

# Oracle® Banking Enterprise Limits and Collateral Management

## Covenants and Conditions Tracking - Process Based User Guide



Release 14.8.1.0.0  
G44105-01  
October 2025

ORACLE®

G44105-01

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# 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.

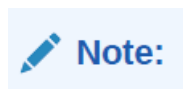
### 1.3 Conventions Used

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





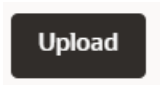
Icons	Purpose
<div><div>Figure 1-2 Add</div><div></div></div>	To add new record.
<div><div>Figure 1-3 Edit</div><div></div></div>	To modify existing record.
<div><div>Figure 1-4 Delete</div><div></div></div>	To delete a record.
<div><div>Figure 1-5 Calendar</div><div></div></div>	To select start or end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

Table 1-2 (Cont.) Common Icons

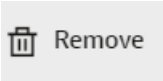




Icons	Purpose
	To remove the record.
	To change the screen layout to list view.
	To change the screen layout to table view.
	To change the screen layout to tree view.
	To view, edit, and delete a record.



Table 1-2 (Cont.) Common Icons

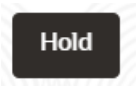


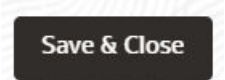
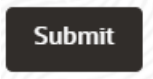

Icons	Purpose
<b>Figure 1-12 Hold</b> 	To hold the process.
<b>Figure 1-13 Back</b> 	To go back to the previous screen.
<b>Figure 1-14 Next</b> 	To go to the next data segment.
<b>Figure 1-15 Save and Close</b> 	To save the captured information and exit the process window.
<b>Figure 1-16 Submit</b> 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

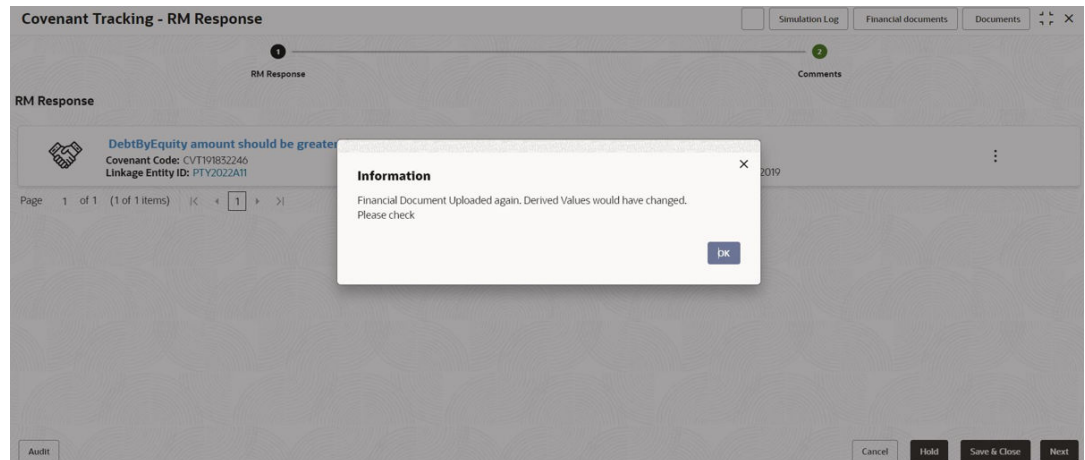
The screenshot displays the 'Covenant Tracking - RM Response' interface. At the top, there are tabs for 'Simulation Log', 'Financial documents', and 'Documents'. Below the tabs, a progress bar shows '1' for 'RM Response' and '2' for 'Comments'. The main area lists two covenants:

Covenant Code	Description	Linkage ID	Linkage Type	Due Date
DSCR_BASED_EBDA Linkage Entity ID: FAC8651111	DSCR on the basis of EBL...	LNK211835411	Facility	April 15, 2018
DSCR_BASED_EBDA Linkage Entity ID: FAC8651112	DSCR on the basis of EBL...	LNK211835412	Facility	April 15, 2018

