

Oracle® Banking Enterprise Limits and Collateral 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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Preface

1.1 Purpose

This guide helps you understand the guiding rules for Oracle Banking Enterprise Limits and Collateral Management licensing, the components included in the license and the units that are separately licensed.

This guide also provides information on the third party software packaged along with Oracle Banking Enterprise Limits and Collateral Management.

1.2 Before You Begin

Refer to the Getting Started User Guide for information on common functionalities like login, navigation, and general settings. Reviewing that guide is advisable before proceeding with this document.

1.3 Module Prerequisite

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

Note

For more information on login details, please refer to getting started user guide.

1.4 Acronyms and Abbreviations

Table 1-1 Acronyms and Abbreviations

Acronyms	Abbreviations
DDA	System that holds the CASA account and balances
OBELCM	Oracle Banking Enterprise Limits and Collateral Management
ECA	External Credit Approval
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
ORMB	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date
XML	eXtensible Mark-up Language
OBELM	Oracle Banking Enterprise Limits Management

Table 1-1 (Cont.) Acronyms and Abbreviations

Acronyms	Abbreviations
URL	Uniform Resource Locator

1.5 Audience

This guide is intended for the following audience.

- Customers
- Partners

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.8 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.9 Related Documents

For more information refer to the Oracle Banking Enterprise Limits and Collaterals User Manuals on:

- User Defined Fields User Guide
- Enterprise Limits and Collaterals Common User Guide

1.10 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.11 Symbols and Icons

Table 1-2 Icons
















Icons	Function
	Perform search
	Minimize
	Navigate to the next record
	Navigate to the previous record
	Toggle OFF
	Toggle ON
	Delete
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	List view
	Maximize
	Navigate to the first record
	Navigate to the last record
	Advance search
	Search record

Table 1-2 (Cont.) Icons







Icons	Function
	Save the record
	Reset the record
	Clear the record

Table 1-3 Symbols and Icons - Audit Details

Icons	Function
	A user
	Branch details
	Date and Time

1.12 Module Post-Requisites

After finishing all the requirements, please log out from the Homescreen. Preface Configuration User.

2

Covenant Tracking

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

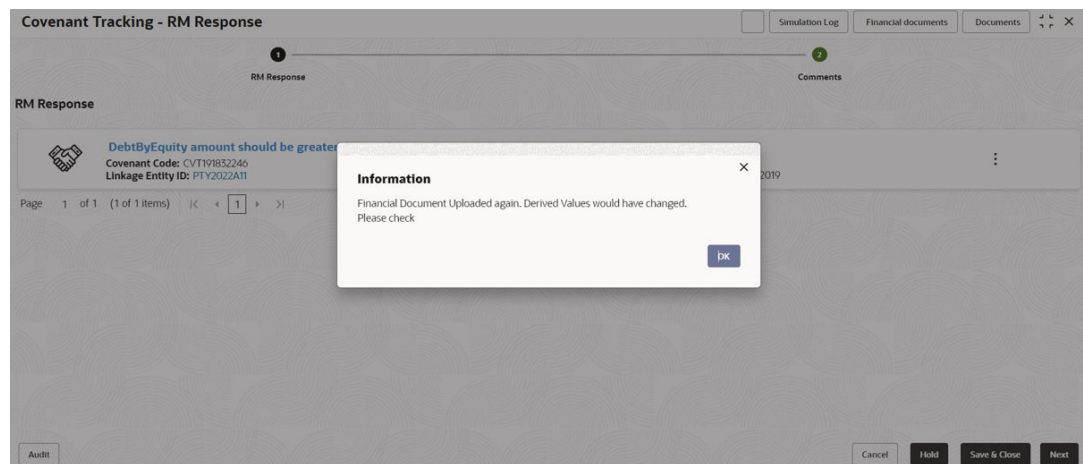
Covenant tracking task is automatically created with the covenant details and moved to the RM Response stage through covenant batch before the start of covenant tracking period.

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.

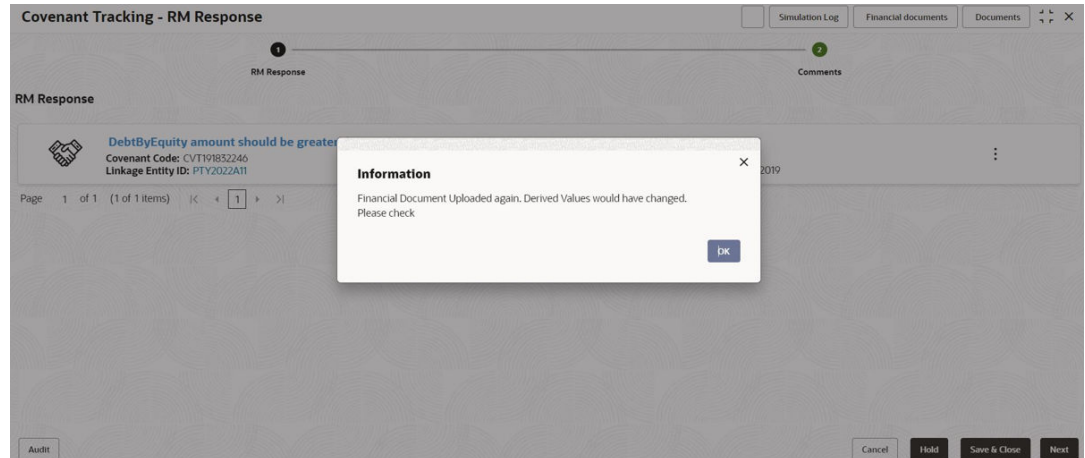
The **RM Response** screen is displayed.

