

Oracle Banking Credit Facilities Process Management

Covenants and Conditions Tracking - Standalone User Guide



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Preface

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1.1 Purpose

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

1.2 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.

1.3 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.

1.4 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.

1.5 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.

1.6 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*

1.7 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 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.

1.9 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

1.10 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.
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.

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize

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

Symbol/Icon	Function
	Maximize
	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.

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

Symbol/Icon	Function
	Click this icon to delete an existing row.
	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

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

Symbol/Icon	Function
	Unauthorized status
	Closed status
	Authorized status

1.12 Prerequisite

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

2

Overview

This topic describe about the Linkage Covenants and Conditions.

Linking Covenants and Conditions

Covenants and Conditions can be linked to a customer, facility, and collateral. This is presently done through the Covenant Details and Condition Details screens under different data segments of various stages of the Credit Proposal (CP) processes or through the Standalone collateral processes.

- [Covenant Tracking](#)
This topic describes the systematic instructions for Covenant Tracking.
- [Terms and Conditions Tracking](#)
This topic describes the systematic instructions for Terms and Conditions Tracking.

2.1 Covenant Tracking

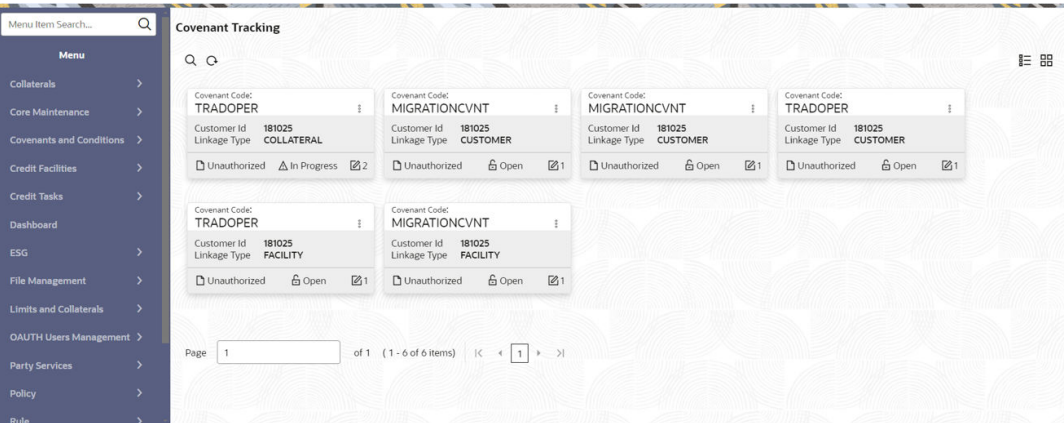
This topic describes the systematic instructions for Covenant Tracking.

The authorization status and record status of the Covenant tracking record is displayed as **Unauthorized** and **Open** initially. Once the checker authorizes the record, the authorization status is changed to **Authorized**.

1. On **Home** screen, click **Covenants and Conditions** under **Covenants and Conditions**, click on **Covenant Tracking**.

The **Covenant Tracking** screen displays.

Figure 2-1 Covenant Tracking



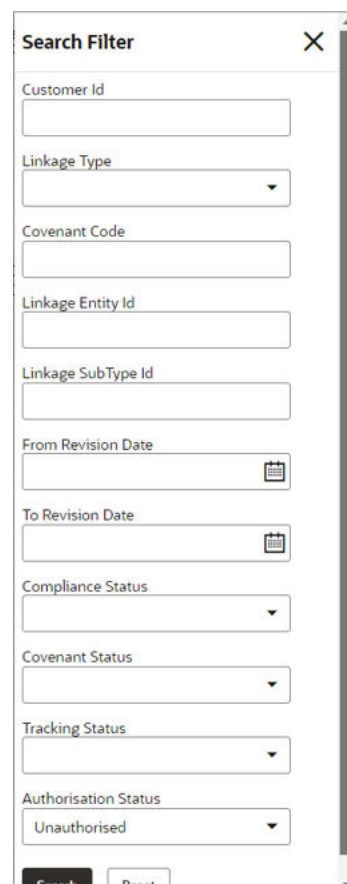
For more information on fields, refer to the field description table.