At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

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**

☒ 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

> Compliance Details

> Monitoring Information

Cancel Update

Figure 3-4 Covenant Details - RM Response

**Covenant Details**

☒ 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	Deferred?	Deferred Days	Deferred Count
	<input type="radio"/> Yes <input type="radio"/> No	0	1

Covenant Status  
Select Waiver Status

> Monitoring Information

XLS Balance Sheet

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 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

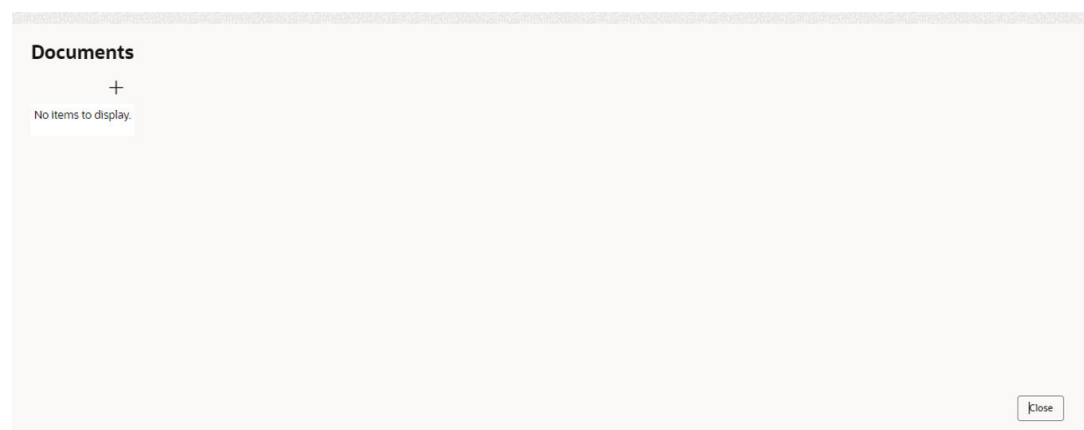
- To view the covenant details, click **Action** icon in the covenant record and select **View Covenant**.

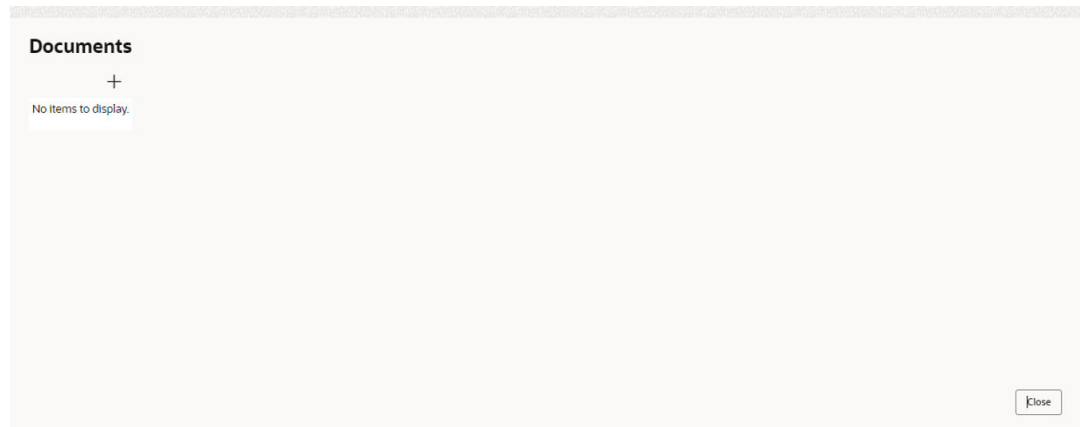
## 3.3 Uploading Documents

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**

 A screenshot of a web application window titled "Document". The window contains several input fields and a file upload area. The fields are: "Document type" (with a search icon and "Required" label), "Document type description", "Document code" (with a search icon and "Required" label), "Document code description", "Document expiry date" (with a calendar icon and "Required" label), and "Remarks". There is a dashed box labeled "Drop files here or click to select" with "Selected files" below it. At the bottom right, there are "Close" and "Upload" buttons.