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

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

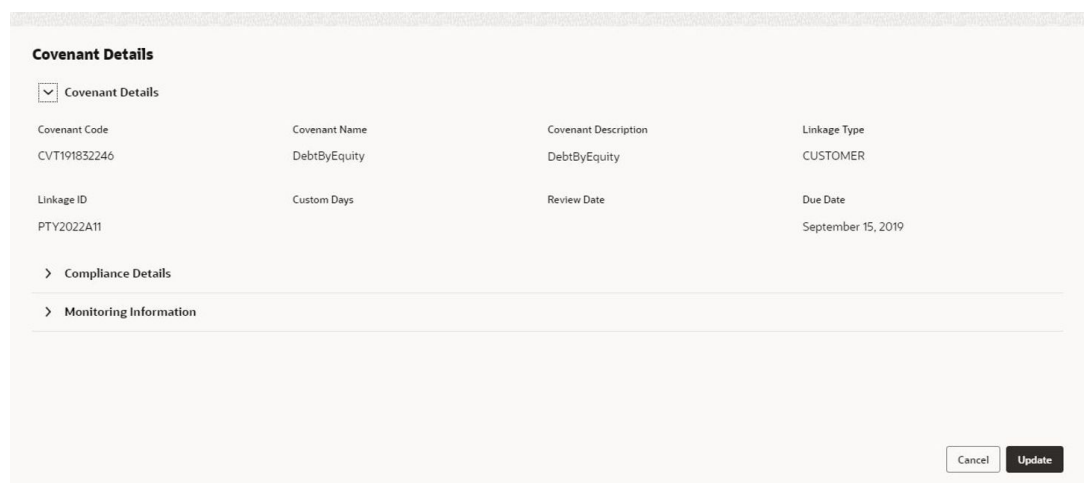


Figure 3-4 Covenant Details - RM Response

The screenshot shows a web interface for 'Covenant Details'. It is divided into two main sections: 'Compliance Details' and 'Monitoring Information'.

Compliance Details:

- Formula:** (STD + LTD) / (SHE)
- Target Type:** Amount
- Covenant Check Condition:** Greater than
- Target Value:** 100000
- Derived Result Value:** 185.57651663405088
- Result Value:** 185.57651663405088
- Derived Compliance Status:** Breach
- Compliance Status:** Breach (dropdown menu)
- Previous Compliance Status:** (empty)
- Deferred?:** Yes No
- Deferred Days:** 0
- Deferred Count:** 1
- Covenant Status:** Select Waiver Status (dropdown menu)

Monitoring Information:

- There is a search bar with 'Balance Sheet' entered and a magnifying glass icon.
- Buttons for 'Cancel' and 'Update' are located at the bottom right.

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

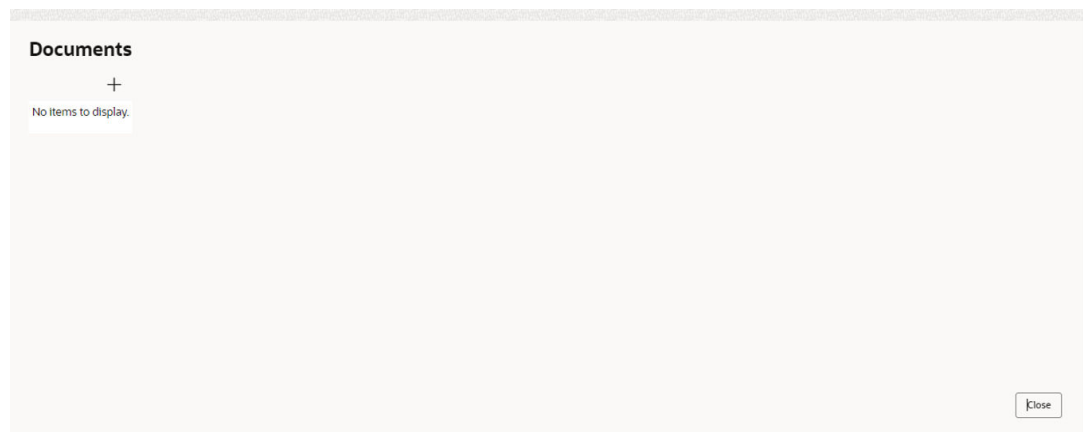
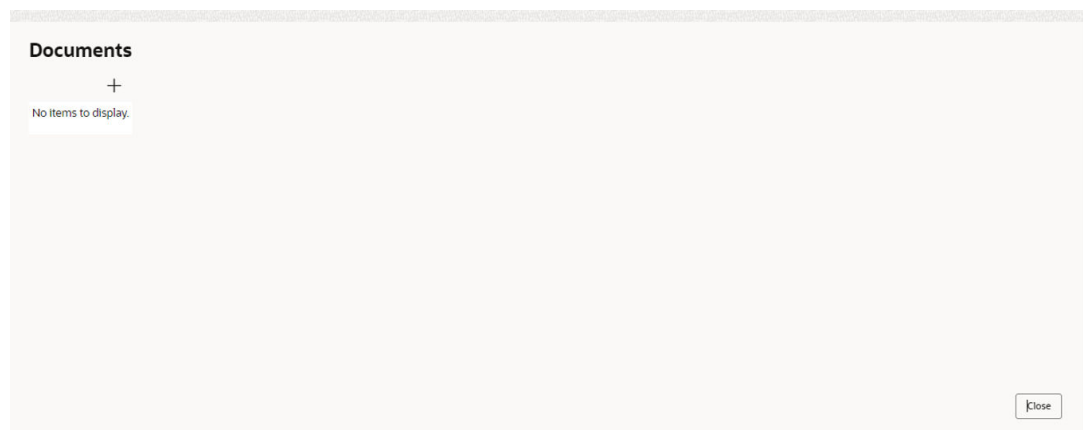


Figure 3-6 Documents



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

Figure 3-7 Document Details

The screenshot shows a web form titled "Document". It has the following fields and controls:

- Document type:** A search input field with a magnifying glass icon and a "Required" label below it.
- Document type description:** A text input field.
- Document code:** A search input field with a magnifying glass icon and a "Required" label below it.
- Document code description:** A text input field.
- Document expiry date:** A date input field with a calendar icon and a "Required" label below it.
- Remarks:** A text input field.
- File Upload:** A dashed box containing the text "Drop files here or click to select" and a "Selected files" list below it.
- Buttons:** "Close" and "Upload" buttons located at the bottom right of the form.

