Covenant Tracking User Guide

Oracle Banking Credit Facilities Process Management

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ORACLE®
Financial Services

Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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Chapter 1

Preface

About this guide

This guide provides the user with all the information necessary to perform Covenant Tracking process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing Covenant Tracking process for the corporate customer.

Conventions Used

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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Common Icons in OBCFPM

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

Covenant Tracking User Guide

Icons	Icon Name
⊞	Add icon
📅	Calendar icon
⚙	Configuration / settings icon
🗑	Delete icon
✎	Edit icon

Chapter 2

Covenant Tracking Maintenance

Covenant is a promise in an indenture, or any other formal debt agreement, that certain activities will or will not be carried out or that certain thresholds will be met. In order to ensure the repayment of debt from the organization, banks need to set the covenant at the time of processing credit facility and continuously monitor the covenant during the entire period of agreement.

Maintenance module in OBCFPM is built-in with the following features to allow the bankers to easily define and monitor the covenant:

- Covenant Maintenance
- Monitoring Information Maintenance

Covenant Maintenance

This feature helps the banker to create and view the covenant master details.

Steps to create and view the covenant master details

1. Navigate to **Credit Facilities** > **Maintenance** > **Covenant Maintenance** > **Create Covenant Master Details.** *Create Covenant Master Details* page appears:

Covenant Id is an unique ID automatically generated by OBCFPM for reference.

In the *Covenant Details* section:

2. Type the name for covenant in the **Covenant Name** field.

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3. Type the description for covenant in the **Covenant Description** field.

4. Select the **Classification Type** for the covenant. The options available are: Internal and External.

5. Select the **Covenant Type** from the drop down list. The options available are: Financial, Operating Activity, Reporting and Disclosure, Preservation of Collateral/ Seniority, Investment Expenditure, Asset Sale Covenants, Cash Payout Covenants, and, Management, control and ownership.

6. Select the **Linkage Type** from the drop down list. The options available are: Customer, Collateral, and Facility.

7. Select the **Tracking Frequency** for the covenant. The options available are: Weekly, FortNightly, Monthly, Quarterly, SemiAnnual, Annual, and Custom.

If Custom option is selected as Tracking Frequency, Tracking Custom Days field appears.

8. Specify the custom tracking frequency in **Tracking Custom Days** field.

9. Specify the **Notice Days** for the Covenant.

10. Click and select the **Monitoring Information Id** from the list of information already defined in the Monitoring Information Maintenance.

11. To define a formula for the covenant, click and expand the **Formula Details** section.

In **Formula Details** section:

12. Select the **Variables** from the drop down list.

13. Select the **Operation** to be performed on the selected variable.

14. Type the **Custom Value** for the selected operation.

The Formula Panel dynamically builds the Formula based on the selected / provided Variables, Operators and Custom Value.

15. To clear the built formula, click **Clear All**.

16. To check if the formula is valid, view the **Formula Is Valid** value.

17. To confirm the built formula, click **Build Formula**.

18. Select the **Covenant Target Condition** from the drop down list.

19. Select the **Target Type** from the drop down list.

20. Specify the **Target From Value**. For example: If 100 is entered in **Target From Value** field and Percentage is selected as **Target Type**, then the target from value is considered as 100 %.

The result of calculation performed using the built formula must satisfy the Covenant Target Condition with respect to the Target From Value.

The covenant is breeched, if the calculation result does not satisfy the Covenant Target Condition with respect to the Target From Value.

21. To add the other details, click and expand the **Other Details** section.
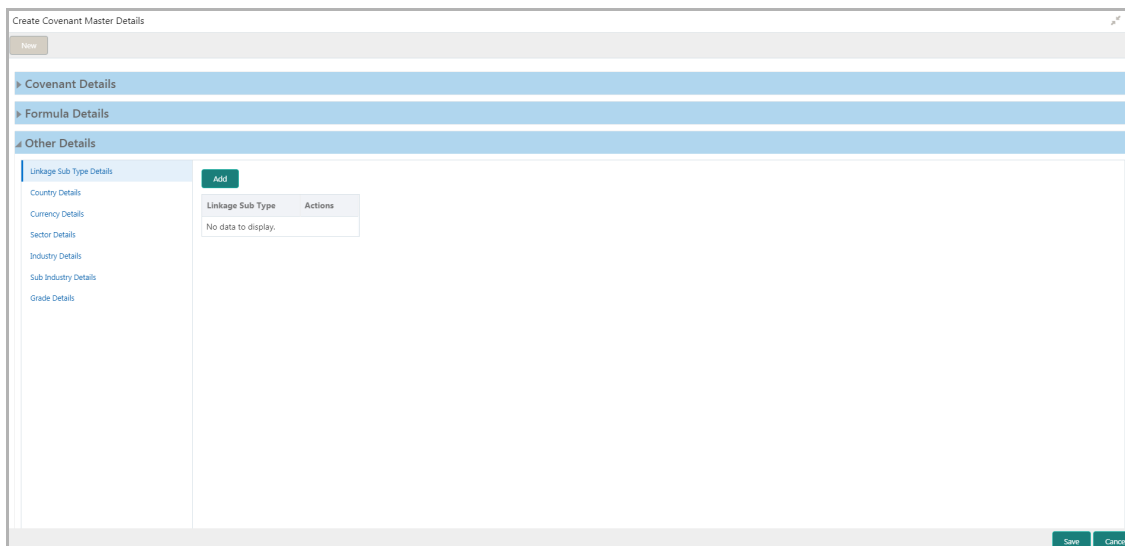
In **Other Details** section, the following details can be added:

- Linkage Sub Type Details
- Country Details
- Currency Details
- Sector Details
- Industry Details
- Sub Industry Details
- Grade Details

22. To add the **Linkage Sub Type Details**, click the **Add** button. *Linkage Sub Type Details* window appears:

Linkage Sub Type Details   ✕

Linkage Sub Type

Select Linkage Sub Type ▼

Save   **Cancel**
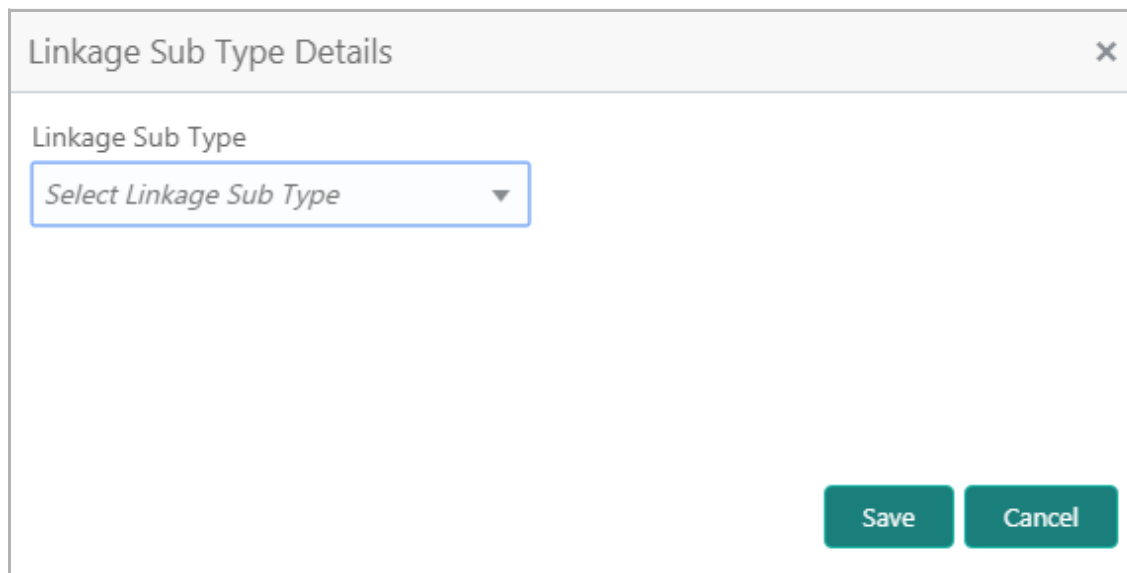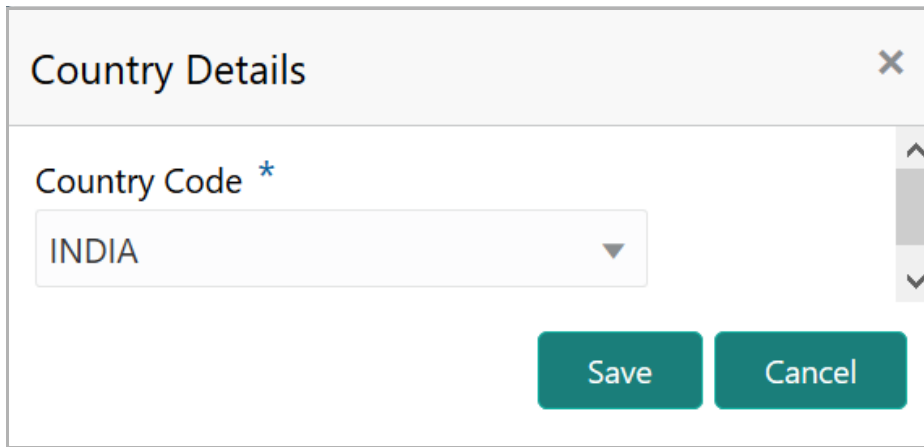
23. Select the **Linkage Sub Type** from the drop down list.

