

# Oracle® Banking Credit Facilities Process Management

## Covenants and Conditions Tracking - Process Based User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# Contents

<b>1</b>	<b>Preface</b>	
1.1	About this Guide	1
1.2	Intended Audience	1
1.3	Conventions Used	1
1.4	Common Icons in OBCFPM	1
<b>2</b>	<b>Covenant Tracking</b>	
2.1	Covenant Tracking Overview	1
<b>3</b>	<b>RM Response</b>	
3.1	Updating Covenant Details	2
3.2	Viewing Covenant Details	4
3.3	Uploading Documents	4
3.4	Viewing Covenant History	6
3.5	Comments	6
<b>4</b>	<b>Covenant Review</b>	
4.1	Updating Covenant Details	2
4.2	View Covenant	3
4.3	Uploading Documents	3
4.4	Covenant History	3
4.5	Comments	3
<b>5</b>	<b>Breach - Credit Officer</b>	
5.1	Covenant Breach - Credit Officer	1
5.2	Updating Covenant Details	2
5.3	Viewing Covenant Details	3
5.4	Uploading Documents	3
5.5	Viewing Covenant History	3

5.6	Comments	3
<b>6</b>	<b>Breach - RM</b>	
6.1	Covenant Breach - RM	1
6.2	Updating Covenant Details	2
6.3	View Covenant Details	3
6.4	Uploading Documents	3
6.5	Viewing Covenant History	3
6.6	Comments	3
<b>7</b>	<b>Covenant Approval</b>	
7.1	Risk Approval	1
7.2	Updating Covenant Details	2
7.3	Viewing Covenant Details	3
7.4	Uploading Documents	3
7.5	Viewing Covenant History	3
7.6	Comments	3
<b>8</b>	<b>Handoff</b>	
8.1	Hand Off to Back Office System	1
<b>9</b>	<b>Handoff - Manual Retry</b>	
<b>10</b>	<b>Supporting Documents</b>	
10.1	Uploading Supporting Documents	1
<b>11</b>	<b>Financial Documents</b>	
11.1	Uploading Financial Documents	1
<b>12</b>	<b>Conditions Compliance Initiation</b>	
12.1	Terms and Conditions Details	4
12.2	Customer Summary	7
12.3	Comments	9

## 13 Terms and Conditions Compliance Approval

---

13.1	Customer Summary	2
13.2	Terms and Conditions Details	4
13.3	Comments	6

## 14 Document Upload and Checklist

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## 15 Reference and Feedback

---

# 1

## Preface

- [About this Guide](#)
- [Intended Audience](#)
- [Conventions Used](#)
- [Common Icons in OBCFPM](#)

### 1.1 About this Guide

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

### 1.2 Intended Audience

This document is intended for the banking personnel responsible for tracking covenants set for the corporate customer.

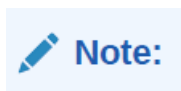
### 1.3 Conventions Used

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

**Table 1-1 Conventions Used**

Convention	Description
<b>Bold</b>	Bold indicates: <ul style="list-style-type: none"><li>• Field Name</li><li>• Screen Name</li><li>• Drop-down Options</li><li>• Other UX labels</li></ul>
	This icon indicates a Note.






**Figure 1-1 Note**



### 1.4 Common Icons in OBCFPM

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

**Table 1-2 Common Icons**

Icons	Purpose
<p><b>Figure 1-2 Add</b></p> 	<p>To add new record.</p>
<p><b>Figure 1-3 Edit</b></p> 	<p>To modify existing record.</p>
<p><b>Figure 1-4 Delete</b></p> 	<p>To delete a record.</p>
<p><b>Figure 1-5 Calendar</b></p> 	<p>To select start or end date.</p>
<p><b>Figure 1-6 Upload</b></p> 	<p>To upload a record.</p>

**Table 1-2 (Cont.) Common Icons**

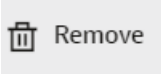




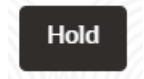




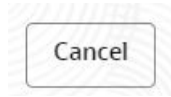
Icons	Purpose
<p><b>Figure 1-7 Remove</b></p> 	To remove the record.
<p><b>Figure 1-8 List View</b></p> 	To change the screen layout to list view.
<p><b>Figure 1-9 Table View</b></p> 	To change the screen layout to table view.
<p><b>Figure 1-10 Tree View</b></p> 	To change the screen layout to tree view.
<p><b>Figure 1-11 Action Button</b></p> 	To view, edit, and delete a record.

Table 1-2 (Cont.) Common Icons

Icons	Purpose
Figure 1-12 Hold	To hold the process.
	
Figure 1-13 Back	To go back to the previous screen.
	
Figure 1-14 Next	To go to the next data segment.
	
Figure 1-15 Save and Close	To save the captured information and exit the process window.
	
Figure 1-16 Submit	To submit the task to next stage.
	

**Table 1-2 (Cont.) Common Icons**

Icons	Purpose
<b>Figure 1-17 Cancel</b>	To exit the window without saving the captured information.



# 2

## Covenant Tracking

- [Covenant Tracking Overview](#)

### 2.1 Covenant Tracking Overview

Covenant tracking plays a major role in mitigating the risks associated with corporate lending. 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.

# 3

## RM Response

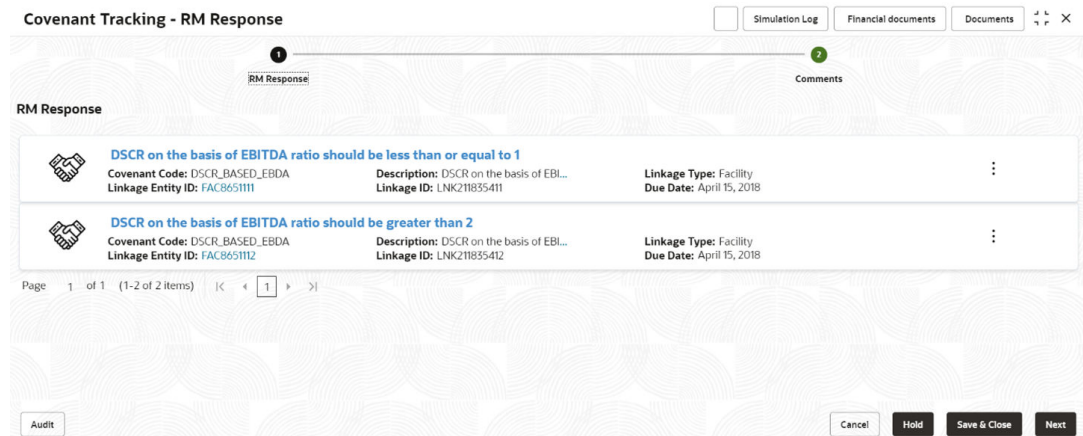
Covenant tracking task is automatically created with the covenant details and moved to the RM Response stage through covenant batch before the start of covenant tracking period.

In this stage, the RM must 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.

- To **Acquire & Edit** the RM Response task, navigate to **Tasks > Free Tasks** from the left menu and select the required task.

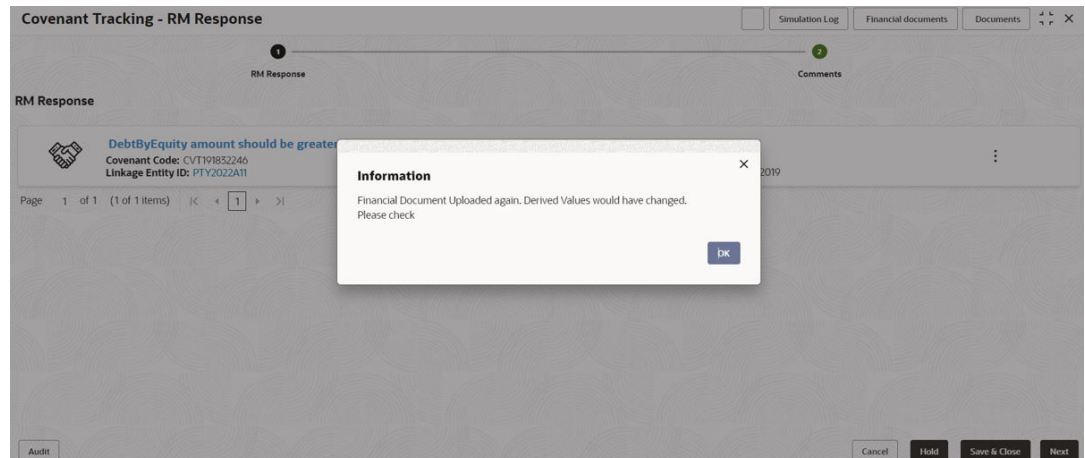
The **RM Response** screen is displayed.

**Figure 3-1 RM Response**



User will be notified if new financial document is uploaded when the covenant tracking application is in progress.

Figure 3-2 RM Response



In **RM Response** screen, all the covenants that are due for RM review are listed. The RM can perform following actions for each covenant individually:

- Update Covenant details
- View Covenant details
- Upload / download Documents
- View Covenant History
- [Updating Covenant Details](#)
- [Viewing Covenant Details](#)
- [Uploading Documents](#)
- [Viewing Covenant History](#)
- [Comments](#)

## 3.1 Updating Covenant Details

1. To update the covenant details, click **Action** icon in the covenant record and select **Update Covenant**.

The **Covenant Details - RM Response** window is displayed.

Figure 3-3 Covenant Details - RM Response

Covenant Details			
<input type="checkbox"/> Covenant Details			
Covenant Code	Covenant Name	Covenant Description	Linkage Type
CVT191832246	DebtByEquity	DebtByEquity	CUSTOMER
Linkage ID	Custom Days	Review Date	Due Date
PTY2022A11			September 15, 2019
<a href="#">&gt; Compliance Details</a>			
<a href="#">&gt; Monitoring Information</a>			
			<input type="button" value="Cancel"/> <input type="button" value="Update"/>

Figure 3-4 Covenant Details - RM Response

Covenant Details			
<input type="checkbox"/> Compliance Details			
Formula			
( STD + LTD ) / ( SHE )			
Target Type	Covenant Check Condition	Target Value	
Amount	Greater than	100000	
Derived Result Value	Result Value	Derived Compliance Status	Compliance Status
185.57651663405088	185.57651663405088	Breach	Breach
Previous Compliance Status	Defered?	Defered Days	Defered Count
	<input type="radio"/> Yes <input type="radio"/> No	0	1
Covenant Status			
Select Waiver Status			
<input type="checkbox"/> Monitoring Information			
<input type="button" value="XLS"/> Balance Sheet			
			<input type="button" value="Cancel"/> <input type="button" value="Update"/>

In the above window, the result value and the compliance status derived from the uploaded financial documents are displayed as **Derived Result Value** and **Derived Compliance Status**, respectively. However, the RM can capture their result value and compliance status for the covenants based on manual verification.