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
<b>Document Expiry Date</b>	Click <b>Calendar</b> icon and select the expiry date of document to be uploaded.
<b>Remarks</b>	Specify <b>Remarks</b> for the document, if any.
<b>Drop files here or click to select</b>	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**

Covenant Tracking - Covenant Review

Simulation Log Financial documents Documents

Covenant Review Comments

**Covenant Review**

**DebtByEquity amount should be greater than 100000**

Covenant Code: CVT191852246  
Linkage Entity ID: PTY2022A11

Description: DebtByEquity  
Linkage ID: LNK2523662

Linkage Type: Customer  
Due Date: September 15, 2019

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

Audit Cancel Hold Save & Close Next

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  
Greater than

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  
1

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**

Covenant Tracking - Covenant Breach Credit Officer

Simulation Log Financial documents Documents

Covenant Breach - Credit Officer Comments

Covenant Breach - Credit Officer

	<b>DebtByEquity amount should be greater than 100000</b>	
Covenant Code: CVT191852246	Description: DebtByEquity	Linkage Type: Customer
Linkage Entity ID: PTY2022A11	Linkage ID: LNK252366Z	Due Date: September 15, 2019
Recommendation:	Waiver Reason:	Waiver Status:

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

Audit Cancel Hold Save & Close Next

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**

**Covenant Details**

> Covenant Details

▼ Compliance Details

Formula  
(STD + LTD) / (SHE)

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

Compliance Status  
Breach

> Credit Officer Opinion

> Monitoring Information

Cancel Update

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

**Covenant Details**

> Covenant Details

> Compliance Details

▼ Credit Officer Opinion

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

> Monitoring Information

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**

Covenant Tracking - Covenant Breach RM

Covenant Breach - RM

Comments

Covenant Breach - RM

DebtByEquity amount should be greater than 100000

Covenant Code: CVT191832246  
Linkage Entry ID: FY2022A11  
Recommendation:

Description: DebtByEquity  
Linkage ID: LNK2523662  
Waiver Reason:

Linkage Type: Customer  
Due Date: September 15, 2019  
Waiver Status:

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

Audit Cancel Hold Save & Close Next

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**

**Covenant Details**

☐ Covenant Details

▼ Compliance Details

Formula  
( STD + LTD ) / ( SHE )

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

> Relationship Manager Opinion

> Monitoring Information

Cancel Update

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

**Covenant Details**

> Covenant Details

> Compliance Details

▼ Risk Approver Decision

Risk Approver Recommendation	Risk Approver Waiver Status	Risk Approver Remarks
Select Risk Approver Recomm	Select Risk Approver Waiver St	Enter the Risk Approver Remarks

Required

> Monitoring Information

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 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**

The screenshot shows the 'Covenant Tracking - Covenant Approval' interface. At the top, there are tabs for 'Simulation Log', 'Financial documents', and 'Documents'. Below these, a progress bar indicates the current step is 'Risk Approval' (Step 1 of 2). The main content area displays a list of covenants. The first covenant is highlighted, showing details: 'DebtByEquity amount should be 100000', 'Covenant Code: CVT191832246', 'Linkage Entity ID: PTY2022A11', 'Recommendation:', 'Description: DebtByEquity', 'Linkage ID: LNK2523662', 'Waiver Reason:', 'Linkage Type: Customer', 'Due Date: September 15, 2019', and 'Waiver Status:'. Below the list, there is a pagination bar showing 'Page: 1 of 1 (1 of 1 items)' and navigation buttons. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

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

Covenant Details

Covenant Details

Compliance Details

Formula  
( STD + LTD ) / ( SHE )

Target Type

Covenant Check Condition  
Greater than

Target Value  
100000

Derived Result Value  
185.57051663405088

Result Value  
185.57051663405088

Derived Compliance Status  
Breach

Compliance Status  
Breach

Previous Compliance Status

Deferred Count  
1

Covenant Status

Risk Approver Decision

Monitoring Information

Cancel

Update

Figure 7-3 Covenant Details - Covenant Approval

Covenant Details

Covenant Details

Compliance Details

Risk Approver Decision

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

Monitoring Information

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**

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](#)