24. Click **Save**. Linkage Sub Type is added and displayed as shown below:

Create Covenant Master Details

New

▶ Covenant Details

▶ Formula Details

▲ Other Details

	Linkage Sub Type	Actions	
Linkage Sub Type Details			
Country Details			
Currency Details	Term Loan	Edit	Delete
Sector Details			
Industry Details			
Sub Industry Details			
Grade Details			

Add

Save   Cancel
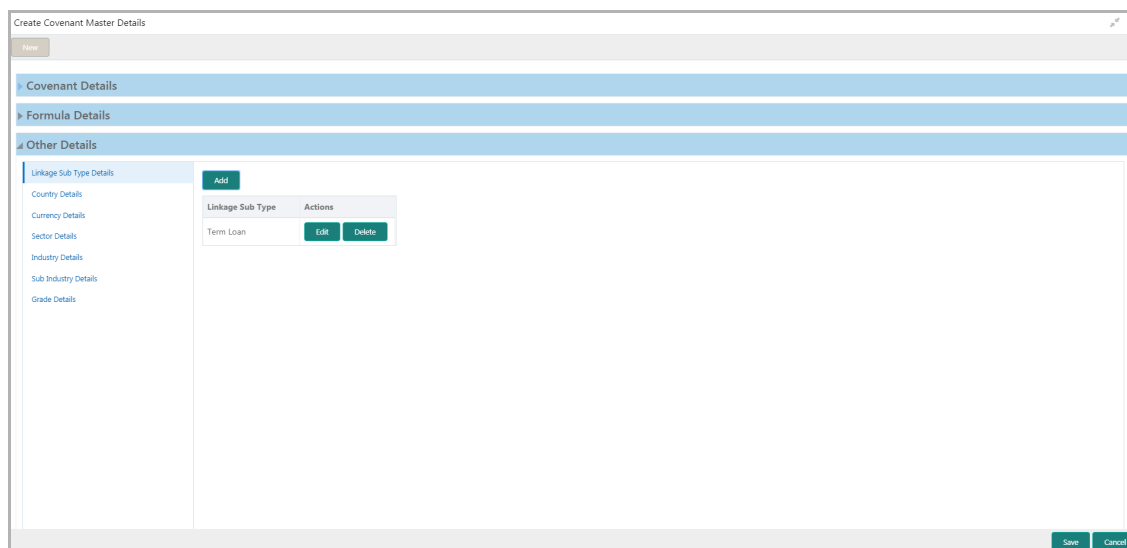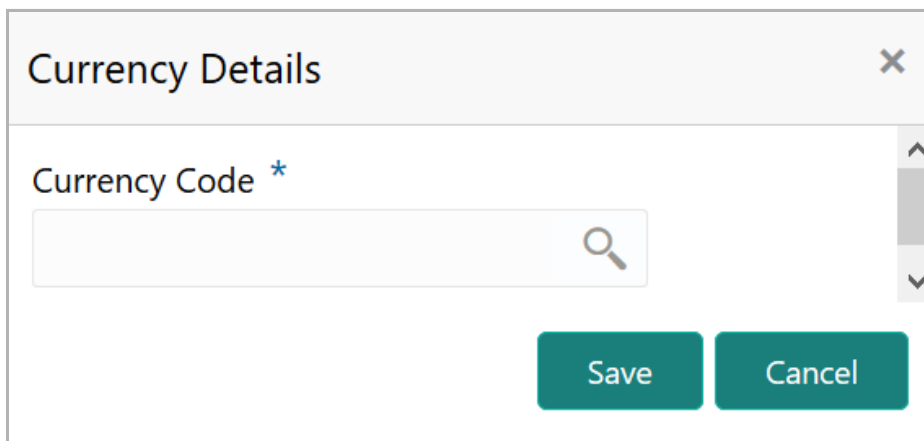
25. To add the country details, click **Country Details** from the side menu and then click **Add**.