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

Table 3-1 Document Details - Field Description

Field	Description
Document Type	Search and select Document Type . Document types maintained in the Maintenance module are displayed in the option list.
Document Code	Search and select Document Code . Document codes maintained in the Maintenance module are displayed in the option list.
Document Type Description	Document Type Description maintained for the selected Document Type is defaulted.
Document Code Description	Document Code Description maintained for the selected Document Code is defaulted.
Document Expiry Date	Click Calendar icon and select the expiry date of document to be uploaded.
Remarks	Specify Remarks 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.

3. 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

1. **Post** comments for the RM Response 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 **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.

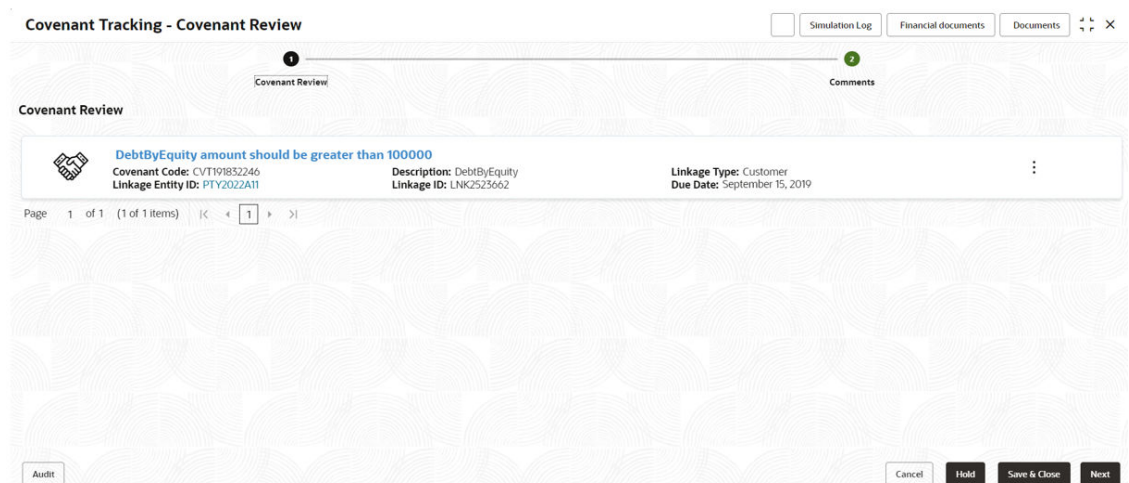
4

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

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

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: [Empty]
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.

- Specify **Result Value** which is manually derived from the financial documents using covenant formula.
- 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.

- Select **Waiver Status**, if the covenant is breached.
The options available are **Waive** and **WaiveAll**.
- In the comments text box, capture remarks for the covenant if any.
- 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.

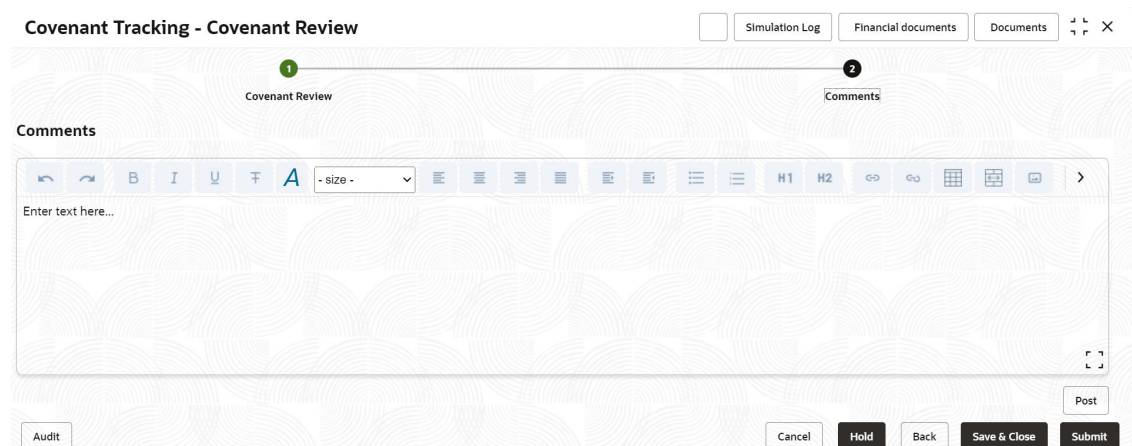
4.4 Covenant History

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

5.1 Covenant Breach - Credit Officer

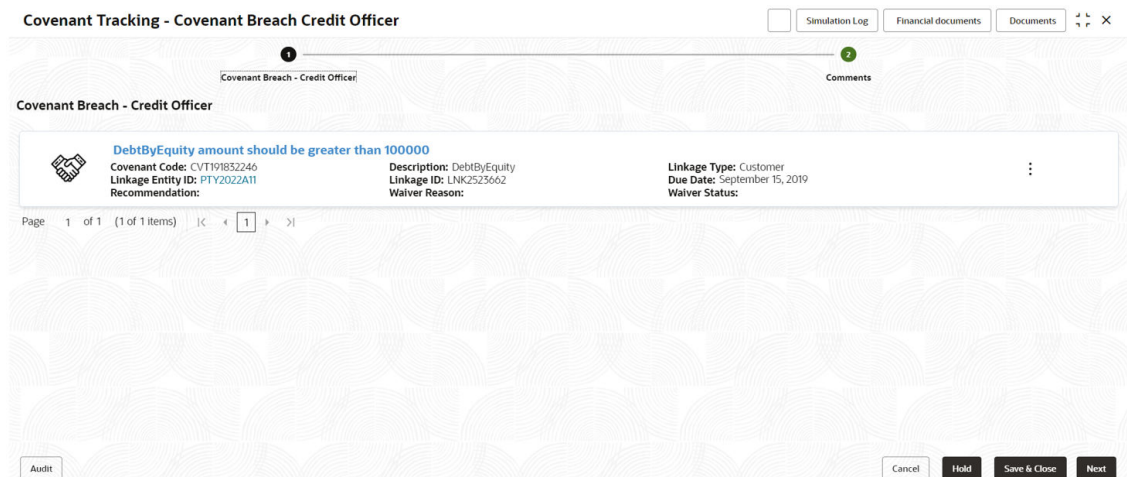
In this stage, the Credit Officer must discuss about the covenant breach with the client and capture the reason for breach. If the covenant is breached temporarily, then the Credit Officer can request for a waiver on covenant check for the particular instance from the Risk team.