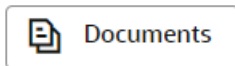
### 10.1 Uploading Supporting Documents

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

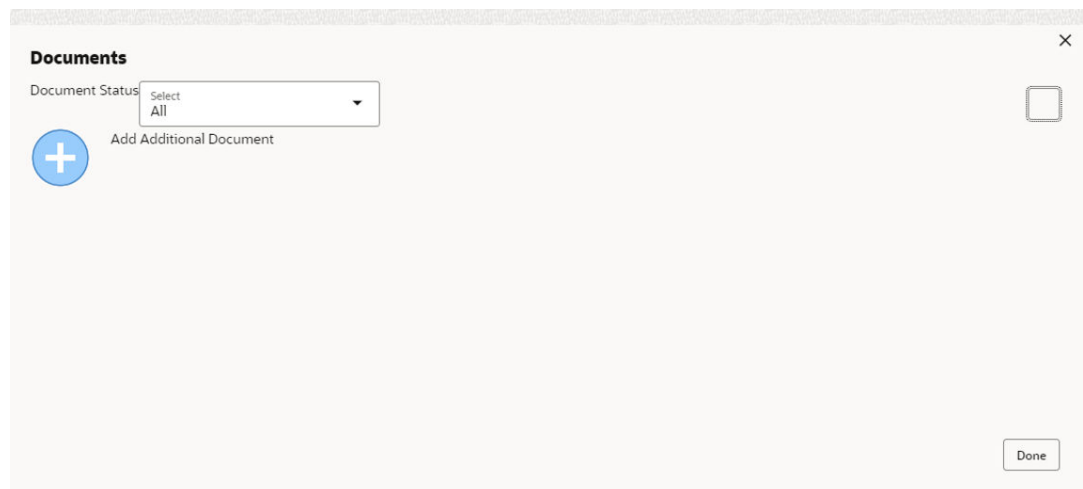
1. Click

**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**

**Documents**

Document Status: Select  
All

Add Additional Document

Done

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

**Figure 10-4 Document Details**

**Document**

Document Type: Required

Document Code: Required

Document Title: Required

Document Description: Required

Remarks: Required

Document Expiry Date:

Drop files here or click to select

Selected Files: []

Upload Cancel

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. It contains two checklist items, each with a checked checkbox, a title, a 'Remarks:' label, and a 'Mandatory' tag. 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.

Item	Status	Remarks	Tag
Yearly Financial Documents Uploaded	✓		Mandatory
Action on Covenant Breach Notified	✓		Mandatory

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

Save Checklist

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**

**Financial documents** [X]

Balance sheet      Profit & loss statement      Cash flow statement

+

Period ▾	Quarter ▾	Statement type ▾	Download ▾	Reupload ▾
FY2018-2019	Annual	Balance sheet	<button>Download</button>	<button>Reupload</button>
FY2017-2018	Annual	Balance sheet	<button>Download</button>	<button>Reupload</button>

Done

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**

The screenshot shows a modal dialog box titled "Balance sheet details" with a close button (X) in the top right corner. Inside the dialog, there are two dropdown menus: "Period" and "Quarter". Both dropdowns have a placeholder text "Select Period" and "Select Quarter" respectively, and a small downward arrow icon. Below each dropdown is a "Required" label. In the center of the dialog is a dashed rectangular box containing the text "Drop files here or click to select". Below this box, it says "Current selected files:" followed by an empty array notation "[]". At the bottom right of the dialog are two buttons: "Cancel" and "Add". The "Add" button is highlighted in dark grey. In the background, a portion of the "Financial Documents" window is visible, showing a table with columns for "Period" and "Quarter", and rows for "FY201" and "FY20T".