### Note

Refer **Uploading Financial Document** chapter and upload the financial documents to view the system derived value and status.

In the **Covenant Details** window, all the details (formula, target type, covenant check condition, and target value) maintained for the covenant are displayed only for reference purpose. You cannot modify the same.

To view covenant linkage details, click and expand **Covenant Details** section.

2. Select **Covenant Compliance Status** from the drop-down list.

In the Covenant Tracking - RM Response stage, the RM can specify only if the covenant is breached or not. If the covenant is not breached, the compliance status should not be selected and the covenant should not be deferred.

3. To defer a covenant, select **Yes** under **Deferred?** field and specify **Deferred Days**.

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

The system displays the number of times a covenant has been deferred in **Deferred Count** field.

4. Select **Waiver Status**, if the covenant is breached.

The options available are :

- **Waive** - Waive is used when the user wants to waive the covenant compliance check for this particular instance.
- **Waive All** - Waive All is used when the user wants to waive the covenant compliance check forever.

5. In the **Comments** text box, capture remarks for the covenant if any.

6. Click **Update**.

The **Compliance Status** is updated in the **RM Response** screen.

## 3.2 Viewing Covenant Details

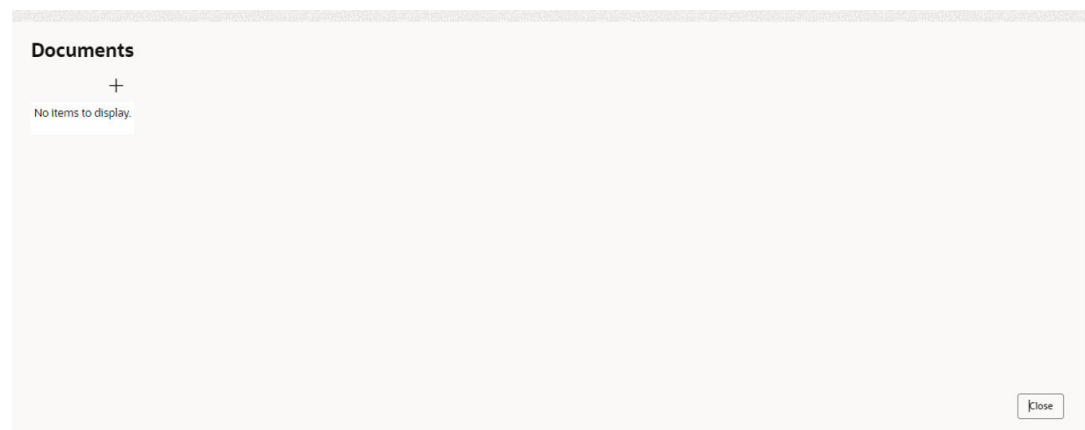
- To view the covenant details, click **Action** icon in the covenant record and select **View Covenant**.

## 3.3 Uploading Documents

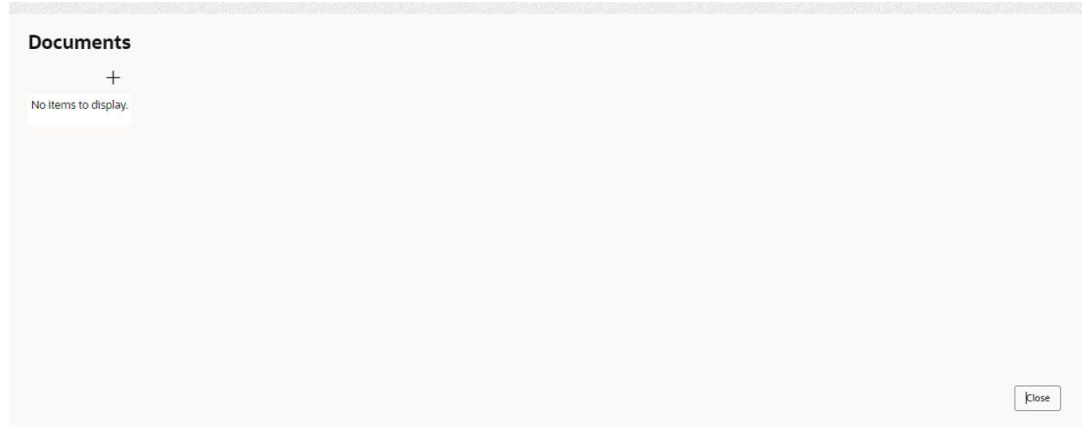
1. To upload documents related to specific covenant, click **Action** icon in the covenant record and select **Documents**.

The **Documents** window is displayed.

**Figure 3-5 Documents**

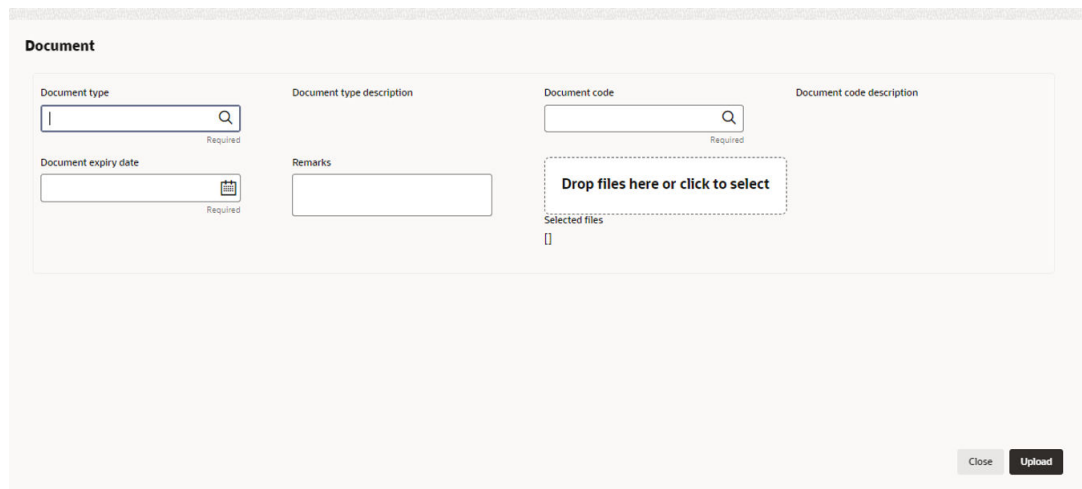


**Figure 3-6 Documents**



2. Click **Add New Documents**.  
The **Document Details** window is displayed.

**Figure 3-7 Document Details**



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

**Table 3-1 Document Details - Field Description**

Field	Description
<b>Document Type</b>	Search and select <b>Document Type</b> . Document types maintained in the Maintenance module are displayed in the option list.
<b>Document Code</b>	Search and select <b>Document Code</b> . Document codes maintained in the Maintenance module are displayed in the option list.
<b>Document Type Description</b>	<b>Document Type Description</b> maintained for the selected <b>Document Type</b> is defaulted.
<b>Document Code Description</b>	<b>Document Code Description</b> maintained for the selected <b>Document Code</b> is defaulted.

Table 3-1 (Cont.) Document Details - Field Description

Field	Description
Document Expiry Date	Click <b>Calendar</b> icon and select the expiry date of document to be uploaded.
Remarks	Specify <b>Remarks</b> for the document, if any.
Drop files here or click to select	In this section, click and upload or drag and drop the required document. Total selected count is updated to display the number of documents added.

- After specifying document details and uploading documents, click **Upload**.  
Document is uploaded and displayed in the **Documents** window.

## 3.4 [Viewing Covenant History](#)

- To view the history of specific covenant, click **Action** icon in the covenant record and select **Covenant History**.

## 3.5 Comments

On clicking **Next** in the **RM Response** screen, the **RM Response - Comments** screen is displayed.

Figure 3-8 Comments

- Post** comments for the RM Response stage.  
Posted comments are displayed at the bottom of **Comments** box.
- Click **Submit**.  
Checklists maintained for the stage are displayed.
- Verify all the checklist and select **Outcome**.
- Click **Submit**.  
If **Outcome** is selected as **DEFERRED**, the covenant tracking task is directly moved to **Handoff** stage.

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

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

If **Outcome** is selected as **CLOSED**, the task is moved to closed covenant parking lot and the application is closed.

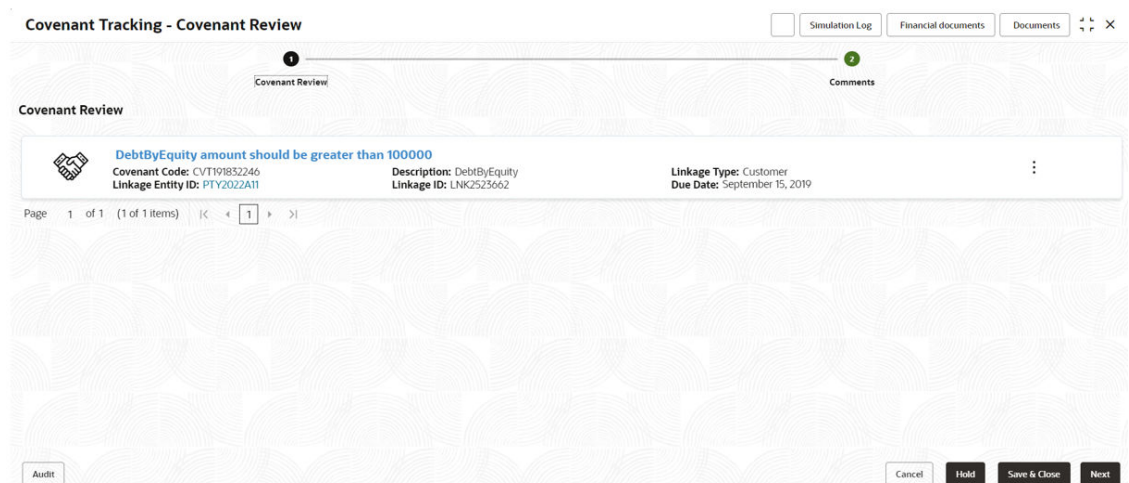
# 4

## Covenant Review

In this stage, the credit or monitoring team must derive the covenant formula with the available Document/MIS/Financial Information and check if the borrower has either met or breached the covenant. The system also derives the formula for Financial Covenants and displays the compliance status automatically for all the covenants for which monitoring information is available in Balance Sheet, Profit and Loss, or Cash Flow Statement.

To **Acquire & Edit** the Covenant Review task, navigate to **Tasks > Free Tasks** from the left menu and select the required task.  
The **Covenant Review** screen is displayed.

