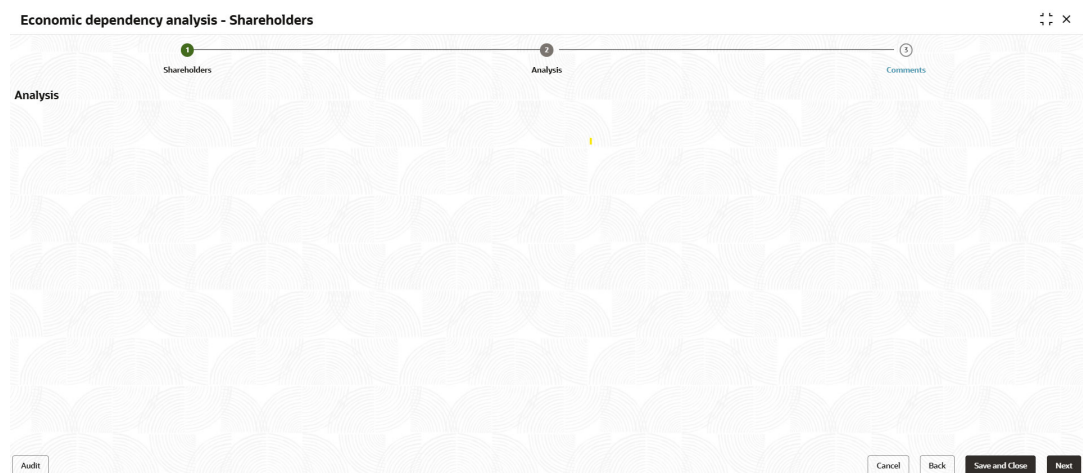
Note

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.

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

Figure 3-108 Shareholder



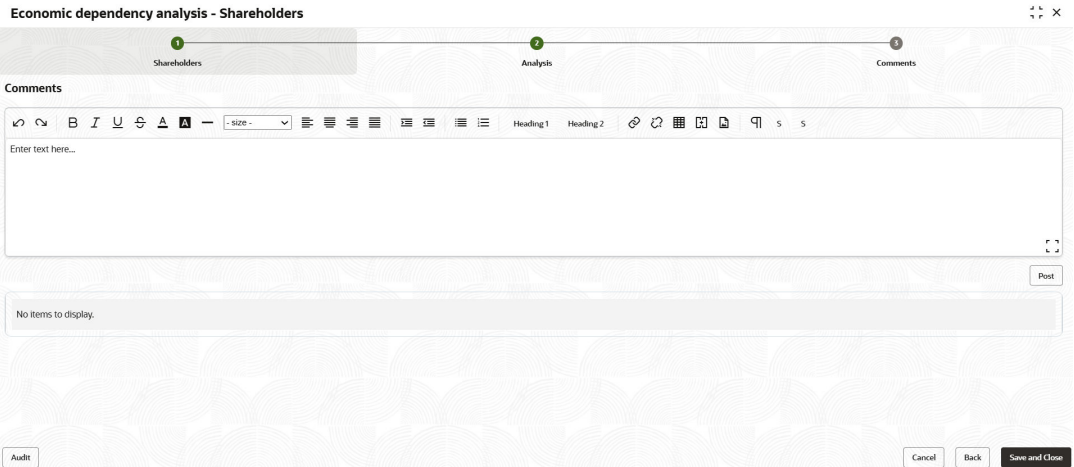
13. Select the answer for all the questions. A score is generated for the Shareholder based on the selected answers.

Note

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

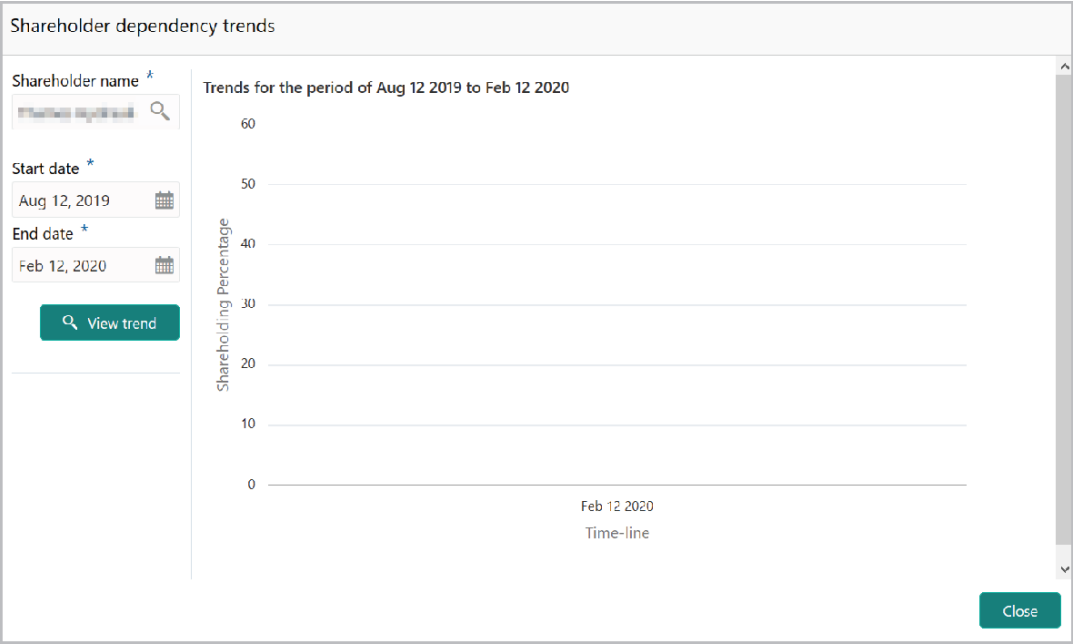
14. Click **Next**.
The **Comments** screen is displayed.

Figure 3-109 Comments



- 15. Type the overall Comments for the Shareholder Analysis.
- 16. Click **Post**. Comments are posted below the **Comments** box.
- 17. Click **Submit**.
- 18. To view the shareholder dependency trends, click the trend analysis icon beside the capture icon in Shareholders tile. **Shareholder Dependency Trends** window is displayed.

Figure 3-110 Shareholder Dependency Trends



For information on fields in the **Shareholder Dependency Trends** screen, refer the below table.

Table 3-50 Shareholder Dependency Trends

Fields	Description
Shareholder name	Search and select the Shareholder name .
Start date and End date	Specify the Start date and End date .
View Trend	Click the View Trend button. Shareholder dependency trends for the selected period appears.
Close	To exit the Shareholder dependency trends window, click Close .

3.12 Bankers

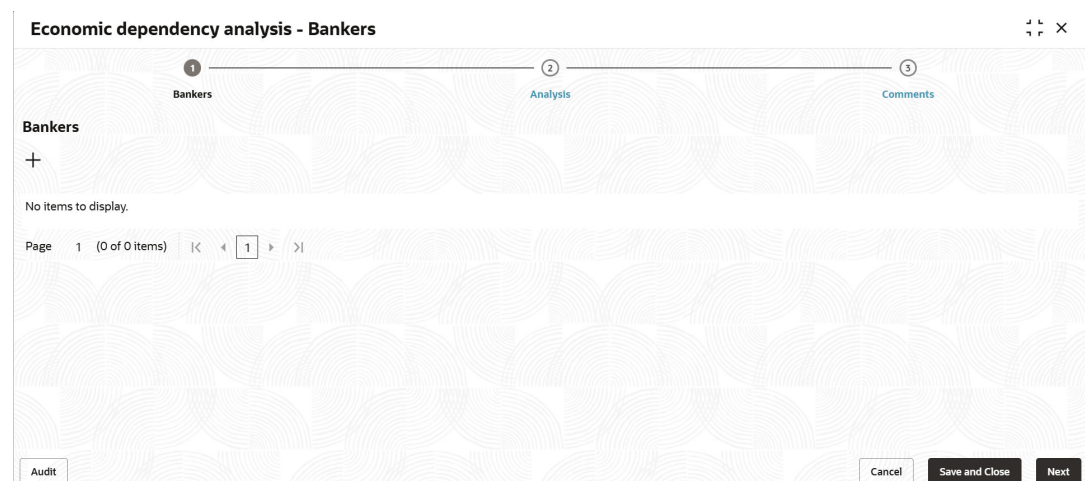
This topic provides systematic instructions about the Bankers in data segment in Enrichment Stage.

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

1. Click the capture icon in the **Bankers** tile.

The **Bankers** screen is displayed.

Figure 3-111 Bankers



2. To add the banker details, click the **add** icon.

The **Bankers dependency details** window is displayed.

Figure 3-112 Bankers dependency details

Add New Bankers

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Cancel

Next

For information on fields in the **Basic details** screen, refer the below table.
In Basic details section:

Table 3-51 Basic Details

Fields	Description
Bank name	Type the Bank name .
Bank type	Select the Bank type from the drop down list.
Branch name	Type the Branch name .

In the **Address details** section:

Figure 3-113 Address details

Address Details

Address Type *

Office

Point of Contact *

Sony

Street

Enter Street Details

Landmark

Enter Landmark

City *

Zip-Code *

Email Address *

sony@.com

House/Building *

Sea view

Locality

Enter Street Details

Area

Enter Area

State *

Country *

IN

Phone Number

9876543210

Save

Cancel

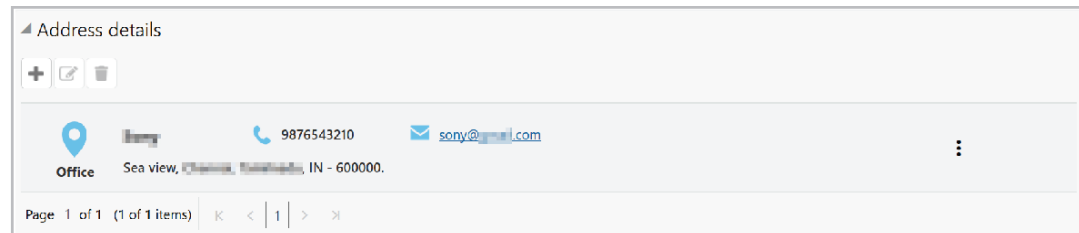
For information on fields in the **Address Details** screen, refer the below table.

Table 3-52 Address Details

Fields	Description
address details	Type the following address details : • House/Building • Street • Locality • Landmark • Area • City • State
Address Type	Select the Address Type from the drop down list. The options available are Office, Residence, and Correspondence.
Point of Contact	Type the name of Point of Contact person.
Zip-Code	Specify the Zip-Code of the address.
Country	Search and select the Country of the address.
Email Address and Phone Number	Specify the Email Address and Phone Number of the banker.

3. Click **Save**. The **address details** are added and listed as shown below:

Figure 3-114 Address Detail



For information on fields in the **Address Detail** screen, refer the below table.

Table 3-53 Address Detail

Fields	Description
edit	To modify the address detail, select the address from the list and click the edit icon.
delete	To delete the address detail, select the address from the list and click the delete icon.

In the **Relationship details** section:

Figure 3-115 Relationship details

Relationship details

Branch location: IN

Relationship since: May 4, 2011

Relationship type: Mixed

Current account count: 3

Loan account count: 2

Currency: INR

Asset value

Liability value

For information on fields in the **Relationship Details** screen, refer the below table.

Table 3-54 Relationship Details

Fields	Description
Branch location	Search and select the Branch location .
Relationship since	Click the calendar icon in Relationship since field and select the relationship commencement date.
Relationship type	Search and select the Relationship type from the drop down field.
Current account count	In Current account count field, type the number of current accounts maintained by the customer in the mentioned bank.
Loan account count	In Loan account count field, type the number of loan accounts maintained by the customer in the mentioned bank.
Currency	Search and select the Currency for the Asset value and Liability value.
Asset value and the Liability value.	Specify the Asset value and the Liability value .

Figure 3-116 Deposit account details

Deposit account details

Number of deposit accounts: 2

As on date balance in deposit accounts: ₹8,000,000,000,000.00

Average balance in deposit accounts: ₹1,000,000,000,000,000.00

Number of current accounts: 2

As on date balance in non-OD current accounts: ₹200,000,000,000,000.00

Average balance in non-OD current accounts: ₹300,000,000,000,000.00

For information on fields in the **Deposit Account Details** screen, refer the below table.

Table 3-55 Deposit account details

Fields	Description
Number of deposit accounts	Specify the Number of deposit accounts maintained by the customer in mentioned bank.
As on date balance in deposit accounts	Specify the As on date balance in deposit accounts .
Average balance in deposit accounts	Specify the Average balance in deposit accounts .
Number of current accounts	Specify the Number of current accounts .

Table 3-55 (Cont.) Deposit account details

Fields	Description
As on date balance in non-OD current accounts	Specify the As on date balance in non-OD current accounts.

Figure 3-117 WC borrowing pattern

WC borrowing pattern

Account number *
8980000889

Average balance *
₹9,000,000,000,000.00

No of excess in past 6 months *
4

LTV
20%

WC Type
OD

Currency *
INR

As on date balance *
₹300,000,000,000.00

Is secured/unsecured
☒ Secured

Term in months
24

Limit
₹700,000,000,000.00

Collateral

Collateral type *
Machine

Total collateral value *
₹70,000,000,000,000.00

Collateral contribution
₹30,000,000,000,000.00

Add Clear

Add Cancel

For information on fields in the **WC borrowing pattern** screen, refer the below tables.

Table 3-56 WC borrowing pattern

Fields/ Icons	Description
Account number	Specify the working capital Account number .
Currency	Search and select the Currency of the working capital.
Average balance	Specify the Average balance in working capital.
As on date balance	Specify the As on date balance in working capital.
No of excess in past 6 months	Specify the No of excess in past 6 months .