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**

Customer	Customer Id	Amount Sanctioned	Balance Available	Earmarked	Annual Review Date
PTV20	PTY201514287	\$0.00	\$0.00	NA	

Funded		Non Funded		Upcoming events
1 Entities	\$0.00 Sanctioned	\$0.00 Available	\$0.00 Sanctioned	\$0.00 Available

Financial Info	WIP Applications	Ratings
No items to display.	<ul style="list-style-type: none"> <li>Facility Application</li> <li>Collateral Application</li> <li>Policy Exception</li> </ul>	No items to display.

Initiate Amendment	Initiate PSN	Initiate Closure	Initiate T&C Compliance	Initiate GC Amendment	Initiate GC Extension	Initiate Facility Review	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: Legal Status: Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**6 Total Terms and Conditions**

3	0	4	2	6
Entity	Facility	Pre disbursement	Post disbursement	Not Updated

0 Met: 0 Pre disbursement, 0 Post disbursement

0 Breached: 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
  - Breached - Number of pre and post disbursement terms and conditions that are already breached
  - 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**

T&C compliance - Terms Conditions Compliance Initiation

Terms Conditions Details

Party001

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

Filter Type to filter

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

Not Updated

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

Hold Back Next Save & Close Cancel

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

D

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

Hold Back Next Save & Close Cancel

- 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 \*

☒ Pre-disbursement
 ☐ Post-disbursement

Compliance Status \*

☐ Met
 ☐ Breached

Facility Id \*

Facility Id
▼

Compliance Remarks \*

Condition Code \*

Condition Description \*

Save
Cancel

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

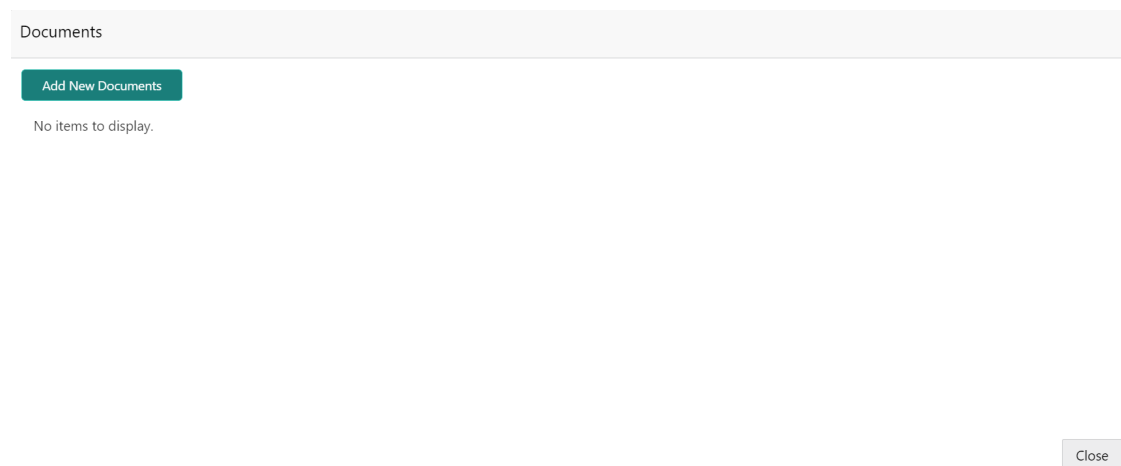
**Table 12-1 Edit Terms and Conditions - Field Description**

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			

UploadClose

**Note**

Refer Document Upload chapter for information on uploading documents.

- 6. To change the layout of Terms and Conditions Details screen to table view, click the Table View icon.
- 7. 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