**Figure 4-1 Covenant Review - Covenant Tracking**



In the **Covenant Review** screen, the following actions can be performed for each covenant individually:

- Update Covenant details
- View Covenant details
- Upload / download Documents
- View Covenant History
- [Updating Covenant Details](#)
- [View Covenant](#)
- [Uploading Documents](#)
- [Covenant History](#)
- [Comments](#)

## 4.1 Updating Covenant Details

1. To update the covenant details, click **Action** icon in the covenant record and select **Update Covenant**.

The **Covenant Details - Covenant Review** window is displayed.

**Figure 4-2 Covenant Details - Covenant Review**

**Covenant Details**

**Covenant Details**

Compliance Details

Formula  
(STD + LTD) / (SHE)

Target Type

Covenant Check Condition  
Greater than

Target Value  
100000

Derived Result Value  
185.57651663405088

Result Value  
185.57651663405088

Derived Compliance Status  
Breach

Compliance Status  
Breach

Previous Compliance Status

Deferred Count  
1

Covenant Status  
Select Waiver Status

Monitoring Information

Cancel Update

In the above window, the result value and the compliance status derived from the uploaded financial documents are displayed as **Derived Result Value** and **Derived Compliance Status**, respectively. However, the covenant reviewer can capture their result value and compliance status for the covenants based on manual verification.

### Note

Refer **Uploading Financial Document** chapter and upload the financial documents to view the system derived value and status.

In the **Covenant Details - Covenant Review** window, all the details (formula, target type, covenant check condition, and target value) maintained for the covenant are displayed only for reference purpose. You cannot modify the same.

To view covenant linkage details, click and expand **Covenant Details** section.

2. Specify **Result Value** which is manually derived from the financial documents using covenant formula.
3. Select the covenant **Compliance Status** from the drop-down list.

The options available are **Met** and **Breached**.

If **Compliance Status** is selected as **Met**, the Waiver Status must not be selected.

The system displays the status of previous compliance and the number of times a covenant has been deferred in **Previous Compliance Status** and **Deferred Count** fields, respectively.

4. Select **Waiver Status**, if the covenant is breached.  
The options available are **Waive** and **WaiveAll**.
5. In the comments text box, capture remarks for the covenant if any.
6. Click **Update**.  
The **Compliance Status** is updated in the **Covenant Review** screen.

## 4.2 View Covenant

Refer [Viewing Covenant Details](#) for information on viewing covenant.

## 4.3 Uploading Documents

Refer [Uploading Documents](#) for information on uploading covenant related documents.

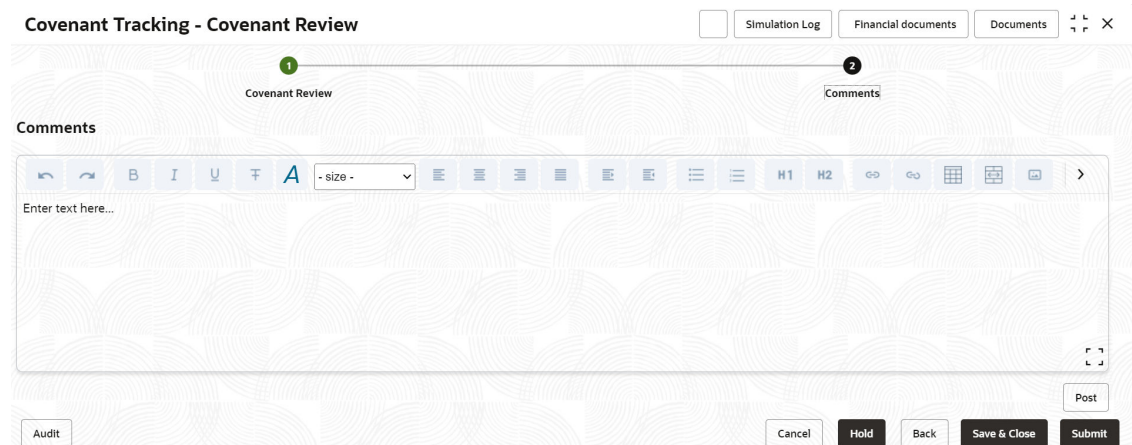
## 4.4 Covenant History

To view the history of specific covenant, click **Action** icon in the covenant record and select **Covenant History**.

## 4.5 Comments

On clicking **Next** in **Covenant Review** screen. the **Covenant Review - Comments** screen is displayed.

**Figure 4-3 Comments**



1. **Post** comments for the Covenant Review stage.  
Posted comments are displayed at the bottom of **Comments** box.
2. Click **Submit**.  
Checklists maintained for the stage are displayed.
3. Verify all the checklist and select **Outcome**.

4. Click **Submit**.

If **Outcome** is selected as **PROCEED**, covenant details are handed off to back office system (**OBELCM**) and the covenant tracking process is completed on clicking **Submit**.

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

If **Outcome** is selected as **CLOSED**, the covenant tracking application is closed on clicking **Submit**.

If **Outcome** is selected as **SEND\_TO\_APPROVER**, the covenant tracking application is moved to **Covenant Approval** stage on clicking **Submit**.

# 5

## Breach - Credit Officer

- [Covenant Breach - Credit Officer](#)
- [Updating Covenant Details](#)
- [Viewing Covenant Details](#)
- [Uploading Documents](#)
- [Viewing Covenant History](#)
- [Comments](#)

### 5.1 Covenant Breach - Credit Officer

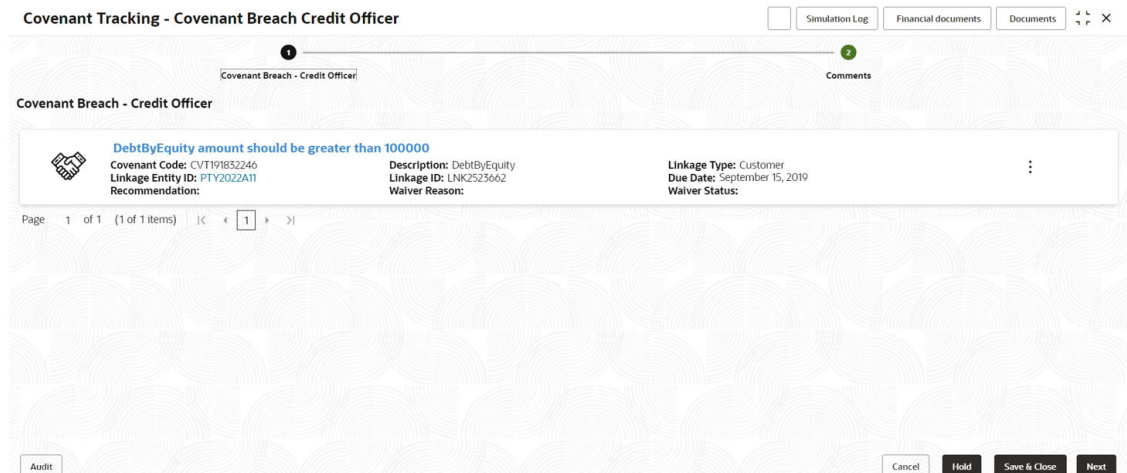
In this stage, the Credit Officer must discuss about the covenant breach with the client and capture the reason for breach. If the covenant is breached temporarily, then the Credit Officer can request for a waiver on covenant check for the particular instance from the Risk team.

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.

To **Acquire & Edit** the Covenant Breach - Credit Officer task, navigate to **Tasks > Free Tasks** from the left menu and select the required task.

The **Covenant Breach - Credit Officer** screen is displayed.

**Figure 5-1 Covenant Tracking - Covenant Breach Credit Officer**



In the **Covenant Breach - Credit Officer** screen, the following actions can be performed for each covenant individually:

- Update Covenant details

- View Covenant details
- Upload / download Documents
- View Covenant History

## 5.2 Updating Covenant Details

1. To update the covenant details, click the **Action** icon in the covenant record and select **Update Covenant**.

The **Covenant Details - Covenant Breach Credit Officer** window is displayed.

**Figure 5-2 Covenant Details - Covenant Breach Credit Officer**

The screenshot displays the 'Covenant Details' window with the following data:

Target Type	Covenant Check Condition	Target Value	Derived Compliance Status	Compliance Status
	Greater than	100000	Breach	Breach
Derived Result Value	Result Value			
185.57651665405088	185.57651665405088			
Previous Compliance Status	Deferred Count	Covenant Status		
	1			

Navigation options: > Covenant Details, > Compliance Details, > Credit Officer Opinion, > Monitoring Information. Buttons: Cancel, Update.

**Figure 5-3 Covenant Details - Covenant Breach Credit Officer**

The screenshot displays the 'Covenant Details' window with the following fields for modification:

- Credit Officer Recommendation:** Select Credit Officer Recommender (Required)
- Credit Officer Waiver Status:** Select Credit Officer Waiver Sta
- Credit Officer Remarks:** Enter the Credit Officer Remarks

Navigation options: > Covenant Details, > Compliance Details, > Credit Officer Opinion, > Monitoring Information. Buttons: Cancel, Update.

In the above window, covenant details derived by the system as well as captured by the users in previous stage are displayed. The Credit Officer can modify the covenant details only if the fields are set as editable in Business Process maintenance.

**Note**

To upload financial documents in this stage, refer **Uploading Financial Document** chapter.

To view covenant linkage details, click and expand **Covenant Details** section.

2. In the **Credit Officer Opinion** section, capture comments for the covenant if any.
3. Click **Post**.  
Comments are posted below the comments text box.
4. Click **Update**.

## 5.3 Viewing Covenant Details

To view the covenant details, click **Action** icon in the covenant record and select **View Covenant**.

## 5.4 Uploading Documents

Refer [Uploading Documents](#) for information on uploading covenant related documents.

## 5.5 Viewing Covenant History

To view the history of specific covenant, click **Action** icon in the covenant record and select **Covenant History**.

## 5.6 Comments

On clicking **Next** in **Covenant Breach - Credit Officer** screen, the **Covenant Breach Credit Officer - Comments** screen is displayed.

**Figure 5-4 Comments**

1. **Post** comments for the **Covenant Breach - Credit Officer** stage.  
Posted comments are displayed at the bottom of **Comments** box.
2. Click **Submit**.  
Checklists maintained for the stage are displayed.
3. Verify all the checklist and select **Outcome**.
4. Click **Submit**.

If **Outcome** is selected as **PROCEED**, the covenant tracking task is moved to **Covenant Approval** stage on clicking **Submit**.

If **Outcome** is selected as **ADDITIONAL\_INFO**, the task is moved to **Covenant Review** stage on clicking **Submit**.

If **Outcome** is selected as **REFER\_TO\_RM**, the task is moved to **Covenant Breach – RM** stage on clicking **Submit**.

If **Outcome** is selected as **CLOSED**, the covenant tracking application is closed on clicking **Submit**.