Table 3-56 (Cont.) WC borrowing pattern

Fields/ Icons	Description
Is secured/unsecured	If the working capital is secured, select the Is secured/unsecured switch.
LTV	Specify the LTV (Loan To Value) in percentage.
Term in months	Specify the working capital Term in months .
WC Type	Select the WC Type from the drop down list.
Limit	Specify the working capital Limit .

For information on fields in the **Collateral** screen, refer the below tables.

Table 3-57 Collateral

Fields	Description
Collateral type	Search the Collateral type from the drop down list.
Total collateral value	Specify the Total collateral value .
Collateral contribution	Specify the Collateral contribution .
Add	Click Add . Collateral details are added and listed as shown below:

Figure 3-118 WC borrowing pattern

The screenshot displays the 'WC borrowing pattern' window. At the top, there is a currency dropdown set to 'USD' and a balance field showing '₹30,700,000,000,000.00'. Below this is a section titled 'Collateral'. On the left, there are input fields for 'Collateral type' (set to 'Machine'), 'Total collateral value' (₹70,000,000,000,000.00), and 'Collateral contribution' (₹30,000,000,000,000.00). To the right of these fields is a summary box with a circular icon containing 'M' and the following details: 'Collateral type : Machine', 'Total collateral value : ₹70,000,000,000,000.00', and 'Collateral contribution : ₹30,000,000,000,000.00'. At the bottom left of the 'Collateral' section are 'Remove', 'Update', and 'Clear' buttons. At the bottom right of the window are 'Add' and 'Cancel' buttons.

For information on fields in the **WC borrowing pattern** screen, refer the below tables.

Table 3-58 WC borrowing pattern

Fields	Description
Remove, Update	To Remove , Update , or Clear the collateral detail, select the item from the list and click the corresponding icon.

Table 3-58 (Cont.) WC borrowing pattern

Fields	Description
Add	Click Add in the WC borrowing pattern window. The working capital borrowing details are added and listed as shown below:

Figure 3-119 WC Borrowing Pattern

WC borrowing pattern

Account number : 8980000889 No of excess in past 6 months : 4 Limit : ₹30,700,000,000.00

Average balance : ₹9,000,000,000.00 Is secured/unsecured : Secured

As on date balance : ₹300,000,000.00 LTV : 20

Page 1 of 1 (1 of 1 items)

For information on fields in the **WC borrowing pattern** screen, refer the below tables.

Table 3-59 WC borrowing pattern

Fields	Description
edit	To modify the WC borrowing pattern, select the pattern and click the edit icon.
delete	To delete the WC borrowing pattern, select the pattern and click the delete icon.

Figure 3-120 TL borrowing pattern

TL borrowing pattern

Product type *
Term Loan

Currency *
INR

Outstanding amount *
₹30,000,000,000.00

No of excess in past 6 months
9

Loan purpose
Term loan

Loan account number *
909090090

Sanctioned amount *
₹20,000,000,000.00

Loan availed on
May 1, 2019

EMI amount *
₹80,000,000.00

Term in months
30

Add Cancel

For information on fields in the **TL borrowing pattern** screen, refer the below table.

Table 3-60 TL borrowing pattern

Fields	Description
Product type	Enter the Product type .
Loan account number	Specify the term Loan account number .
Currency	Search and select the Currency of the term loan.
Sanctioned amount and Outstanding amount	Specify the Sanctioned amount and Outstanding amount .
Loan availed	Click the calendar icon in the Loan availed on field and select the date on which term loan is availed.
No of excess in past 6 months	Specify the No of excess in past 6 months .
EMI amount	Specify the EMI amount to be paid per selected frequency.
Loan purpose	Type the Loan purpose .
Term in months	In the Term in months field, specify the tenor of the term loan in months.

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

Figure 3-121 TL borrowing pattern

TL borrowing pattern

Product type : Term Loan ...
 Loan account number : 909090090
 No of excess in past 6 months : 9

Sanctioned amount : ₹20,000,000,000.00
 Outstanding amount : ₹30,000,000,000.00
 EMI amount : ₹80,000,000.00

Term in months : 30
 Loan availed on : 5/1/2019
 Loan purpose : Term loan ...

Page 1 of 1 (1 of 1 items)

For information on fields in the **TL borrowing pattern** screen, refer the below tables.

Table 3-61 TL borrowing pattern

Fields	Description
edit	To modify the TL borrowing pattern, select the pattern and click the edit icon.
delete	To delete the TL borrowing pattern, select the pattern and click the delete icon.

Figure 3-122 NFB borrowing pattern

For information on fields in the **NFB borrowing pattern** screen, refer the below table.

Table 3-62 NFB borrowing pattern

Fields	Description
Product type	Enter the type of non-fund based (NFB) product in the Product type field.
Product sub type	Enter the sub type of NFB product in the Product sub type field.
Currency	Search and select the Currency of NFB product.
Sanctioned amount	Specify the Sanctioned amount .
Tenor in months	Specify the NFB product Tenor in months .

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

Figure 3-123 NFB borrowing pattern

For information on fields in the **NFB borrowing pattern** screen, refer the below table.

Table 3-63 NFB borrowing pattern

Fields	Description
edit	To modify the NFB borrowing pattern, select the pattern and click the edit icon.
delete	To delete the NFB borrowing pattern, select the pattern and click the delete icon.

Figure 3-124 Other products

Other products

Product type *
Working Capital

Lending product
Credit Loan

Currency
INR

Limit amount
₹700,000,000,000,000.00

Add Clear

No items to display.

For information on fields in the **Other Products** screen, refer the below table.

Table 3-64 Other products

Fields	Description
Product type	Enter the type of other product in the Product type field.
Lending product	Enter the name of the Lending product .
Currency	Search and select the Currency for the specified other product.
Limit amount	Specify the Limit amount for the other product.

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

Figure 3-125 Other Products

Other products

Product type *
Working Capital

Lending product
Credit Loan

Currency
INR

Limit amount
₹700,000,000,000,000.00

Update Remove Clear

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

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

Figure 3-126 Banker

Economic dependency analysis - Bankers

Bankers

Banker one

Relationship:
Asset Value:

Bank Type: business type
Liability Value: \$0.00

Average Balance in Non overdraft Accounts: \$20,000.00
Average Balance in overdraft Accounts: \$0.00

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

Edit
Delete
View

Audit Cancel Save and Close Next

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

Note

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.

10. To analyze the banker detail, click **Next** in the Bankers page.
The **Analysis** screen is displayed.

Figure 3-127 Analysis

Economic dependency analysis - Bankers

Analysis

Audit Cancel Back Save and Close Next

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

Note

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

12. Click **Next**.
The **Comments** screen is displayed.

Figure 3-128 Comments

The screenshot displays the 'Comments' section of the 'Economic dependency analysis - Bankers' application. At the top, there's a navigation bar with three tabs: 'Bankers', 'Analysis', and 'Comments'. The 'Comments' tab is currently selected. Below the navigation bar, the main area is titled 'Comments'. It features a large text input field with a rich text editor toolbar above it. The toolbar includes icons for undo, redo, bold, italic, underline, link, unlink, bulleted list, numbered list, indent, outdent, heading 1, heading 2, link, unlink, table, insert image, print, and a search icon. Below the input field, there's a 'Post' button. A message 'No items to display.' is shown below the 'Post' button. At the bottom of the screen, there are four buttons: 'Audit', 'Cancel', 'Back', and 'Save and Close'.

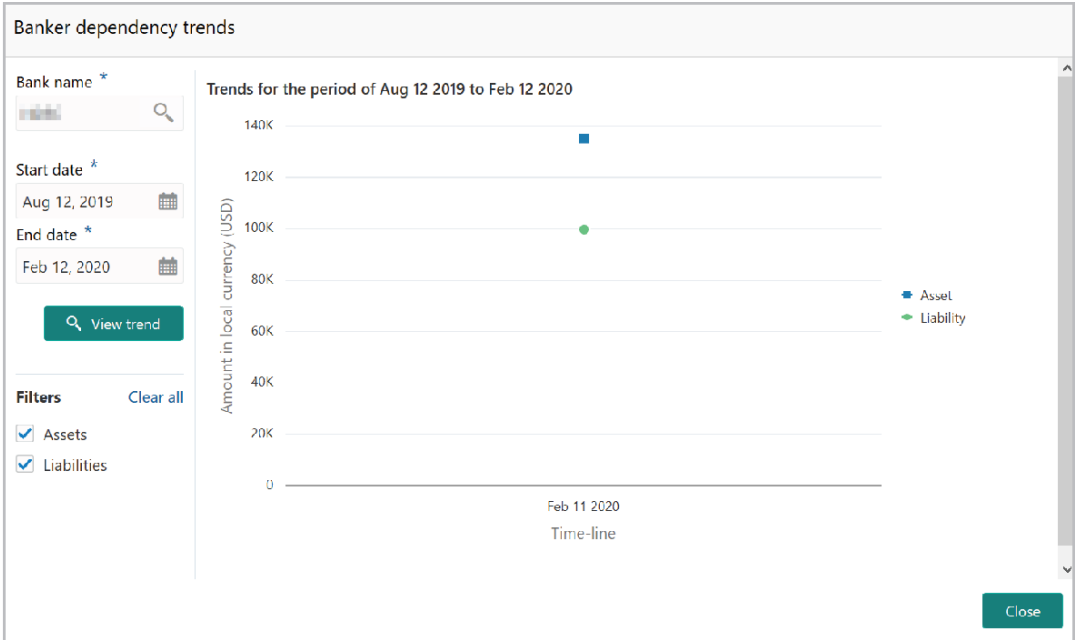
For information on fields in the **Comments** screen, refer the below table.

Table 3-65 Comments

Fields	Description
Comments	Type the overall Comments for the Banker Analysis.
Post	Click Post . Comments are posted below the Comments box.
Submit	Click Submit .

13. To view the banker dependency trends, click the trend analysis icon beside the capture icon in **Bankers** tile.
The **Banker Dependency Trends** window is displayed.

Figure 3-129 Banker Dependency Trends



For information on fields in the **Banker Dependency Trends** screen, refer the below table.

Table 3-66 Banker Dependency Trends

Fields	Description
Bank Name	Search and select the Bank Name .
Start date and End date	Specify the Start date and End date .
View Trend	Click the View Trend button. Banker dependency trends for the selected period appears.
Close	To exit the Banker Dependency Trends window, click Close .

3.13 Guarantors

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

1. Click the capture icon in the **Guarantors** tile.
The **Guarantor Details** screen is displayed.

Figure 3-130 Guarantor Details

Economic dependency analysis - Guarantors

Guarantors Analysis Comments

Guarantors

As on Sep 21 2019

Guarantor one
Guarantee Worth: \$6,000.00
Guarantor Net worth: \$6,000.00
Guarantor Type: Individual
Shareholding Percentage: 0.12%

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

Audit Cancel Save and Close Next

Adding Guarantor Details

- To add the Guarantor information, click the add icon in the Guarantor Details page.
The **New Guarantor** screen is displayed.

Figure 3-131 Guarantor Details

Add New Guarantors

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Cancel Next

For information on fields in the **Guarantor Details** screen, refer the below table.

Table 3-67 Guarantor Basic Details

Fields/ Icons	Description
Name	Type the Name of the Guarantor
Guarantor type	Select the Guarantor type from the drop down list. The options available are: Entity and Individual.
Entity	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 is displayed as shown below:

Figure 3-132 New Guarantor

New guarantor

Guarantor basic details

Name *

Guarantor type *

Entity

Individual

Age

55

Is founder

Is promoter

Guarantor detailed information

Address details

Guarantee details

Save

Cancel

For information on fields in the **New Guarantor** screen, refer the below table.

Table 3-68 New Guarantor

Fields/ Icons	Description
Age	Specify the Age of the Guarantor.
Is founder	If the Guarantor is the founder of your customer organization, enable the Is founder switch.
Is promoter	If the Guarantor is the promoter of your customer organization, enable the Is promoter switch.

In the **Guarantor detailed information** section:

Figure 3-133 Guarantor detailed information

Guarantor detailed information

Is shareholder?

Percentage of shareholding *

12%

Board position held?

Is decision maker?

Beneficial ownership in other companies

Is common shareholding

For information on fields in the **Guarantor detailed information** screen, refer the below table.

Economy Dependency Analysis User Guide
G54418-01
Copyright © 2018, 2025, Oracle and/or its affiliates.

April 2, 2026
Page 86 of 122

Table 3-69 Guarantor detailed information

Fields/ Icons	Description
Is shareholder?	If the Guarantor is also a shareholder, enable the Is shareholder? switch.
Percentage of shareholding	In the Percentage of shareholding field, specify the Guarantor's share percentage.
Board position held?	If the Guarantor was in the board position, enable the Board position held? switch.
Is decision maker?	If the Guarantor is a decision maker in your customer organization, enable the Is decision maker? switch.
Beneficial ownership in other companies	If the Guarantor is a owner of any other company, enable the Beneficial ownership in other companies switch.
Is common shareholding	The Is common shareholding switch appears, if Entity is selected as Guarantor type in Guarantor basic details section. Enable the Is common shareholding switch, if the Guarantor holds a common share in their organization.

In the **Address details** section:

- Click the add icon to add the Guarantor's address details.

The **Address Details** window is displayed.

