Oracle® Banking Enterprise Limits and Collaterals Management

Covenants and Conditions Linkage to Customer User Guide

Release 14.8.1.0.0
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Oracle Banking Enterprise Limits and Collaterals Management Covenants and Conditions Linkage to Customer User Guide, Release 14.8.1.0.0

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Contents

1 Preface

1.1 Purpose

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

1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Diversity and Inclusion

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

1.5 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.6 Related Resources

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

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Screenshot Disclaimer

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

1.9 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.10 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click **Authorize**.
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click **Compare**.
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click **Compare**.
New	Used to add a new record. When the user click **New**, the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click **Authorize**.
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click **Compare**.
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize

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

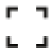
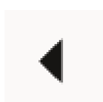
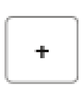
Symbol/Icon	Function
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.

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

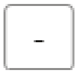
Symbol/Icon	Function
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

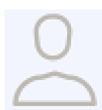
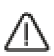
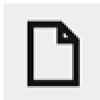
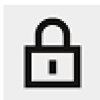
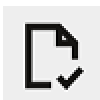
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status

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

Symbol/Icon	Function
	Unauthorized status
	Closed status
	Authorized status

1.12 Prerequisite

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

2 Overview

This topic describe about the Linkage Covenants and Conditions.

Linking Covenants and Conditions

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

- Covenant Linkage
  This topic describes the systematic instructions for Covenant Linkage details.
- Conditions Linkage
  This topic describes the systematic instructions of condition Linkage.

2.1 Covenant Linkage

This topic describes the systematic instructions for Covenant Linkage details.

Covenants can be linked to entities like Customers, Facilities, and Collaterals using two methods:

- Process-Based Covenant Linkage
- Standalone Covenant Linkage Maintenance

> **Note**
>
> - If Covenant and Condition is deployed only with CFPM then standalone covenant linkage screen is not applicable and flag: isCreditDataRequired needs to be set 'Y' in OBCC CORE schema.
> - If Covenant and Condition is deployed only with ELCM then as part of standalone covenant linkage only customer linkage is applicable and flag: isCreditDataRequired needs to be set 'N' in OBCC CORE schema.
> - If Covenant and Condition is deployed with CFPM & ELCM then as part of standalone covenant linkage only customer linkage is applicable and flag: isCreditDataRequired needs to be set 'Y' in OBCC CORE schema. And all this are operational controlled.

- Create Covenant Linkage
  This topic describes the systematic instructions to create the covenant Linkage.
- View Covenant Linkage
  This topic describes the systematic instructions to view the covenant Linkage.

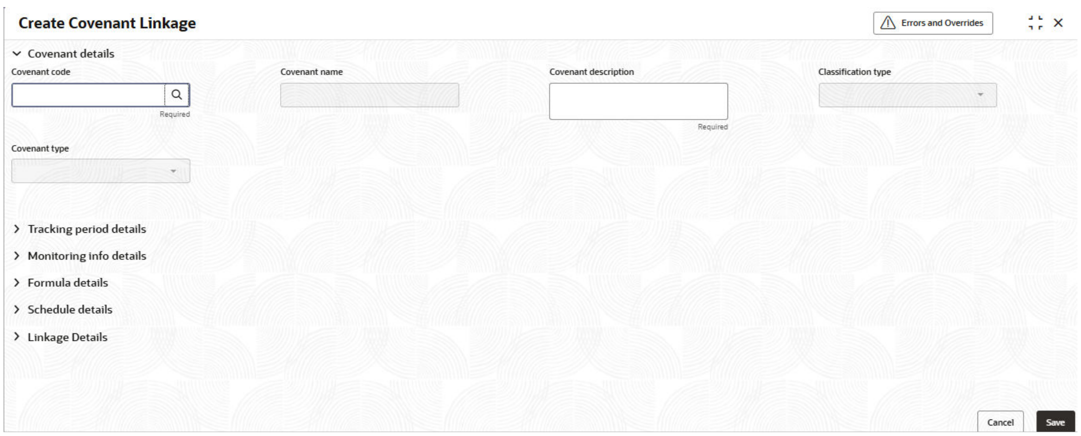
2.1.1 Create Covenant Linkage

This topic describes the systematic instructions to create the covenant Linkage.

1. On **Home** screen Menu, click **Covenants and Conditions** under Covenants and Conditions, click on **Covenant Linkage**.Under Covenant Linkage, click **Create Covenant Linkage**.

   The **Create Covenant Linkage** screen displays.