# 6

## Breach - RM

- [Covenant Breach - RM](#)
- [Updating Covenant Details](#)
- [View Covenant Details](#)
- [Uploading Documents](#)
- [Viewing Covenant History](#)
- [Comments](#)

### 6.1 Covenant Breach - RM

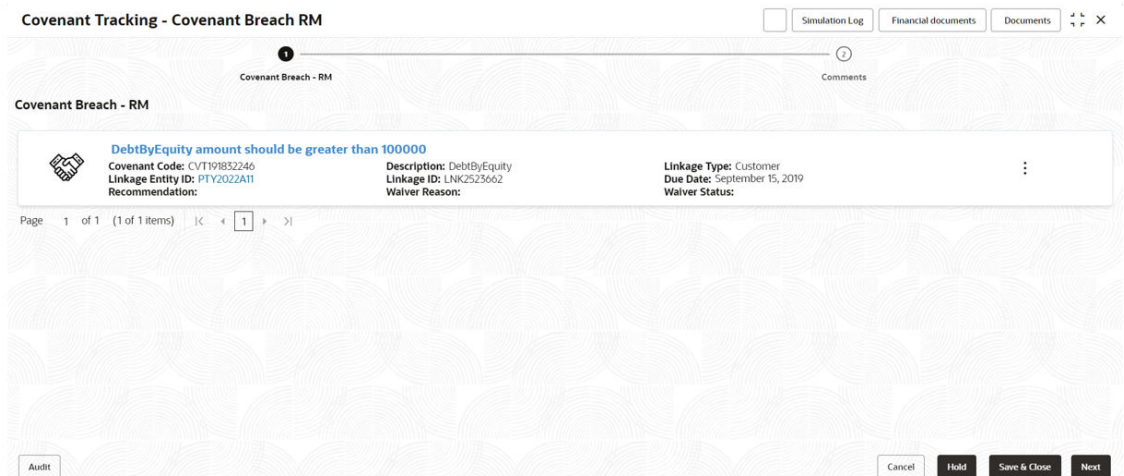
In this stage, the RM must discuss about the covenant breach with the client and capture the reason for breach. If the covenant is breached temporarily, then the RM can request for a waiver on covenant check for the particular period from the Risk team.

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.

To **Acquire & Edit** the Covenant Breach - RM task, navigate to **Tasks > Free Tasks** from the left menu and select the required task.

The **Covenant Breach - RM** screen is displayed.

**Figure 6-1 Covenant Breach - RM**



In the **Covenant Breach - RM** screen, the following actions can be performed for each covenant individually:

- Update Covenant details

- View Covenant details
- Upload / download Documents
- View Covenant History

## 6.2 Updating Covenant Details

1. To update the covenant details, click **Action** icon in the covenant record and select **Update Covenant**.

The **Covenant Details - Covenant Breach RM** window is displayed.

**Figure 6-2 Covenant Details - Covenant Breach RM**

Target Type	Covenant Check Condition	Target Value
	Greater than	100000

Derived Result Value	Result Value	Derived Compliance Status	Compliance Status
185.57651665405088	185.57651665405088	Breach	Breach

Previous Compliance Status	Deferred Count	Covenant Status
	1	

**Figure 6-3 Covenant Details - Covenant Breach RM**

In the above window, covenant details derived by the system as well as captured by the users in previous stage are displayed. The RM can modify the covenant details only if the fields are set as editable in Business Process maintenance.

**Note**

To upload financial documents in this stage, refer **Uploading Financial Document** chapter.

To view covenant linkage details, click and expand the **Covenant Details** section.

2. In the **Relationship Manager Opinion** section, capture comments for the covenant if any.
3. Click **Post**.  
Comments are posted below the comments text box.
4. Click **Update**.

## 6.3 View Covenant Details

To view the covenant details, click the **Action** icon in the covenant record and select **View Covenant**.

## 6.4 Uploading Documents

Refer [Uploading Documents](#) for information on uploading covenant related documents.

## 6.5 Viewing Covenant History

To view the history of specific covenant, click **Action** icon in the covenant record and select **Covenant History**.

## 6.6 Comments

On clicking **Next** in **Covenant Breach - RM** screen, the **Covenant Breach RM - Comments** screen is displayed.

**Figure 6-4 Covenant Tracking - Covenant Breach RM**

1. **Post** comments for **Covenant Breach RM** stage.  
Posted comments are displayed at the bottom of **Comments** box.
2. Click **Submit**.  
Checklists maintained for the stage are displayed.
3. Verify all the checklist and select **Outcome**.
4. Click **Submit**.

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

If **Outcome** is selected as **CLOSED**, the covenant tracking application is closed on clicking **Submit**.

# 7

## Covenant Approval

- [Risk Approval](#)
- [Updating Covenant Details](#)
- [Viewing Covenant Details](#)
- [Uploading Documents](#)
- [Viewing Covenant History](#)
- [Comments](#)

### 7.1 Risk Approval

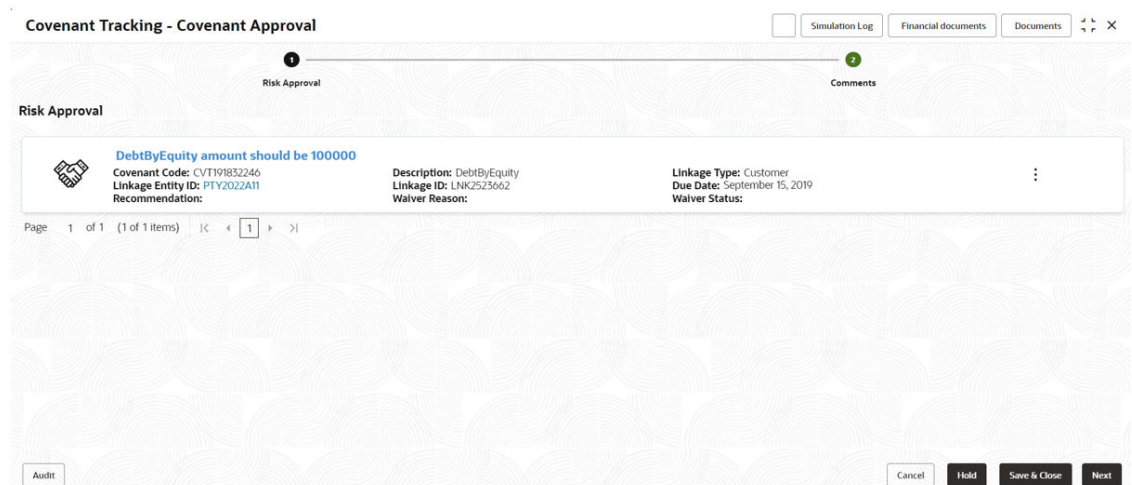
In this stage, the Risk Approver must view the entire details of the linked transaction (Customer, Facility, and Collateral along with the status) and specify their own recommendation.

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

To **Acquire & Edit** the Risk Approval task, navigate to **Tasks > Free Tasks** from the left menu and select the required task.

The **Risk Approval** screen is displayed.

**Figure 7-1 Risk Approval**



In the **Risk Approval** screen, the following actions can be performed for each covenant individually:

- Update Covenant details
- View Covenant details

- Upload / download Documents
- View Covenant History

## 7.2 Updating Covenant Details

1. To update the covenant details, click **Action** icon in the covenant record and select **Update Covenant**.

The **Covenant Details - Covenant Approval** window is displayed.

**Figure 7-2 Covenant Details - Covenant Approval**

The screenshot displays the 'Covenant Details' window with the following data:

Target Type	Covenant Check Condition	Target Value	Derived Compliance Status	Compliance Status
	Greater than	100000	Breach	Breach
Derived Result Value	Result Value			
185.57651663405088	185.57651663405088			
Previous Compliance Status	Deferred Count	Covenant Status		
	1			

Additional sections visible: Risk Approver Decision, Monitoring Information. Buttons: Cancel, Update.

**Figure 7-3 Covenant Details - Covenant Approval**

The screenshot displays the 'Covenant Details' window with the following fields for the 'Risk Approver Decision' section:

- Risk Approver Recommendation: Select Risk Approver Recomm... (Required)
- Risk Approver Waiver Status: Select Risk Approver Waiver St...
- Risk Approver Remarks: Enter the Risk Approver Remarks

Additional sections visible: Monitoring Information. Buttons: Cancel, Update.

In the above window, covenant details derived by the system as well as captured by the users in previous stage are displayed. The Approver can modify the covenant details only if the fields are set as editable in Business Process maintenance.

**Note**

To upload financial documents in this stage, refer **Uploading Financial Document** chapter.

To view covenant linkage details, click and expand the **Covenant Details** section.

2. In the **Risk Approver Decision** section, capture comments for the covenant if any.
3. Click **Post**.  
Comments are posted below the comments text box.
4. Click **Update**.

## 7.3 Viewing Covenant Details

To view the covenant details, click **Action** icon in the covenant record and select **View Covenant**.

## 7.4 Uploading Documents

Refer [Uploading Documents](#) for information on uploading covenant related documents.

## 7.5 Viewing Covenant History

To view the history of specific covenant, click **Action** icon in the covenant record and select **Covenant History**.

## 7.6 Comments

On clicking **Next** in the **Risk Approval** screen, the **Risk Approval - Comments** screen is displayed.

**Figure 7-4 Comments**

The screenshot displays the 'Covenant Tracking - Covenant Approval' interface. At the top, there are tabs for 'Simulation Log', 'Financial documents', and 'Documents'. Below the tabs, there are two sections: 'Risk Approval' and 'Comments'. The 'Comments' section is active and shows a rich text editor with a toolbar containing various icons for text formatting (bold, italic, underline, font color, background color, text color, font size), alignment, bulleted and numbered lists, indentation, link, unlink, table, and other functions. The text area contains the placeholder 'Enter text here...'. Below the text area is a 'Post' button. At the bottom of the interface, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Submit'.

1. **Post** comments for the **Covenant Tracking - Covenant Approval** stage.

Posted comments are displayed at the bottom of **Comments** box.

2. Click **Submit**.

Checklists maintained for the stage are displayed based on the application category.

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

The options available for Outcome are:

- PROCEED
- ADDITIONAL\_INFO

4. Click **Submit**.

If **Outcome** is selected as **PROCEED**, the covenant tracking task is moved to **Handoff** stage on clicking **Submit**.

If **Outcome** is selected as **ADDITIONAL\_INFO**, the covenant tracking task is moved to **Covenant Breach – Credit Officer** stage on clicking **Submit**.

# 8

## Handoff

- [Hand Off to Back Office System](#)

### 8.1 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.

# 9

## Handoff - Manual Retry

Manual Retry task is created for the failed Handoff task to manually hand over the covenant 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.