Chapter 2
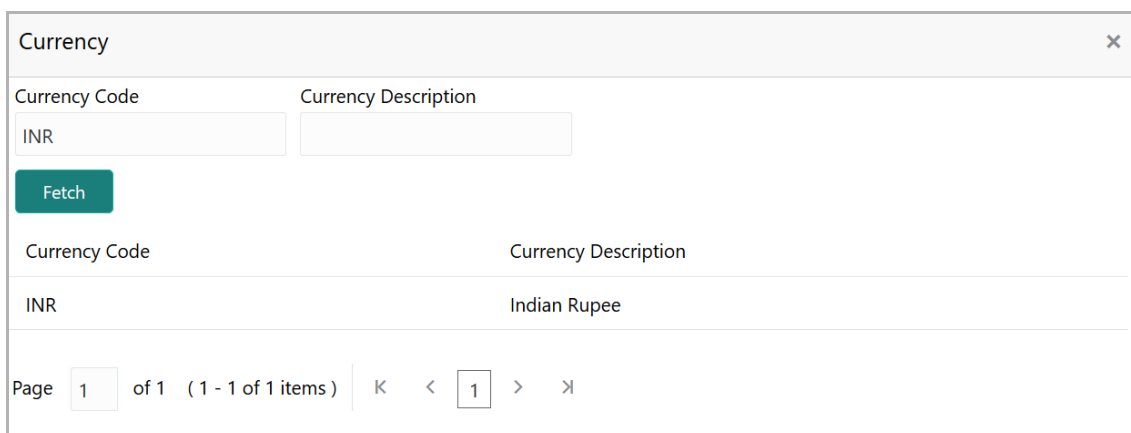
Country Details ✕

Country Code *

INDIA ▾

Save   Cancel

26. Select the **Country Code** from the drop down list.

27. Click **Save**. Country code is added and displayed in *Country Details* page.

28. To add the currency details, Click **Currency Details** from the side menu and then click **Add**.

Currency Details ✕

Currency Code *

🔍

Save   Cancel

29. To fetch the **Currency Code**, click the search icon.
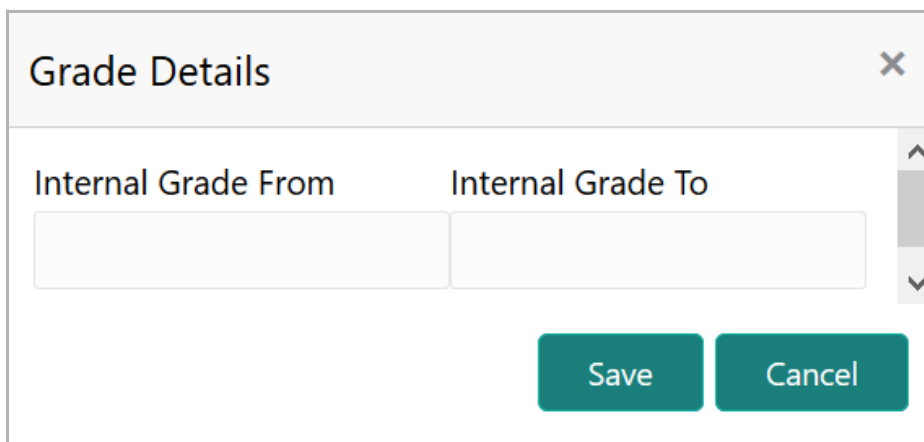
Currency ✕

Currency Code	Currency Description
INR	

Fetch

Currency Code	Currency Description
INR	Indian Rupee

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

30. Type the **Currency Code** and click **Fetch**. Currency Code and Currency Description are displayed.

31. Click the displayed Currency Code and Currency Description. **Currency Code** is added in the *Currency Details* window.

32. Click **Save**. Currency Details are added in the *Currency Details* Page.

33. To add the Sector, Industry and Sub Industry Details, click the respective option from the side menu and then click Add icon. *<Sector / Industry / Sub Industry> Details* window appears.

34. Select the **<Sector / Industry / Sub Industry> Code** and click **Save**.

35. To add the grade details, click Grade Details from the side menu and then click **Add**. *Grade Details* window appears:

36. Specify the **Internal Grade From** and **Internal Grade To** values and click **Save**. Grade Details are added and displayed in *Grade Details* page.

37. To edit the Linkage Sub Type Details, Country Details, Currency Details, Sector Details, Industry Details, Sub Industry Details, and Grade Details, click the **Edit** button in the respective page.

38. To edit the Linkage Sub Type Details, Country Details, Currency Details, Sector Details, Industry Details, Sub Industry Details, and Grade Details, click the **Edit** button in the respective page.

39. To save the master details, click **Save** in *Create Covenant Master Details* page.

40. To view the added covenant master details, navigate to **Credit Facilities** > **Maintenance** > **Covenant Maintenance** > **View Covenant Master Details**.
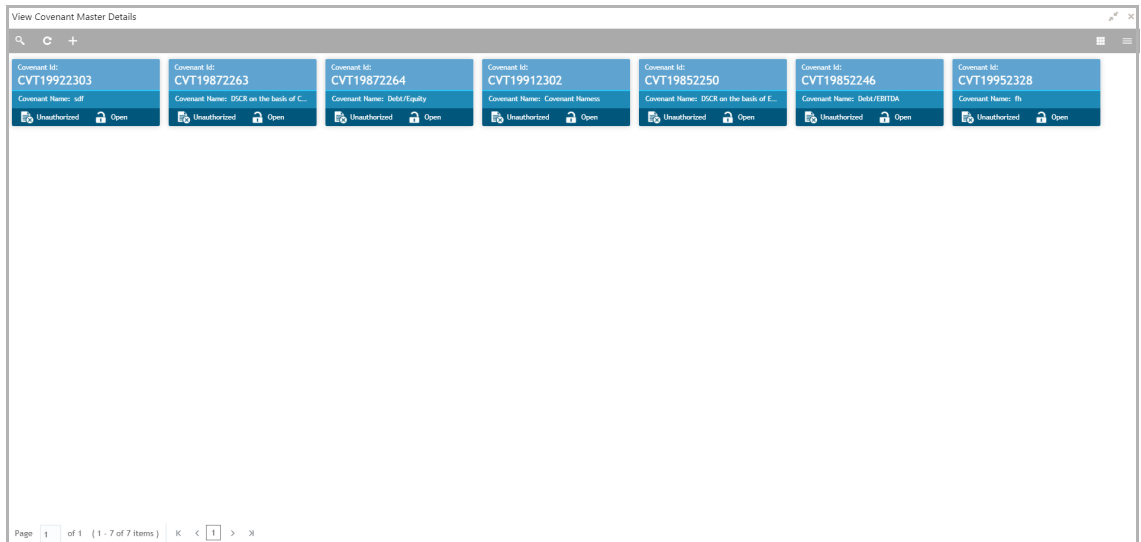
41. Double click on the required tile. *Covenant Master Details* page appears:
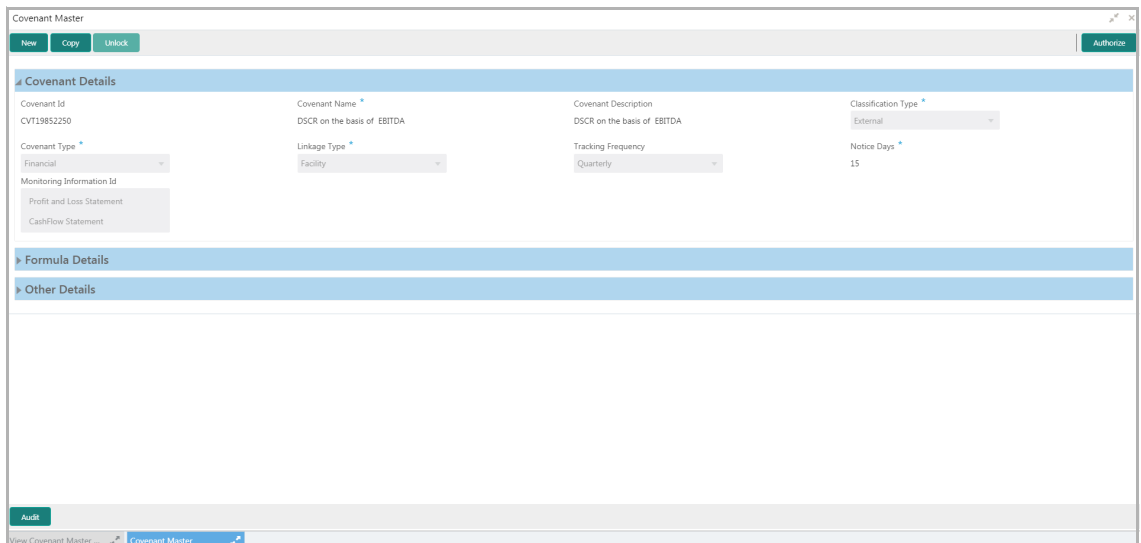
Monitoring Information Maintenance

This feature helps the banker to create and view the monitoring information for covenants.

Steps to create and view the monitoring information

42. To create monitoring information, navigate to **Credit Facilities** > **Maintenance** > **Monitoring Information Maintenance** > **Create Monitoring Information.** *Create Monitoring Information* page appears:

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43. In the **Monitoring Info Id** field, type a Unique ID for the Monitoring Information to be defined.

