Oracle® Banking Enterprise Limits and Collateral Management Cloud Service

Covenants and Conditions Dashboard User Guide

Release 14.8.1.0.0

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Oracle Banking Enterprise Limits and Collateral Management Cloud Service Covenants and Conditions Dashboard User Guide, Release 14.8.1.0.0

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Contents

1 Preface

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 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.

Convention	Meaning
italic	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.

1.5 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*

1.6 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.

1.7 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

1.8 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.

Table 1-2 (Cont.) Basic Actions

Action	Description
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.

1.9 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

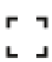
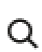
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

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

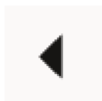
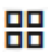
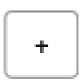
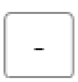
Symbol/Icon	Function
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

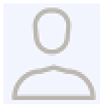
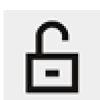
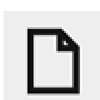
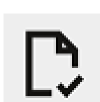
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

1.10 Prerequisite

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

2
Covenants and Conditions Dashboard

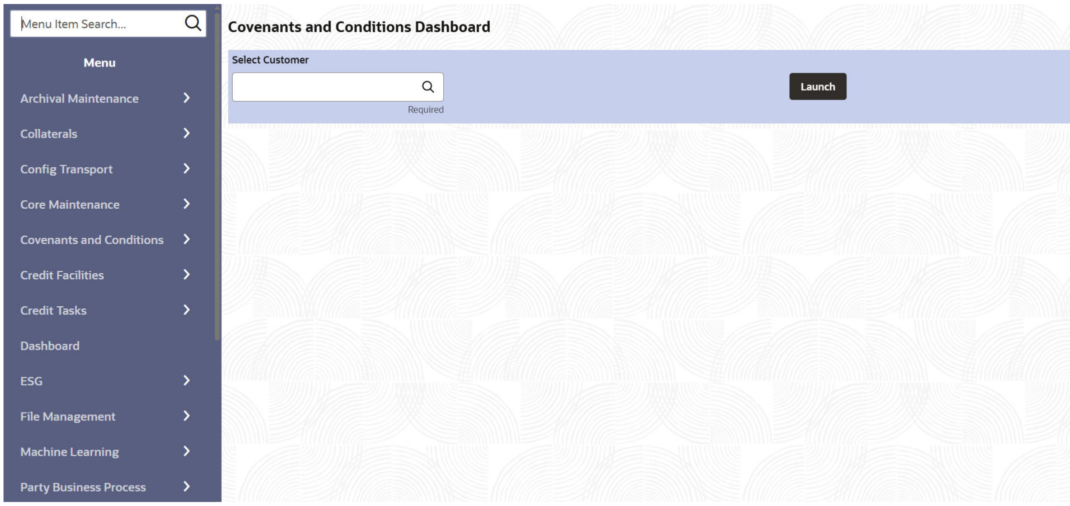
This topics provides information about Covenants and Conditions Dashboard.

The **Covenants and Conditions** Dashboard will show all the covenants and conditions linked to a Borrower/customer.

1. On the homepage, click **Menu** and click **Covenants and Conditions**.

   The **Covenants and Conditions Dashboard** displays.

   Figure 2-1 Covenants and Conditions Dashboard

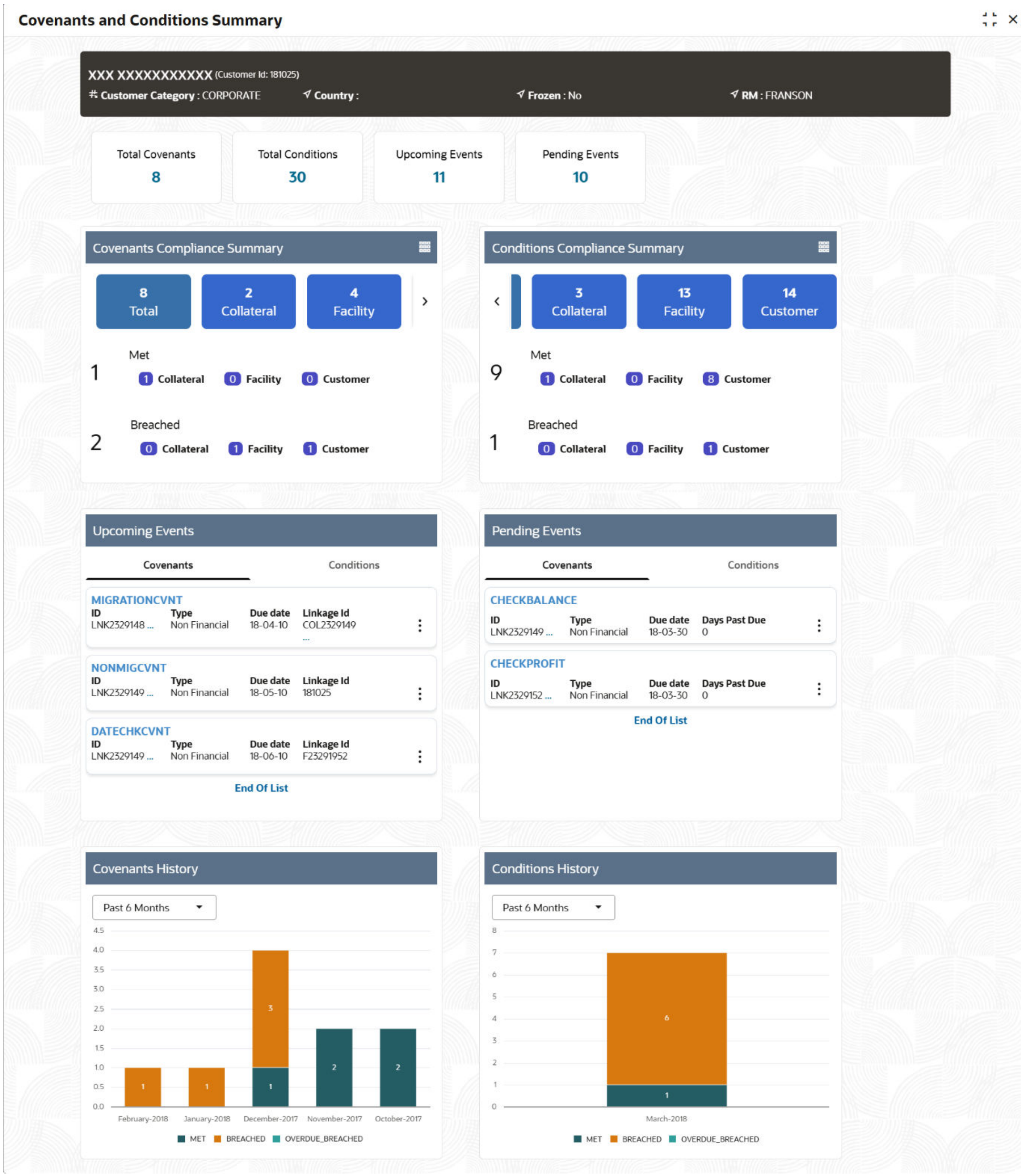
   

2. Select the **Customer number** from the LOV.
3. Click **Launch**.

   The **Covenants and Conditions Summary** screen displays with the following tiles:

   a. **Basic Info section**
   b. **Overall Summary section**
   c. **Covenants Compliance Summary**
   d. **Conditions Compliance Summary**
   e. **Upcoming Events**
   f. **Pending Events**
   g. **Covenants History**
   h. **Conditions History**

Figure 2-2 Covenants and Conditions Summary



This topic contains the following sub-topics:

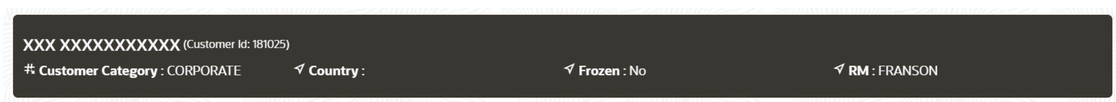
- [Basic Info Section](#)
  This topic provides detailed information on the Basic Info tile available in the Covenants and Conditions Dashboard.
- [Overall Summary section](#)
  This topic provides detailed information on the Overall Summary section available in the Covenants and Conditions Dashboard.
- [Covenants Compliance Summary](#)
  This topic provides detailed information on the Covenants Compliance Summary tile available in the Covenants and Conditions Dashboard.