# 10

## Supporting Documents

- [Uploading Supporting Documents](#)

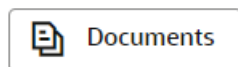
### 10.1 Uploading Supporting Documents

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

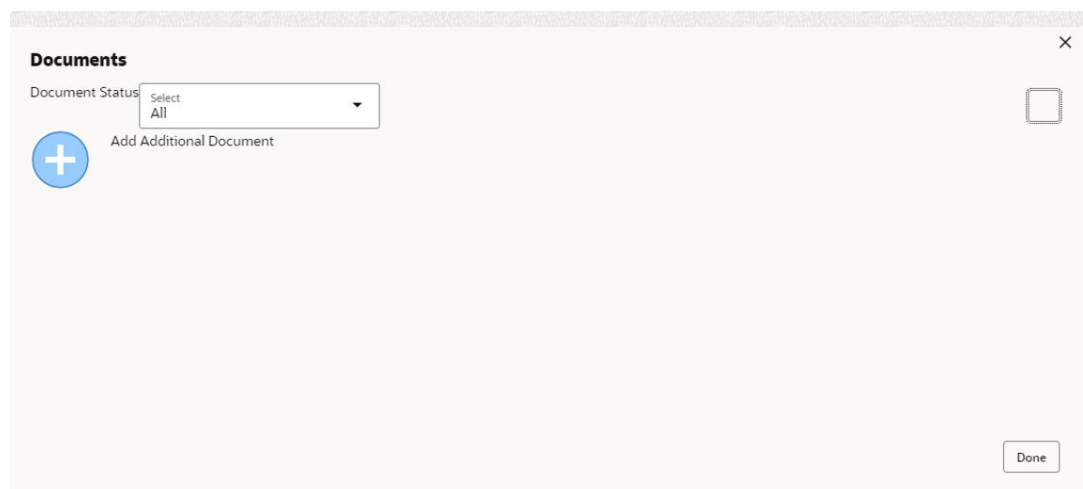
1. Click

**Figure 10-1 Documents**



at the top right corner of any page. Documents window appear:

**Figure 10-2 Documents**



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:

**Figure 10-3 Documents**

3. Click **Add** icon. **Document Details** window appears:

**Figure 10-4 Document Details**

4. Select **Document Type** and **Document Code** from the drop-down list. The options available are: **Amendment Documents**, **Proposal Documents** and **Closure Documents**.
5. Enter **Document Title**.
6. Enter **Document Description** that best describes the document.
7. Enter **Remarks** based on your need.
8. Click **Calendar** icon and select **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.

**Note**

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.

**Figure 10-5 Checklist**

The screenshot shows a 'Checklist' window with a close button (X) in the top right corner. The window contains two checklist items, each with a checked checkbox, a title, a 'Remarks:' field, and a 'Mandatory' label. The first item is 'Yearly Financial Documents Uploaded' and the second is 'Action on Covenant Breach Notified'. Below the items is a pagination bar showing 'Page 1 of 1 (1-2 of 2 items)' and navigation icons. A 'Save Checklist' button is located at the bottom left of the window.

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 **Edit** or **Delete** icons.

# 11

## Financial Documents

- [Uploading Financial Documents](#)

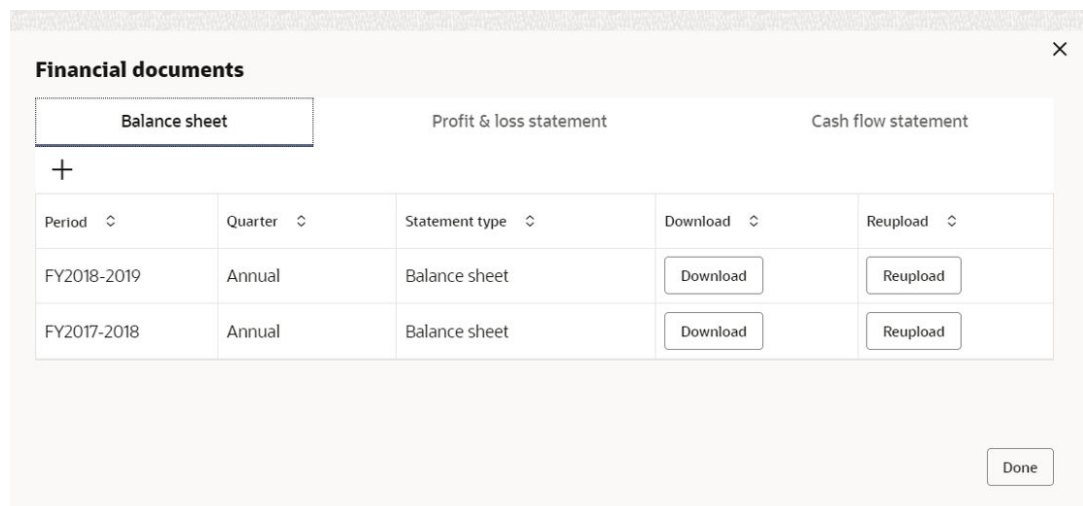
### 11.1 Uploading Financial Documents

Financial documents are mandatory for the system to derive compliance status of covenants. It must be uploaded before performing other actions in all the stages.

#### Steps to upload financial documents

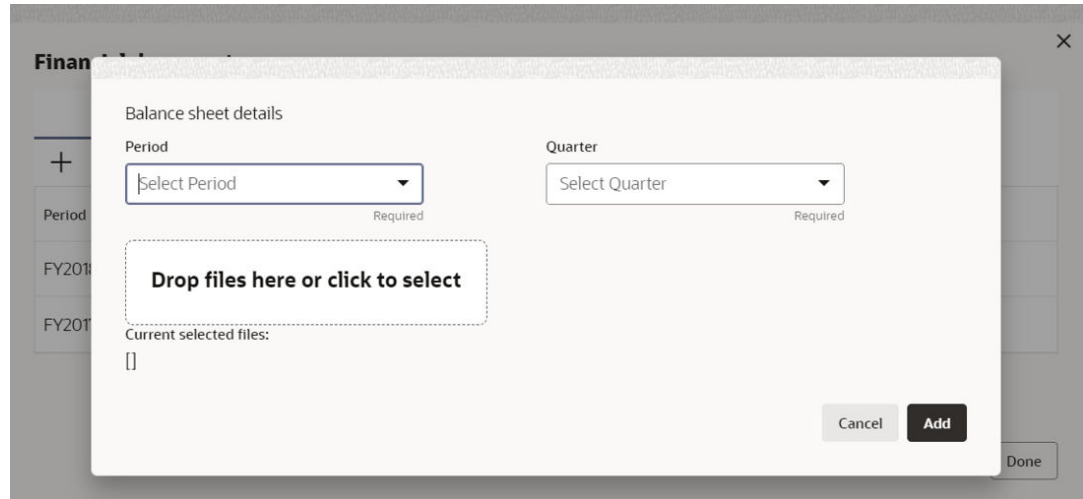
1. Click **Financial Document** Icon at the top right corner of any page.  
The **Financial Documents** window appear:

**Figure 11-1 Financial Documents**



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

- Balance Sheet
  - Profit & Loss Statement
  - Cash Flow Statement
2. To upload a specific financial document, click on the corresponding tab and then click **Add**. The **Document Upload** window appears:

**Figure 11-2 Document Upload**

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

# 12

## Conditions Compliance Initiation

This topic provides systematic instructions about the Conditions Compliance Initiation stage in the Conditions Compliance Tracking Process.

The conditions compliance process is a simple two stage work-flow for tracking the compliance status of various conditions set for the customer during review process. This conditions compliance process must be initiated by the banks at regular intervals throughout the life-cycle of the facilities to ensure the repayment of facility on stipulated time.

The two stages available in the conditions compliance process are:

- Initiation
- Approval

In this stage, the user can update the status of customer's compliance with various Conditions and send the same for approval.

1. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **My Portfolio**. The **My Portfolio** screen is displayed.

**Figure 12-1 My Portfolio**

The screenshot displays the 'My Portfolio' interface. At the top right, it shows 'Bank Futura - Canary Whar...' and 'DEVIKA sample@sample.com'. A search bar with 'Type to filter' and a '+ New Proposal' button are present. The main table lists customer details for 'PTY20' with ID 'PTY201514287', showing \$0.00 sanctioned and available. Below the table, there are sections for '1 Entities', 'Financial Info', 'WIP Applications' (listing Facility, Collateral, and Policy Exception), and 'Ratings'. A bottom navigation bar contains buttons for 'Initiate Amendment', 'Initiate PSN', 'Initiate Closure', 'Initiate T&C Compliance', 'Initiate GC Amendment', 'Initiate GC Extension', 'Initiate Facility Review', and 'Initiate SF Credit Process'.

2. Click and expand the required customer.
3. Click **Initiate T & C Compliance**.

The **Initiate Terms and Conditions Compliance** screen is displayed.

Or

4. Navigate to Credit Facilities > Initiate Terms and Conditions Compliance from the left menu.

The **Initiate Terms and Conditions Compliance** screen is displayed.

**Figure 12-2** Initiate Terms and Conditions Compliance

5. Select the **Application Priority** based on requirement.

The options available are **Low**, **Medium**, and **High**.

6. Search and select the **Application Branch** and **Party Id**.

Upon clicking the search icon in **Party Id** field, the **Party Search** window is displayed as shown below.

**Figure 12-3** Choose Party ID

7. Click **Fetch**.

The Party IDs are populated.

8. Click on the **Party Id**.

The system updates the **Party Id** field with the selected Id and displays the Terms and Conditions widget as shown below.

**Figure 12-4 Terms and Conidtions Widget**

Initiate Terms and Condition Compliance

Bank Futura - Canary Whar... Apr 13, 2019 Ayan sample@sample.com

Application Priority:  Low  Medium  High

Application Branch: 004

Party Id: PTY201487484

**Customer Information**

A entity established & operating as a Company in

Customer ID: PTY201487484

Register No: [icon]

Legal Status: [icon]

Liability Amount: [icon]

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

**6** Total Terms and Conditions

3 Entity

0 Facility

4 Pre disbursement

2 Post disbursement

6 Not Updated

0	Met	0 Pre disbursement	0 Post disbursement
0	Breachd	0 Pre disbursement	0 Post disbursement
6	Not Updated	4 Pre disbursement	2 Post disbursement

Initiate T&C Compliance

In the above screen, the following information are displayed:

- Customer Information
- T&C Widget with the following details
  - Total numbers of terms and conditions available for the customer
  - Number of terms and conditions directly linked to the customer
  - Number of terms and conditions linked to the facilities availed by the customer
  - Number of terms and conditions which must be satisfied before disbursement
  - Number of terms and conditions which must be satisfied after disbursement
  - Number of terms and conditions for which status is not yet updated
  - Met - Number of pre and post disbursement terms and conditions that are already met
  - Breachd - Number of pre and post disbursement terms and conditions that are already breachd
  - Not updated - Number of pre and post disbursement terms and conditions for which status is not updated yet
- 9. To initiate the Terms and Conditions Compliance process, click **Initiate T&C Compliance**. The **Initiation - Terms and Conditions Details** screen is displayed.
  - [Terms and Conditions Details](#)  
This topic provides systematic instructions about the Terms and Conditions Details data segment in the Terms and Conditions Compliance Tracking Process Initiation stage.
  - [Customer Summary](#)  
This topic provides systematic instructions about the Customer Summary data segment in the Terms and Conditions Compliance Tracking Process Initiation stage.