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

Covenant Details

> Covenant Details

▼ Compliance Details

Formula
(STD + LTD) / (SHE)

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

> 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

6.1 Covenant Breach - RM

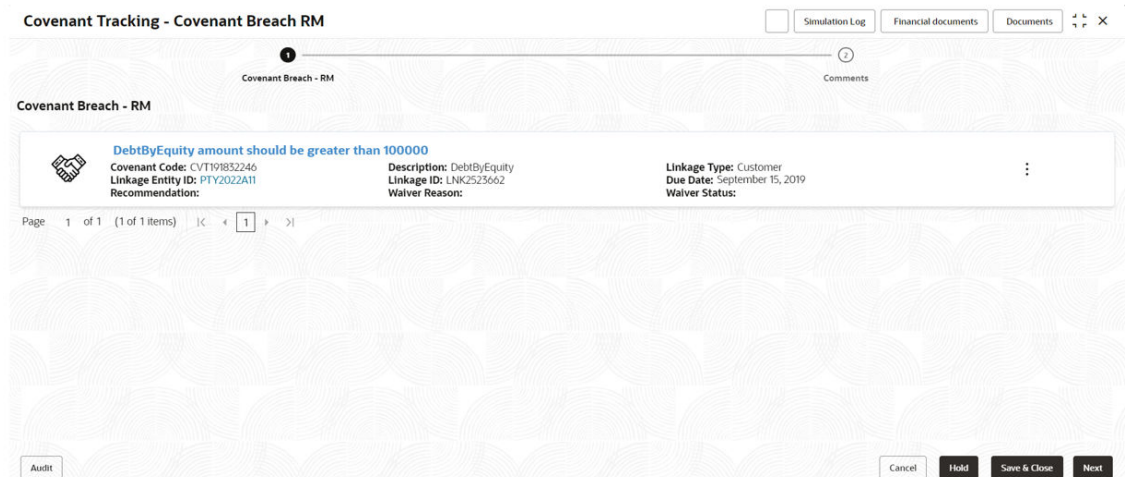
In this stage, the RM must discuss about the covenant breach with the client and capture the reason for breach. If the covenant is breached temporarily, then the RM can request for a waiver on covenant check for the particular period from the Risk team.

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

- 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

The screenshot shows a window titled "Covenant Details" with a search icon and the text "Covenant Details". Below this is a section for "Compliance Details" which is expanded. It displays the following information:

Formula: $(STD + LTD) / (SHE)$

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		

Below the table are expandable sections for "Relationship Manager Opinion" and "Monitoring Information". At the bottom right, there are "Cancel" and "Update" buttons.

Figure 6-3 Covenant Details - Covenant Breach RM

The screenshot shows the same "Covenant Details" window, but with the "Risk Approver Decision" section expanded. It contains the following fields:

- Risk Approver Recommendation:** A dropdown menu with the text "Select Risk Approver Recomm" and a "Required" label below it.
- Risk Approver Waiver Status:** A dropdown menu with the text "Select Risk Approver Waiver Stz".
- Risk Approver Remarks:** A text input field with the placeholder text "Enter the Risk Approver Remarks".

Below these fields is an expandable section for "Monitoring Information". At the bottom right, there are "Cancel" and "Update" buttons.

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

7.1 Risk Approval

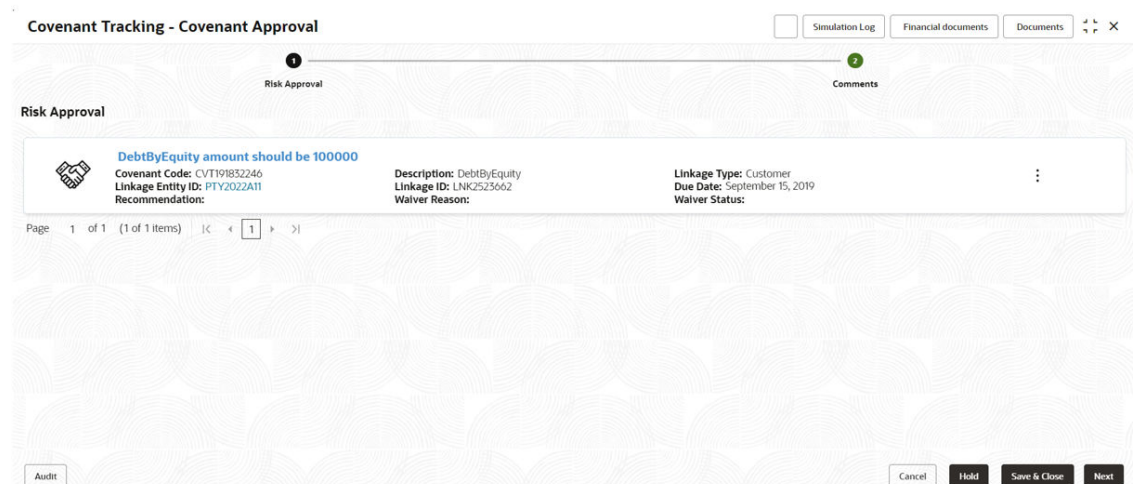
In this stage, the Risk Approver must view the entire details of the linked transaction (Customer, Facility, and Collateral along with the status) and specify their own recommendation.