   Figure 2-1 Create Covenant Linkage

   For RSO Covenant Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

   The system supports configuration of up to 20 fields each for the following data types:

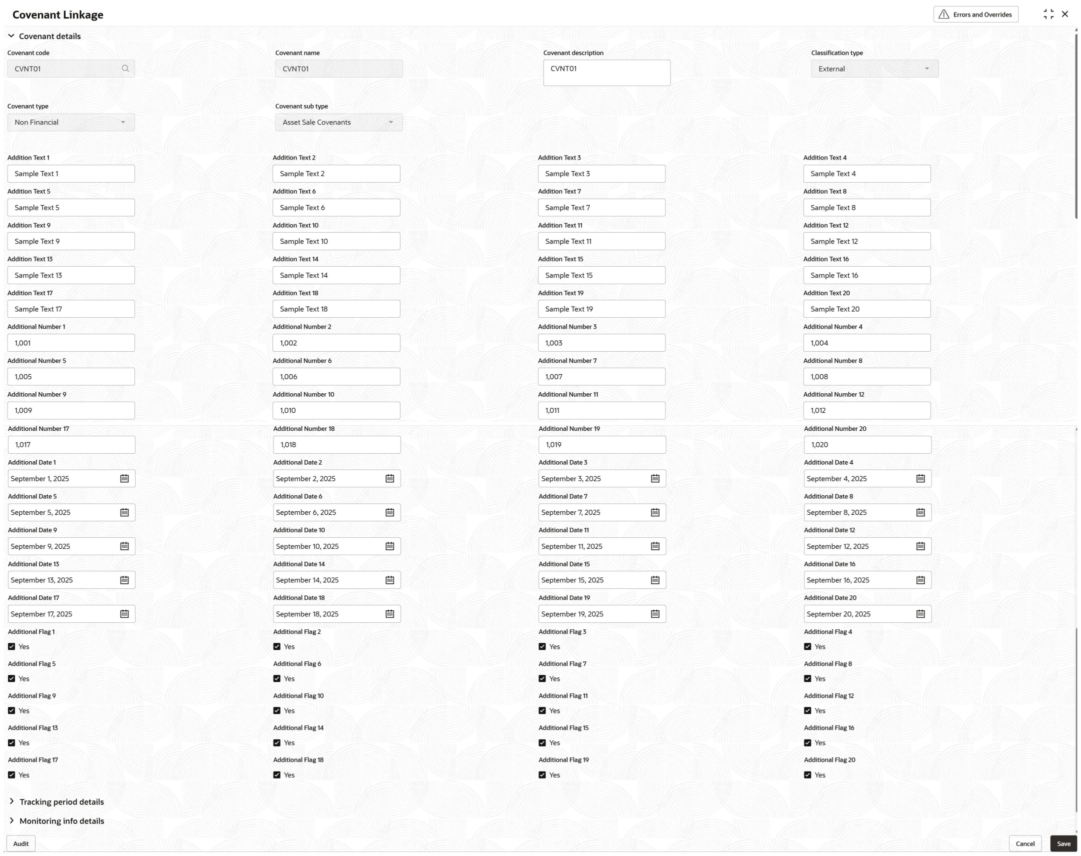
   - Text
   - Numeric
   - Boolean
   - Date

   Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard covenant details fields.

   For example, we maintained 20 additional fields each for text, numeric, boolean, and date.

   The **Create Covenant Linkage** screen displays.