Table 2-1 Covenant Tracking - Field Description

Field	Description
Covenant Code	Displays the Covenant Codes .
Customer Id	Displays the Customer Id .
Linkage Type	Displays the entity type to which the covenant is linked.
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2. On **Covenant Tracking** screen, click  icon.

The Covenant Tracking - Search Filter screen displays.

Figure 2-2 Covenant Tracking - Search Filter


3. On The **Covenant Tracking - Search** screen, specify the **Search Filter** to fetch the required covenant tracking.

For more information on fields, refer to the field description table.

Table 2-2 Covenant Tracking - Search – Field Description

Field	Description
Customer Id	Specify the Customer Id .
Linkage Type	Specify the Linkage Type . The allowed values are • Customer • Facility • Collateral This field will be populated based on the Linkage Entity ID.
Covenant Code	Specify the linked covenant code.
Linkage Entity Id	Specify the Linkage Entry Id to which the covenant is linked. Note: • For the linkage type Facility, the Facility ID must be specified in the Linkage Entity Id field. • For the linkage type Collateral, the Collateral ID is to be specified in the Linkage Entity Id field.
Linkage Sud Type Id	Specify the Linkage Sub Entity ID. Note: Applicable only for Collateral linkage.
From Revision Date	Specify the From Revision Date.
To Revision Date	Specify the To Revision Date.
Compliance Status	Specify the Compliance Status. The available options are: • Met • Breached
Covenant Status	Specify the Covenant Status. The available options are: • Waive • Waive all
Tracking Status	Specify the Tracking Status. The available options are: • In Progress • Completed
Authorization Status	Specify the Authorization Status. The available options are: • Unauthorized • Authorized

- Click **Search** to display the required Covenant Tracking.



- On Covenant Tracking screen, click  icon to Unlock, Delete, Authorize or View the Covenant Tracking.
- Click **Unlock** to modify the Covenant Tracking.

The **Covenant Tracking - Covenant linkage details** screen displays.

Figure 2-3 Covenant Tracking - Covenant linkage details

The screenshot displays the Oracle Covenant Tracking application interface. The main window is titled 'Covenant Tracking' and features a sidebar on the left with a 'Covenant linkage details' section. This section contains several input fields: 'Customer Id' (with a search icon), 'Customer Name' (displaying 'ACME Corporation'), 'Linkage Type' (displaying 'COLLATERAL'), 'Covenant Linkage Id' (displaying 'LHK23291480'), 'Linkage Entity Id' (displaying 'COL232914809'), and 'Linkage Subtype Id' (displaying '0f83b5be-07d4-460f-acc5-0644ac0c'). Below these fields are expandable sections for 'Covenant details' and 'Covenant tracking details'. On the right side, there is an 'Update Covenant' panel with fields for 'Result Value' (a dropdown set to '3'), 'Compliance Status' (a dropdown set to 'Breach'), 'Compliance date' (displaying 'July 7, 2018'), 'Covenant Status' (a dropdown set to 'Select Waiver Status'), 'Recommendation' (a dropdown set to 'Reduce the Facility'), and a 'Remarks' text area. At the bottom right of the 'Update Covenant' panel are buttons for 'Cancel', 'Save and Close', and 'Next'. The main window also has an 'Audit' button at the bottom left.

For more information on fields, refer to the field description table.

Table 2-3 Covenant Tracking - Covenant linkage details Field Description

Fields	Description
Customer Id	Displays the customer Id
Customer Name	Displays the Customer Name.
Linkage Type	Displays the Linkage Type. The allowed values are • Customer • Facility • Collateral This field will be populated based on the Linkage Entity ID.
Covenant Linkage Id	Displays the Covenant Linkage Id.
Linkage Entity Id	Displays the Linkage Entry Id to which the covenant is linked. Note: • For the linkage type Facility, the facility line number must be specified in the Linkage Entity Id field. • For the linkage type Collateral, the Collateral ID is to be specified in the Linkage Entity Id field.
Linkage Sub Type	Displays the Linkage Sub Type, which signifies the Covenant's linkage to a child collateral.
Linkage Subtype Id	Displays the Linkage Sub Entity ID of the child collateral for a Collateral linkage type.
Result Value	Specify the Result value.
Compliance Status	Specify the Compliance Status. The available options are: • Met • Breached
Compliance Date	Specify the Compliance Date.