- Conditions Compliance Summary
  This topic provides detailed information on the Conditions Compliance Summary tile available in the Covenants and Conditions Dashboard.
- Upcoming Events
  This topic provides the systematic instructions to view upcoming events on the dashboard.
- Pending Events
  This topic provides the systematic instructions to view pending events on the dashboard.
- Covenants History
  This topic provides detailed information on the Covenants History tile available in the Covenants and Conditions Dashboard.
- Conditions History
  This topic provides detailed information on the Conditions History tile available in the Covenants and Conditions Dashboard.

2.1 Basic Info Section

This topic provides detailed information on the Basic Info tile available in the Covenants and Conditions Dashboard.

Figure 2-3 Basic Info Section



For more information, refer to the fields description table below.

Table 2-1 Basic Info Section

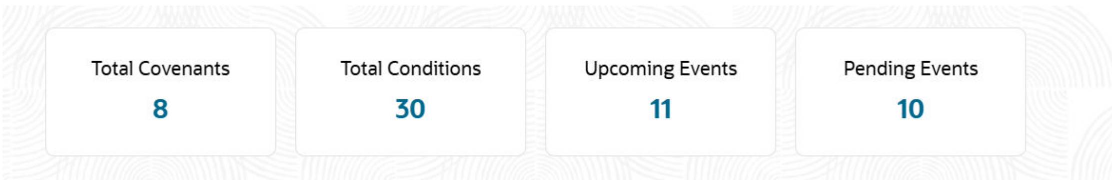
Fields	Description
Customer Name	Displays the customer’s full name for the customer ID selected from the previous screen.
Customer ID	Displays the unique identification of the Customer/ Borrower ID.
Customer Category	Displays whether the customer is • **CORPORATE** • **FINANCIAL INSTITUTION** • **RETAIL** .
Country	Displays the country code of the customer.
Frozen	Displays whether the bank has restricted access to the funds and transactions associated with that account or not. The available options are: • **Yes** • **No**
RM	Display the RM ID associated to the selected customer.

2.2 Overall Summary section

This topic provides detailed information on the Overall Summary section available in the Covenants and Conditions Dashboard.

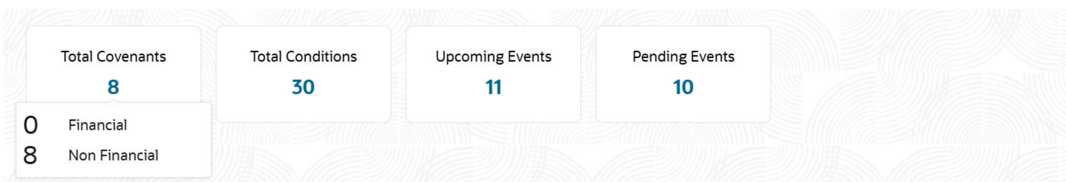
This section displays the below information, that are:

Figure 2-4 Overall Summary



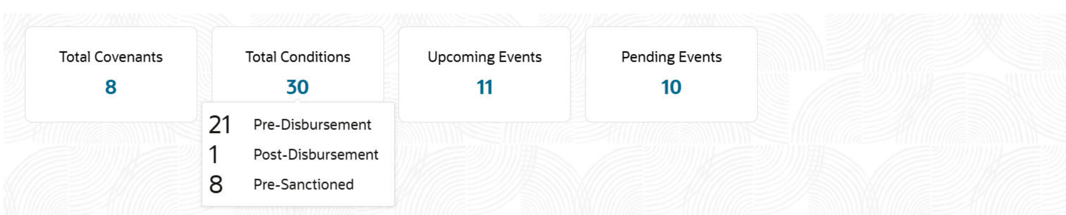
- **Total Covenants**
  Displays the total sum of the customer, facility, and collateral-linked covenants. When the user click on the number, a pop-up will display the Number of Financial Covenants and Number of Non-Financial Covenants.

  Figure 2-5 Overall Summary - Total Covenants

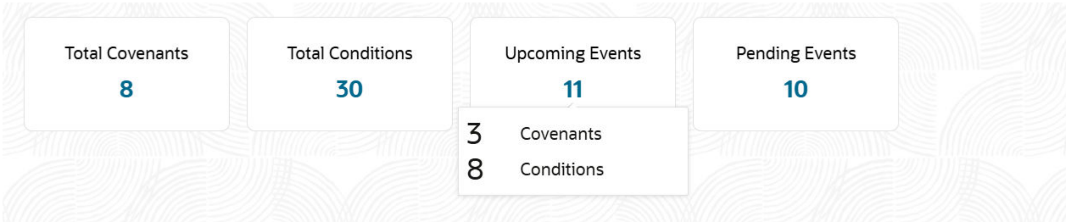
- **Total Conditions**
  Displays the total sum of the customer, facility, and collateral-linked conditions. When the user click on the number, a pop-up will display the Number of Pre-Disbursement, Number of Post-Disbursement and Number of Pre-Sanctioned Conditions.

  Figure 2-6 Overall Summary - Total Conditions

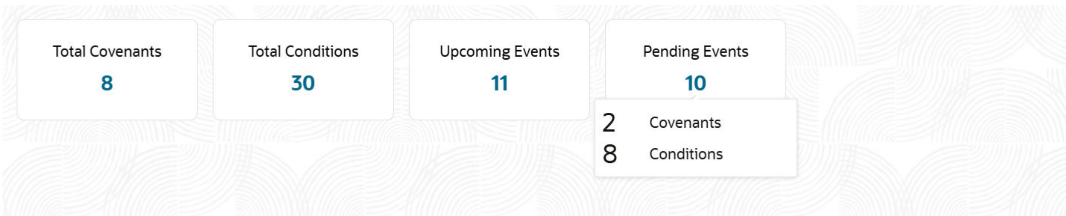
- **Upcoming Events**
  Displays the number of tracking tasks for covenants and conditions that will be generated in the next 30 days from the current date. When the user click on the number, a pop-up will display the total tasks for covenants and conditions that will be generated in the next 30 days.

Figure 2-7 Overall Summary - Upcoming Events



- **Pending Events**
  Displays the number of pending Covenants or Conditions that have past the due date. When the user click on the number, a pop-up will display the Number of Pending Covenants and Number of Pending Conditions.

Figure 2-8 Overall Summary - Pending Events



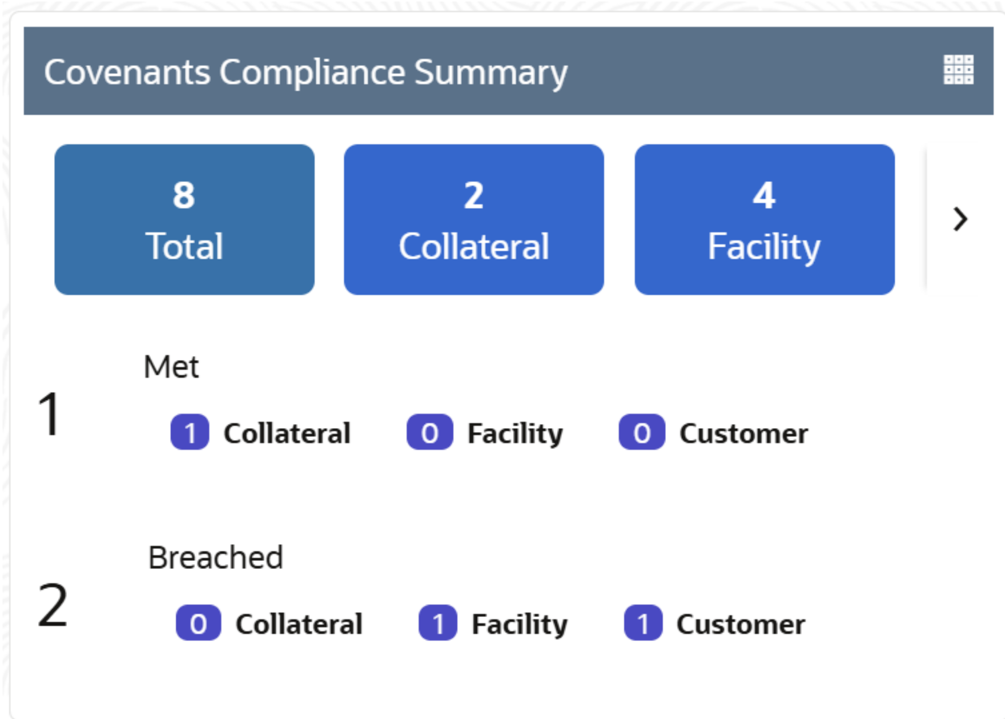
2.3 Covenants Compliance Summary

This topic provides detailed information on the Covenants Compliance Summary tile available in the Covenants and Conditions Dashboard.