- [Comments](#)  
This topic provides systematic instructions about the Comments data segment in the Terms and Conditions Compliance Tracking Process Initiation stage.

## 12.1 Terms and Conditions Details

This topic provides systematic instructions about the Terms and Conditions Details data segment in the Terms and Conditions Compliance Tracking Process Initiation stage.

This data segment lists all the Terms and Conditions directly or indirectly associated with the selected customer. You can select the required Terms and Conditions and modify the status of the same.

**Figure 12-5 Terms and Conditions Details**

The screenshot displays the 'Terms Conditions Details' interface for Party001. It features a summary dashboard with the following data:

Category	Count	Sub-category	Count
Total	5	Total	5
Total Terms & Conditions	1	Facility Based	1
		Entity Based	4
Met	0	Pre disbursement	0
		Post disbursement	0
Breached	0	Pre disbursement	0
		Post disbursement	0

Below the dashboard is a table with one item:

Type	Linkage ID	Condition Code	Terms & Conditions
Pre-disbursement	F202049	INRP	Interest Repayment

The item status is 'Not Updated'. The interface includes a filter section and a pagination bar showing 'Page 1 of 1 (1 - 1 of 1 items)'.

In the above screen, the following widgets are displayed:

- **Not Updated**
  - **Total**
  - **Met**
  - **Breached**
1. Click on the count on any of the required widget.  
The system displays Terms and Conditions of the selected category.
  2. To filter the required Terms and Conditions, click the **Filter** icon and specify the search parameters or directly type the Terms and Conditions detail in the **Type to filter** text box.

**Figure 12-6 Terms and Conditions Selected**

Terms Conditions Details Screen ( 1 / 3)

Party001

2 Disbursement	Total 5 Total	Total Terms & Conditions 1 Facility Based 4 Entity Based	Met 0 Pre disbursement 0 Post disbursement	Breached 0 Pre disbursement 0 Post disbursement
----------------	------------------	--	--	---

Filter

Select	Condition Code	Type	Facility Id	Compliance Status	Compliance Remarks	Terms & Conditions
<input type="checkbox"/>	INRP	Pre-disbursement	PTY002	Not Updated		Interest Repayment
<input type="checkbox"/>	AFCH	Post-disbursement	PTY002	Not Updated		Annual Fees Charges
<input type="checkbox"/>	AFCH	Post-disbursement	PTY002	Not Updated		Annual Fees Charges
<input type="checkbox"/>	INRP	Pre-disbursement	PTY002	Not Updated		Interest Repayment

- To update the Terms and Conditions status, select the required Terms and Conditions from the list and click the edit icon.  
The **Edit Terms And Conditions** window is displayed.

**Figure 12-7 Edit Terms and Conditions**

Edit Terms And Conditions ✕

Customer Linkage

T&C Type \* Compliance Status \*

Pre-disbursement
  Post-disbursement
  Met
 Breached

Facility Id \*

Compliance Remarks \*

Condition Code \* Condition Description \*

For information on fields in the **Edit Terms and Conditions** window, refer the below table.

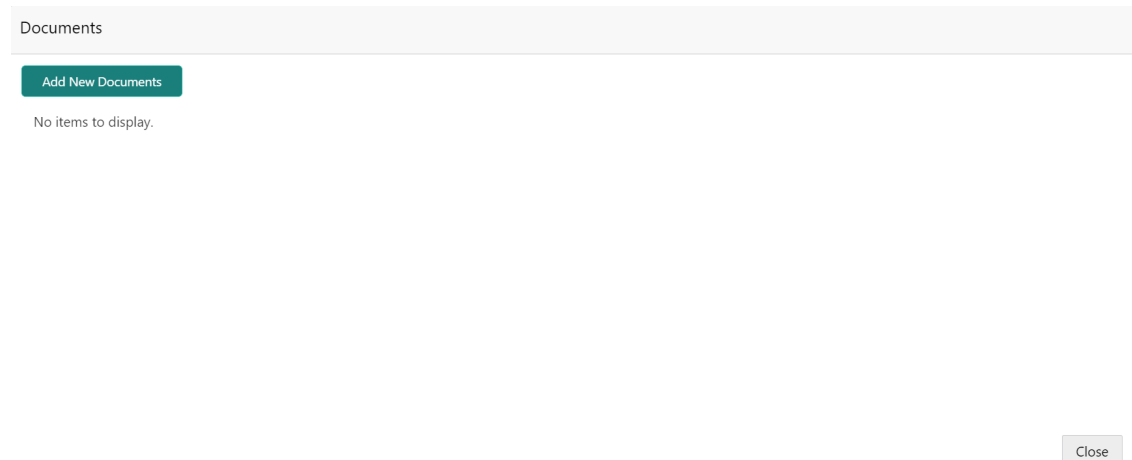
**Table 12-1 Edit Terms and Conditions - Field Description**

Field	Description
<b>Customer Linkage</b>	Enable this flag to directly link the terms and conditions to the customer.
<b>T &amp; C Type</b>	The <b>T&amp;C Type</b> is automatically populated by the system and it cannot be modified.
<b>Compliance Status</b>	Select the <b>Compliance Status</b> for the Terms and Conditions. The options available are <b>Met</b> and <b>Breached</b> .
<b>Facility Id</b>	Select the <b>Facility Id</b> from the drop down list. If the <b>Customer Linkage</b> flag is enabled, you cannot select the <b>Facility Id</b> and link it with the Terms and Conditions.
<b>Compliance Remarks</b>	Type the <b>Compliance Remarks</b> . You can capture more details about the compliance status in this field.
<b>Condition Code</b>	The <b>Condition Code</b> is the predefined code of terms and conditions maintained by the bank. You cannot change this code.
<b>Condition Description</b>	Type the name of Terms and Conditions in this field.
<b>Terms and Conditions</b>	Provide the full details of terms and conditions in this field.
<b>Save</b>	To save the compliance status, click <b>Save</b> .
<b>Cancel</b>	To exit the <b>Edit Terms And Conditions</b> window without saving the information, click <b>Cancel</b> .

Upon clicking **Save**, the compliance status of the terms and conditions is updated and displayed in the **Initiation - Terms and Condition Details** screen.

- To link documents associated with the terms and conditions compliance, select the terms and conditions from the list and click the Documents (D) icon.

The **Documents** window is displayed.

**Figure 12-8 Documents**

- Click **Add New Documents**.

The following screen is displayed.

**Figure 12-9 Upload Document**

Document

Document Type *	DocumentType Description	Document Code *	DocumentCode Description
ADDRESDOC	Address Proof	AADHARCARD	Aadhar Card
Document Expiry Date	Remarks	Drop files here or click to select	
May 13, 2018	Verified		
Selected Files			
[]			

**Note**

Refer Document Upload chapter for information on uploading documents.

- To change the layout of Terms and Conditions Details screen to table view, click the Table View icon.
- After updating the status of all the terms and conditions, click **Next**.  
The **Initiation - Customer Summary** screen is displayed.

## 12.2 Customer Summary

This topic provides systematic instructions about the Customer Summary data segment in the Terms and Conditions Compliance Tracking Process Initiation stage.

This data segment is the graphical representation of the customer information. The Terms & Conditions tile in this screen is updated based on the actions performed in the Terms and Conditions Details data segment.

Figure 12-10 Customer Summary

Terms Conditions Details
Customer Summary
Screen ( 2 / 3 )

Party001

Customer Summary

Comments

### Customer Information

Party001 , A Domestic entity established & operating as a Proprietorship Company in INDIA

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY002		Proprietorship	\$2,000.00	No	0	0	0	0

### Facility Summary

Liability Sanctioned Amount	Liability Utilized Amount	Liability OverUtilized Amount
\$2,000.00	\$1,000.00	\$0.00

\$2,000.00

\$1,000.00

### Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

### ★ Ratings

No items to display.

### Covenants

0

Total Covenants

0 Entity Wise	0 Facility Wise	0 Financial	0 Non Financial
---------------	-----------------	-------------	-----------------

Newly Added

0 Financial	0 Non Financial
-------------	-----------------

Met

0 Financial	0 Non Financial
-------------	-----------------

Breached

0 Financial	0 Non Financial
-------------	-----------------

### Terms & conditions

5

Total Terms and Conditions

4 Entity	1 Facility	3 Pre disbursement	2 Post disbursement
----------	------------	--------------------	---------------------

Newly added

0 Pre disbursement	0 Post disbursement
--------------------	---------------------

Met

0 Pre disbursement	0 Post disbursement
--------------------	---------------------

Breached

0 Pre disbursement	0 Post disbursement
--------------------	---------------------

### Financial Profile

View all

Show results for Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
No data to display.					

### Projections

View all

Show results for Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023
No data to display.					

### Upcoming events

View all

September 2020 14-September-2020

WK	S	M	T	W	T	F	S
35			1	2	3	4	5
36	6	7	8	9	10	11	12
37	13	14	15	16	17	18	19
38	20	21	22	23	24	25	26
39	27	28	29	30			

No items to display.

**Note**

For information on the actions that can be performed in this Customer Summary data segment, refer Credit 360 User Guide.

View the customer summary and click **Next**. The **Initiation - Comments** screen is displayed.