Table 2-3 (Cont.) Covenant Tracking - Covenant linkage details Field Description

Fields	Description
Covenant Status	Specify the Covenant Status. The available options are: • Waive • Waive all Note: • Once the covenant status of an instance is changed to Waive, the Next Revision Date will be updated to match that of the next instance. The updated covenant status and the new Next Revision Date will be displayed on the Covenant Linkage screen. • Once the covenant status is changed to Waive All at the instance level, the new covenant status and the covenant status change date will be displayed on the Covenant Linkage screen.
Recommendations	Specify the Recommendations. The available options are: • Reduce the Facility • Additional Collateral • Withdrawal of Facility • Others
Remarks	Specify the Remarks. Note: The user can only add Remarks when Others is selected from the Recommendations.

7. Click **Next**.

The **Covenant Tracking - Covenant details** screen displays.

Figure 2-4 Covenant Tracking - Covenant details

For more information on fields, refer to the field description table.

Table 2-4 Covenant Tracking - Covenant details Fields and Description

Fields	Description
Covenant code	Displays the Covenant code.

Table 2-4 (Cont.) Covenant Tracking - Covenant details Fields and Description

Fields	Description
Covenant name	Displays the Covenant name.
Covenant Description	Displays the Covenant Description.
Covenant Type	Displays the Covenant Type
Revision Frequency	Displays the Revision frequency.
Notice Days	Displays the notice Days.
Revision Date	Displays the Revision Date.
Grace Days	Displays the Grace Days.
Result Value	Specify the Result Value.
Compliance Status	Specify the Compliance Status. The available options are: • Met • Breached
Compliance date	Specify the Compliance Date.
Covenant Status	Specify the Covenant Status. The available options are: • Waive • Waive all Note: • Once the covenant status of an instance is changed to Waive, the Next Revision Date will be updated to match that of the next instance. The updated covenant status and the new Next Revision Date will be displayed on the Covenant Linkage screen. • Once the covenant status is changed to Waive All at the instance level, the new covenant status and the covenant status change date will be displayed on the Covenant Linkage screen.
Recommendation	Specify the Recommendations. The available options are: • Reduce the Facility • Additional Collateral • Withdrawal of Facility • Others
Remarks	Specify the Remarks. <i>i</i> Note The user can only add Remarks when Others is selected from the Recommendations.

8. Click **Next**.

The **Covenant Tracking - Covenant tracking details** screen displays.

Figure 2-5 Covenant Tracking - Covenant tracking details

The screenshot displays the 'Covenant Tracking' application window. The main area shows the 'Covenant tracking details' form with the following fields:

- Formula:** $TRIS * 10$
- Target Type:** Ratio
- Target Condition:** Greater than
- Target Value:** 1,000
- Derived Result Value:** (empty)
- Derived Compliance Status:** (empty)

The right sidebar contains the 'Update Covenant' section with the following fields:

- Result Value:** 3
- Compliance Status:** Breach
- Compliance date:** July 7, 2018
- Covenant Status:** Select Waiver Status
- Recommendation:** Reduce the Facility
- Remarks:** (empty)

Buttons at the bottom include 'Audit' on the left and 'Cancel', 'Save and Close', and 'Next' on the right.

For more information on fields, refer to the field description table.