**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

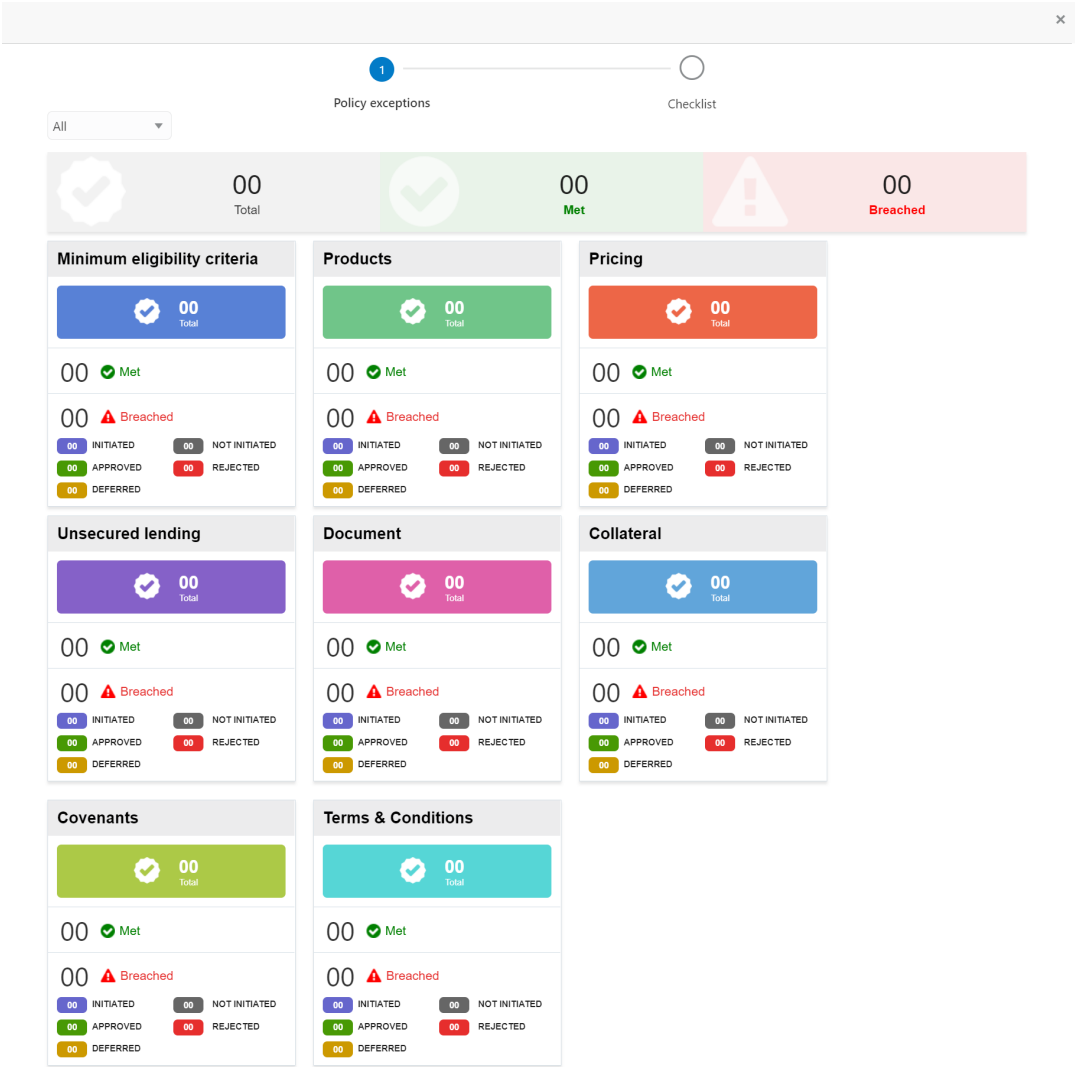
This topic provides systematic instructions about the Comments data segment in the Terms and Conditions Compliance Tracking Process Initiation stage.

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**

Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▼ Submit

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	
<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	

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



**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**

The screenshot displays the 'Terms Conditions Details' screen for 'Party001'. At the top right, it indicates 'Screen ( 2 / 3 )'. Below the header, there are five main status widgets: 'Pending Approval' (0), 'Not Updated' (3 Pre disbursement, 2 Post disbursement), 'Total' (5 Total), 'Total Terms & Conditions' (1 Facility Based, 4 Entity Based), and 'Met' (0 Pre disbursement, 0 Post disbursement). Below these widgets is a filter section with a 'Filter' icon, a 'Type to filter' text box, and icons for selection, refresh, and delete. The main table lists two terms and conditions:

Selection	Type	Linkage ID	Condition Code	Terms & Conditions
<input checked="" type="checkbox"/>	Pre-disbursement	PTY002	INRP	Interest Repayment
<input type="checkbox"/>	Post-disbursement	PTY002	AFCH	Annual Fees Charges

At the bottom of the screen, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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 \*  
ADDRESDOC

DocumentType Description  
Address Proof

Document Code \*  
AADHARCARD

DocumentCode Description  
Aadhar Card

Document Expiry Date  
May 13, 2018

Remarks  
Verified

Drop files here or click to select

Selected Files  
[]

UploadClose

**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**

Comments

Screen ( 3 / 3 )

Enter text here...