This tile displays the total sum of all the covenants and sum of covenants linked at the customer, facility and collateral and other entities if any.

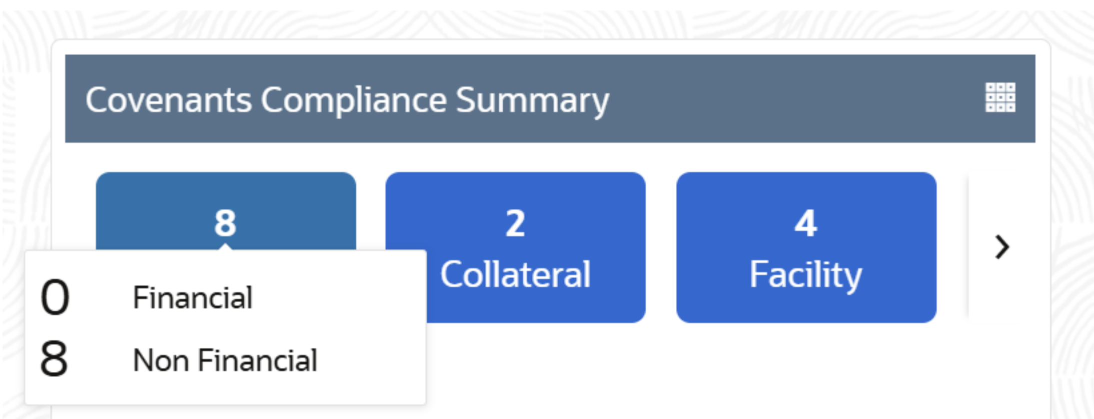
Also displays the count of Met and Breached on different linked entities.

Figure 2-9 Covenants Compliance Summary



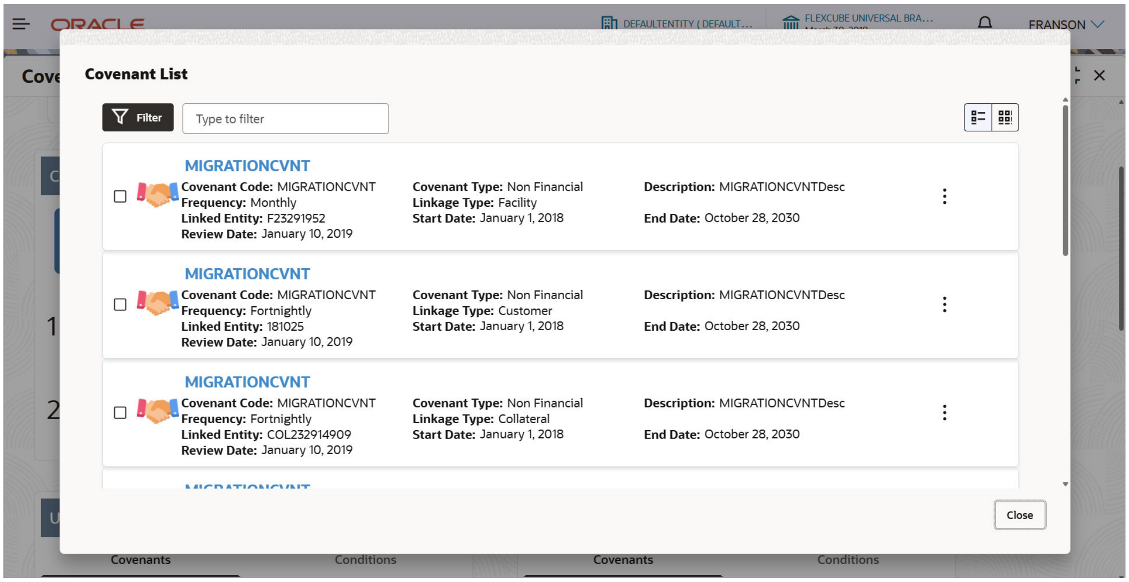
On clicking on the number, the pop-up will display the Number of Financial Covenants and Number of Non-Financial Covenants associated with.

Figure 2-10 Covenants Compliance Summary - insights



Click the icon placed at the top right of the header pane, it will display the covenant list dialog.

Figure 2-11 Covenants Compliance Summary_Covenant List



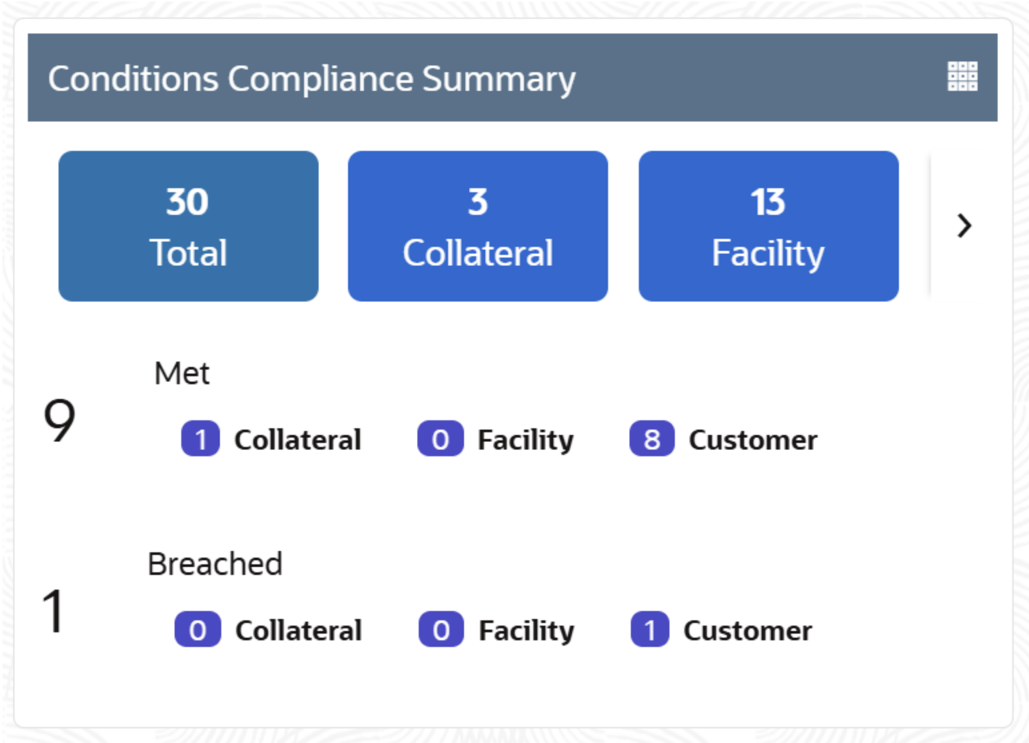
2.4 Conditions Compliance Summary

This topic provides detailed information on the Conditions Compliance Summary tile available in the Covenants and Conditions Dashboard.

Similar as Covenant Compliance Summary title, The Conditions Compliance Summary tile displays the total sum of all the conditions and the sum of conditions linked to the customer, facility, and collateral and other entities, if any (This is implemented on the Total and all the other linked entities number click).

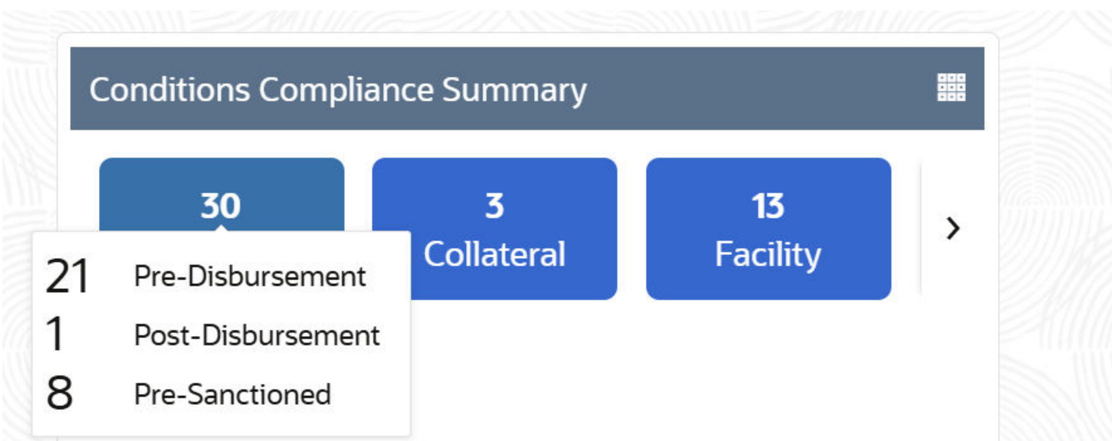
Also displays the Met and Breached conditions count on different linked entities.