Table 2-5 Covenant Tracking - Covenant tracking details Fields and Description

Fields	Description
Formula	Displays the Formula.
Target Type	Displays the Target Type.
Target Condition	Displays the Target Condition.
Target Value	Displays the Target Value.
Derived Result Value	Displays the Derived Result Value.
Derived Compliance Status	Displays the Derived Compliance Status.
Result Value	Specify the Result Value.
Compliance Status	Specify the Compliance Status. The available options are: • Met • Breached
Compliance date	Specify the Compliance Date.
Covenant Status	Specify the Covenant Status. The available options are: • Waive • Waive all Note: • Once the covenant status of an instance is changed to Waive, the Next Revision Date will be updated to match that of the next instance. The updated covenant status and the new Next Revision Date will be displayed on the Covenant Linkage screen. • Once the covenant status is changed to Waive All at the instance level, the new covenant status and the covenant status change date will be displayed on the Covenant Linkage screen.

Table 2-5 (Cont.) Covenant Tracking - Covenant tracking details Fields and Description

Fields	Description
Recommendation	Specify the Recommendations. The available options are: • Reduce the Facility • Additional Collateral • Withdrawal of Facility • Others
Remarks	Specify the Remarks. Note: The user can only add Remarks when Others is selected from the Recommendations.

9. Click **Save** to update the modified fields.

Note

- Once the user modify and saves the record, the status will be **Unauthorized**.
- The modified record is to be authorized by the Checker using the **Authorize** option.
- The modification can be cancelled using the **Delete** option by the Maker.

2.2 Terms and Conditions Tracking

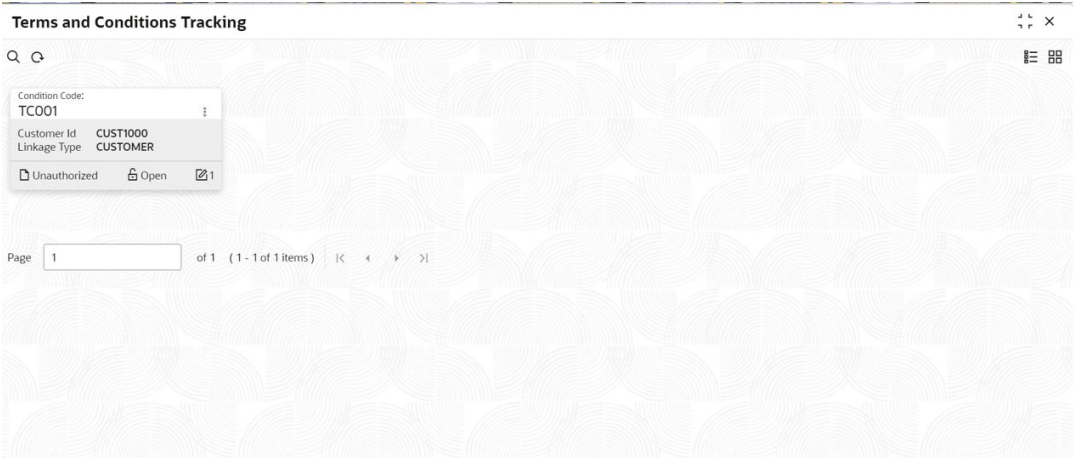
This topic describes the systematic instructions for Terms and Conditions Tracking.

The authorization status and record status of the T&C tracking record is displayed as **Unauthorized** and **Open** initially. Once the checker authorizes the record, the authorization status is changed to **Authorized**.

1. On **Home** screen, click **Covenants and Conditions** under **Covenants and Conditions**, click on **Terms and Conditions Tracking**.

The **Terms and Conditions Tracking** screen displays.

Figure 2-6 Terms and Conditions Tracking



For more information on fields, refer to the field description table.

Table 2-6 Terms and Conditions Tracking - Field Description

Field	Description
Condition Code	Displays the Condition Codes .
Customer Id	Displays the Customer Id .
Linkage Type	Displays the entity type to which the Terms and Condition is linked.
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.
- On Terms and Conditions Tracking screen, click  icon
The **Terms and Conditions - Search Filter** screen displays.