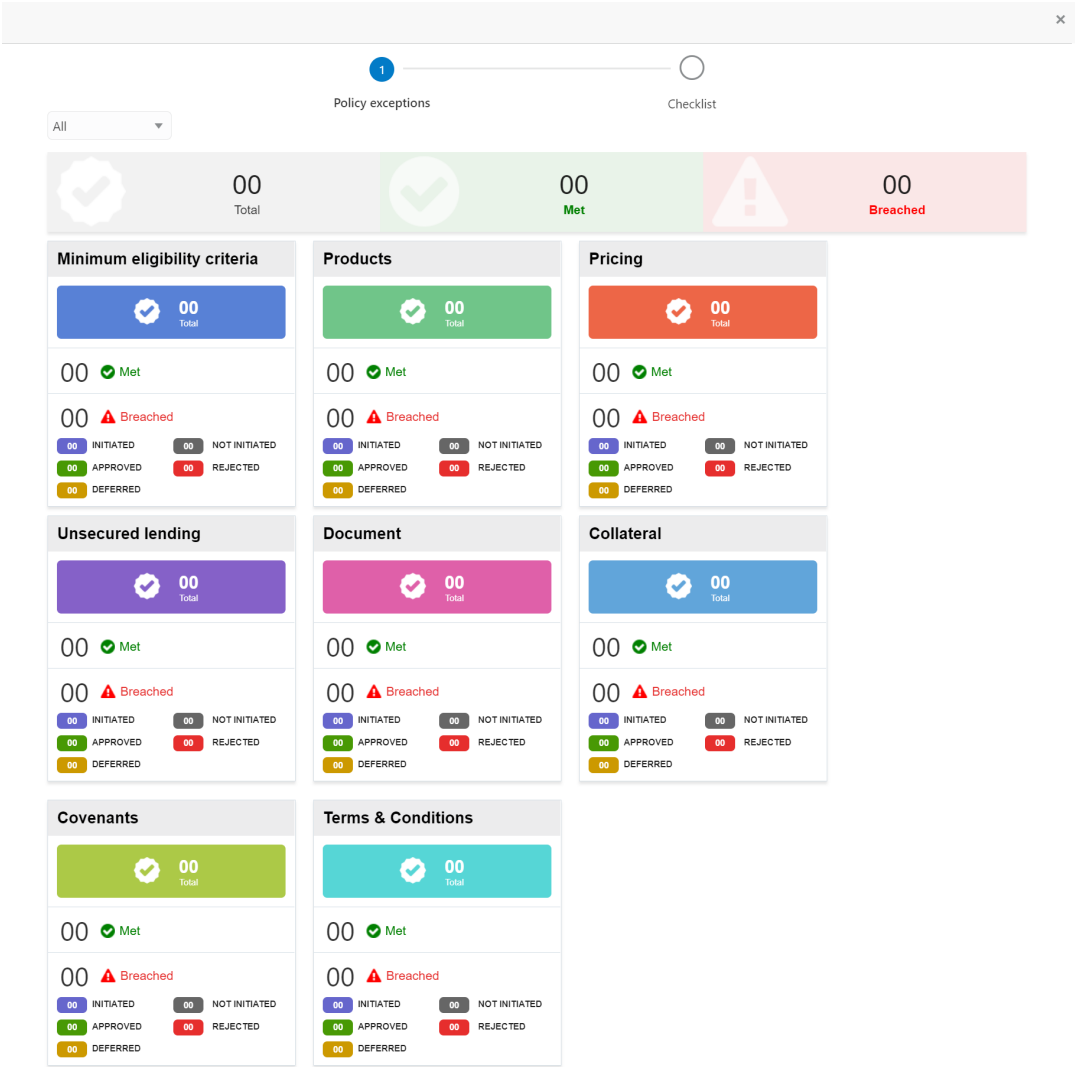
Post

14 Sep '20 Terms Conditions Compliance Approval  
Devika  
Approved Terms and Conditions Compliance

Hold Back Next Save & Close Submit Cancel

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



- 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.
- View the policy exceptions and make necessary actions, if required.
- 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 box labeled 'No items to display.' At the bottom right, there is a dropdown menu for '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.

## Document Upload and Checklist

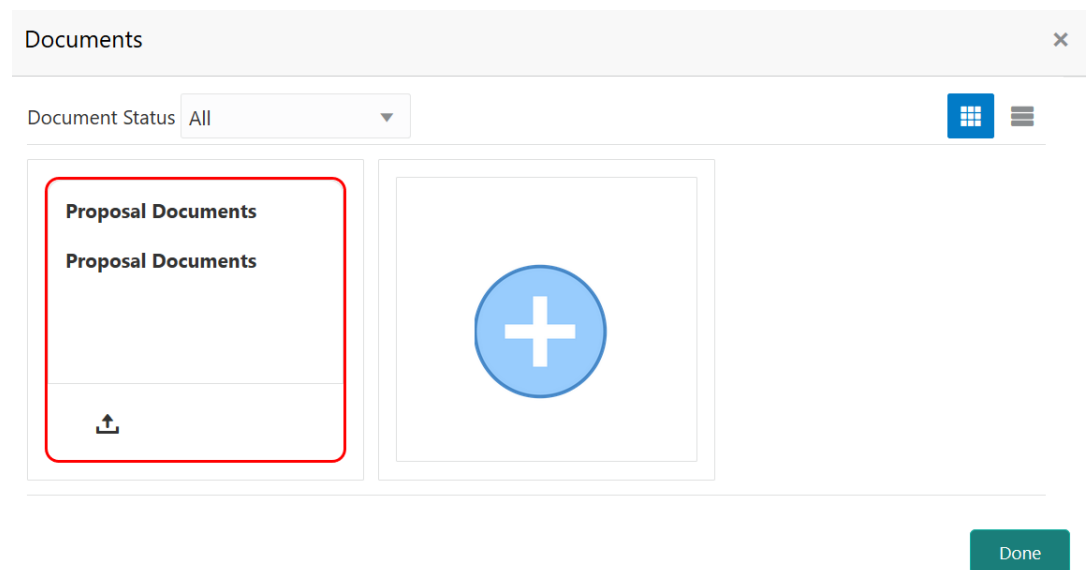
This topic provides systematic instructions about the procedure to upload documents during Terms and Conditions Compliance Tracking Process.

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**

The screenshot shows a window titled "Documents" with a close button (X) in the top right corner. Below the title bar, there is a "Document Status" dropdown menu set to "All". To the right of the dropdown are two icons: a grid icon and a list icon. Below this, there is a section titled "Proposal Documents / Proposal Documents" with a blue circular icon containing a white plus sign and an upload icon. Below this section is another blue circular icon with a white plus sign and the text "Add additional document". At the bottom right of the window is a green "Done" button.

3. Click the add icon.

The **Document Details** window is displayed.

**Figure 14-3 Document Details**

The screenshot shows a window titled "Document" with a close button (X) in the top right corner. The window contains several form fields: "Document Type \*" with a dropdown menu showing "Closure Documents"; "Document Code \*" with a dropdown menu showing "Closure Documents"; "Document Title \*" with a text field containing "Facility Payment Bills"; "Document Description" with a large text area; "Remarks" with a text field containing "Paid"; and "Document Expiry Date" with a date picker showing "Mar 21, 2020". Below these fields is a dashed box with the text "Drop files here or click to select". Below the dashed box is the text "Selected files: ['pdf-PDF-Invoice3.pdf']". At the bottom right of the window is a green "Upload" button.

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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