Figure 2-12   Conditions Compliance Summary



On clicking on the number, the pop-up will display the Number of Pre-Sanctioned, Number of Pre-Disbursement, and Number of Post-Disbursement Conditions associated with it (This is implemented on Total and all the other linked entities number click).

Figure 2-13   Conditions Compliance Summary Details

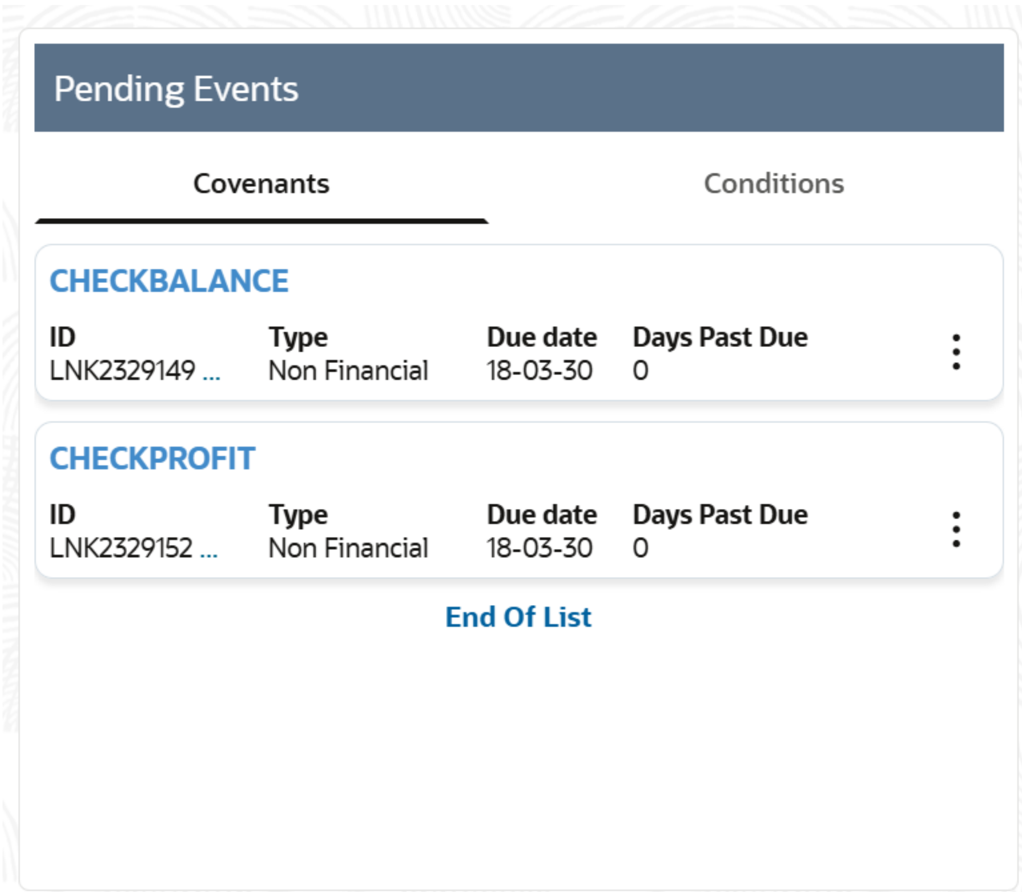


2.5 Upcoming Events

This topic provides the systematic instructions to view upcoming events on the dashboard.

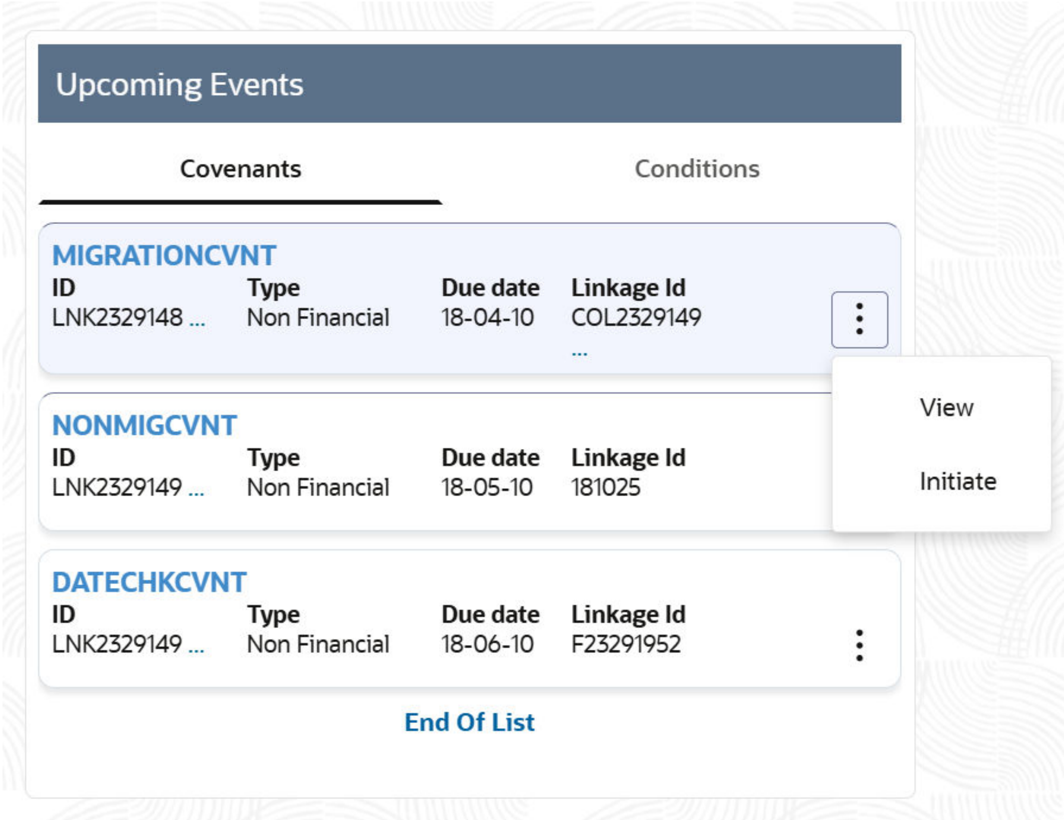
In the Upcoming Events tile, user can view the number of tracking tasks for covenants and conditions that will be generated in the next 30 days from the current date. By default,the **Covenants** tab will be selected.

Figure 2-14 Upcoming Events



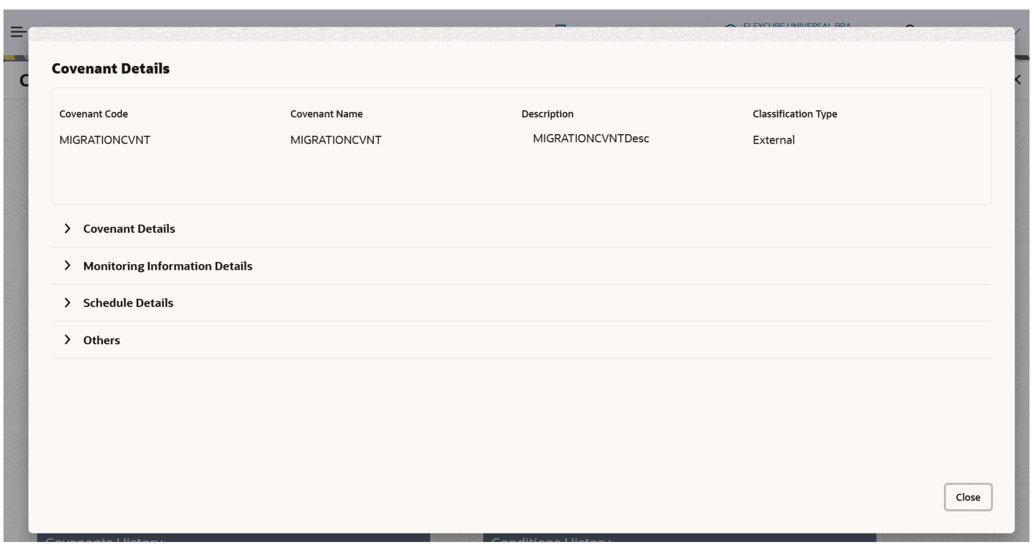
1. Click the menu in each Covenant linkage list item and select one of the following options:

Figure 2-15 Upcoming Events - Menu



- If the user click **View**, it redirects to respective **Covenant Details** dialog.