Figure 3-134 Address Details

The screenshot shows a window titled "Address Details" with a light gray background. It contains two columns of input fields. The left column includes: "Address Type" (a dropdown menu with "Office" selected), "Point of Contact" (a text field with "Dennis"), "Street" (a text field with "XYZ street"), "Landmark" (a text field with "Enter Landmark"), "City" (a text field with "Gurgaon"), "Zip-Code" (a text field with "600032"), and "Email Address" (a text field with "Dennis@gmail.com"). The right column includes: "House/Building" (a text field with "Blue Whale Tower"), "Locality" (a text field with "Enter Street Details"), "Area" (a text field with "Enter Area"), "State" (a text field with "Tamil Nadu"), "Country" (a text field with "IN" and a search icon), and "Phone Number" (a text field with "9876543210"). At the bottom right, there are "Save" and "Cancel" buttons.

- Type the following address details in the corresponding field:

- Housing/Building
- Street
- Locality
- Landmark
- Area
- City

- State
- Zip Code

For information on fields in the **Address Details** screen, refer the below table.

Table 3-70 Address Details

Fields/ Icons	Description
Address Type	Select the Address Type from the drop down field. The options available are: Office, Residence, and Correspondence.
Point of Contact	Specify the Point of Contact in the mentioned address.
Country	Search and select the Country of the address.
Email Address	Type Email Address of the Guarantor.
Phone Number	Specify the Phone Number of the Guarantor.

5. Click **Save**. Address details are added as shown below:

Figure 3-135 Address Details

Address details

+ [edit icon] [delete icon]

Dennis 9876543210 Dennis@gmail.com

Office Blue Whale Tower, XYZ street, [Country] [State/City], [Zip Code]

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

6. To modify the address details, select the required item and click the **edit** icon.
7. To delete the address details, select the required item and click the **delete** icon

In the **Guarantee details** section:

Figure 3-136 Guarantee details

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 \$0.000

+ [edit icon] [delete icon]

No items to display.

For information on fields in the **Guarantee details** screen, refer the below table.

Table 3-71 Guarantee Details

Fields/ Icons	Description
Currency	Search and select the Currency in which the guarantee is provided.
Net worth	Specify the Net worth of the guarantee.
Intangible assets	Specify the value of Intangible assets .
Tangible net worth	Specify the Tangible net worth of the assets.
Guarantee worth	Specify the Guarantee worth .

8. Click the **add** icon.

The **Guarantee Details** window is displayed.

Figure 3-137 Guarantee Details

The screenshot shows a 'Guarantee details' window with the following fields and values:

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

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

For information on fields in the **Guarantee details** screen, refer the below table.

Table 3-72 Guarantee Details

Fields/ Icons	Description
Guarantee ID	Specify the Guarantee ID .
Guarantee given To	Select the Guarantee given To option from the drop down list.
Guarantee name	Type the Guarantee name .
Guarantee currency	Search and select the Guarantee currency .
Guarantee amount and Guarantee worth	Specify the Guarantee amount and Guarantee worth .
Guarantee start date and Guarantee expiry date.	Click the calendar icon and select the Guarantee start date and Guarantee expiry date .
Guarantee purpose	Select the Guarantee purpose from the drop down list. The options available are: Loan and Contract.

Table 3-72 (Cont.) Guarantee Details

Fields/ Icons	Description
Type of guarantee	Search and select the Type of guarantee from the drop down list. The options available are: Corporate Guarantee and Personal Guarantee.

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

Figure 3-138 Guarantee details

Guarantee details

Currency *
USD

Net worth *
\$80,000,000.00

Intangible assets
\$300,000,000.00.00

Tangible net worth
\$9,000,000,000.00.00

Guarantee worth
\$90,000,000,000.00.00

Guarantee ID	Guarantee name	Guarantee amount	Type of guarantee
77009988	Loan...	\$900,000,000.00	Personal Guarantee

Page 1 of 1 (1 of 1 items)

Save Cancel

10. To modify the guarantee details, select the required detail and click the **edit** icon.
11. To delete the guarantee details, select the required detail and click the **delete** icon.
12. Click **Save** in the **New Guarantor** window. Guarantor details are added and displayed as shown below:

Figure 3-139 Guarantor Details

Economic dependency analysis - Guarantors

Guarantors Details Analysis Comments

Guarantors Details

As on Feb 11 2020

Name	Guarantee worth	Guarantor network	Guarantor type	Shareholding percentage	Actions
Thomas Hydrolysis Pvt Ltd	\$1,000,000.00	\$10,000,000.00	Entity		Delete Edit View
Andy Pothar	\$1,000,000.00	\$3,400,000.00	Individual	12%	
George Perumal	\$1,000,000.00	\$1,700,000.00	Individual	10%	

Back Next Save & Close Cancel

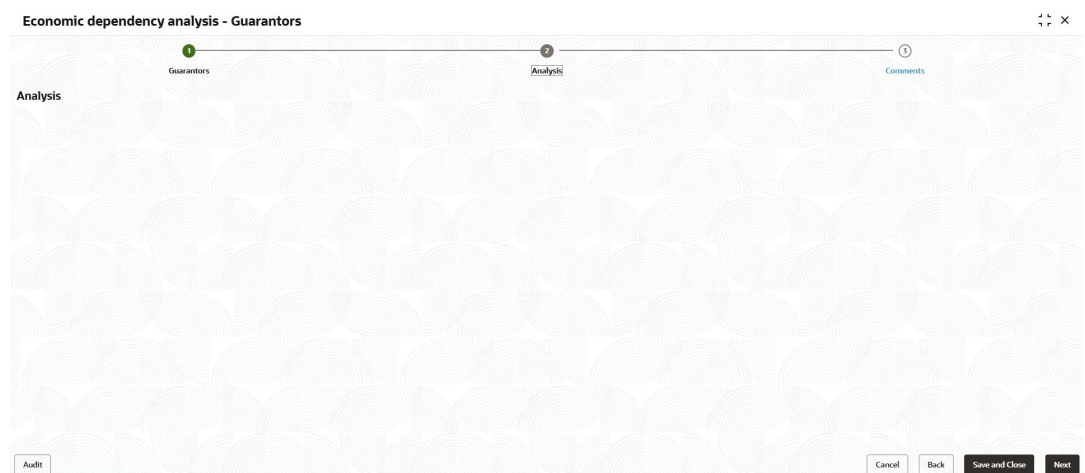
13. To **Edit**, **Delete** or **View** the added Guarantor details, click the hamburger icon in required item and select the corresponding option.

Note

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

14. To analyze the guarantor information, click **Next** in the Guarantors Details page.
The **Analysis** screen is displayed.

Figure 3-140 Analysis

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

Note

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

16. Click **Next**. The **Comments** screen is displayed.

Figure 3-141 Comments

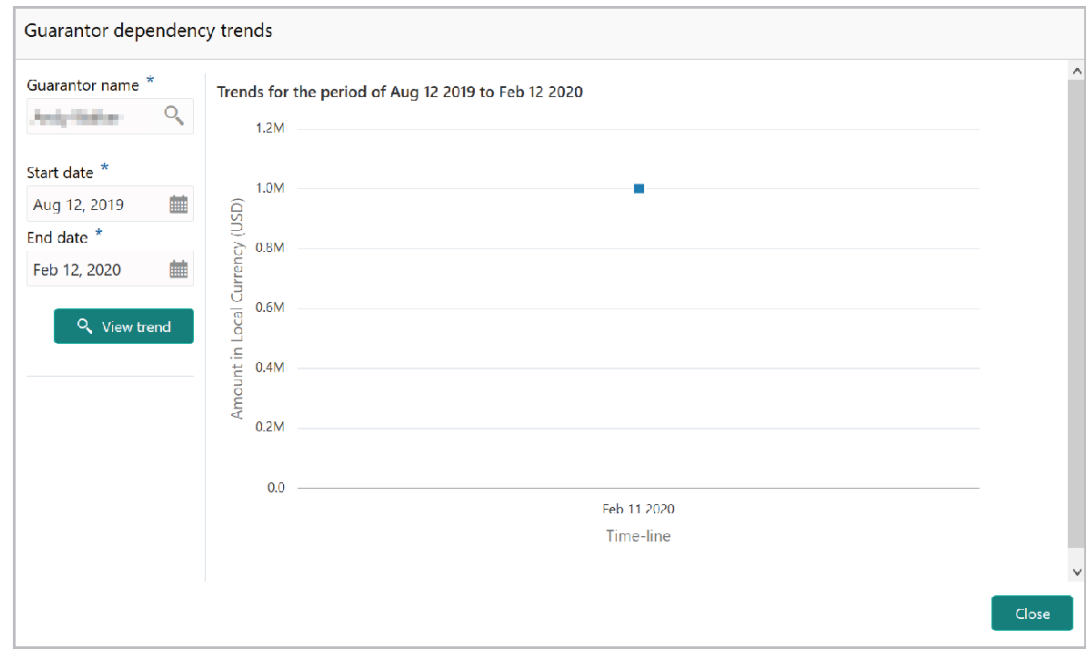
- 17. Type the overall **Comments** for the Guarantor Analysis.
- 18. Click **Post**. Comments are posted below the **Comments** box.
- 19. Click **Submit**.

Viewing Dependency Trends

- 20. To view the guarantor dependency trends, click the trend analysis icon beside the capture icon in **Guarantors** tile.

The **Guarantor Dependency Trends** screen is displayed.

Figure 3-142 Guarantor Dependency Trends



For information on fields in the **Guarantor Dependency Trends** screen, refer the below table.

Table 3-73 Guarantor Dependency Trends

Fields/ Icons	Description
Guarantor Name	Search and select the Guarantor Name .
Start date and End date	Specify the Start date and End date .
View Trend	Click the View Trend button. Guarantor dependency trend for the selected period appears.
Close	To exit the Guarantor dependency trends window, click Close .

3.14 Insurers

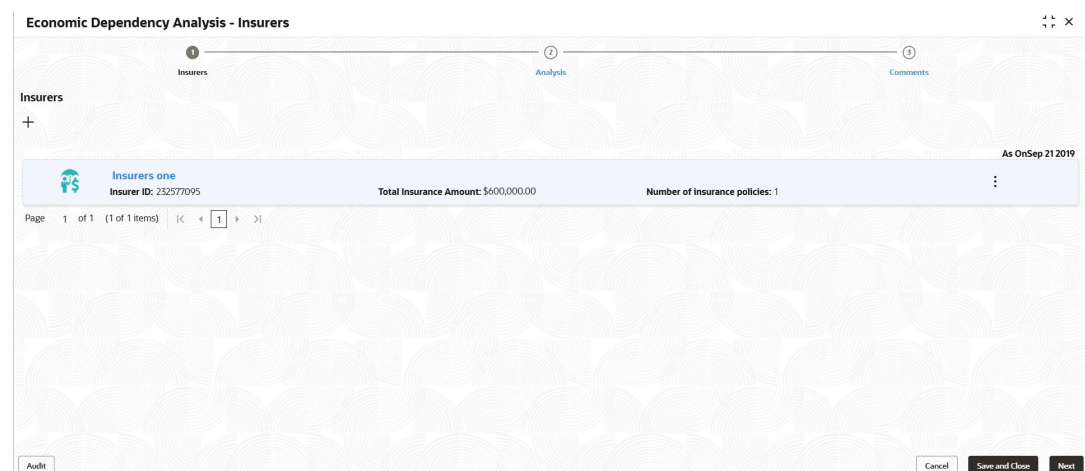
This topic provides systematic instructions about the Issuers in data segment in Enrichment Stage.

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

1. Click the capture icon in the **Insurers** tile.

The **Insurers** screen is displayed.

Figure 3-143 Insurers page



2. To add the insurer details, click the add icon. The **New Insurer** screen is displayed.

Figure 3-144 New Insurer

Add New Insurers
Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or
Select Recently Added Stakeholder:

For information on fields in the **Adding Insurer Details** screen, refer the below table.

Table 3-74 Adding Insurer Details

Fields	Description
Insurer name	Type the Insurer name .
Currency	Search and select the Currency in which the total insurance amount is paid.
Total insurance amount	Specify the Total insurance amount .

- Click the **add** icon.

Figure 3-145 New Insurance

New Insurance

Policy number *	Policy start date *	Policy end date *	Premium frequency
1234567	Nov 20, 2019	Nov 10, 2020	Yearly
Premium currency *	Premium amount *	Insured value *	Insurance summary
USD	\$6,000,000.000	\$60,000,000.000	
Policy status	Blanket Insurance	Third party liability applicable	Third party liability coverage
Active	☐	☒	☒ Damage ☐ Total Loss
Third party liability amount *	Environmental liability covered	Environmental liability amount *	Jurisdiction covered
\$3,000,000.000	☒	\$9,000,000.000	Within Country
Protection cover list			
Thrift × Accident × Natural Calamity ×			
Beneficiary details Insured items			
Save Cancel			

For information on fields in the **New Insurance** screen, refer the below table.

Table 3-75 New Insurance

Fields	Description
Policy number	Specify the insurance Policy number .
Policy start date	Specify the insurance Policy start date .
Policy end date	Specify the insurance Policy end date .
Premium frequency	Select the insurance Premium frequency .
Premium currency	Search and select the currency for premium amount in Premium currency field.
Premium amount	Specify the insurance Premium amount .
Insured value	In the Insured value field, specify the insurance value.
Insurance summary	Type the Insurance summary .
Policy status	Select the Policy status from the drop down list.
Blanket Insurance	If the insurance is a blanket insurance, enable the Blanket Insurance switch.
Third party liability applicable	Enable the Third party liability applicable switch, if applicable. Third party liability coverage and Third party liability amount field appears.
Third party liability coverage	Select the Third party liability coverage and specify the Third party liability amount.
Environmental liability covered	If the insurance is the environmental liability insurance, enable the Environmental liability covered switch. Environment liability amount field appears.
Environment liability amount	Specify the Environment liability amount .
Jurisdiction covered	Select the Jurisdiction covered in the insurance from the drop down list.
Protection cover list	Type or select the Protection cover list .