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

Covenant Details

> Covenant Details

▼ Compliance Details

Formula
(STD + LTD) / (SHE)

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

> 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	Risk Approver Waiver Status	Risk Approver Remarks
Select Risk Approver Recomm <small>Required</small>	Select Risk Approver Waiver Stz	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

The screenshot displays the 'Covenant Tracking - Covenant Approval' application window. The top navigation bar includes tabs for 'Simulation Log', 'Financial documents', and 'Documents'. The main content area is titled 'Comments' and contains a rich text editor with a toolbar for text formatting (bold, italic, underline, text color, font size) and a 'Post' button. Below the editor, a message states 'No items to display.' At the bottom of the window, 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

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

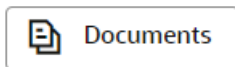
10.1 Uploading Supporting Documents

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

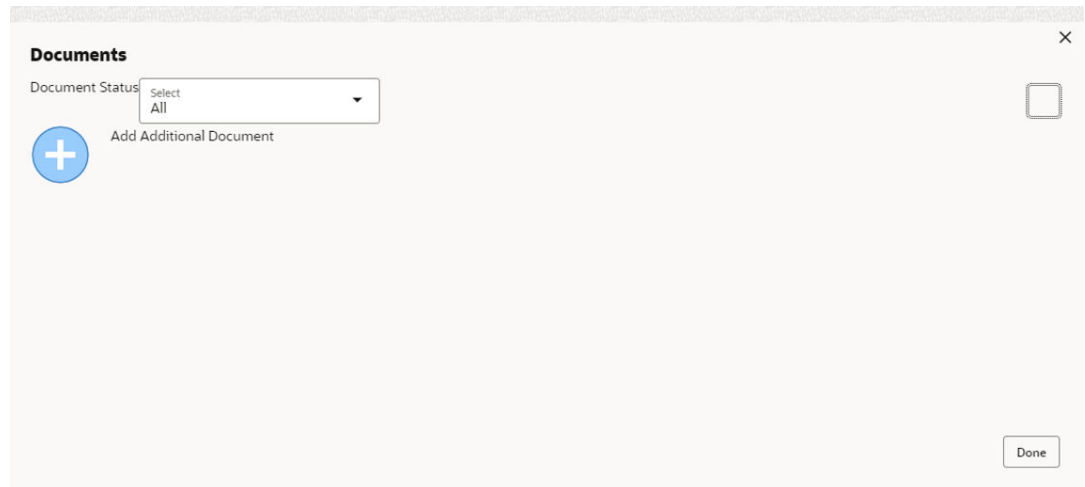
1. Click

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:

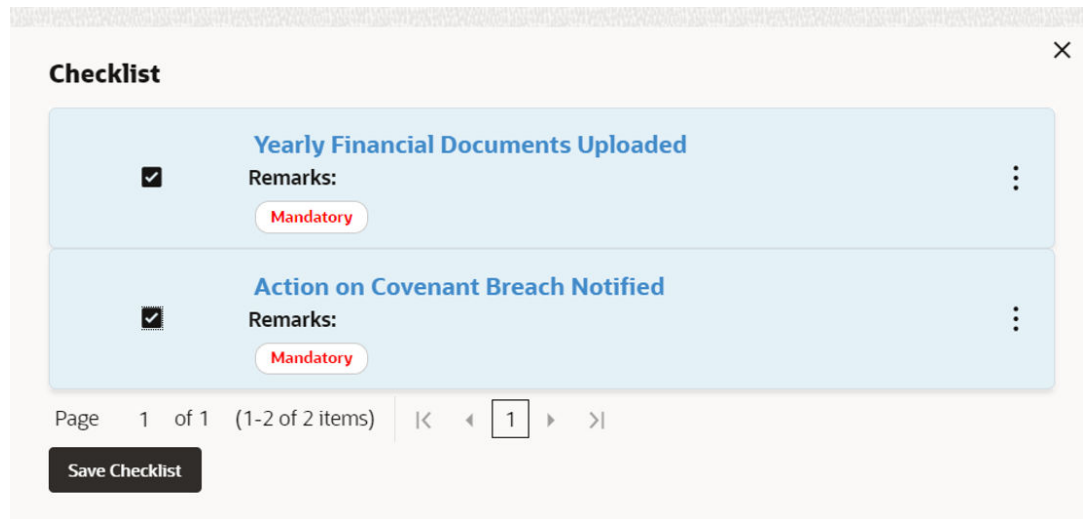
Figure 10-4 Document Details

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

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

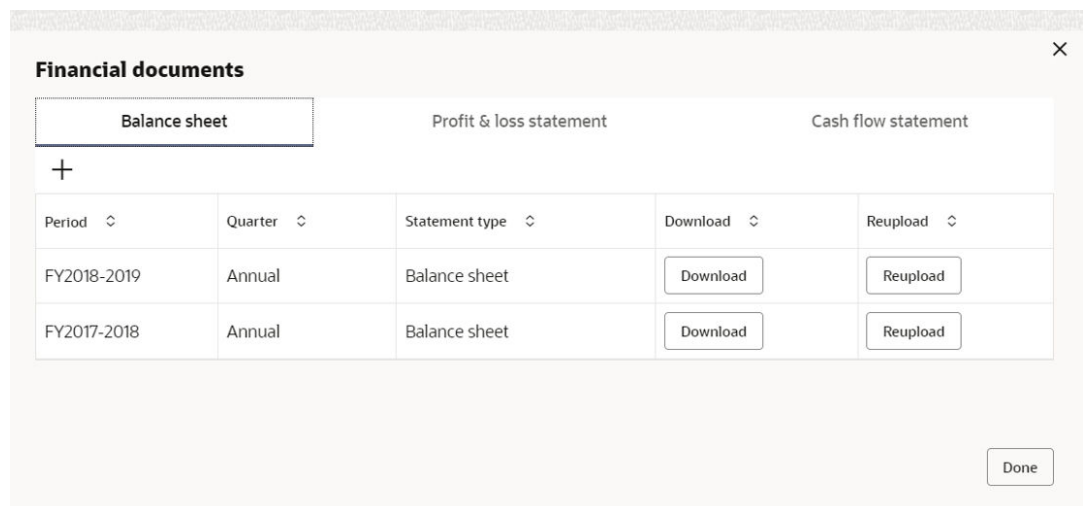
11.1 Uploading Financial Documents

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

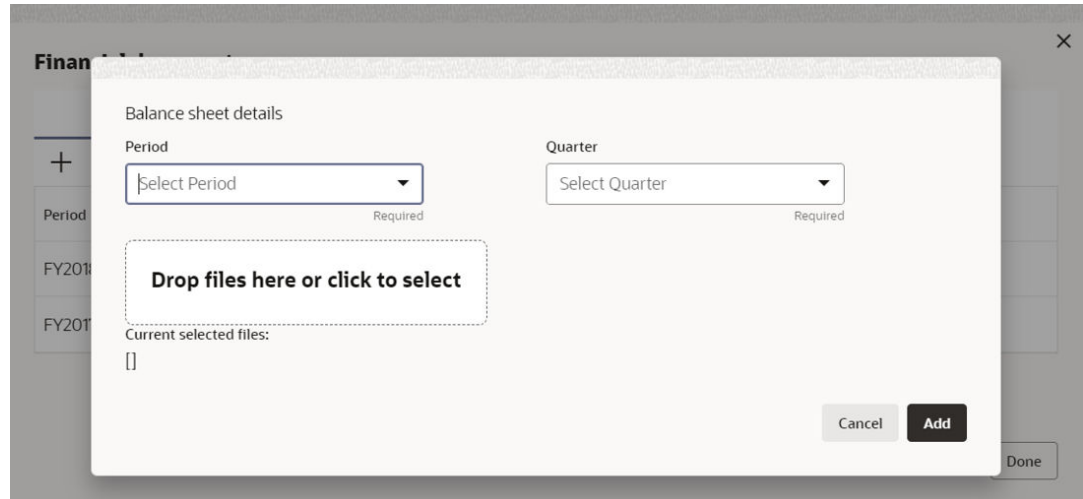
1. Click **Financial Document** Icon at the top right corner of any page. The **Financial Documents** window appear:

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 facilities 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, there's a search bar and a '+ New Proposal' button. Below is a table with the following data:

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

Below the table, there are several sections:

- Entities:** 1 Entity. Sanctioned: \$0.00, Available: \$0.00.
- Financial Info:** No items to display.
- WIP Applications:** Facility Application, Collateral Application, Policy Exception.
- Ratings:** No items to display.

At the bottom, there are 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

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.

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' screen for Party001. It features a summary dashboard with the following data:

Category	Count	Sub-category
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

Below the dashboard is a filter section with a 'Filter' icon and a text box labeled 'Type to filter'. A table below shows one item:

Item	Type	Linkage ID	Condition Code	Terms & Conditions
<input type="checkbox"/>	Pre-disbursement	F202049	INRP	Interest Repayment

The item is marked as 'Not Updated'. At the bottom, there is a pagination control showing 'Page 1 of 1 (1 - 1 of 1 items)' and a set of navigation buttons: Hold, Back, Next, Save & Close, and 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 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.

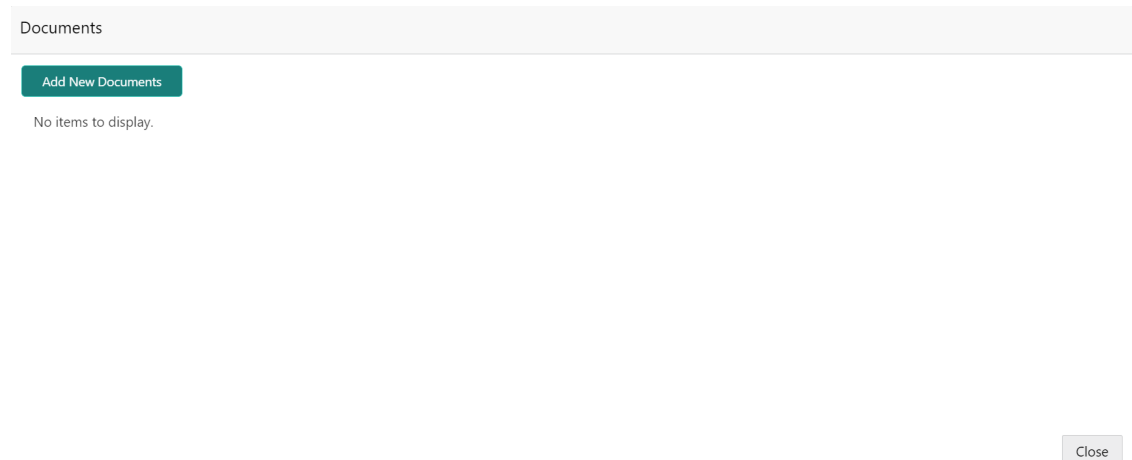
Table 12-1 Edit Terms and Conditions - Field Description

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

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 * <input type="text" value="ADDRESDOC"/>	DocumentType Description Address Proof	Document Code * <input type="text" value="AADHARCARD"/>	DocumentCode Description Aadhar Card
Document Expiry Date <input type="text" value="May 13, 2018"/>	Remarks <input type="text" value="Verified"/>	<div style="border: 1px dashed #ccc; padding: 10px; width: fit-content; margin: 0 auto;"> Drop files here or click to select </div>	
Selected Files []			

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

Terms Conditions Details
Customer Summary
Screen (2 / 3)

Customer Summary

Party001

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

2.4K

2.0K

1.6K

1.2K

0.8K

0.4K

0.0

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

★ Ratings

No items to display.