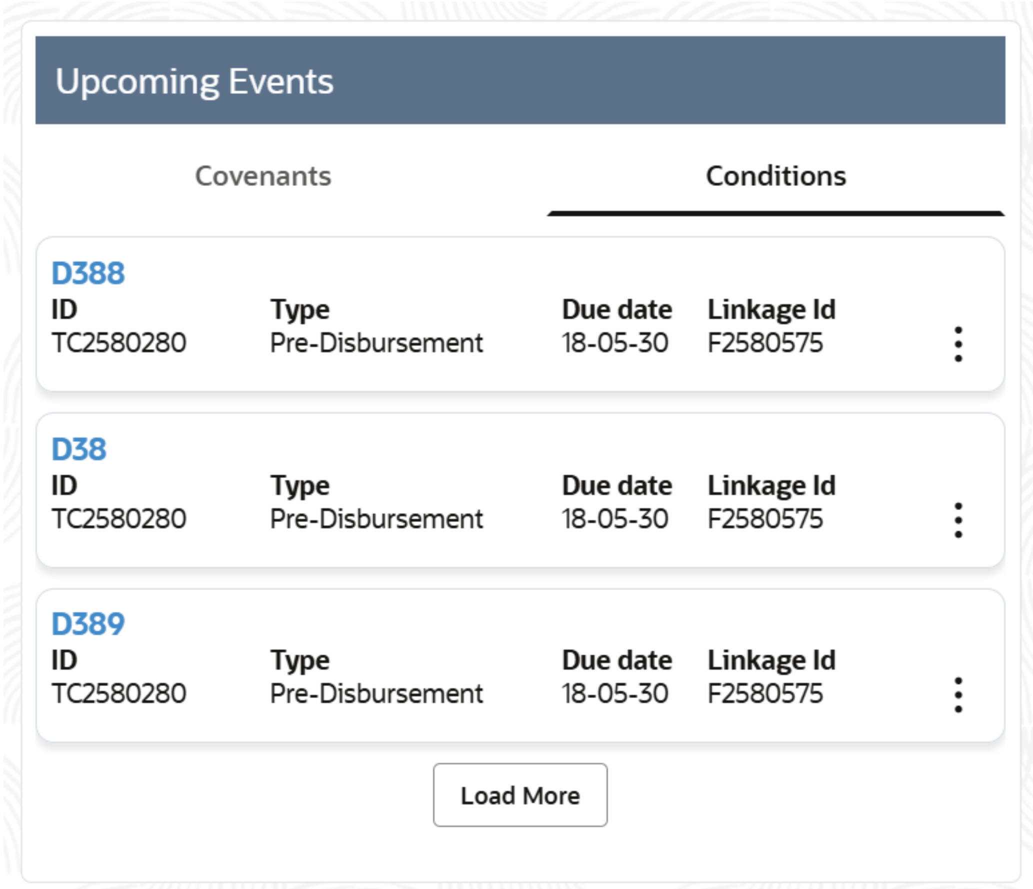
Figure 2-16 Upcoming Events - Covenant Details



- If the user click **Initiate**, the covenant task will be initiated and the respective list item will be removed from the covenant list under the **Upcoming Events** tile.

2. Similar to Covenant tab, user can select **Conditions** tab to view the list of Conditions.

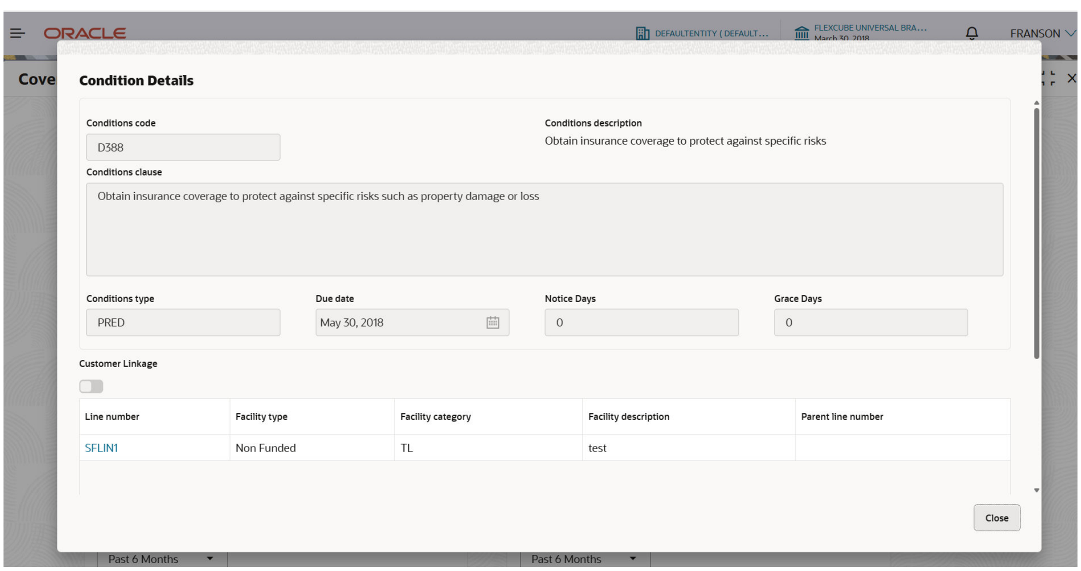
Figure 2-17 Upcoming Events - Conditions tab



3. Click on the menu in each Condition linkage list item and select **View** option.

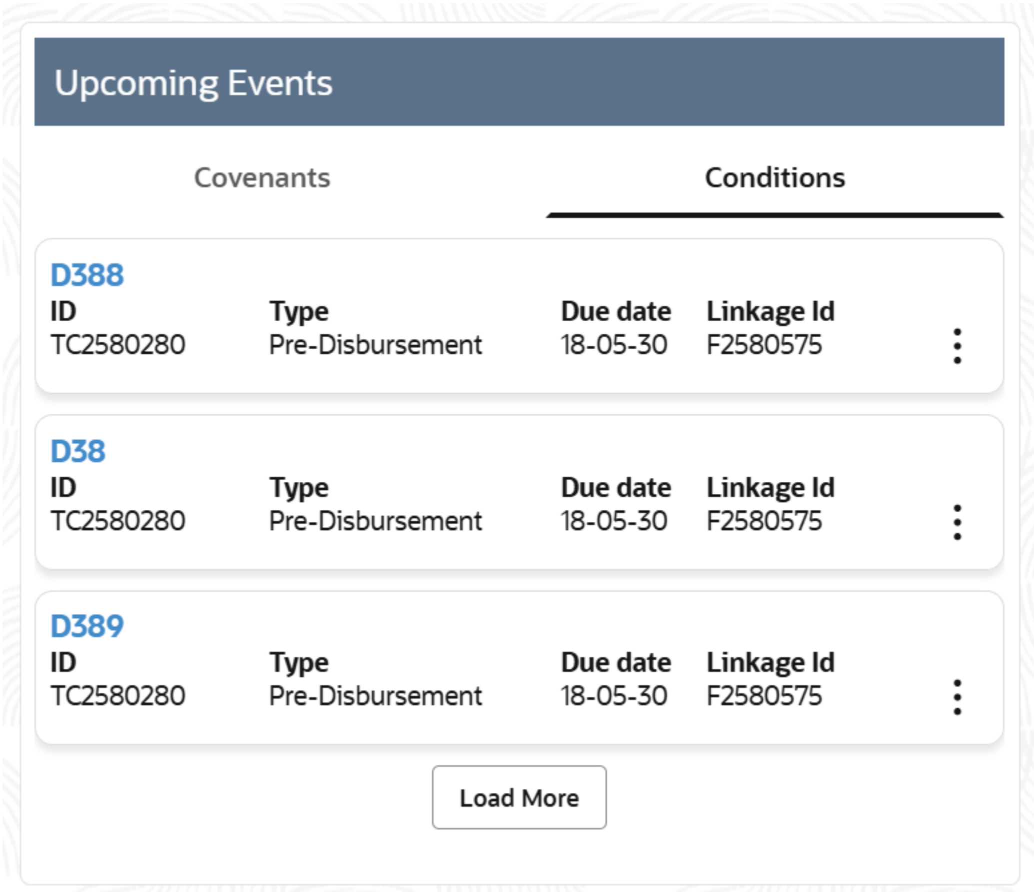
   The **Conditions Details** dialog displays.