In the **Beneficiary details** section:

Figure 3-146 Beneficiary details

Beneficiary details

Insurance beneficiary: Our Bank

No items to display.

Beneficiary type: Bank

Beneficiary name: Futura Bank

Reason: ☐ Loans ☒ Guarantee

Amount: \$2,000,000.000

Add Clear

For information on fields in the **Beneficiary details** screen, refer the below table.

Table 3-76 Beneficiary details

Fields	Description
Insurance beneficiary	Select the Insurance beneficiary from the drop down list.
Beneficiary type	Select the Beneficiary type from the drop down list, if Other is selected as Insurance beneficiary .
Beneficiary name	Type the Beneficiary name , if Other is selected as Insurance beneficiary .
Reason	Type the Reason for naming the beneficiary.
Amount	Specify the beneficiary Amount .

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

Figure 3-147 Beneficiary details

Beneficiary details

Insurance beneficiary: Our Bank

Beneficiary type	Reason
Bank	Guarantee

Beneficiary name: Futura Bank

Amount: \$2,000,000.00

Page 1 of 1 (1 of 1 items)

Beneficiary type *: Bank

Beneficiary name *: Futura Bank

Reason *: ☐ Loans ☒ Guarantee

Amount *: \$2,000,000.00

Update Delete Clear

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

In the **Insured Items** section:

Figure 3-148 Insured Items

Insured items

No items to display.

Item description *: Machine

Quantity *: 10

Total item value *: \$50,000,000.000

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

Add Clear

For information on fields in the **Insured Items** screen, refer the below table.

Table 3-77 Insured Items

Fields	Description
Description field	Specify the Insured item name in the Item Description field .
Quantity	Specify the Quantity of the insured item.
Total item value	In the Total item value field, specify the total value of the insured item.
Total written down value	In the Total written down value field, specify the face value of the insured items.

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

Figure 3-149 Insured Items

The screenshot shows the 'Insured items' window. On the left, there is a list of items with a table-like structure. The first item is 'Machine' with a quantity of 10. The total item value is \$50,000,000.00 and the total written down value is \$40,000,000.00. Below the list, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)'. On the right, there is a form to add new items. The form has fields for 'Item description *', 'Quantity *', 'Total item value *', and 'Total written down value *'. The 'Item description' field contains 'Machine'. The 'Quantity' field contains '10'. The 'Total item value' field contains '\$50,000,000.000'. The 'Total written down value' field contains '\$40,000,000.000'. At the bottom right of the form, there are three buttons: 'Update', 'Delete', and 'Clear'.

7. To **Update**, **Delete** or **Clear** the insured items detail, select the item and click the corresponding icon.
8. Click **Save** in the New Insurance window. Insurance details are added and listed in the New Insurer window as shown below:

Figure 3-150 New insurer

The screenshot shows the 'New insurer' window. At the top, there is a header 'New insurer'. Below the header, there is a form to add new insurers. The form has fields for 'Insurer name *', 'Currency *', and 'Total insurance amount'. The 'Insurer name' field contains 'Life'. The 'Currency' field contains 'USD'. The 'Total insurance amount' field contains '\$60,000,000.000'. Below the form, there is a section titled 'Insurance details'. This section contains a table with the following information:

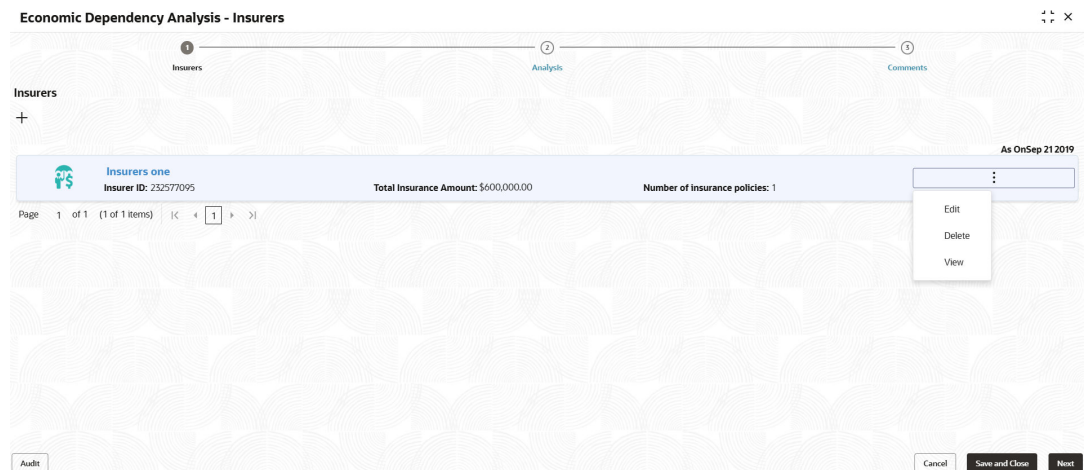
	Policy number : 1234567	Policy status : Active	Insured value : \$60,000,000.00
	Policy start date : 70-01-01	Premium frequency : Yearly	Insurance summary :
	Policy end date : 70-01-01	Premium amount : \$6,000,000.00	

Below the table, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right of the window, there are two buttons: 'Save' and 'Cancel'.

9. To modify the Insurer detail, select the required detail and click the **edit** icon.
10. To delete the Insurer detail, select the required detail and click the **delete** icon.

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

Figure 3-151 Insurers



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

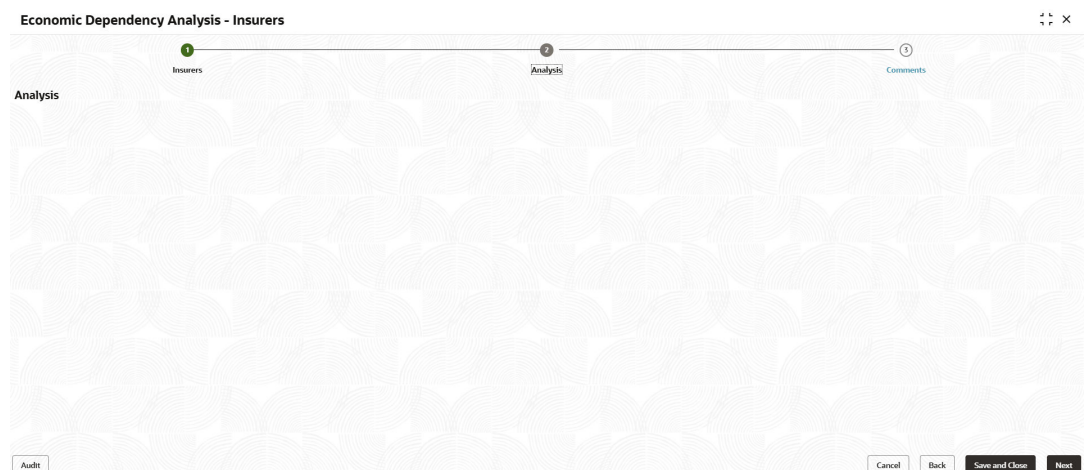
Note

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

13. To analyze the Insurer details, click **Next** in the Insurers page. The Analysis screen is displayed.

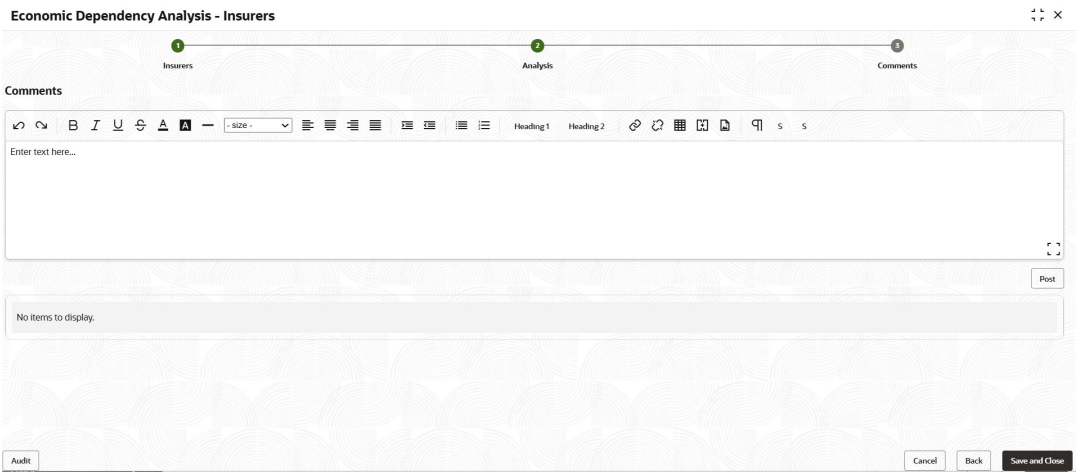
Figure 3-152 Analysis



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

15. Click **Next**. The **Comments** screen is displayed.

Figure 3-153 Comments



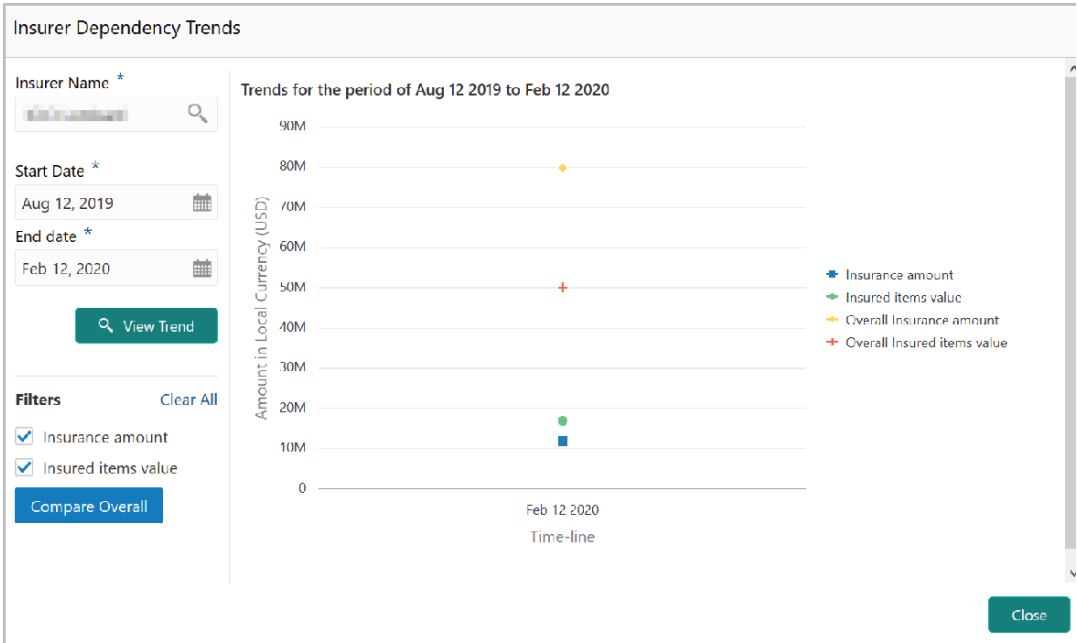
16. Type the overall Comments for the Insurer Analysis.
17. Click **Post**. Comments are posted below the **Comments** box.
18. Click **Submit**.

Viewing Dependency Trends

19. To view the Insurer dependency trends, click the trend analysis icon beside the capture icon in **Insurers** tile.

The **Insurer Dependency Trends** screen is displayed.

Figure 3-154 Insurer Dependency Trends



For information on fields in the **Insurer Dependency Trends** screen, refer the below table.

Table 3-78 Insurer Dependency Trends

Fields/ Icons	Description
Insurer Name	Search and select the Insurer Name .
Start Date and the End Date	Select the Start Date and the End Date by clicking the calendar icon.
Filter	To filter the data, select the required option in the Filter field and click Compare Overall .
Close.	To exit the Insurer Dependency Trends window, click Close .

3.15 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.

3.16 Directors

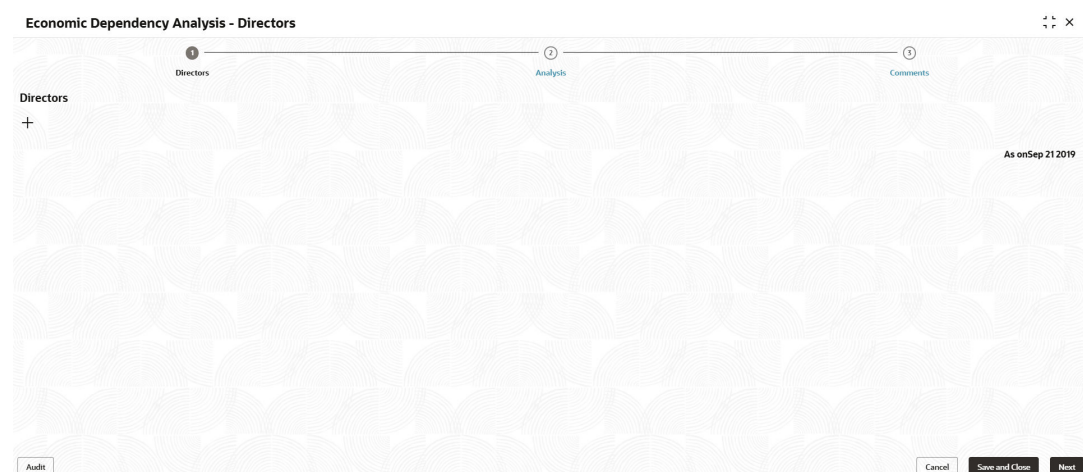
This topic provides systematic instructions about the directors in data segment in Enrichment Stage.