44. In the **Monitoring Description** field, type a description for the Monitoring Information to be defined.

45. To capture the elements for the Monitoring Information to be defined, click the **Add** Button. *Element Details* window appears:

46. In the **Element Code** field, enter the unique code for the element to be added.

47. In the **Element Description** field, enter the description for the element to be defined.

48. To add the element, click the **Create** Button.

49. To exit the *Element Details* window, Click the **Cancel** Button.

Upon click the **Create** button, the element is added and displayed as shown below:

Chapter 2
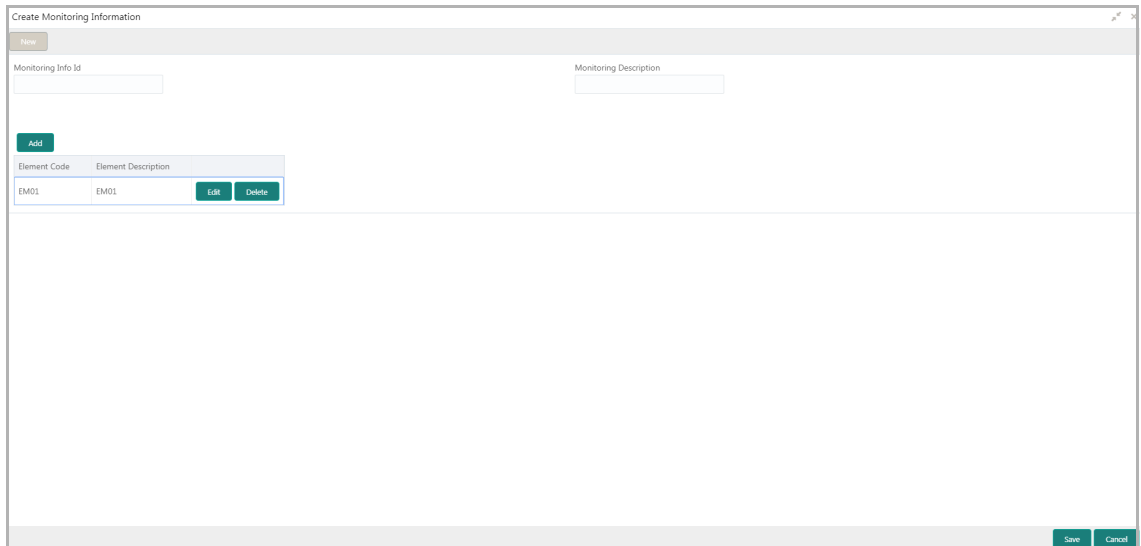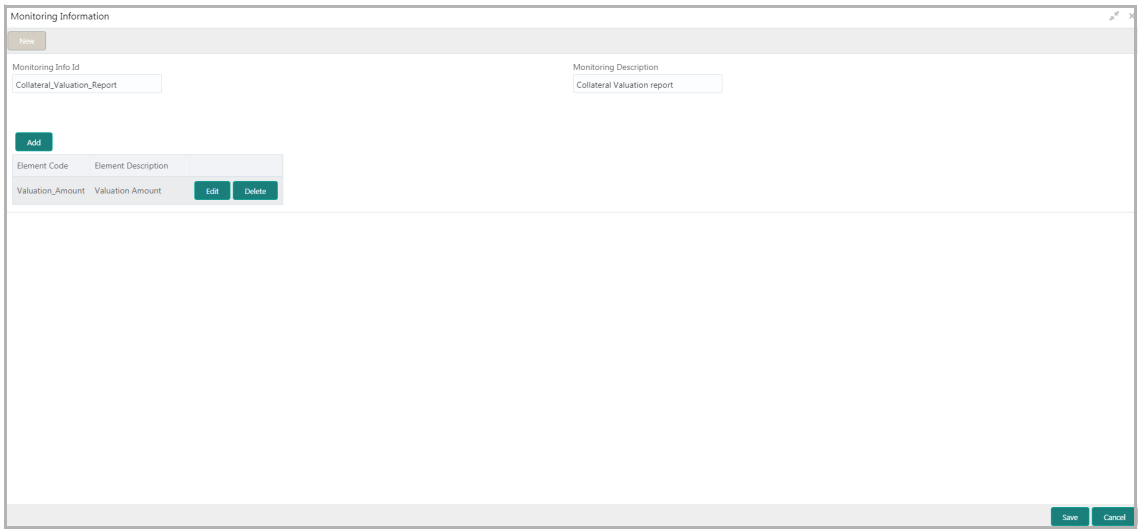
50. To modify the element details, click the **Edit** Button.

51. To remove the element details, click the **Delete** Button.

52. To save the monitoring information, click the **Save** Button in *Create Monitoring Information* page.

53. To view the monitoring information summary, navigate to **Credit Facilities** > **Maintenance** > **Monitoring Information** > **View Monitoring Information.**
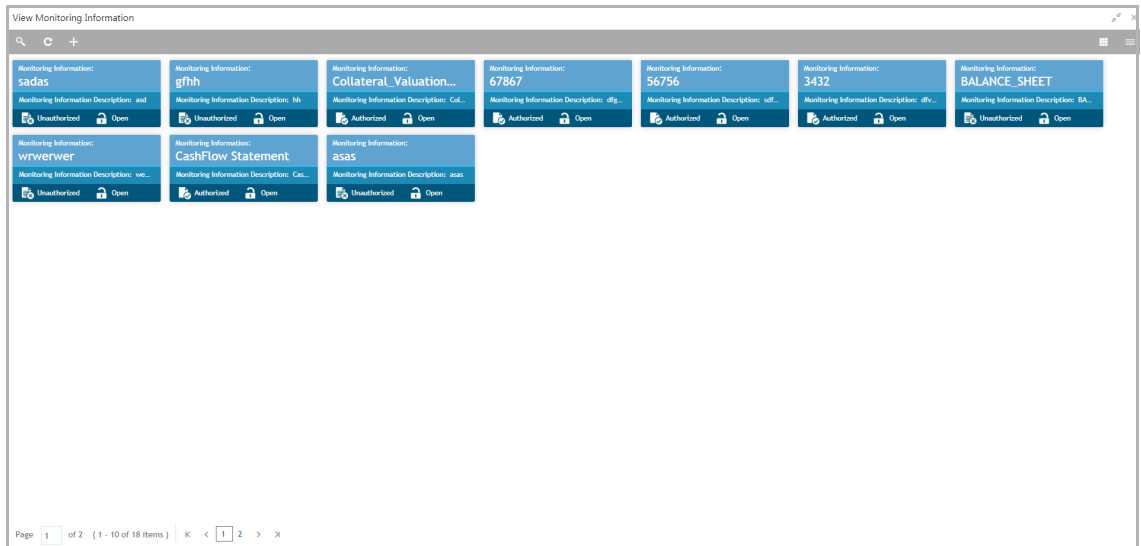
54. Click on the required tile to view the particular monitoring information. *Monitoring Information* page appears:

Chapter 2

Monitoring Information

New

Monitoring Info Id

Collateral_Valuation_Report

Monitoring Description

Collateral Valuation report

Add

Element Code	Element Description		
Valuation_Amount	Valuation Amount	Edit	Delete

Save   Cancel

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Chapter 3

Covenant Tracking

Covenant tracking plays a major role in mitigating the risks associated with corporate lending, as the organization structure changes often over time. In OBCFPM, covenant tracking is automatically triggered with the help of a new batch program before the commencement of the covenant tracking period. Initiation of the covenant tracking before due date of the covenant prevents heavy loss that the bank might face due to covenant breach.

The batch program is designed to group the covenants based on their due dates and the monitoring information and trigger a single covenant tracking task for the group of covenants.