Figure 2-7 Terms and Conditions - Search Filter

Search Filter X

Condition Code

Linkage Type

Linkage Entity Id

Linkage Subtype Id

Due date From

Due date To

Tracking Status

Compliance status

Authorization Status

T&C Status

Search **Reset**

- On The **Terms and Conditions Tracking - Search Filter** screen, specify the **Search Filter** to fetch the required Terms and Conditions tracking.

For more information on fields, refer to the field description table.

Table 2-7 Terms and Conditions Tracking - Search Filter– Field Description

Field	Description
Condition Code	Specify the Condition Code .
Linkage Type	Specify the Linkage Type. The allowed values are: Customer Facility Collateral
Linkage Entity Id	Specify the Linkage Entry Id to which the Terms and Conditions is linked. Note: - For the linkage type Customer, the Linkage Entity ID will be defaulted from the Customer Id. - For the linkage type Facility, the facility line number must be specified in the Linkage Entity Id field. - For the linkage type Collateral, the Collateral ID is to be specified in the Linkage Entity Id field.
Linkage Subtype Id	Specify the Linkage Subtype ID.
Due Date from	Specify Due Date from.
Due Date To	Specify the Due Date To.

Table 2-7 (Cont.) Terms and Conditions Tracking - Search Filter– Field Description

Field	Description
Tracking Status	Specify the Tracking Status. The available options are: • In Progress • Completed
Compliance Status	Specify the Compliance Status. The available options are: • Met • Breach
Authorization Status	Specify the Authorization Status. The available options are: • Unauthorized • Authorized
T&C Status	Specify the T&C Status. The available option is Waive.

4. Click **Search** to display to required Terms and Conditions Tracking.



5. On Terms and Conditions Tracking screen, click icon to Unlock, Delete, Authorize or View the Terms and Conditions Tracking.

6. Click **Unlock** to modify the Terms and Conditions Tracking.

The **Terms and Conditions Tracking** screen displays.

Figure 2-8 Terms and Conditions Tracking

Terms Conditions Tracking Errors & Overrides

Customer No
CUST1000

Condition Code
TC001

Condition Description
Obtain insurance coverage

Compliance Status
Breach

Recommendations
Others

Customer Name
CUST1000

Condition Type
PRED

Compliance Date
24 Sep 2024

Recommendation Remarks
testing

Linkage Entity Id
000088615

Due Date
18 Dec 2019

Remarks
Conditions are not fulfilled

Linkage Type
CUSTOMER

Grace Days
0

Waiver Status
☒ Waive

Audit

Cancel Save

For more information on fields, refer to the field description table.

Table 2-8 Terms and Condition Tracking

Fields	Description
Customer No	Displays the Customer No.
Customer Name	Displays the Customer Name.
Linkage Entity Id	Displays the Linkage Entity Id.
Linkage Type	Displays the Linkage Type.

Table 2-8 (Cont.) Terms and Condition Tracking

Fields	Description
Condition Code	Displays the Condition Code.
Condition Type	Displays the Condition Type.
Condition Description	Displays the Condition Description.
Due Date	Displays the Due Date.
Compliance Status	Specify the Compliance Status. The available options are: • Met • Breached
Compliance Date	Specify the Compliance Date.
Remarks	Specify the Remarks.
Waiver Status	Capture the Waiver Status. Note: • On selecting Compliance Status as Met - The Waiver Status will be Disabled. • On selecting Compliance Status as Breached - The Waiver Status will be enabled. User can capture the Waiver Status.
Recommendations	Select the Recommendations. The available options are: • Reduce the Facility • Additional Collateral • Withdrawal of Facility • Others Note: The system shows the Recommendations field only when the user selects Compliance Status as Breached .
Recommendations Remarks	User can add the Recommendations Remarks. Note: The System shows the Recommendation Remarks field only when the user select Recommendations as Others .

7. Click **Save** to update the modified fields.

Note

Below points also to be included: The modified record is to be authorized by the Checker using the “Authorize” option.

- Once the user modify and saves the record, the status will be **Unauthorized**.
- The modified record is to be authorized by the Checker using the **Authorize** option.
- The modification can be cancelled by the Maker. using the **Delete** option.

Glossary

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