## 12.3 Comments

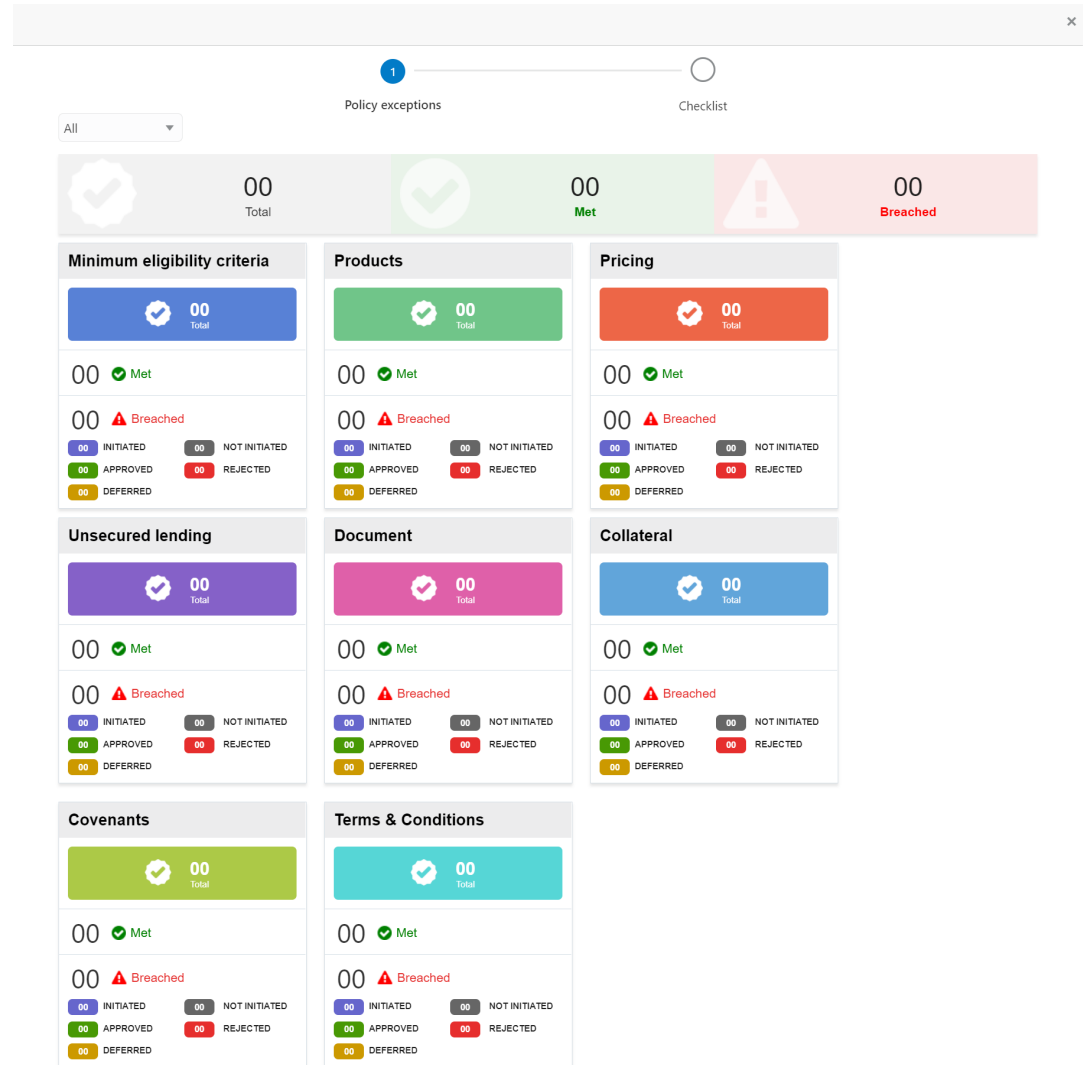
This topic provides systematic instructions about the Comments data segment in the Terms and Conditions Compliance Tracking Process Initiation stage.

This data segment allows you to capture overall comments for the Terms and Conditions Compliance Initiation stage. Posting comments allows the senior officers to identify the actions performed in this stage.

**Figure 12-11 Comments**

1. **Post** comments about the customer's overall terms and conditions compliance. Comments are displayed below the **Comments** text box.
2. To submit the Compliance Initiation task, click **Submit**. The **Policy Exception** window is displayed.

Figure 12-12 Policy Exception



3. By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party/child party, select the required party/child party from the drop down list at top left corner.
4. View the policy exceptions and make necessary actions, if required.
5. Click the **Checklist** data segment.

**Figure 12-13 Checklist**

The screenshot shows a checklist interface. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a text box containing the text 'No items to display.' At the bottom right of the interface, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

The Terms and Conditions Compliance initiation task is submitted for approval.

# Terms and Conditions Compliance Approval

This topic describes information about the Terms and Conditions Compliance Approval stage in the Terms and Conditions Compliance Tracking Process.

In this stage, the Approver must view the Terms and Conditions Compliance status modified in the Initiation stage and approve or reject the same.

1. From **Home** screen, select **Tasks**. Under Tasks, select **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 13-1 Free Task**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Q
<input type="checkbox"/> Acquire & Edit	Low	T&C compliance	APP202507546	APP202507546	Approval	20-09-06	004	P
<input type="checkbox"/> Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04	004	P
<input type="checkbox"/> Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04	004	J
<input type="checkbox"/> Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04	004	J
<input type="checkbox"/> Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03	004	T
<input type="checkbox"/> Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03	004	D
<input type="checkbox"/> Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03	004	
<input type="checkbox"/> Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03	004	G
<input type="checkbox"/> Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03	004	C
<input type="checkbox"/> Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation		004	
<input type="checkbox"/> Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment		004	
<input type="checkbox"/> Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation		000	
<input type="checkbox"/> Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment		004	

Page 1 of 27 (1 - 20 of 535 items) | K < 1 2 3 4 5 ... 27 > X

2. **Acquire & Edit** the required Approval task.

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

- [Customer Summary](#)  
This topic provides systematic instructions about the Customer Summary data segment in the Terms and Conditions Compliance Tracking Process Approval stage.
- [Terms and Conditions Details](#)  
This topic provides systematic instructions about the Terms and Conditions Details data segment in the Terms and Conditions Compliance Tracking Process Approval stage.
- [Comments](#)  
This topic provides systematic instructions about the Comments data segment in the Terms and Conditions Compliance Tracking Process Approval stage.

## 13.1 Customer Summary

This topic provides systematic instructions about the Customer Summary data segment in the Terms and Conditions Compliance Tracking Process Approval stage.

This data segment is the graphical representation of the customer information. The Terms & Conditions tile in this screen is updated based on the actions performed in the Initiation stage.

Figure 13-2 Approval - Customer Summary

TC Compliance - Terms Conditions Compliance Approval

Customer Summary Party001 Screen ( 1 / 3)

**Customer Information**

Party001, A Domestic entity established & operating as a Proprietorship Company in INDIA

Customer ID: PTY002, Register No: [blank], Legal Status: Proprietorship, Liability Amount: \$2,000.00, Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

**Facility Summary**

Liability Sanctioned Amount: \$2,000.00, Liability Utilized Amount: \$1,000.00, Liability OverUtilized Amount: \$0.00

**Collateral summary**

Total collateral value: \$0.00, Customer LTV: 0%

**Ratings**

No items to display.

**Covenants**

Total Covenants: 0

Entity Wise: 0, Facility Wise: 0, Financial: 0, Non Financial: 0

Newly Added: 0 Financial, 0 Non Financial

Met: 0 Financial, 0 Non Financial

Breached: 0 Financial, 0 Non Financial

**Terms & conditions**

Total Terms and Conditions: 5

Entity: 4, Facility: 1, Pre disbursement: 3, Post disbursement: 2

Newly added: 0 Pre disbursement, 0 Post disbursement

Met: 0 Pre disbursement, 0 Post disbursement

Breached: 0 Pre disbursement, 0 Post disbursement

**Financial Profile**

Show results for: Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
No data to display.					

**Projections**

Show results for: Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023
No data to display.					

**Upcoming events**

September 2020, 14-September-2020

WK	S	M	T	W	T	F	S
35		1	2	3	4	5	
37	13	14	15	16	17	18	19
38	20	21	22	23	24	25	26
39	27	28	29	30			

No items to display.

**Note**

For information on the actions that can be performed in this Customer Summary data segment, refer Credit 360 User Guide.

View the Customer Summary and click **Next**. The **Approval - Terms and Conditions Details** screen is displayed.

## 13.2 Terms and Conditions Details

This topic provides systematic instructions about the Terms and Conditions Details data segment in the Terms and Conditions Compliance Tracking Process Approval stage.

This data segment lists all the Terms and Conditions directly or indirectly associated with the selected customer. You can select the required Terms and Conditions for which approval is pending and take necessary action.

**Figure 13-3 Approval Terms and Conditions Details**

Terms Conditions Details Screen ( 2 / 3 )

Party001

<b>Pending Approval</b>	<b>Not Updated</b>		<b>Total</b>	<b>Total Terms &amp; Conditions</b>		<b>Met</b>	
0	3	2	5	1	4	0	0
Pending Approval	Pre disbursement	Post disbursement	Total	Facility Based	Entity Based	Pre disbursement	Post disbur

Filter

<input checked="" type="checkbox"/>	<b>Type:</b> Pre-disbursement	<b>Linkage ID:</b> PTY002	<b>Condition Code:</b> INRP	<b>Terms &amp; Conditions:</b> Interest Repayment
Not Updated				
<input type="checkbox"/>	<b>Type:</b> Post-disbursement	<b>Linkage ID:</b> PTY002	<b>Condition Code:</b> AFCH	<b>Terms &amp; Conditions:</b> Annual Fees Charges
Not Updated				

In the above screen, the following widgets are displayed:

- **Pending Approval**
- **Not Updated**
- **Total**
- **Met**
- **Breached**

1. Click on the count on any of the required widget.

The system displays Terms and Conditions of the selected category.

2. To filter the required Terms and Conditions, click the **Filter** icon and specify the search parameters or directly type the Terms and Conditions detail in the **Type to filter** text box.

3. To approve the Terms and Conditions compliance status, select the Terms and Conditions from the list and click the Approve icon (tick mark).
4. To reject the Terms and Conditions status, select the Terms and Conditions from the list and click the Reject icon next to the Approve icon.
5. To link documents associated with the terms and conditions compliance, select the terms and conditions from the list and click the Documents (D) icon.

The **Documents** window is displayed.

**Figure 13-4 Documents**

Documents

Add New Documents

No items to display.

Close

6. Click **Add New Documents**.

The following window is displayed.

**Figure 13-5 Upload Documents**

Document

Document Type \* ADDRESSDOC Document Type Description Address Proof Document Code \* AADHARCARD Document Code Description Aadhar Card

Document Expiry Date May 13, 2018 Remarks Verified

Drop files here or click to select

Selected Files

Upload Close

**Note**

Refer Document Upload chapter for information on uploading documents.

7. To change the layout of **Approval - Terms and Conditions Details** screen to table view, click the Table View icon.
8. After approving or rejecting all the terms and conditions compliance status, click **Next**.  
The **Approval - Comments** screen is displayed.