The following flow diagram illustrates the different stages in Covenant Tracking process:
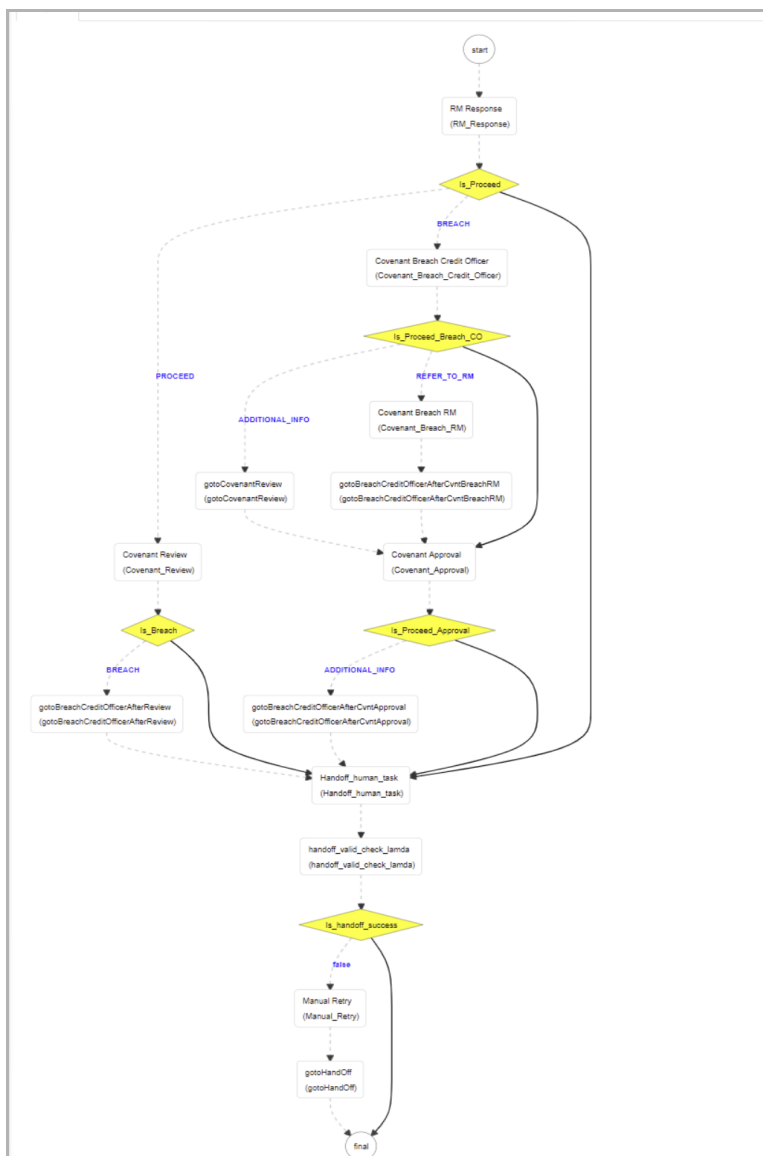
RM Response Stage

Covenant tracking task is automatically created with the covenant details and moved to the RM Response stage through covenant batch before the start of covenant tracking period. In this stage, RM has to interact with the customer and update the covenant details along with the required documents. If multiple covenants are part of the covenant tracking task, then all the covenant details are displayed and RM has to update the status and remarks for each covenant.

1. To **Acquire & Edit** the RM Response task, navigate to **Tasks** > **Free Tasks** and select the required task. *RM Response* page appears:

In *RM Response* page, the following information are displayed:

- Customer Id - Unique ID generated for the customer (organization) for which the covenant has to be tracked
- Process Reference Number - Unique Reference number generated for the covenant tracking task

- Customer Name - Name of the customer (organization) for which the covenant has to be tracked
- Covenant Details
  - Covenant ID - Unique ID generated for the covenant to be tracked
  - Covenant Name - Name of the covenant to be tracked
  - Covenant Description - Description provided for the covenant during covenant creation
  - Linkage Type - Linkage Type selected during the covenant creation
  - Linkage entity Id - Unique ID generated for the linkage entity

2. Select the priority of the covenant tracking task in **Application Priority** field.

3. To change the status of covenant, select the covenant and then click the edit icon at the top left corner or inside the hamburger icon. *Covenant Details* window appears:

| Covenant Details			
Covenant Id	Covenant Name	Linkage Type	Linkage Entity Id
CV000007	Minimum Cash Balance to be maintained	COLLATERAL	COL123456200
Covenant Description	Revision Days	Next Revision Date	Due Date
Minimum Cash Balance to be maintained	Enter Revision Days	mmm d, y	Apr 9, 2019
Formula	Covenant Check Condition	Target Value From	Target Value To
PREVIOUS_PERIOD_END_CASH_BAL	Between	2000	3000
Deferred? *	Deferred Days	Compliance Status	Waiver Status
○ Yes ● No	Enter Deferred Days	Breach	Waive

Update Cancel

In the *Covenant Details* window, all the details about the covenants provided during covenant creation are displayed.

4. Mention if the covenant is **Deferred?** by selecting an option.

5. If **Yes** is selected as **Deferred?** option, then specify the **Deferred Days.**

Mentioned Deferred Days will be compared with the maximum allowed deferred days set for the covenant.

6. Select the **Compliance Status** from the drop down list. The options available are: Complied, Met, Deferred and Breached.

7. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive All.

8. Click **Update**. The **Compliance Status** is updated in the *RM Response* page.

9. To upload the documents associated with the covenant, click the document icon at the top left corner or inside the hamburger icon.

10. To go to the *Comments* page, Click **Next.**
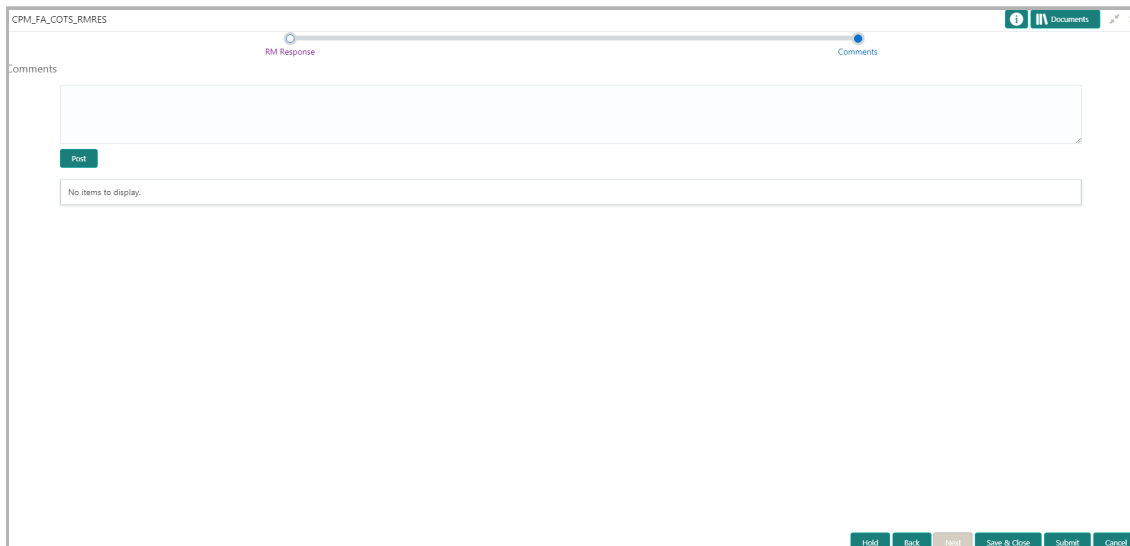
11. **Post** comments, if required. Posted comments are displayed at the bottom of **Comments** box.

12. Click **Submit.** Checklists applicable for the stage are displayed based on the application category.

13. Verify all the checklist and select the **Outcome**. The options available for outcome are: DEFERRED and BREACHED.

If the Outcome is selected as DEFERRED, the covenant tracking task is directly moved to **Handoff** stage.

If the Outcome is selected as BREACH, the covenant tracking task is moved to **Covenant Breach – Credit Officer** stage.

If the Outcome is selected as PROCEED, the covenant tracking task is moved to the **Covenant Review** stage.

Chapter 5

Covenant Review Stage

In this stage, the credit or monitoring team calculates the covenant formula with the Document/MIS/Financial Information and checks if the borrower has either met or breached the covenant. If the monitoring information for the covenants is available in the Balance Sheet, P & L or the cash flow statement, the system calculates the formula and derives the compliance status automatically. For all other covenants, the monitoring team calculates the formula based on the documents uploaded.