Figure 2-18 Upcoming Events - Condition Details



4. Click **Initiate**, a condition tracking task will be initiated and respective item will be removed from the conditions list.
5. When the list has more items, click **Load More** button to get the more items on the page.

Figure 2-19 Upcoming Events - Load More

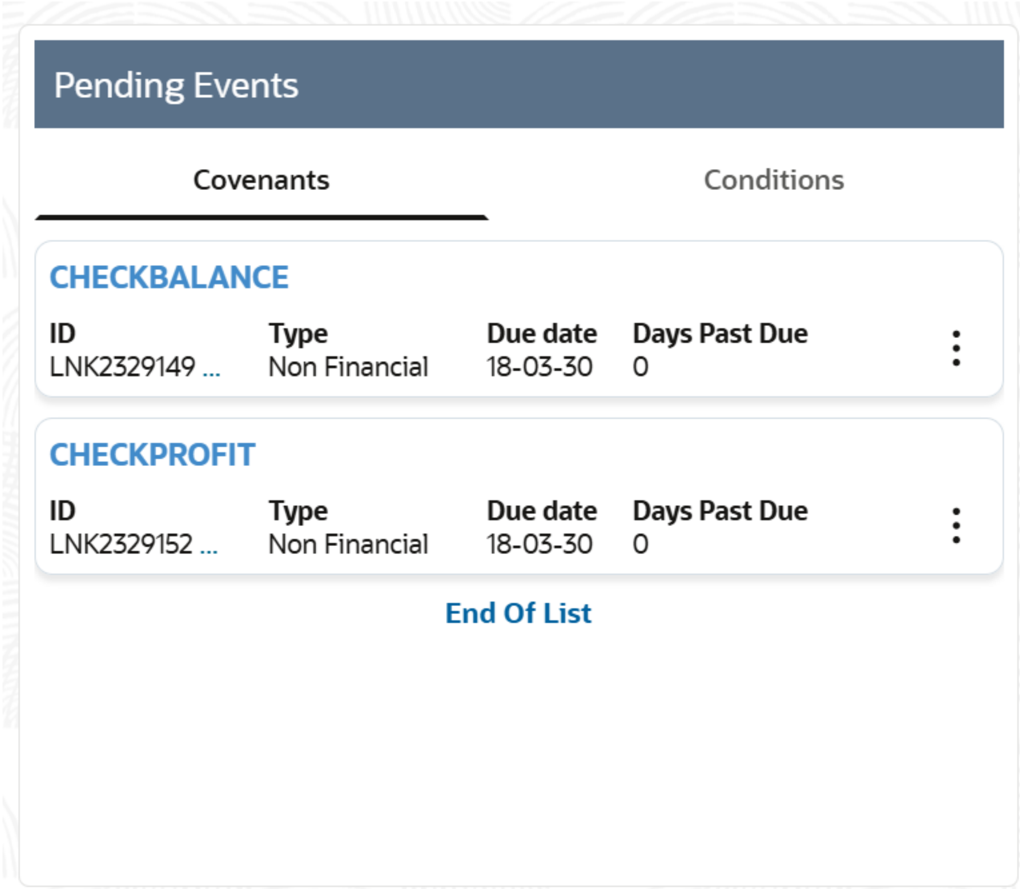


2.6 Pending Events

This topic provides the systematic instructions to view pending events on the dashboard.

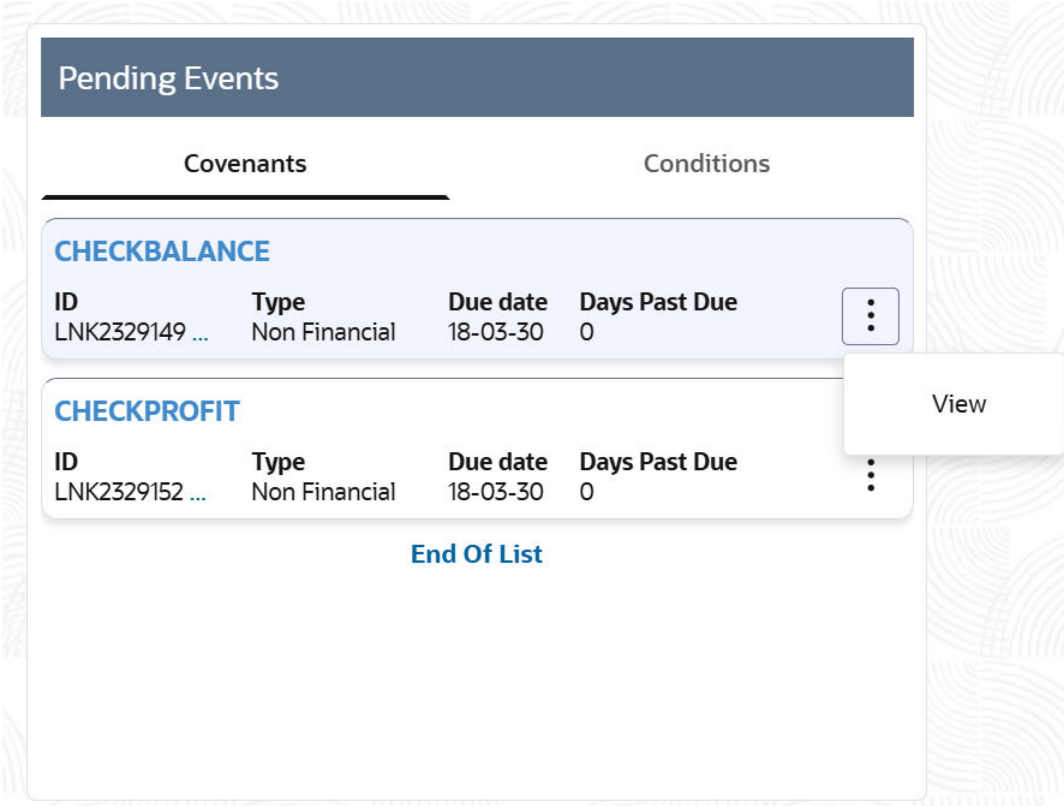
Like as Upcoming tile, the user can view the number of pending covenants or pending conditions in the **Pending Events** tile that have past the due date. By default,the **Covenants** tab will be selected.

Figure 2-20 Pending Events



1. Click the menu in each Covenant linkage list item and select the**View**.

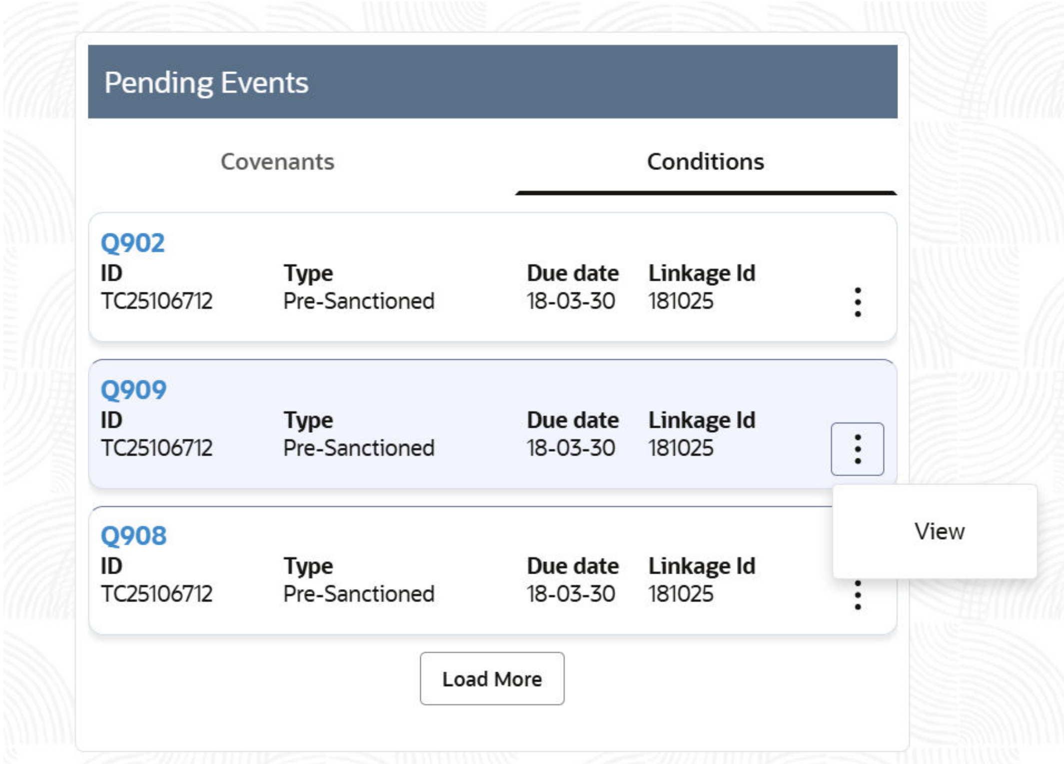
Figure 2-21 Pending Events - Menu



The **Covenants Details dialog** displays.