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

1. Click the capture icon in the **Directors** tile.

The **Directors** screen is displayed.

Figure 3-155 Directors



2. To add the Director detail, click the add icon. The New Director window is displayed.

Figure 3-156 New Director

Add New Directors

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Cancel Next

For information on fields in the **New Director** screen, refer the below table.

Table 3-79 New Director

Fields	Description
Name	Type the Name of the Director
Shareholding percentage	Specify the Director's Shareholding percentage in your customer organization.
Majority shareholder	If the director is a majority shareholder in your customer organization, enable the Majority shareholder switch.
Director since	In Director since field, search and select the date from which the Director is in your customer organization.
Highest educational qualification	Select the Director's Highest educational qualification from the drop down list.
Years in industry	In the Years in industry field, specify the Director's years of experience in this industry.
Years of association	Specify the Director's Years of association with your customer organization.
Department associated with	Select the Director's department from the Department associated with drop down list.
Part of Board	If the Director is a board member, enable the Part of Board switch.
Part of Board	If the Part of Board switch is enabled, select Board member since and Board member till dates in the respective fields.
Is employee	If the Director is an employee, enable the Is employee switch.
Employee ID	If the Is employee switch is enabled, specify the Director's Employee ID .
Part of promoter group	If the Director is a part of the promoter group, enable the Part of promoter group switch.
Is family member of promoter	If the Director is a family member of the promoter group, enable the Is family member of promoter switch.
Roles	Describe the Roles of the Director.
Board member in other companies	If the Director is a board member in other companies, enable the Board member in other companies switch.

Table 3-79 (Cont.) New Director

Fields	Description
Director in other companies	If the Director is a director in other companies, enable the Director in other companies switch.

For information on fields in the **Address detail** screen, refer the below table.

Table 3-80 Address detail

Fields	Description
DIN number	Specify the Director identification number in the DIN number field.
Executive position	If the Director is in executive position, enable the Executive position switch.

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

Figure 3-157 Board member in other companies

For information on fields in the **Board member in other companies** screen, refer the below table.

Table 3-81 Board member in other companies

Fields	Description
Name of the other company	Type the Name of the other company .
Board member since	In the Board member since field, search and select the date from which the Director is board member in the mentioned company.
Shareholding percentage	Specify the Director's Shareholding percentage in the other company.
Promoter	If the Director is a Promoter in other company, enable the Promoter switch.

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

Figure 3-158 Director in other Companies
Figure 3-159 Director in other companies

For information on fields in the **Director in other companies** screen, refer the below table.

Table 3-82 Director in other companies

Fields	Description
Name of the company	Type the Name of the company .
Director since	In the Director since field, search and select the date from which the Director is Director in the other company.
Shareholding percentage	Specify the Director's Shareholding percentage in the other company.
Promoter	If the Director is a Promoter in other company, enable the Promoter switch.

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

Figure 3-160 Director in other companies
Figure 3-161 Our Customer

For information on fields in the **Our Customer** screen, refer the below table.

Table 3-83 Our Customer

Fields	Description
Internal rating	Select your bank's Internal rating for the Director.
Is borrower	If the Director is a borrower in your bank, enable the Is borrower switch.
Currency	Search and select the Currency for total exposure.
Total exposure	Specify the Director's Total exposure amount in your bank.
Deposit account held	If the Director holds a deposit account in your bank, enable the Deposit account held switch.
No of deposit accounts	If the Deposit account held switch is enabled, specify the No of deposit accounts maintained by the Director.
Currency	Search and select the Currency for the total deposit amount.
Total deposit amount	Specify the Total deposit amount in the Director's deposit account.

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

Figure 3-162 Directors

Economic dependency analysis - Directors

Directors

As on Feb 12 2020

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
Aditya Shrivastava	22%		DIN2342341	No			No	No	Yes	15	
Rajesh Chandra	17%		DIN2342343	No			No	No	No	9	28
Subhash Chandra											

Back Next Save & Close Cancel

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

Note

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.

- To analyze the Director details, click **Next** in the Directors page.
The **Analysis** screen is displayed.

Figure 3-163 Analysis

Economic Dependency Analysis - Directors

Analysis

Audit Cancel Back Save and Close Next

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

Note

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

9. Click **Next**. The **Comments** screen is displayed.

Figure 3-164 Comments

The screenshot shows the 'Comments' screen within the 'Economic Dependency Analysis - Directors' application. The interface includes a top navigation bar with three tabs: 'Directors', 'Analysis', and 'Comments'. The 'Comments' tab is currently active. Below the navigation bar, there is a text editor with a toolbar containing various formatting options like bold, italic, underline, link, unlink, list, and more. The text area is empty, with a placeholder 'Enter text here...'. Below the text area is a 'Post' button. At the bottom of the screen, there are four buttons: 'Audit', 'Cancel', 'Back', and 'Save and Close'. The background of the application window features a subtle, repeating geometric pattern.

10. Type the overall Comments for the Director Analysis.
11. Click **Post**. Comments are posted below the **Comments** box.
12. Click **Submit**.

3.17 Contractors

This topic provides systematic instructions about the Contractors in data segment in Enrichment Stage.

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

1. Click the capture icon in the **Contractors** tile.
The **Contractors** screen is displayed.

Figure 3-165 Contractors

- To add the contractor details, click the **add** icon.

Figure 3-166 New Contractor

For information on fields in the **New Contractor** screen, refer the below table.

Table 3-84 New Contractor

Fields	Description
Contractor name	Type the name of Contractor's company in Contractor name field.
Contractor type	Select the Contractor's company type from Contractor type drop down list.
Point of contract	Type the Point of contract person name.
Contractor role	Type the role of point of contract person in the Contractor role field.
Status	Type the Status of the Contractor.
Contract summary	Type the Contract summary and the Financial Contract Summary .

Table 3-84 (Cont.) New Contractor

Fields	Description
Signed contract	Enable the Signed contract switch, if your customer has signed contract with the Contractor.
Start date and End date	If the Signed contract switch is enabled, select the Start date and End date of the Contract by clicking the calendar icon.
Contract nature	Select the Contract nature from the drop down list.
Advisory related to department	Click and select the Advisory related to department .
Work orders in last 12 months	In the Work orders in last 12 months field, specify the number of work orders placed with the contractor in last 12 months.
Currency	Search and select the Currency for the Average value of work orders.
Average value of work orders	Specify the Average value of work orders placed in the last 12 months.
No of current work orders	Specify the No of current work orders placed with the contractors.
Total value of current work orders	Specify the Total value of current work orders .

3. Click the **add** icon.

The **Work Order Details** window is displayed.

Figure 3-167 Work Order Details

Work order details

Contract execution date *

May 20, 2020

Contract related to *

Vendor supply

Start date

May 20, 2020

End date

Value of contract *

\$100,000.000

Status *

Yet to start

Save

Cancel

For information on fields in the **Work Order Details** screen, refer the below table.

Table 3-85 Work Order Details

Fields	Description
Contract execution date	Select the Contract execution date by clicking the calendar icon.
Contract related to	In the Contract related to field, select the department to which the contract is related from the drop down list.

Table 3-85 (Cont.) Work Order Details

Fields	Description
Start date and End date	Select the Start date and End date of the contract by clicking the calendar icon.
Value of contract	Specify the Value of contract .
Status	Select the Status of the contract from the drop down list.

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

Figure 3-168 Current work orders

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)

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

Figure 3-169 Our customer

Our customer

Is borrower: ☒ No of facilities held: Currency: USD Total exposure: \$250,000,000.000

Deposit account held: ☒ No of deposit accounts: 2 Currency: USD Total deposit amount: \$8,000,000,000.000

Internal rating: Default Grading 1

For information on fields in the **Our customer** screen, refer the below table.

Table 3-86 Our customer

Fields	Description
Is borrower	If the Contractor is a borrower in your bank, enable the Is borrower switch.
Currency	Search and select the Currency for the total exposure.
Total exposure	Specify the Contractor's Total exposure amount in your bank.
Deposit account held	If the Contractor holds a deposit account in your bank, enable the Deposit account held switch.
No of deposit accounts	If the Deposit account held switch is enabled, specify the No of deposit accounts .
Currency	Search and select the Currency for the Total deposit amount.
Total deposit amount	In the Total deposit amount field, specify the total amount deposited in all the deposit accounts.

Table 3-86 (Cont.) Our customer

Fields	Description
Internal rating	Select the Internal rating for Contractor from the drop down list.

Figure 3-170 Alternate contractors

For information on fields in the **Alternate contractors** screen, refer the below table.

Table 3-87 Alternate contractors

Fields	Description
Company name	Type the alternate Contractor's Company name .
Contractor type	Select the alternate Contractor type from the drop down list.
Any past transactions	If the alternate contractor has records of past transactions, enable the Any past transactions switch.
Add	Click Add . Alternate Contractor details are added.

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

Figure 3-171 Contractors

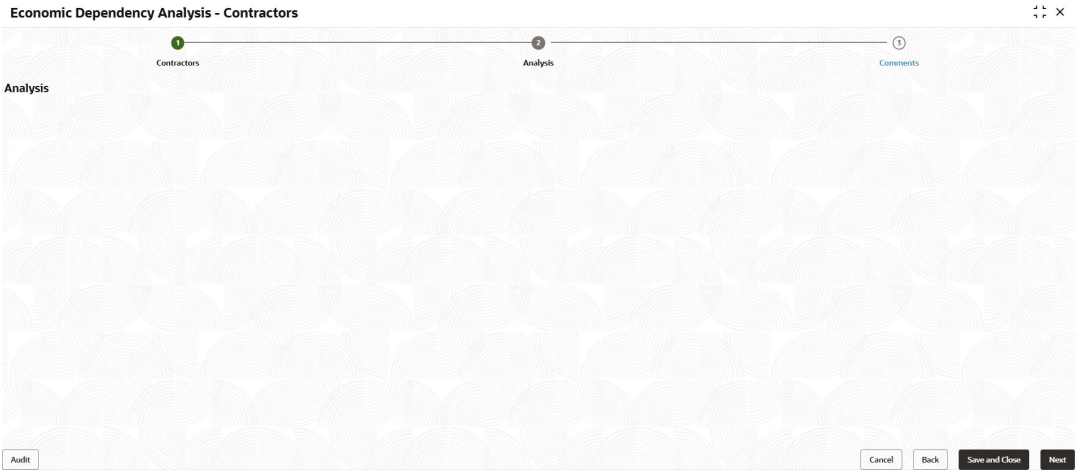
- To **Edit**, **Delete**, or **View** the added Contractor detail, click the hamburger icon in the required item and select the corresponding action.

Note

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.

9. To analyze the Contractor details, click **Next** in the Contractors page.
The **Analyze** screen is displayed.

Figure 3-172 Analysis



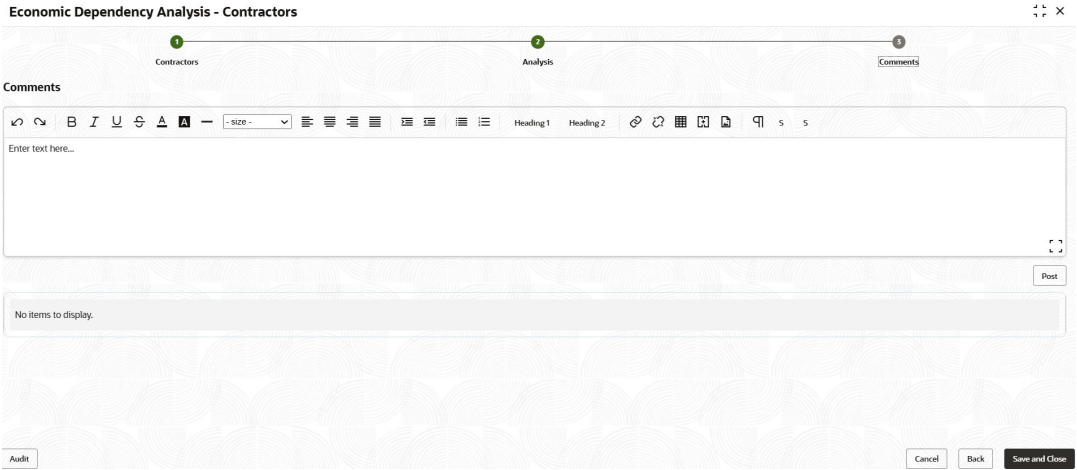
10. Select the answer for all the questions. A score is generated for the Contractor based on the selected answers.

Note

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

11. Click **Next**. The **Comments** screen is displayed.

Figure 3-173 Comments



For information on fields in the **Comments** screen, refer the below table.