1. To **Acquire & Edit** the Covenant Review task, navigate to **Tasks** > **Free Tasks** and select the required task. *Covenant Review* page appears:

In *Covenant Review* page, the following information are displayed:

- Customer Id - Unique ID generated for the customer (organization) for which the covenant has to be tracked

- Process Reference Number - Unique Reference number generated for the covenant tracking task

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a

- Customer Name - Name of the customer (organization) for which the covenant has to be tracked
- Covenant Details
  - Covenant ID - Unique ID generated for the covenant to be tracked
  - Covenant Name - Name of the covenant to be tracked
  - Covenant Description - Description provided for the covenant during covenant creation
  - Linkage Type - Linkage Type selected during the covenant creation
  - Linkage Entity Id - Unique ID generated for the linkage entity.

2. Select the priority of the covenant tracking task in **Application Priority** field.

3. To change the status of the Covenant, click the edit icon at the top left corner or inside the hamburger icon. *Covenant Details* window appears:

In the *Covenant Details* window, all the details about the covenants provided during covenant creation are displayed.

4. Select the **Compliance Status** from the drop down list. The options available are: Met, Deferred, and Breached.

5. If **Yes** is selected as **Deferred?** option, then specify the **Deferred Days.**

Mentioned Deferred Days will be compared with the maximum allowed deferred days set for the covenant.

6. Select the **Compliance Status** from the drop down list. The options available are: Complied, Met, Deferred and Breached.

Compliance Status cannot be set as Deferred, if the Compliance Status is set as Breached in RM Response stage.

Set the Compliance Status as Breached, if the customer is not able to provide the necessary documents.

7. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive All.

8. Click **Update**. The **Compliance Status** is updated in the *Covenant Review* page.

9. To upload the documents associated with the covenant, click the document icon at the top left corner or inside the hamburger icon.

10. To go to the *Comments* page, Click **Next.**
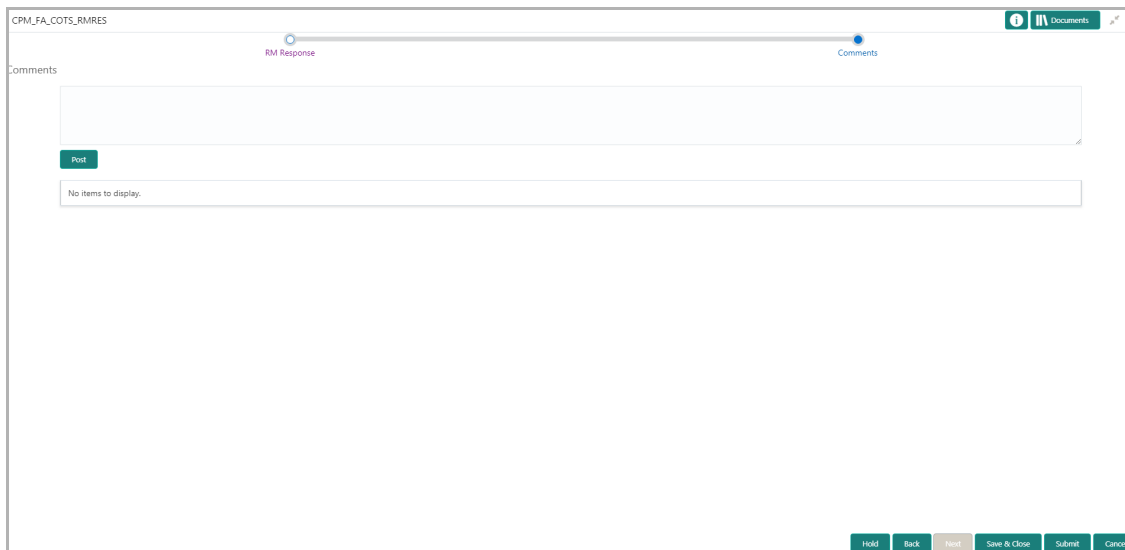
11. **Post** comments, if required. Posted comments are displayed at the bottom of **Comments** box.

12. Click **Submit.** Checklists applicable for the stage are displayed based on the application category.

13. Verify all the checklist and select the **Outcome**. The options available for outcome are: MET and BREACH.

If the Outcome is selected as BREACH, the covenant tracking task is moved to **Covenant Breach – Credit Officer** stage.

If the Outcome is selected as MET, the covenant tracking task is moved to the **Handoff** stage.

Chapter 6

Covenant Breach - Credit Officer Stage

In this stage, the Credit Officer has to discuss about the covenant breach with the client and capture the reason for breach. If the covenant is breached temporarily, then the Credit Officer can request for a waiver on covenant check for the particular period from the Risk team.

If the borrower mentions that the breach will continue in future as well, then the Credit Officer can request for a complete removal of covenant, take remedial action, request to withdraw the facility, or take any other corrective action.

1. To **Acquire & Edit** the Covenant Breach - Credit Officer task, navigate to **Tasks > Free Tasks** and select the required task. *Covenant Breach - Credit Officer* page appears:

In *Covenant Breach - Credit Officer* page, the following information are displayed:

- Customer Id - Unique ID generated for the customer (organization) for which the covenant has to be tracked

- Process Reference Number - Unique Reference number generated for the covenant tracking task

- Customer Name - Name of the customer (organization) for which the covenant has to be tracked

- Covenant Details

  - Covenant ID - Unique ID generated for the covenant to be tracked

  - Covenant Name - Name of the covenant to be tracked

  - Covenant Description - Description provided for the covenant during covenant creation

  - Linkage Type - Linkage Type selected during the covenant creation

  - Linkage entity Id - Unique ID generated for the linkage entity

2. Select the priority of the covenant tracking task in **Application Priority** field.

3. To change the status of the Covenant, click the edit icon at the top left corner or inside the hamburger icon. *Covenant Details* window appears:

In the *Covenant Details* window, all the details about the covenants provided during covenant creation are displayed.

4. Select the **Credit Officer Recommendation** from the drop down list. The options available are: Reduce the Facility, Additional Collateral, and Withdrawal of Facility.

5. Select the **Credit Officer Waiver Status** from the drop down list. The options available are: Waive and Waive All.

6. Capture the customer interaction details in **Credit Officer Remarks** field.

7. Click **Update**. The **Compliance Status** is updated in the *Covenant Breach - Credit Officer* page.

8. To upload the documents associated with the covenant, click the document icon at the top left corner or inside the hamburger icon. Documents can be a detailed report about the covenant breech.

9. To go to the *Comments* page, Click **Next.**
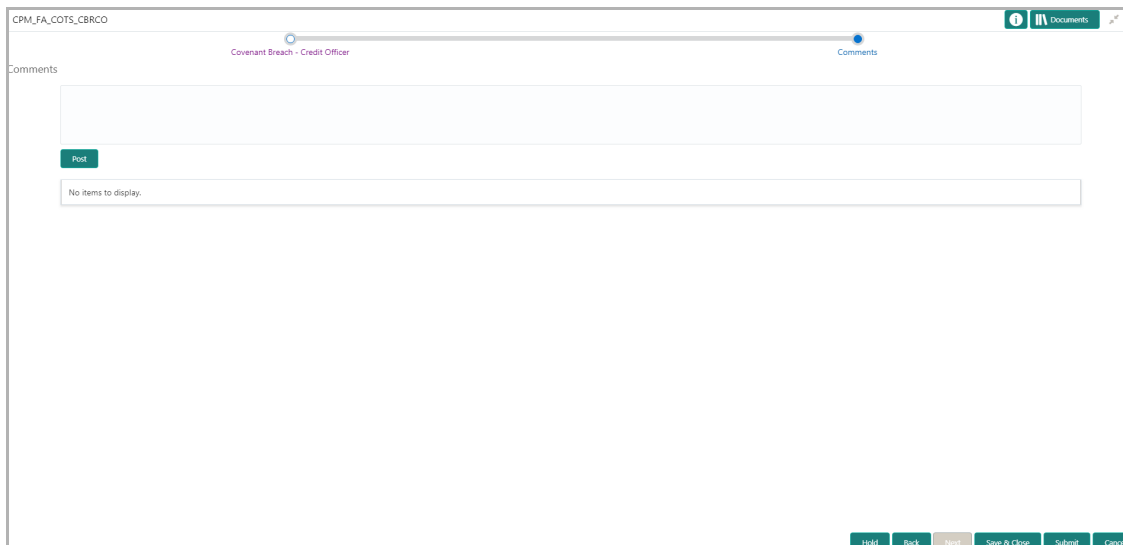
10. **Post** comments, if required. Posted comments are displayed at the bottom of **Comments** box.