2. Similar to Covenant tab, user can select **Conditions** tab to view the list of Conditions.

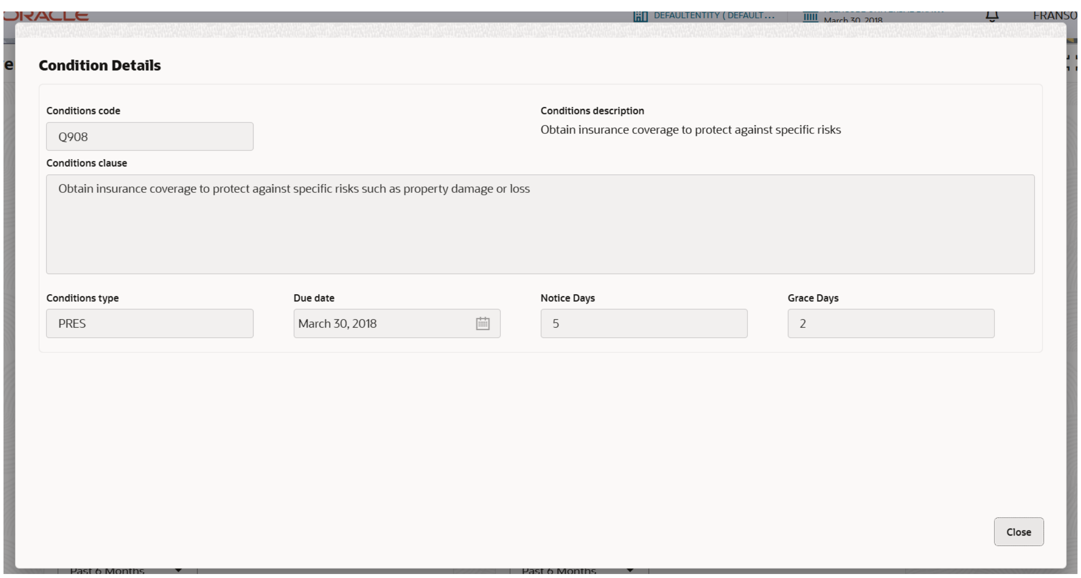
Figure 2-22 Pending Events - Conditions tab



3. Click on the menu in each Condition linkage list item and select **View** option.

   The **Conditions Details dialog** displays.

Figure 2-23 Pending Events - Condition Details



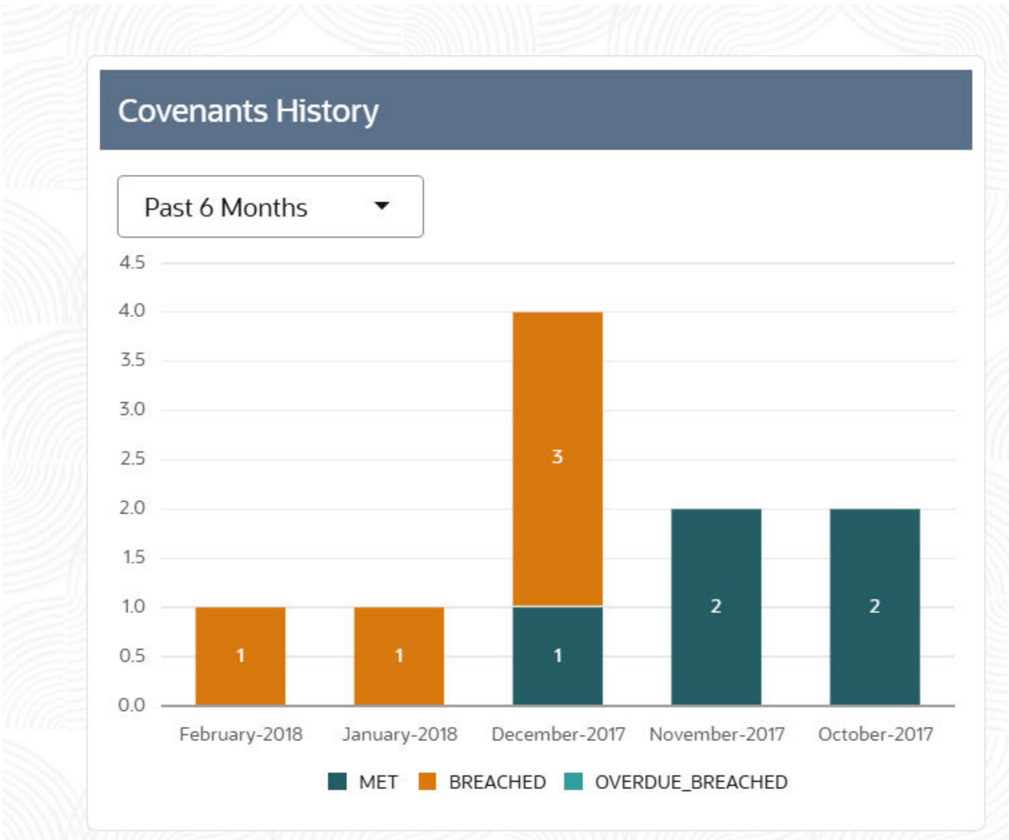
4. Click **Initiate**, a condition tracking task will be initiated and respective item will be removed from the conditions list.
5. When the list has more items, click **Load More** button to get the more items on the page.

2.7 Covenants History

This topic provides detailed information on the Covenants History tile available in the Covenants and Conditions Dashboard.

In this tile, the user can view the history of tracking completed covenant records for the selected customer. The bar chart displays based on the **MET**, **BREACHED**, and **OVERDUE_BREACHED** compliance type.

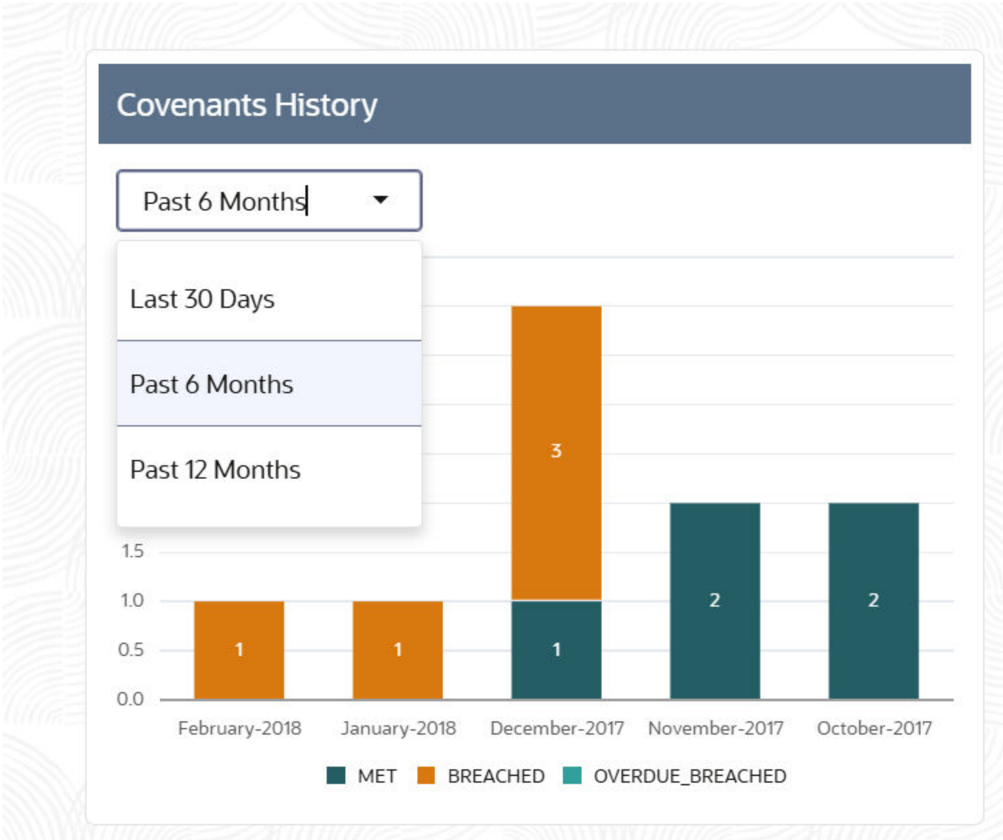
Figure 2-24   Covenants History



User can select one of the following options from the drop-down and view the tracking history for the selected cycle.