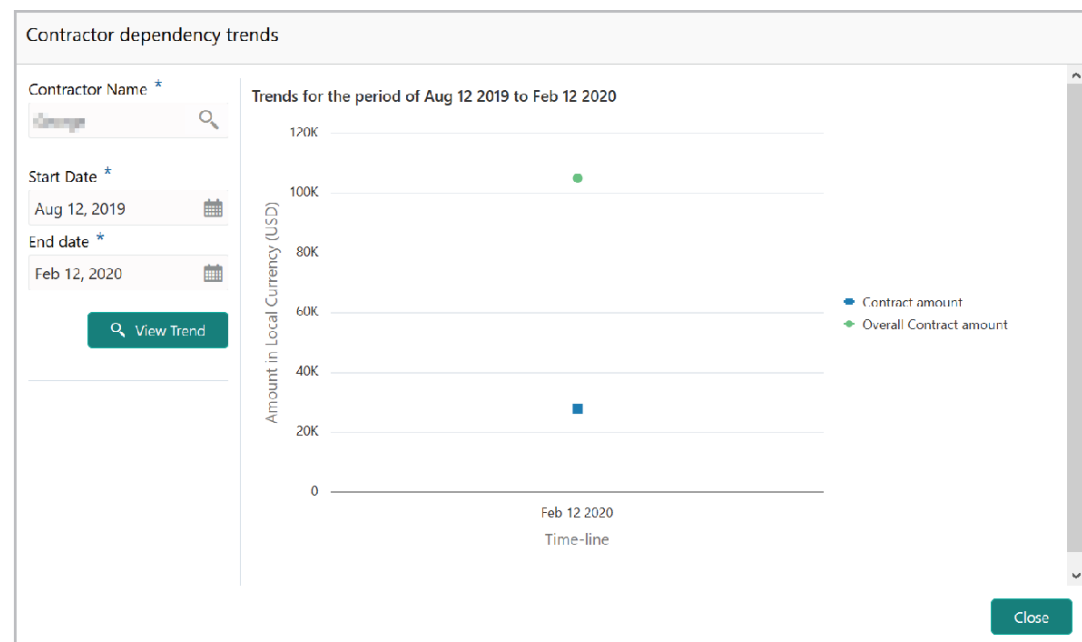
Table 3-88 Comments

Fields	Description
Comments	Type the overall Comments for the Contractor Analysis.
Post	Click Post . Comments are posted below the Comments box.
Submit	Click Submit .

12. To view the Contractor dependency trends, click the trend analysis icon beside the capture icon in **Contractors** tile.

The **Contractor Dependency Trends** screen is displayed.

Figure 3-174 Contractor Dependency Trends



For information on fields in the **Contractor Dependency Trends** screen, refer the below table.

Table 3-89 Contractor Dependency Trends

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

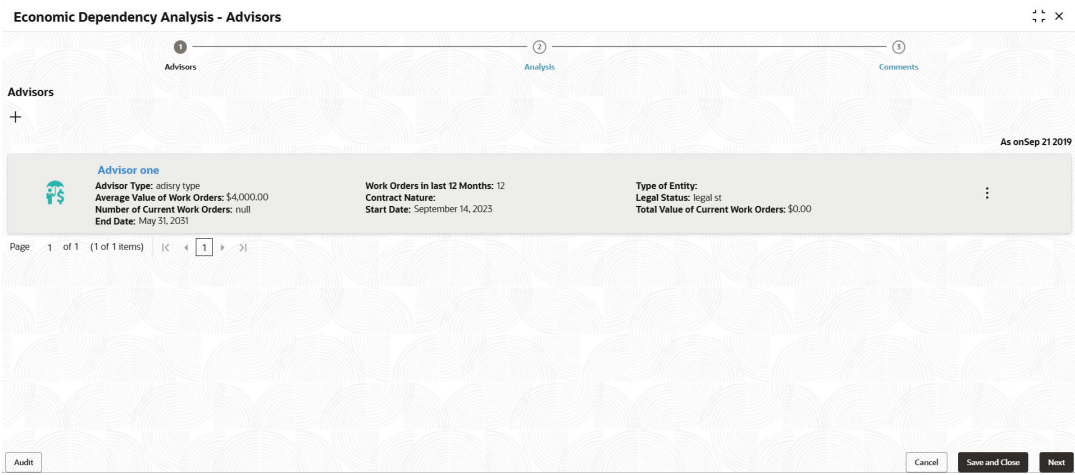
3.18 Advisors

Detailed information about the Advisors data segment in Enrichment Stage.

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

- 1. Click the capture icon in the **Advisors** tile.
The **Advisors** screen is displayed.

Figure 3-175 Advisors



- 2. To add the Advisor details, click the add icon. The **New Advisor** window is displayed.

Figure 3-176 New Advisor



For information on fields in the **New Advisor** screen, refer the below table.

Table 3-90 New Advisor

Fields/ Icons	Description
fields	Type the following details of the advisor in corresponding fields: • Role • Responsibility • Experience summary • Legal status • Advisory Dept
Advisor name	Type the Advisor name .
Type of advisor	Select the Type of advisor from the drop down field.
Signed contract	If the advisor has signed contract with your customer, enable the Signed contract switch.
Signed contract	If the Signed contract switch is enabled, select the Start date and End date of the contract by clicking the calendar icon.
Contract nature	If the Signed contract switch is enabled, select the Contract nature .
Work orders in last 12 months	In the Work orders in last 12 months field, specify the work orders taken by the Advisor in last 12 months.
Currency	Search and select the Currency for the average value of work orders.
Average value of work orders	Specify the Average value of work orders taken in the last 12 months.
No of current work orders	Specify the No of current work orders .
Total value of current work orders	Specify the Total value of current work orders .

In the **Current work order** section:

3. Click the **add** icon. The **Work Order Details** screen is displayed.

Figure 3-177 Work Order Details

Work order details

Contract execution date *

May 2, 2019

Contract related to *

Consultancy

Start date

May 15, 2019

End date

Oct 2, 2020

Value of contract *

\$50,000,000.000

Status *

Work in progress

Save

Cancel

For information on fields in the **Work Order Details** screen, refer the below table.

Table 3-91 Work Order Details

Fields/ Icons	Description
Contract execution date	Select the date in which contract with the Advisor is signed, by clicking the calendar icon in the Contract execution date field.
Contract related to	Select the department to which the Advisor contract is related from the Contract related to drop down list.
Start date and End date	Select the contract Start date and End date by clicking the calendar icon.
Value of contract	Specify the Value of contract .
Status	Select the work Status from the drop down field.

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

Figure 3-178 Current work orders

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)

For information on fields in the **Current work orders** screen, refer the below table.

Table 3-92 Current work orders

Fields/ Icons	Description
edit	To modify the added current work order detail, select the required item and click the edit icon.
delete	To delete the added current work order detail, select the required item and click the delete icon.

In the **Our Customers** section:

Figure 3-179 Our Customers

Our customer

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

For information on fields in the **Our Customers** screen, refer the below table.

Table 3-93 Our Customers

Fields/ Icons	Description
Internal rating	Select your bank's Internal rating for the Advisor.
Is borrower	If the Advisor is a borrower in your bank, enable the Is borrower switch.
Currency	Search and select the Currency for the Total exposure.
Total exposure	Specify the Advisor's Total exposure amount in your bank.
Deposit account held	If the Advisor holds a deposit account in your bank, enable the Deposit account held switch.
Deposit account held	If the Deposit account held switch is enabled, specify the No of deposit accounts held by the Advisor.
Currency	Search and select the Currency for the total deposit amount.
Total deposit amount	In the Total deposit amount field, specify the total amount deposited by the Advisor in your bank.

In the **Alternate Advisors** section:

Figure 3-180 Alternate Advisors

For information on fields in the **Alternate Advisors** screen, refer the below table.

Table 3-94 Alternate Advisors

Fields/ Icons	Description
Company name	Type the alternate Advisor's Company name .
Advisor type	Select the Advisor type from the drop down list.
Any past transactions	Enable the Any past transactions switch, if the alternate Advisor has past transactions record.

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

Figure 3-181 Alternate Advisors

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

Figure 3-182 Advisors

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

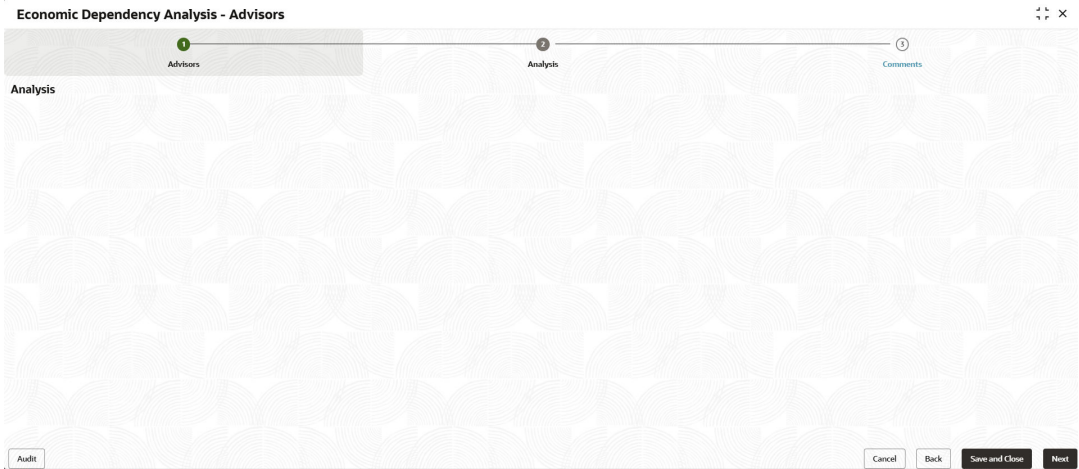
Note

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

9. To analyze the Advisor details, click **Next** in the Advisors page.
The **Analysis** screen is displayed.

Figure 3-183 Analysis



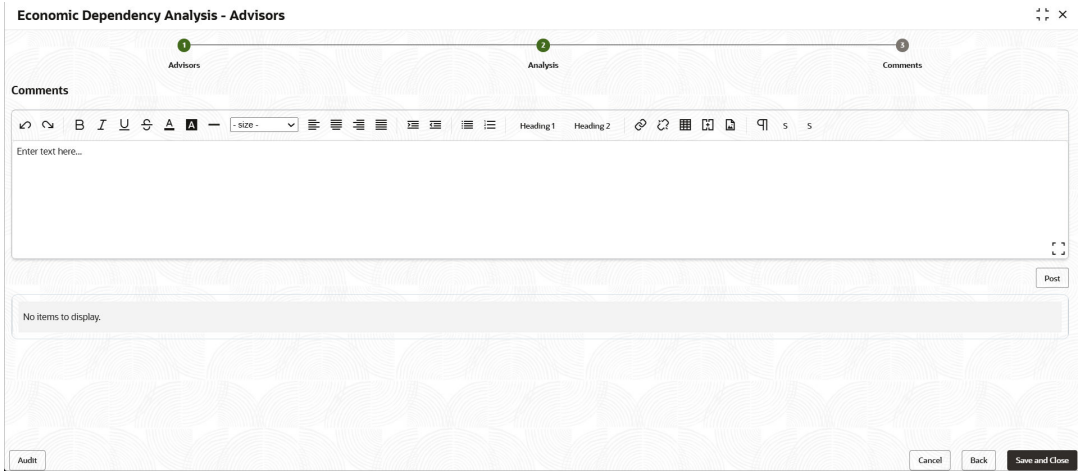
10. Select the answer for all the questions. A score is generated for the Advisor based on the selected answers.

Note

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

11. Click **Next**.
The **Comments** screen is displayed.

Figure 3-184 Comments



For information on fields in the **Comments** screen, refer the below table.

Table 3-95 Comments

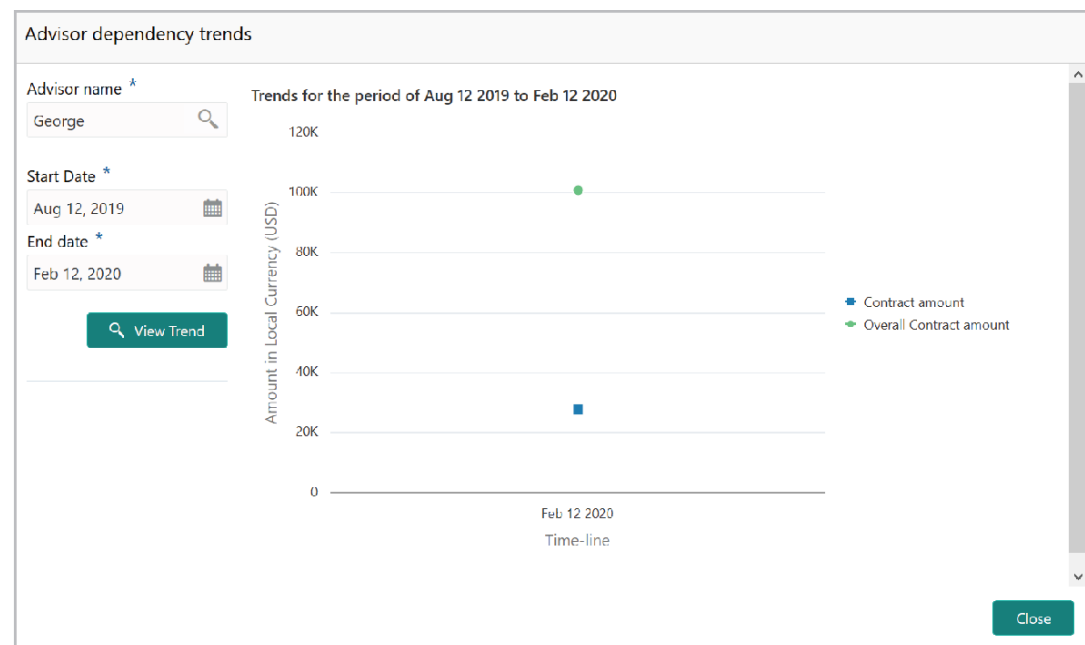
Fields/ Icons	Description
Comments	Type the overall Comments for the Advisor Analysis.