11. Click **Submit.** Checklists applicable for the stage are displayed based on the application category.

12. Verify all the checklist and select the **Outcome**. The options available for outcome are: PROCEED, ADDITIONAL_INFO and REFER_TO_RM.

If the outcome is selected as PROCEED, the covenant tracking task is moved to **Risk Approval** stage.

If the outcome is selected as ADDITIONAL_INFO, the task is moved to **Covenant Review** stage.

If the outcome is selected as REFER_TO_RM, the task is moved to **Covenant Breach – RM** stage.

Chapter 7

Covenant Breach - RM Stage

In this stage, the RM has to discuss about the covenant breach with the client and capture the reason for breach. If the covenant is breached temporarily, then the RM can request for a waiver on covenant check for the particular period from the Risk team.

If the borrower mentions that the breach will continue in future as well, then the RM can request for a complete removal of covenant, take remedial action, request to withdraw the facility, or take any other corrective action.

1. To **Acquire & Edit** the Covenant Breach - RM task, navigate to **Tasks** > **Free Tasks** and select the required task. *Covenant Breach - RM* page appears:

In *Covenant Breach - RM* page, the following information are displayed:

• Customer Id - Unique ID generated for the customer (organization) for which the covenant has to be tracked

- Process Reference Number - Unique Reference number generated for the covenant tracking task

- Customer Name - Name of the customer (organization) for which the covenant has to be tracked

- Covenant Details

    - Covenant ID - Unique ID generated for the covenant to be tracked

    - Covenant Name - Name of the covenant to be tracked

    - Covenant Description - Description provided for the covenant during covenant creation

    - Linkage Type - Linkage Type selected during the covenant creation

    - Linkage entity Id - Unique ID generated for linkage entity

2. Select the priority of the covenant tracking task in **Application Priority** field.

3. To change the status of the Covenant, click the edit icon at the top left corner or inside the hamburger icon. *Covenant Details* window appears:


In the *Covenant Details* window, all the details about the covenants provided during covenant creation are displayed.

4. Select the **RM Recommendation** from the drop down list. The options available are: Reduce the Facility, Additional Collateral, and Withdrawal of Facility.

5. Select the **RM Waiver Status** from the drop down list. The options available are: Waive and Waive All.

6. Capture the customer interaction details in **RM Remarks** field.

7. Click **Update**. **Covenant Details** table in the *Covenant Breach - Credit Officer* page is updated with the provided details.

8. To upload the documents associated with the covenant, click the document icon at the top left corner or inside the hamburger icon. Documents can be a detailed report about the covenant breech.

9. To go to the *Comments* page, Click **Next.**

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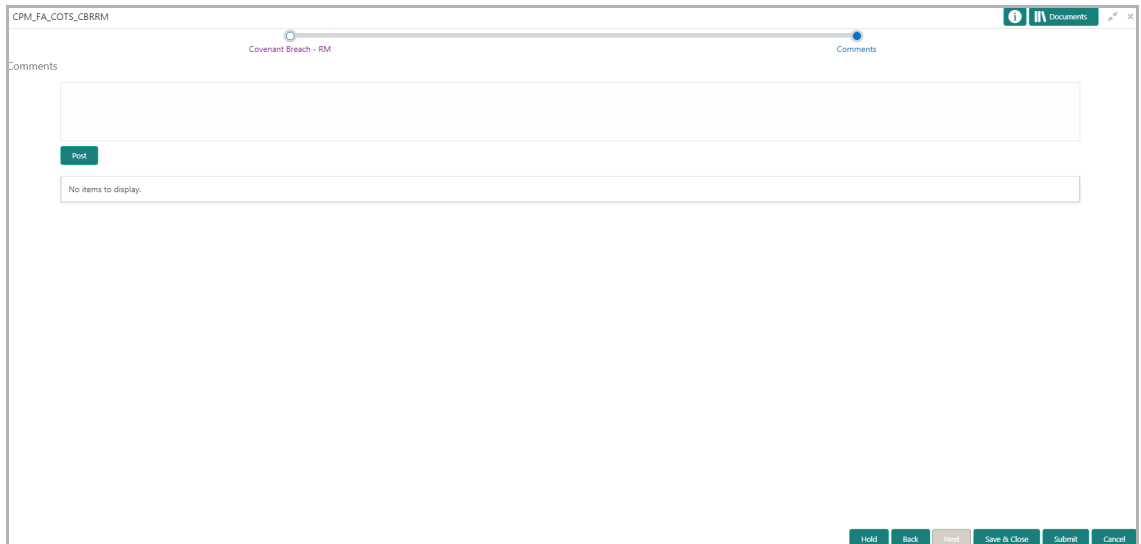
10. **Post** comments, if required. Posted comments are displayed at the bottom of **Comments** box.

11. Click **Submit.** Checklists applicable for the stage are displayed based on the application category.

12. Verify all the checklist and select the **Outcome**.

If the outcome is selected as PROCEED, the covenant tracking task is moved to **Covenant Breach – Credit Officer** stage.

Chapter 8

Risk Approval Stage

In this stage, the Risk Approver can view the entire details of the linked transaction (Customer, Facility, Collateral, and the linked loans along with the status) and specify their own recommendation.

The approver can also set the Next Review Date for the customer along with the reason for review and a target review completion date and then initiate the review task.

Once the risk team approves the covenant, covenant waiver letter is sent to the borrower.

1. To **Acquire & Edit** the **Risk Approval** task, navigate to **Tasks** > **Free Tasks** and select the required task. *Risk Approval* page appears:

In *Risk Approval* page, the following information are displayed:

- Customer Id - Unique ID generated for the customer (organization) for which the covenant has to be tracked

- Process Reference Number - Unique Reference number generated for the covenant tracking task

- Customer Name - Name of the customer (organization) for which the covenant has to be tracked

- Covenant Details

  - Covenant ID - Unique ID generated for the covenant to be tracked

  - Covenant Name - Name of the covenant to be tracked

  - Covenant Description - Description provided for the covenant during covenant creation

  - Linkage Type - Linkage Type selected during the covenant creation

  - Linkage entity Id - Unique ID generated for the linkage entity

2. Select the priority of the covenant tracking task in **Application Priority** field.

3. To change the status of the Covenant, click the edit icon at the top left corner or inside the hamburger icon. *Covenant Details* window appears:

| Covenant Details			
Covenant Id	Covenant Name	Linkage Type	Linkage Entity Id
CV000010	Minimum Gross assets	COLLATERAL	COL123456200
Covenant Description	Revision Days	Next Revision Date	Due Date
Minimum Gross assets	*Enter Revision Days*	*mmm d, y*	Apr 9, 2019
Formula	Covenant Check Condition	Target Value From	Target Value To
MINIMUM_GROSS_ASSETS_TO_BE_MAINTAINED_AT_A_PERIOD_END	Between	2000	3000
Compliance Status	Waiver Status	Result Value	
Met		4000	
Credit Officer Recommendation	Credit Officer Waiver Status	Credit Officer Remarks	
Additional Collateral		Additional Collateral	
RM Recommendation	RM Waiver Status	RM Remarks	
Reduce the Facility	Waive	RM remarks Reduce facility	
Risk Approver Recommendation	Risk Approver Waiver Status	Risk Approver Remarks	
Additional Collateral	*Select Risk Approver Waiver Stat...*	Additional Collateral	

Update Cancel

In the *Covenant Details* window, all the details about the covenants provided during covenant creation are displayed.