Covenants

Total Covenants: 0

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

Newly Added: 0 Financial, 0 Non Financial

Met: 0 Financial, 0 Non Financial

Breachd: 0 Financial, 0 Non Financial

Terms & conditions

Total Terms and Conditions: 5

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

Breachd: 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

Comments Screen (3 / 3)

Enter text here...

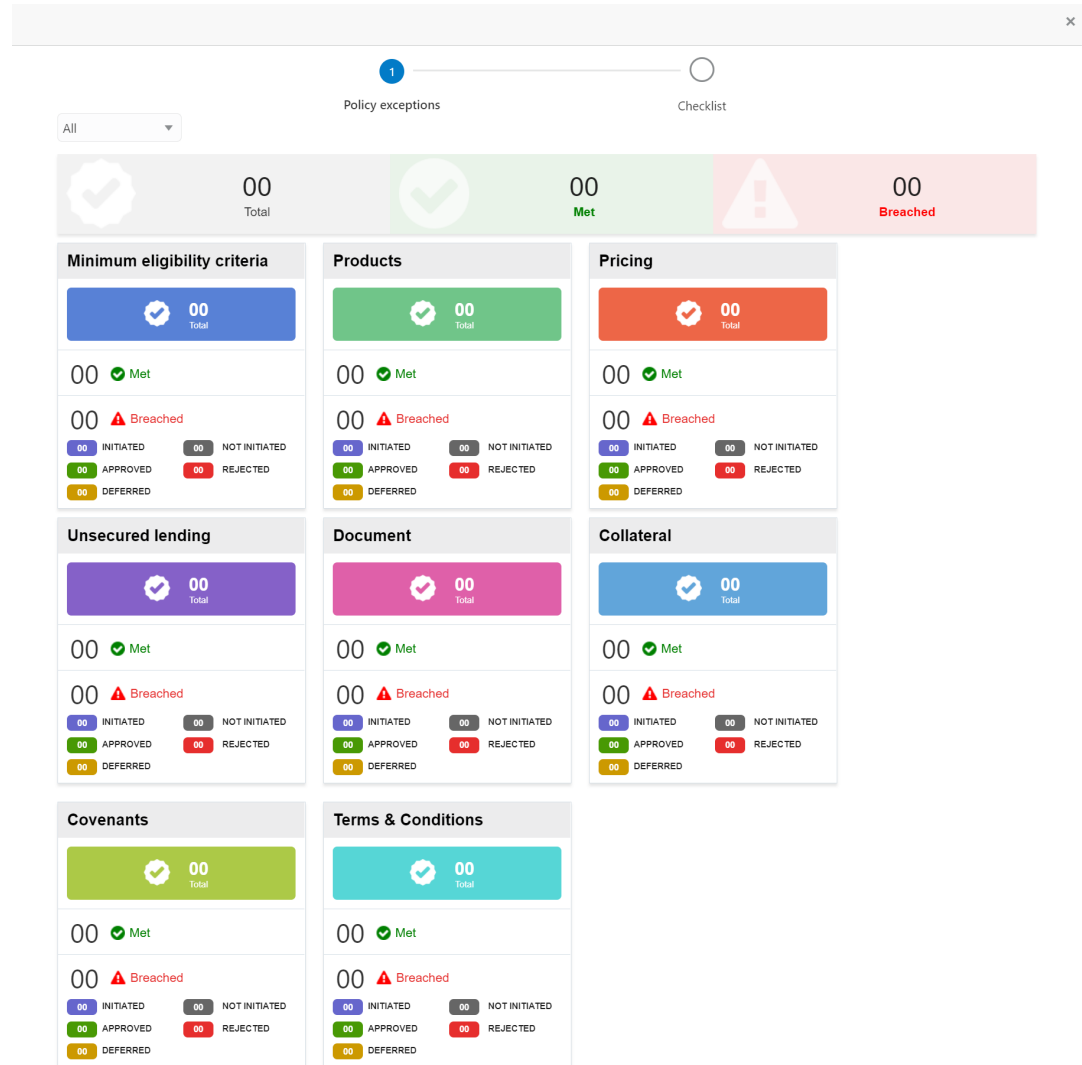
Post

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

Hold Back Next Save & Close Submit Cancel

1. **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



- 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 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, a box displays 'No items to display.' At the bottom right, there is a dropdown menu labeled '* 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.

13

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	

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

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

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

Pending Approval 0 Pending Approval	Not Updated 3 Pre disbursement		2 Post disbursement	Total 5 Total	Total Terms & Conditions 1 Facility Based		4 Entity Based	Met 0 Pre disbursement		0 Post disbur
--	---	--	------------------------	----------------------------	--	--	-------------------	-------------------------------------	--	------------------

Filter

<input type="checkbox"/>	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

Hold Back Next Save & Close 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
[]

Upload Close

Note

Refer Document Upload chapter for information on uploading documents.