Table 3-95 (Cont.) Comments

Fields/ Icons	Description
Post	Click Post . Comments are posted below the Comments box.
Submit	Click Submit .

Viewing Dependency Trends

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

Figure 3-185 Advisor Dependency Trends

For information on fields in the **Advisor Dependency Trends** screen, refer the below table.

3.19 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.

- Click **Enrich** in the Financial Analysis tile.
The **Financial Analysis** screen is displayed.

Figure 3-186 Financial Analysis

2. 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.

Figure 3-187 Liquidity

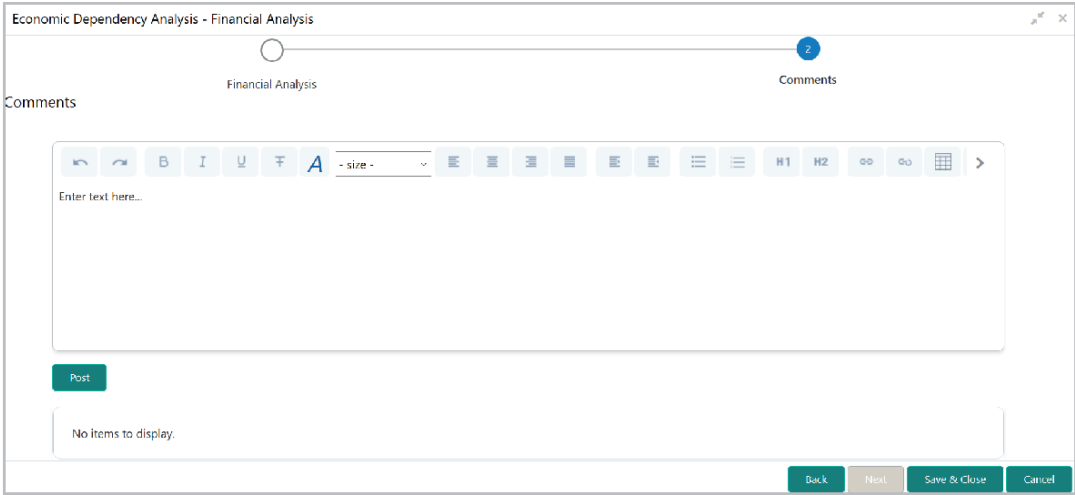
3. Click Next Category and view the financial value and score for other elements.
For information on fields in the **Liquidity** screen, refer the below table.

Table 3-96 Liquidity

Fields/ Icons	Description
T	To perform Trend Analysis for an element, click the T icon in Trend Analysis column.
P	To perform Peer Analysis for an element, click the P icon in Peer Analysis column.

4. After performing financial analysis, click **Next**.
The **Comments** screen is displayed.

Figure 3-188 Comments



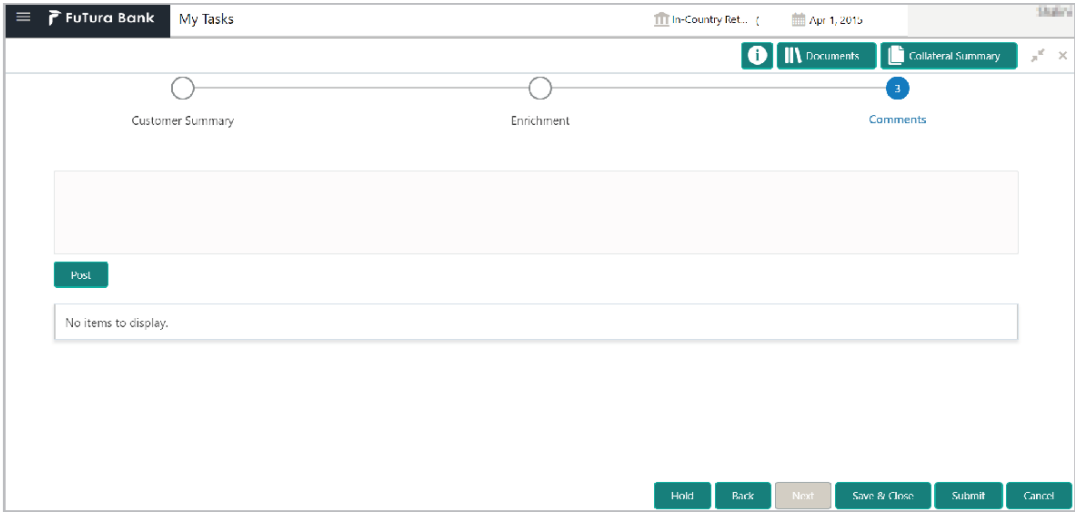
3.20 Comments

Detailed information on the Comments of the Economic Dependency Analysis.

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.

- 1. Click **Next** in the Enrich and Analyze page.
The **Comments** screen is displayed.

Figure 3-189 Comments



For information on fields in the **Comments** screen, refer the below table.

Table 3-97 Comments

Fields/ Icons	Description
Post	Type the comments and click Post .
Hold	To hold the enrichment process, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save and exit the process, click Save & Close .
Submit	To go to the next stage, click Submit .
Submit	Upon clicking the Submit button, checklist window appears.

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

4

Review

This topic provides systematic instructions about the Review of the Economic Dependency Analysis.

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

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.
2. **Edit** the required Review task.

The **Review - Customer Summary** screen is displayed.

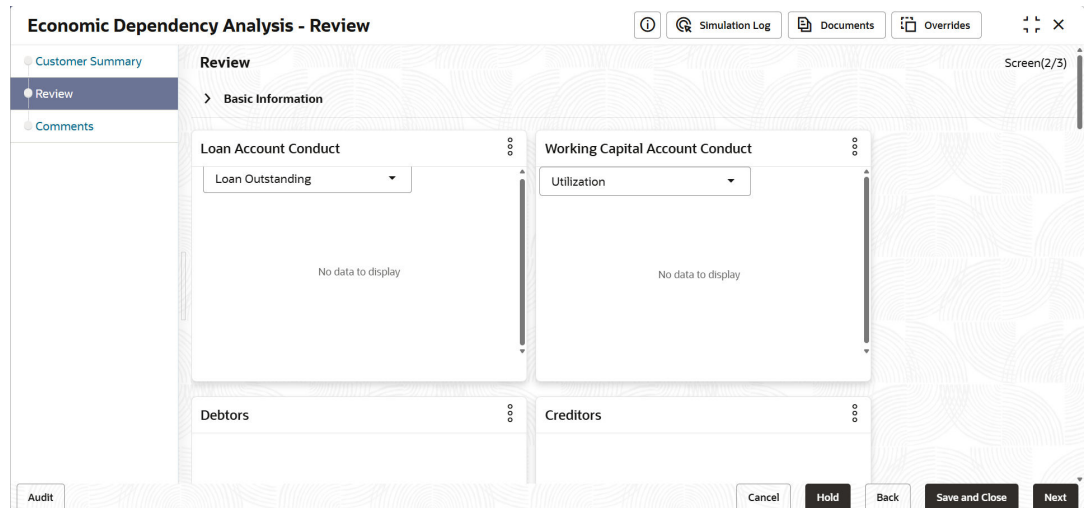
Figure 4-1 Customer Summary

The screenshot displays the 'Economic Dependency Analysis - Review' interface. On the left, a sidebar contains a tree view with 'Customer Summary' selected, and sub-items 'Review' and 'Comments'. The main content area is titled 'Customer Summary' and shows details for 'EDA Test Party 104'. A dark overlay box contains the following information: 'EDA Test Party 104 (Party ID: PTY2EDA130)', '# Registration Number: NA', 'Country: ✓', 'Demographic Type: Domestic', 'Entity: Trusts', 'Is KYC Compliant: No', 'Liability Amount: ⚡', and 'Expiry Date:'. Below this box is a 'Show Complete Summary' button. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save and Close', and 'Next'. The top right corner includes icons for 'Simulation Log', 'Documents', 'Overrides', and window controls. The text 'Screen(1/3)' is visible in the top right corner of the main content area.

3. View the customer summary and click **Next**.

The **Review** Screen is displayed.

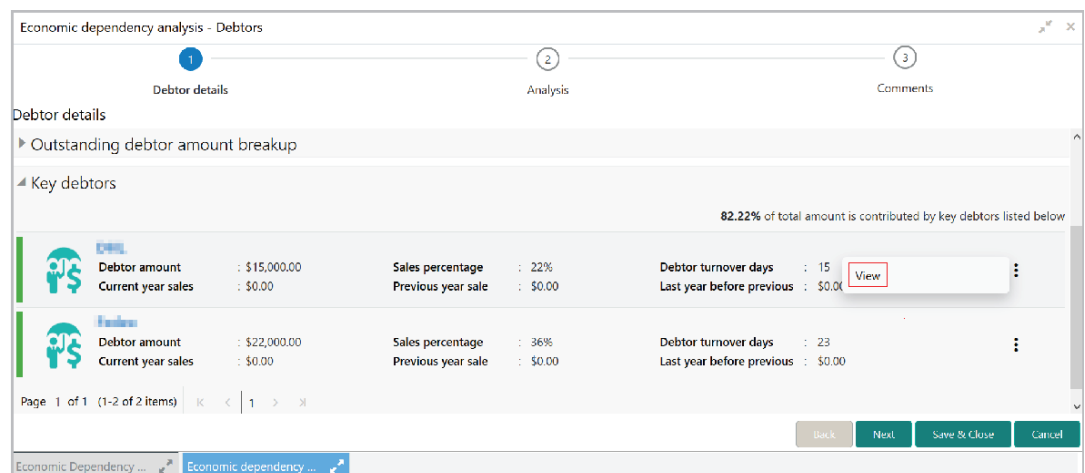
Figure 4-2 Review



4. Click the search icon in all the tiles and view the dependency details of all the dimensions.
5. Upon clicking the search icon, the details page appears. For example, if the user clicks the search icon in the **Debtors** tile.

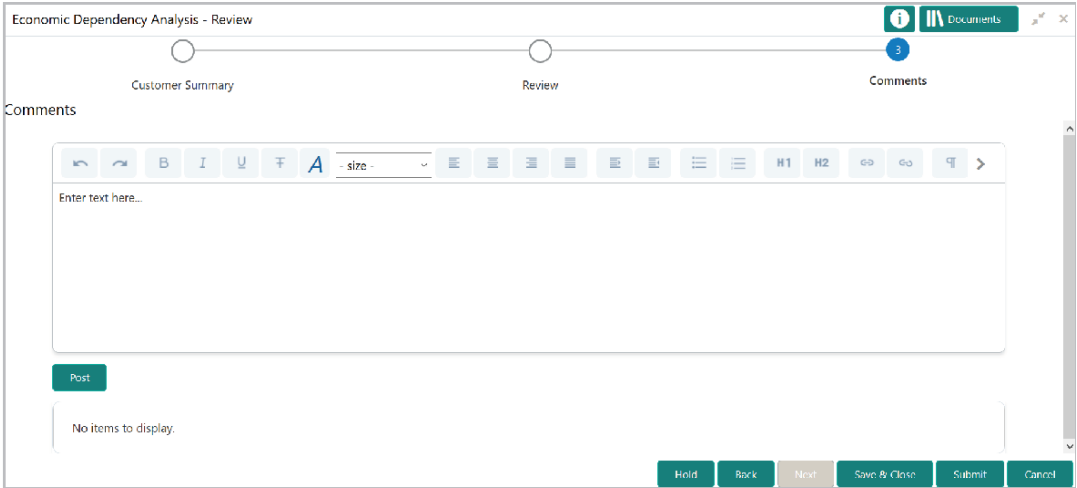
The **Debtor** details screen is displays.

Figure 4-3 Debtor details



6. Click the hamburger icon in the required item and **View** the details.
 7. After viewing dependency details of all the dimensions, click **Next** in the Review page.
- The **comments** screen is displayed.

Figure 4-4 Comments



For information on fields in the **Review - Comments** screen, refer the below table.

Table 4-1 Review - Comments

Fields	Description
Post	Post the overall Comments for the Review stage.
Hold	To hold the Review process, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save and exit the page, click Save & Close .
Submit	To submit the task, click Submit .
Cancel	To cancel the review task, click Cancel .

- 8. Upon clicking the **Submit** button, The Checklist window is displayed.
- 9. Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Recommendation stage.

5

Recommendation

This topic provides systematic instructions about the Recommendation of the Economic Dependency Analysis.

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. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.
2. **Edit** the required Recommendation task.

The Recommendation **Customer Summary** screen is displays.

Figure 5-1 Customer Summary

Economic Dependency Analysis - Recommendation

Customer Summary

EDA Test Party 104

EDA Test Party 104 (Party ID: PTY2EDA130)

Registration Number: NA ✓ Country: 📍 Demographic Type: Domestic 📁 Entity: Trusts

📄 Is KYC Compliant: No 📄 Liability Amount: 📅 Expiry Date:

Show Complete Summary

Audit Cancel Hold Save and Close Next

3. View the customer summary and click **Next**.

The **Analysis** screen is displayed.

Figure 5-2 Analysis

4. Click the search icon in all the tiles and view the dependency details of all the dimensions.
5. Click the search icon, the details page appears. For example, if the user clicks the search icon in the **Debtors** tile.

The **Debtor** details screen is displays.

Figure 5-3 Debtor Details

6. Click the hamburger icon in the required item and **View** the details.
 7. After viewing dependency details of all the dimensions, click **Next** in the Analysis page.
- The **Recommendation** screen is displayed.