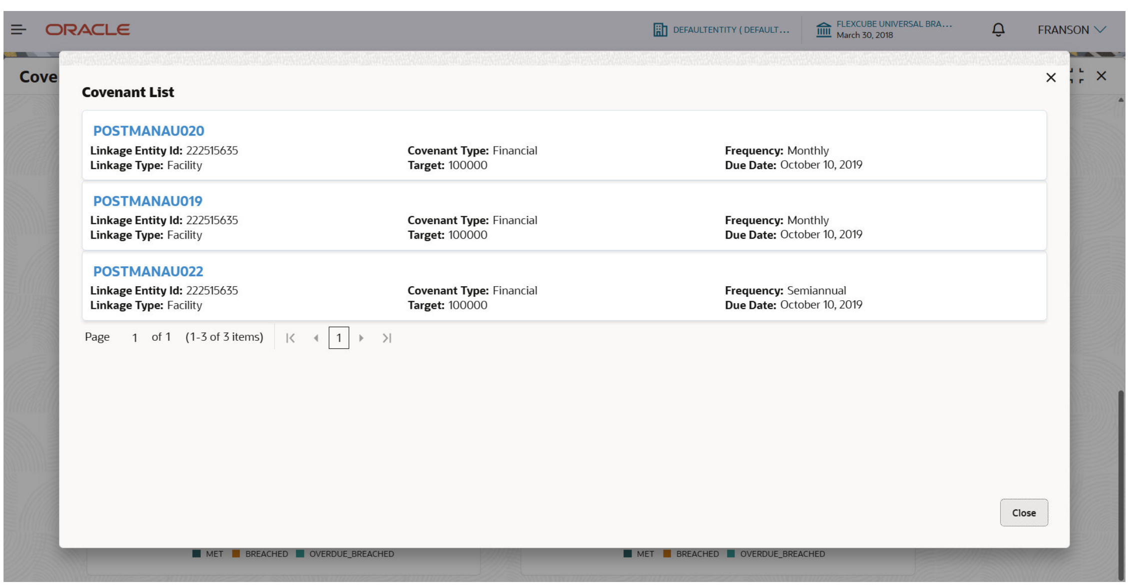
- **Last 30 Days**
- **Past 6 Months**
- **Past 12 Months**

Figure 2-25 Covenants History - Period cycle



Once the user click on any bar in the chart, it will redirect to the respective detail page.

Figure 2-26 Covenant List

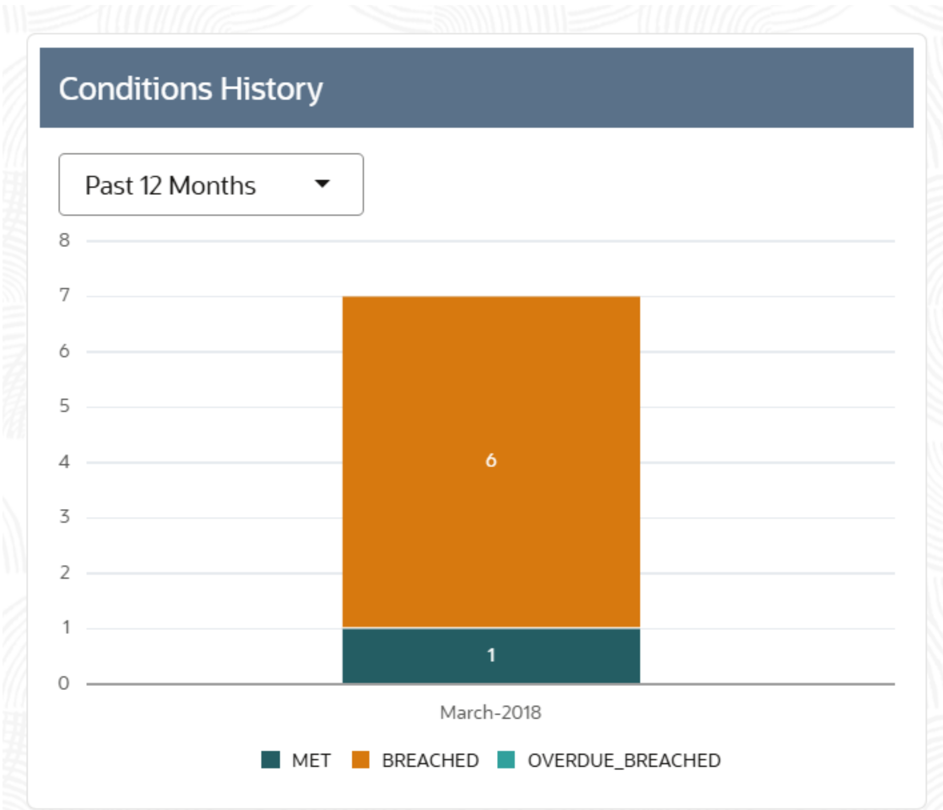


2.8 Conditions History

This topic provides detailed information on the Conditions History tile available in the Covenants and Conditions Dashboard.

In this tile, the user can view the history of tracking completed conditions for the selected customer. The bar chart displays based on the **MET**, **BREACHED**, and **OVERDUE_BREACHED** compliance type.

Figure 2-27   Conditions History

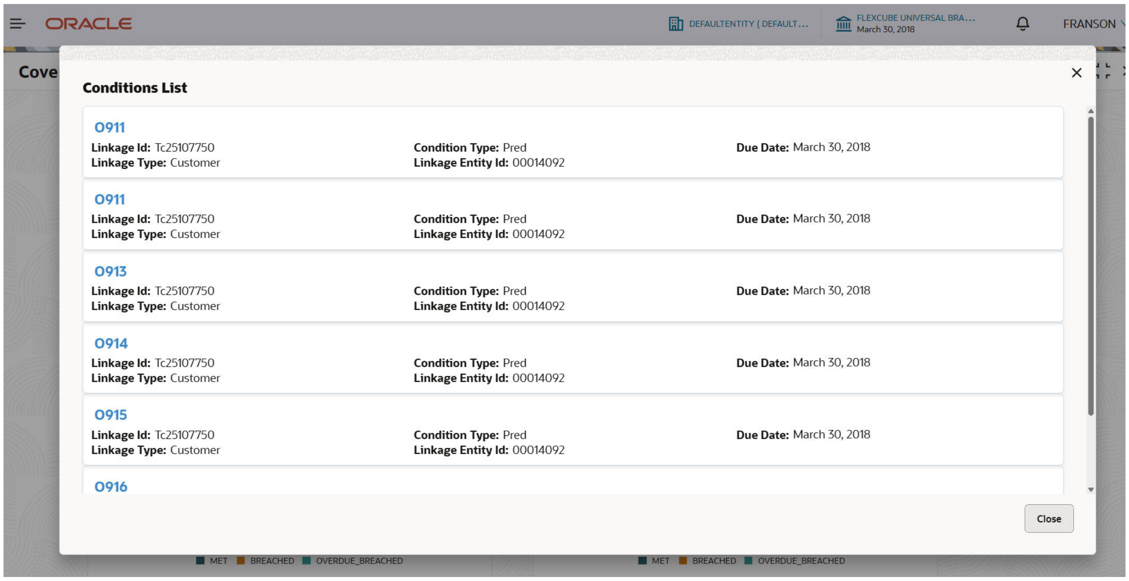


The user can select one of the following options from the drop-down and view the tracking history for the selected cycle.

- **Last 30 Days**
- **Past 6 Months**
- **Past 12 Months**

Once the user click on a chart bar, it will redirect to the respective detail page.

Figure 2-28 Conditions List



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