4. Select the **Risk Approver Recommendation** from the drop down list. The options available are: Reduce the Facility, Additional Collateral, and Withdrawal of Facility.

5. Select the **Risk Approver Waiver Status** from the drop down list. The options available are: Waive and Waive All.

6. Capture the customer interaction details in **Risk Approver Remarks** field.

7. Click **Update**. **Covenant Details** table in the *Risk Approver* page is updated with the provided details.

8. To upload the documents associated with the covenant, click the document icon at the top left corner or inside the hamburger icon. Documents can be a detailed report about the covenant breech.

9. To go to the *Comments* page, Click **Next.**
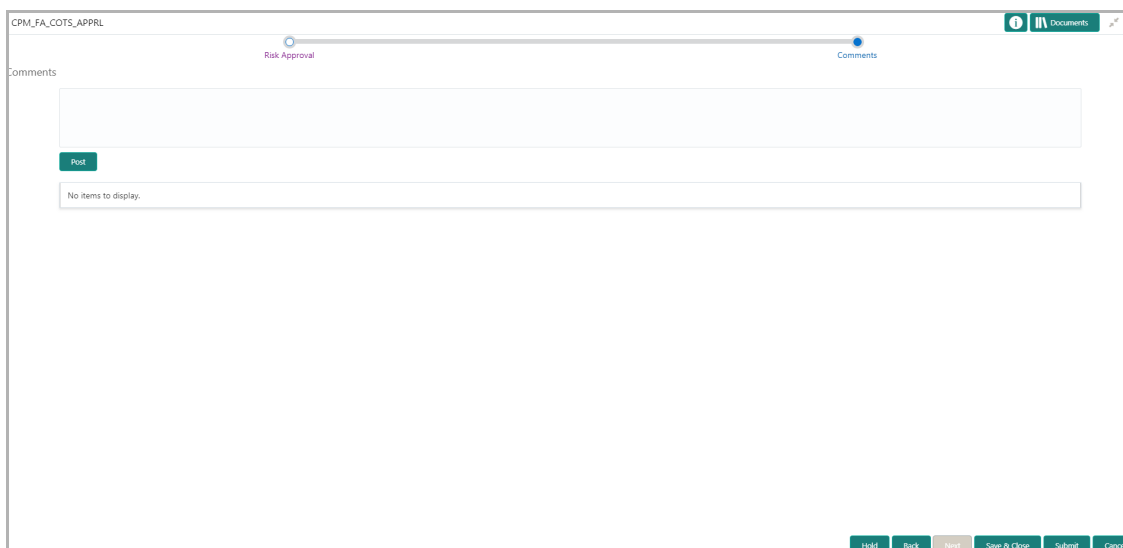
10. **Post** comments, if required. Posted comments are displayed at the bottom of **Comments** box.

11. Click **Submit.** Checklists applicable for the stage are displayed based on the application category.

12. Verify all the checklist and select the **Outcome**.

If the outcome is selected as PROCEED, the covenant tracking task is moved to **Handoff** stage.

If the outcome is selected as ADDITIONAL_INFO, the covenant tracking task is moved to **Covenant Breach – Credit Officer** stage.

Chapter 9

Hand Off to Back Office System

Once the covenant is successfully approved, the covenant details are automatically handed off to the back office system. If the automatic handoff fails, then the system moves the Handoff task to the Manual Retry Stage.

Chapter 10

Hand Off - Manual Retry
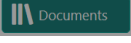
Manual Retry task is created for the failed Handoff task to manually hand over the covenent details to back office system. In this stage, the credit officer or the risk officer will go through the error details and take necessary steps to solve the errors operationally.

Chapter 11

Uploading Supporting Documents

In OBCFPM, covenant related documents can be uploaded in any stage of Covenant Tracking process. Uploading the covenant related documents help the covenant approver in making better decisions.

Steps to upload documents

1. Click [Documents] at the top right corner of any page. *Documents* window appear:
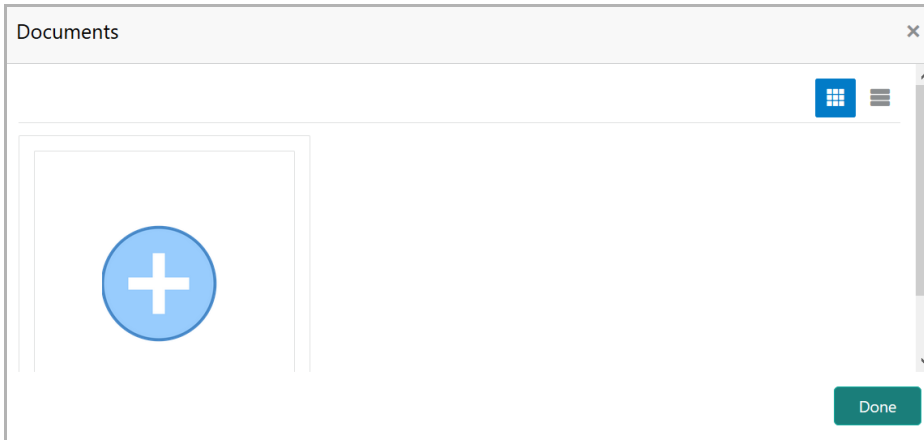
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:
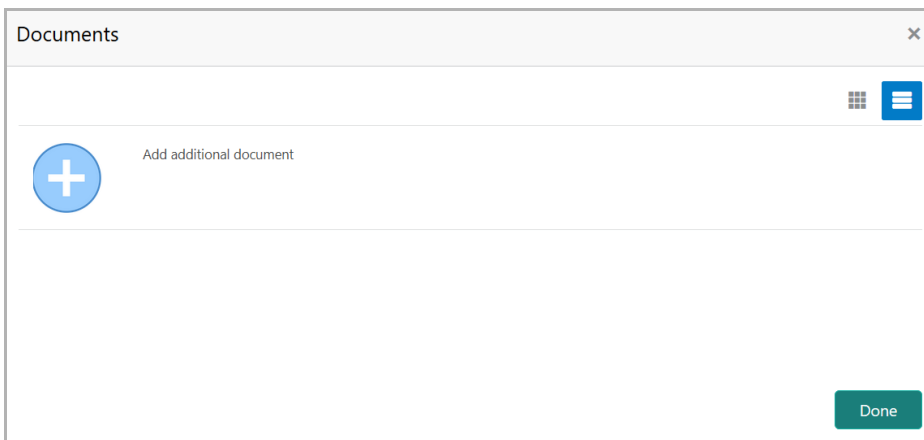
3. Click the add icon. *Document Details* window appears:

Document   ✕

Document Type *   Document Code *

Closure Documents   ▼   Closure Documents   ▼

Document Title *   Document Description

Facility Payment Bills

Remarks   Document Expiry Date

Paid   Mar 21, 2020   📅

                    Drop files here or click to select

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

                                                              Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title.**

6. Type the **Document Description** that best describes the document.

7.   Type the Remarks based on your need.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

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

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

Checklist   ✕

Proposal Enrichment

☐ **Company Registration document Uploaded**   Remarks

☐ **Incorporation document Uploaded**   Remarks

☐ **Collateral document Uploaded**   Remarks

* Outcome   Proceed   ▼   Submit

11. Select the **Outcome** as **Proceed**.

12. Click **Submit**. Document is uploaded and listed in Document window.

13. To edit or delete the document, click the edit or delete icons.

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Chapter 12

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

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