Figure 5-4 Recommendation

8. Select the Recommendation option. The options available are: Initiate review and No action needed.

For information on fields in the **Recommendation** screen, refer the below table.

Table 5-1 Recommendation

Fields/ Icons	Description
Post	Post the overall Comments for the Recommendation stage.
Hold	To hold the Recommendation task, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save and exit the page, click Save & Close .
Submit	To submit the task, click Submit .
Cancel	To cancel the Recommendation task, click Cancel .

9. Click the **Submit** button, The **Checklist** screen is displayed.
10. 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.

6

Economic Dependency Query

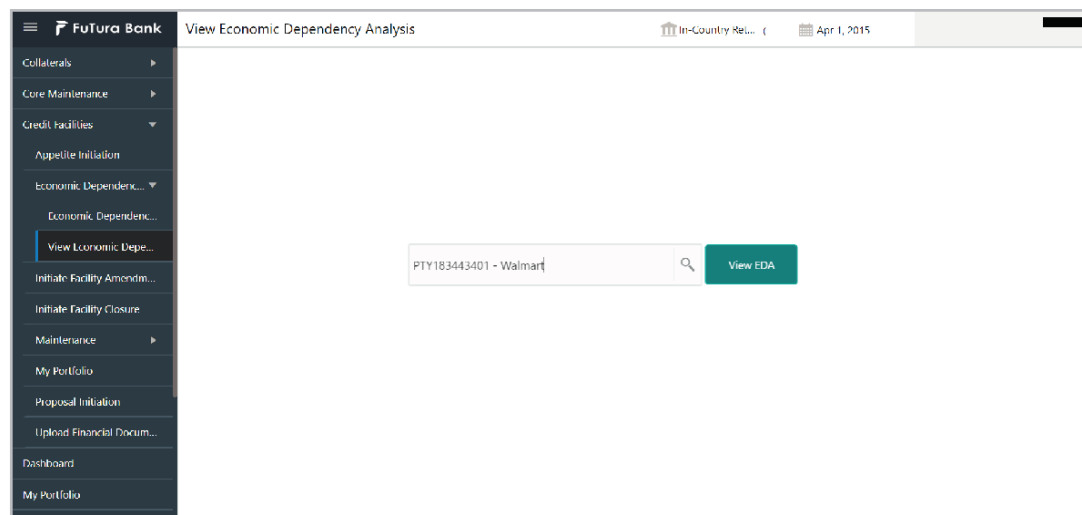
This topic provides systematic instructions about the Economic Dependency Query of the Economic Dependency Analysis.

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. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Economic Dependency Analysis**. Under Economic Dependency Analysis, select **View Economic Dependency Analysis**.

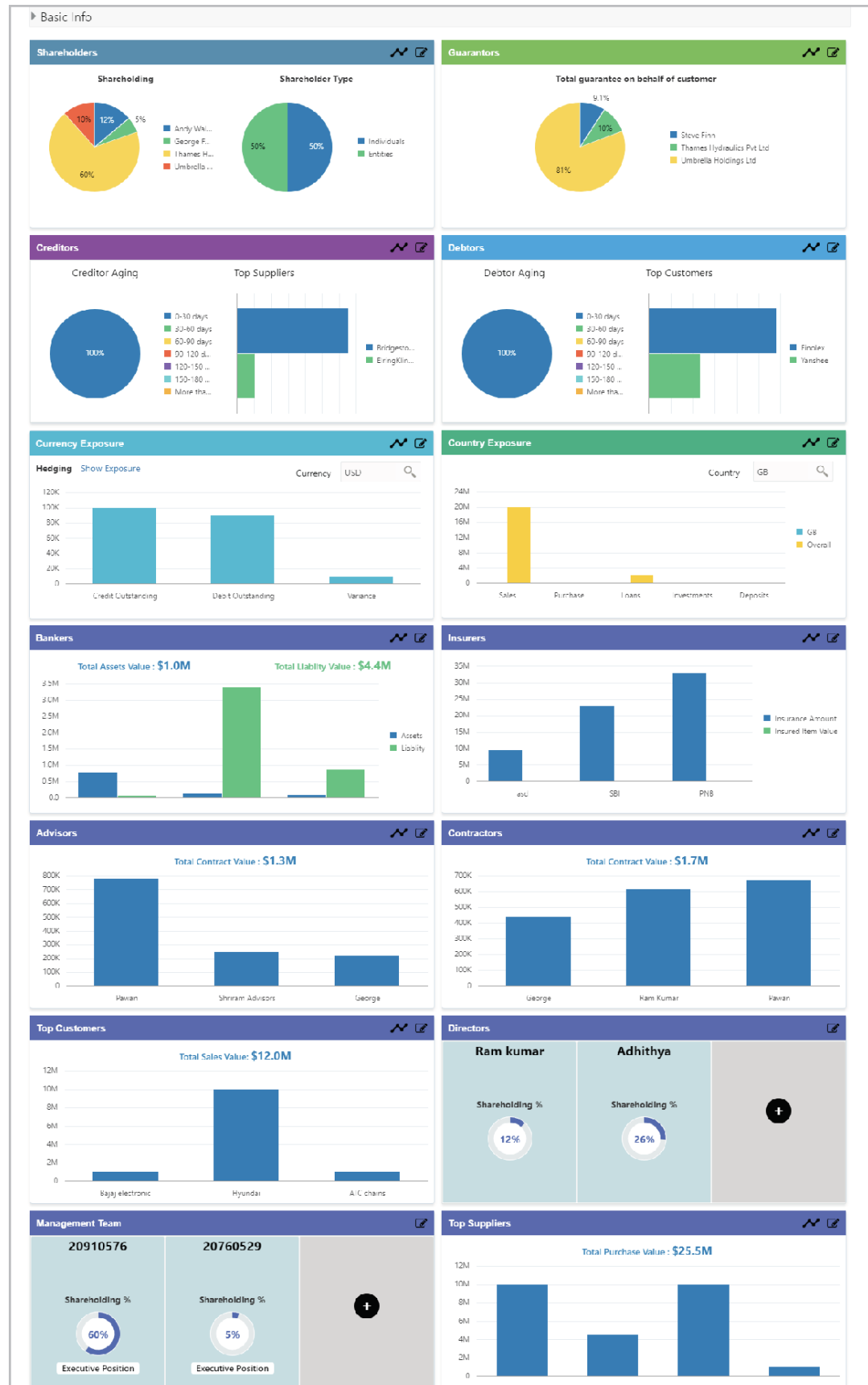
Figure 6-1 View Economic Dependency Analysis



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

The **Analysis Information** screen displays.

Figure 6-2 Analysis Information



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.

7

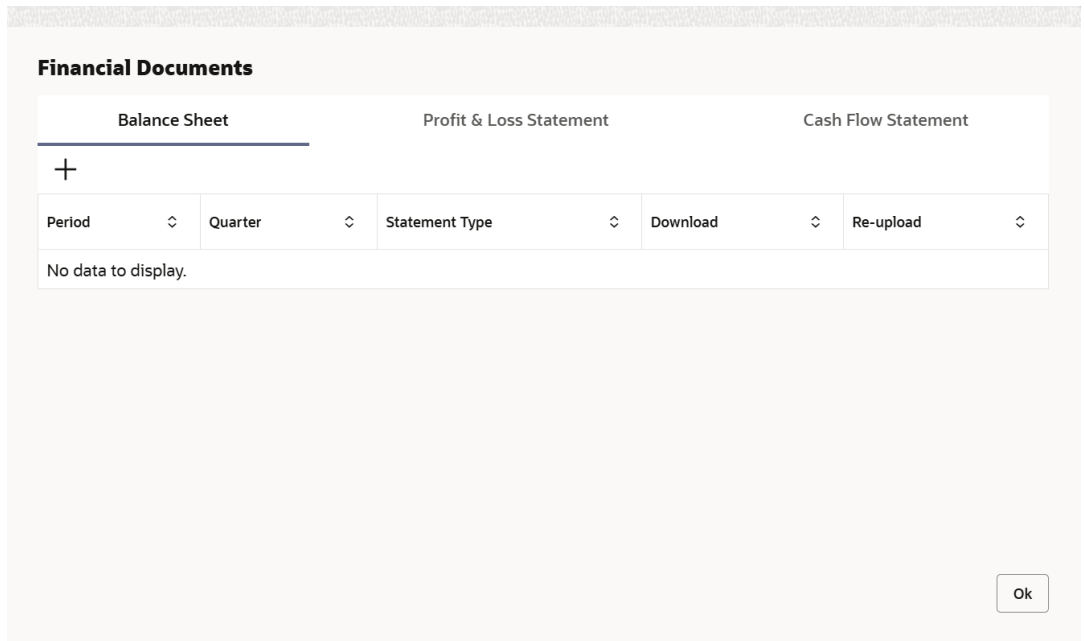
Uploading Financial Documents

This topic provides systematic instructions about the Uploading Financial Documents of the Economic Dependency Analysis.

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.

1. Click  at the top right corner of any page.
The **Financial Documents** screen is displayed.

Figure 7-1 Financial Documents



Financial Documents				
Balance Sheet		Profit & Loss Statement		Cash Flow Statement
+				
Period	Quarter	Statement Type	Download	Re-upload
No data to display.				

Ok

2. In the above window, you can upload the following documents for financial analysis:
 - Balance Sheet
 - Profit & Loss Statement
 - Cash Flow Statement
3. To upload a specific financial document, click on the corresponding tab and then click **Add**.
The **Document Upload** window is displayed.

Figure 7-2 Balance Sheet Details

Balance Sheet Details

Period Required

Quarter Required

Drop files here or click to select

Cancel Add

For information on fields in the **Balance Sheet Details** screen, refer the below table.

Table 7-1 Balance Sheet Details

Fields	Description
Period and Quarter	Select the Period and Quarter for which you want to upload financial documents.
Drop files here or click to select	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.
Add	Click Add . Document is uploaded and displayed in the Financial Documents window.
Download	To download the added document, click Download in the Download column.
Reupload	To upload the document again, click Reupload in the Reupload column. This will override the already uploaded document.
Done	To exit the Financial Documents window, click Done .

8

Uploading Supporting Documents

This topic provides systematic instructions about the Uploading Supporting Documents stage in the Economic Dependency Analysis Process.

In Oracle Banking Credit Facilities Process Management, 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.

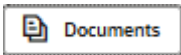
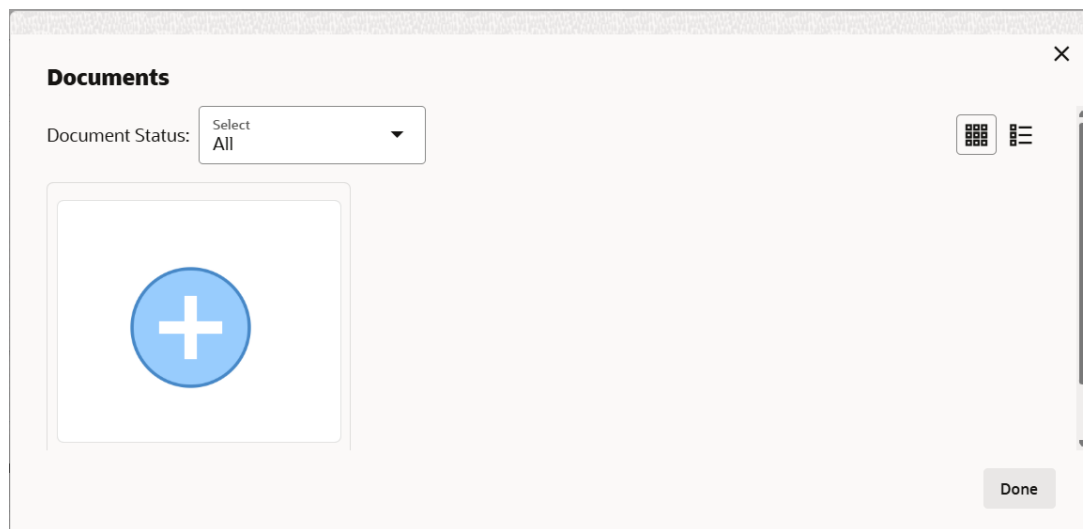
1. Click  at the top right corner of any page.
The **Documents** window is displayed.

Figure 8-1 Documents



2. To change the table view to the list view, click the list icon at the top right corner.
The **Documents window** screen is displayed.

Figure 8-2 Document

Documents

X

Document Status:

Select
All▼

+
Add Additional Document

Done

- Click the add icon. The **Document Details** screen is displayed.

Figure 8-3 Document Details

Document

Document Type

Required

Document Title

Required

Remarks

Document Upload

Drop files here or click to select

Selected Files:

Document Code

Required

Document Description

Document Expiry Date

Upload

Cancel

For information on fields in the **Document Details** screen, refer the below table.

Table 8-1 Document Details

Fields	Description
Document Type and Document Code	Select the Document Type and Document Code from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Title	Type the Document Title .
Document Description	Type a brief description about the document in the Document Description field.
Remarks	Type the Remarks if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	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. Note: To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

- Click **Upload**. The **Checklist** window is displayed.

Figure 8-4 Checklist

Checklist

Proposal Enrichment

☒ Company Registration document Uploaded Remarks

☐ Incorporation document Uploaded Remarks

☐ Collateral document Uploaded Remarks

* Outcome: Proceed Submit

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

9

Reference and Feedback

This topic describes about the 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 Credit Facilities Process Management Installation Guides**

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the **Oracle Accessibility Program** website at <https://www.oracle.com/corporate/accessibility/>.

Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact Documentation team.

Glossary

Index