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

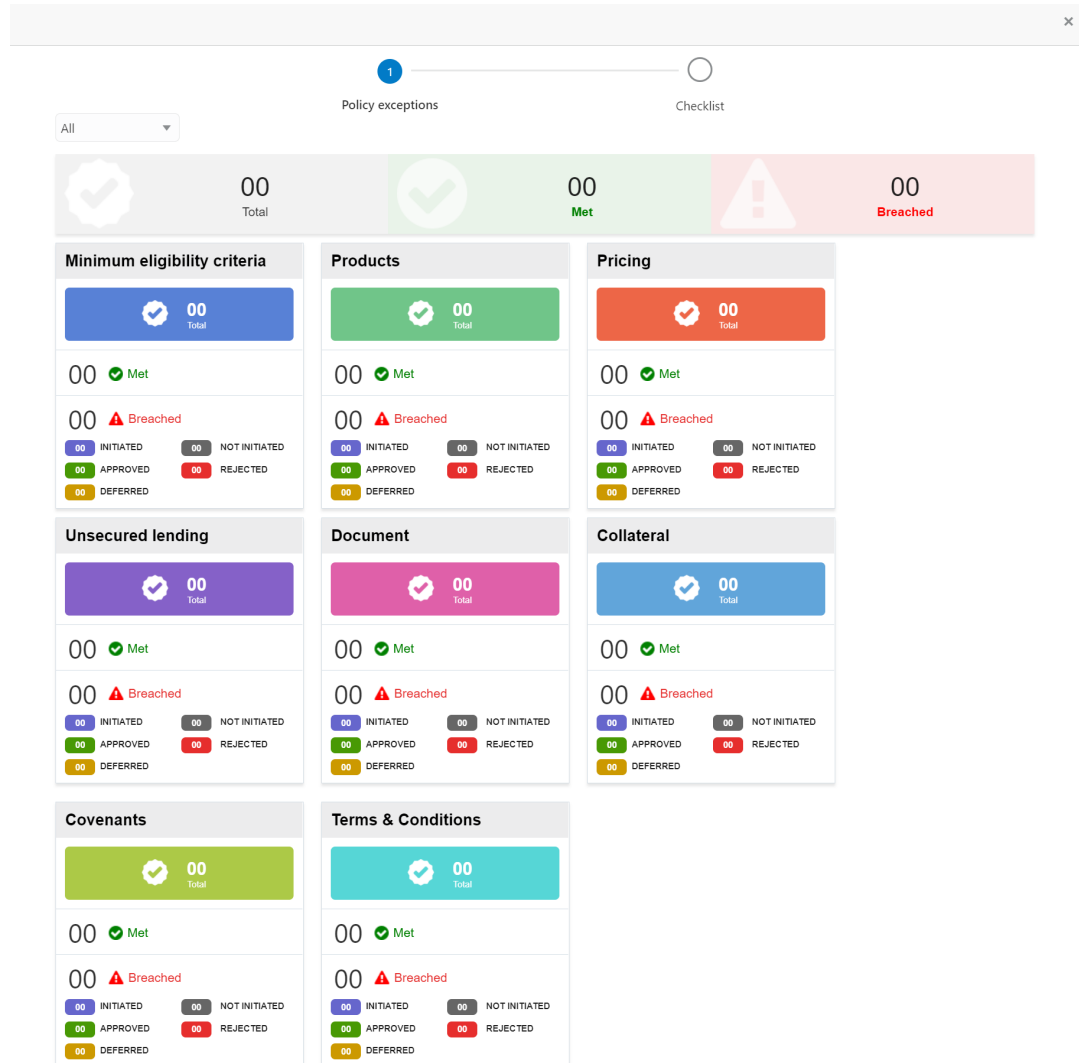
Post

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

Hold Back Next Save & Close Submit Cancel

- Type the necessary comments for the Approval stage in the text box.
- Click **Post**.
Comments are added below the text box.
- 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 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

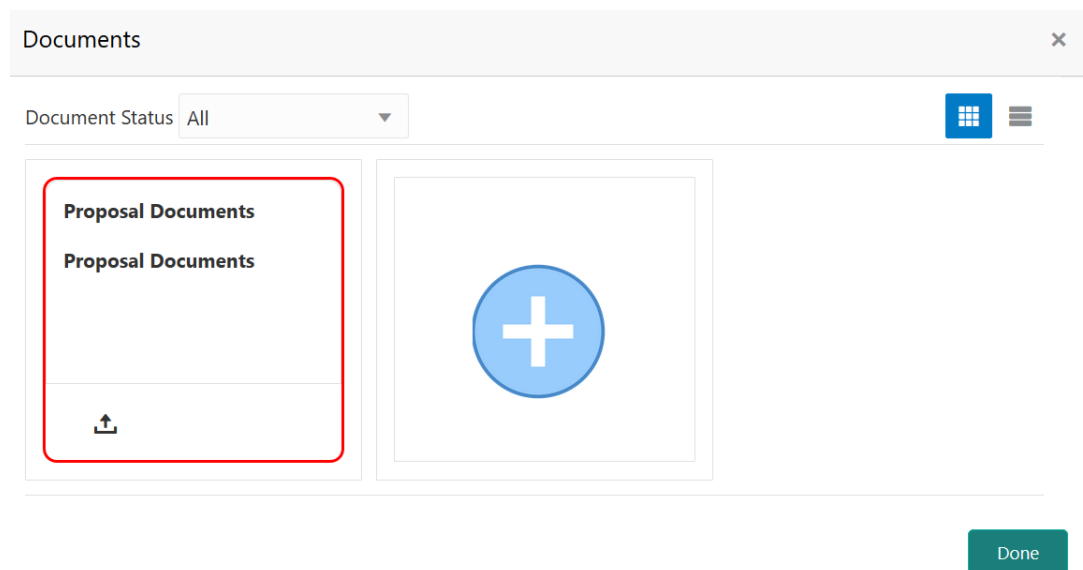
This topic provides systematic instructions about the procedure to upload documents during Terms and Conditions Compliance Tracking Process.

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

3. Click the add icon.

The **Document Details** window is displayed.

Figure 14-3 Document Details

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
Document Type	Select the Document Type from the drop down list. The options available include but are not limited to: Amendment Documents , Proposal Documents and Closure Documents .
Document Code	Select the Document Code from the drop down list. The options available include but are not limited to: Amendment Documents , Proposal Documents and Closure Documents .
Document Title	Type the Document Title .
Document Description	Type a brief description about the document in this field.
Remarks	Type the Remarks , if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	In this 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.

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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