## 13.3 Comments

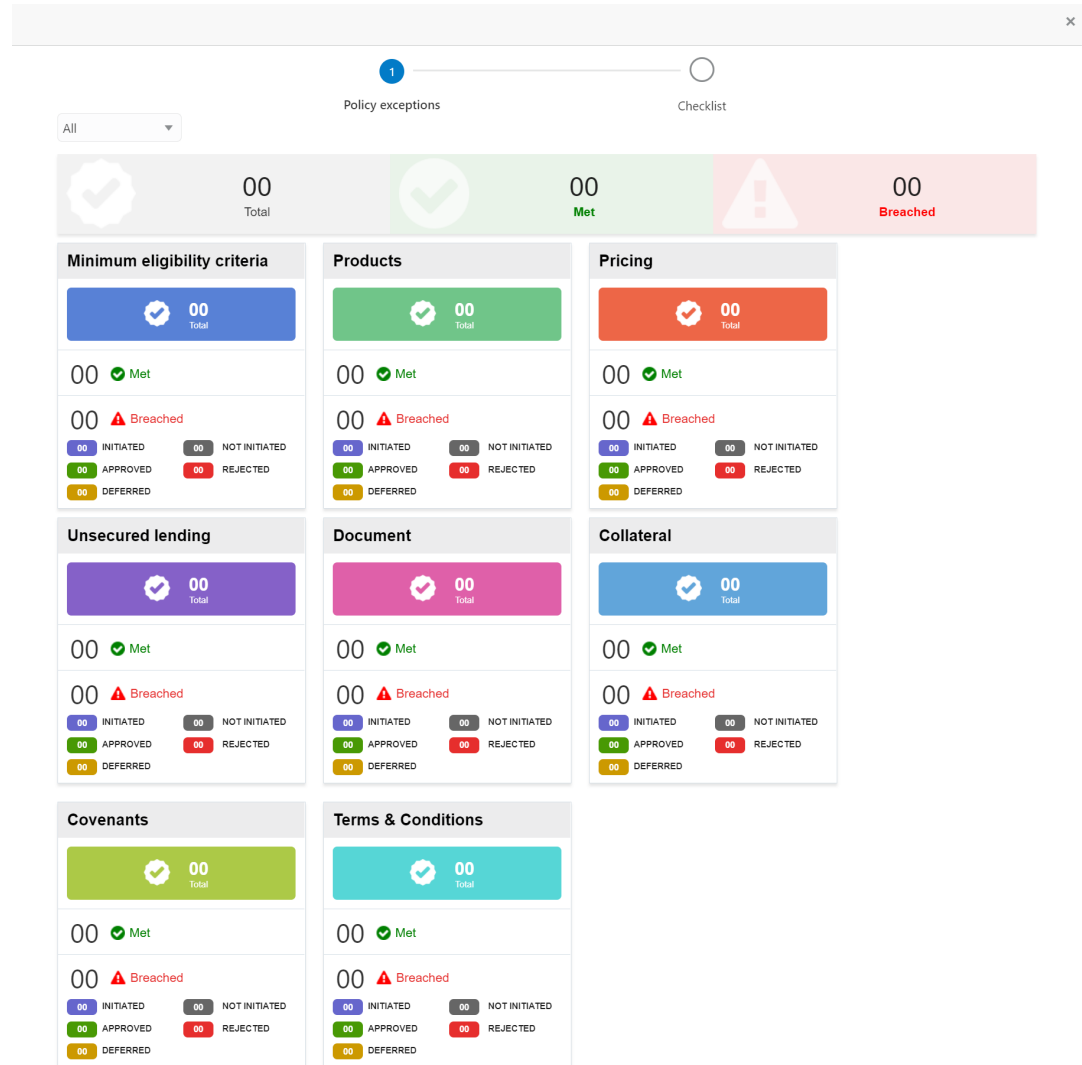
This topic provides systematic instructions about the Comments data segment in the Terms and Conditions Compliance Tracking Process Approval stage.

This data segment allows you to capture overall comments for the Terms and Conditions Compliance approval stage. User can specify the reason for rejection, if the compliance status is not approved.

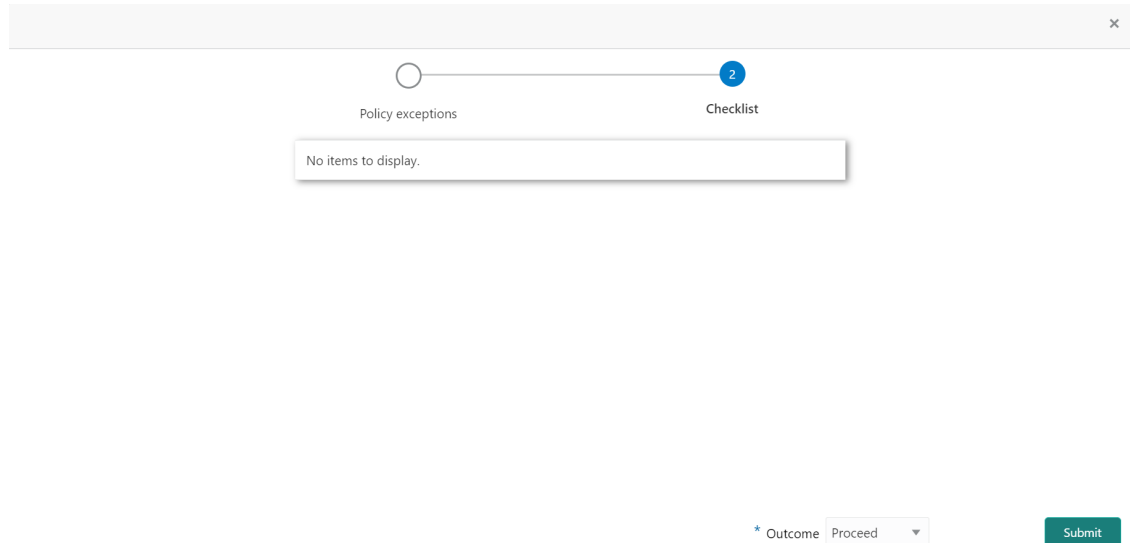
**Figure 13-6 Approval - Comments**

1. Type the necessary comments for the Approval stage in the text box.
2. Click **Post**.  
Comments are added below the text box.
3. To submit the Approval task, click **Submit**.  
The **Policy Exception** window is displayed.

Figure 13-7 Policy Exceptions



4. By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party/child party, select the required party/child party from the drop down list at top left corner.
5. View the policy exceptions and make necessary actions, if required.
6. Click the **Checklist** data segment.

**Figure 13-8 Checklist**

The screenshot shows a checklist interface. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a text box containing the text 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

7. Select the required **Outcome**. The options available are **Approve** and **Reject**.
8. Click **Submit**.

If the **Outcome** is selected as **Approve**, the process is completed on clicking **Submit**.

If the **Outcome** is selected as **Reject**, the task is sent back to the Initiation stage on clicking **Submit**. You must modify the compliance status and submit it to the Approval stage again.

# 14

## Document Upload and Checklist

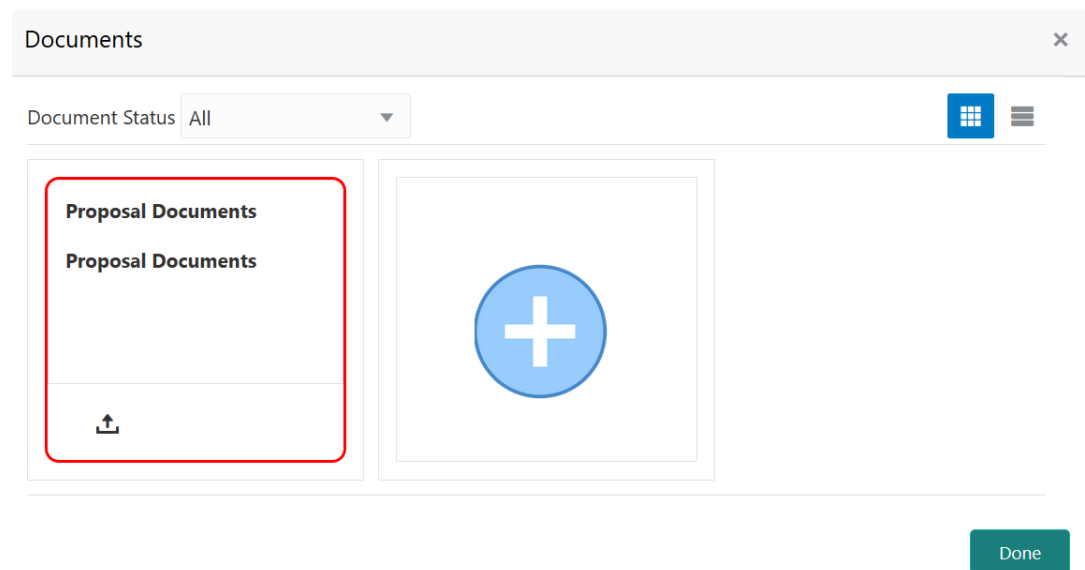
This topic provides systematic instructions about the procedure to upload documents during Terms and Conditions Compliance Tracking Process.

In Oracle Banking Credit Facilities Process Management, supporting documents such as insurance certificate, valuation report, and machine fitness certificate can be uploaded in any stage of Terms and Conditions Compliance Tracking process. Supporting documents act as a proof for customer's compliance with respect to the terms and conditions set by bank. Added documents can be removed whenever the document expires.

1. Click **Documents** at the top right corner of any screen.

The **Documents** window is displayed.

**Figure 14-1 Documents**



If the document list is configured in Business Process Maintenance, the same is displayed in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

2. To change the table view to the list view, click the list icon at the top right corner.

The **Documents** window is displayed as shown below.

**Figure 14-2 Documents - List View**

Documents

Document Status All

Proposal Documents / Proposal Documents

Add additional document

Done

3. Click the add icon.  
The **Document Details** window is displayed.

**Figure 14-3 Document Details**

Document

Document Type \*  
Closure Documents

Document Code \*  
Closure Documents

Document Title \*  
Facility Payment Bills

Document Description

Remarks  
Paid

Document Expiry Date  
Mar 21, 2020

Drop files here or click to select

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

Upload

4. Specify all the details in the **Document Details** window based on description in the below table.

Table 14-1 Document Details - Field Description

Field	Description
<b>Document Type</b>	Select the <b>Document Type</b> from the drop down list. The options available include but are not limited to: <b>Amendment Documents</b> , <b>Proposal Documents</b> and <b>Closure Documents</b> .
<b>Document Code</b>	Select the <b>Document Code</b> from the drop down list. The options available include but are not limited to: <b>Amendment Documents</b> , <b>Proposal Documents</b> and <b>Closure Documents</b> .
<b>Document Title</b>	Type the <b>Document Title</b> .
<b>Document Description</b>	Type a brief description about the document in this field.
<b>Remarks</b>	Type the <b>Remarks</b> , if any.
<b>Document Expiry Date</b>	Click the calendar icon and select the <b>Document Expiry Date</b> .
<b>Drop files here or click to select</b>	In this area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. <b>Note:</b> To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

5. Click **Upload**.

The **Checklist** window is displayed as shown below.

Figure 14-4 Document Checklist

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

\* Outcome Proceed Submit

6. Manually verify all the checklist and enable the corresponding check box.
7. Select the **Outcome** as **Proceed**.
8. Click **Submit**.

Document is uploaded and listed in the **Documents** window.

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

# Reference and Feedback

## **References**

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

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

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