Figure 2-2 Create Covenant Linkage

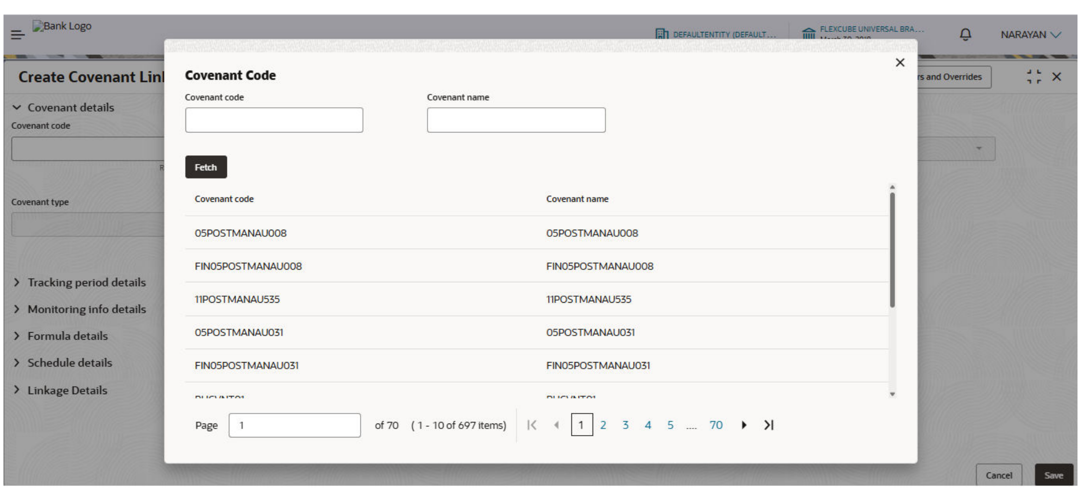


> **Note**
>
> Additional fields are application if switch is Credit Data Required is set to 'Y'.

2. Click Search.

   The **Covenant Code** screen displays.

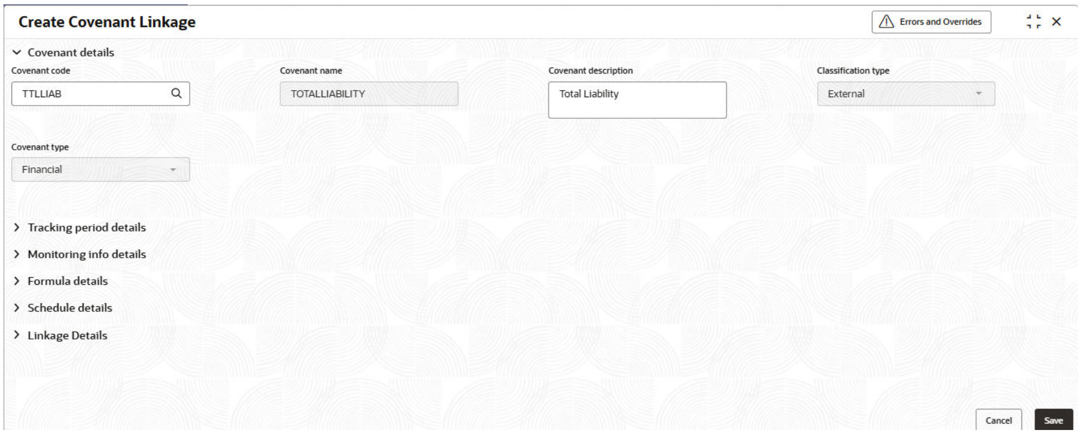
Figure 2-3 Covenant Code



3. The user can select a covenant from the covenant code LOV and link it to a customer, facility, or collateral by selecting the appropriate linkage type from the drop-down in the linkage section and click **Fetch**.

   The **Create Covenant Linkage** screen displays.

Figure 2-4 Create Covenant Linkage



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

Table 2-1 Create Covenant Linkage

Field	Description
Convenant Code	Select the covenant code. When the covenant is selected, default values will be fetched and populated from the Covenant maintenance.
Covenant Name	Displays the name of the covenant. This field is auto populated on selecting covenant.
Condition Description	Specify the condition description.This field is auto populated on selecting a covenant, user can modify the description for the current linkage.
Classification Type	Display the Classification type of the covenant. This field is auto populated on selecting a covenant. The available options are: • **Internal** • **External**
Covenant Type	Display the type of the covenant. The available options are: • **Financial** • **Non-Financial** This field is auto populated on selecting a covenant code.

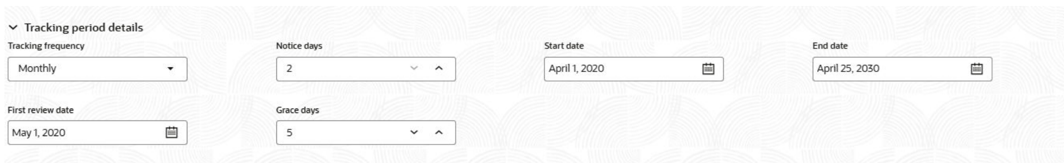
Table 2-1 (Cont.) Create Covenant Linkage

Field	Description
Covenant Sub-type	Display the sub type of the covenant. The available options are: • **Asset Sale Covenants** • **Preservation of Collateral/Seniority** • **Reporting and Disclosure** • **Operating Activity** • **Cash Payout Covenants** • **Management, control and ownership** • **Investment expenditure** • **Document Covenants** • **Others** • **Stock Statement**

4. Click **Tracking period** Details.

   The **Tracking period Details** screen displays.

Figure 2-5 Tracking Period Details



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

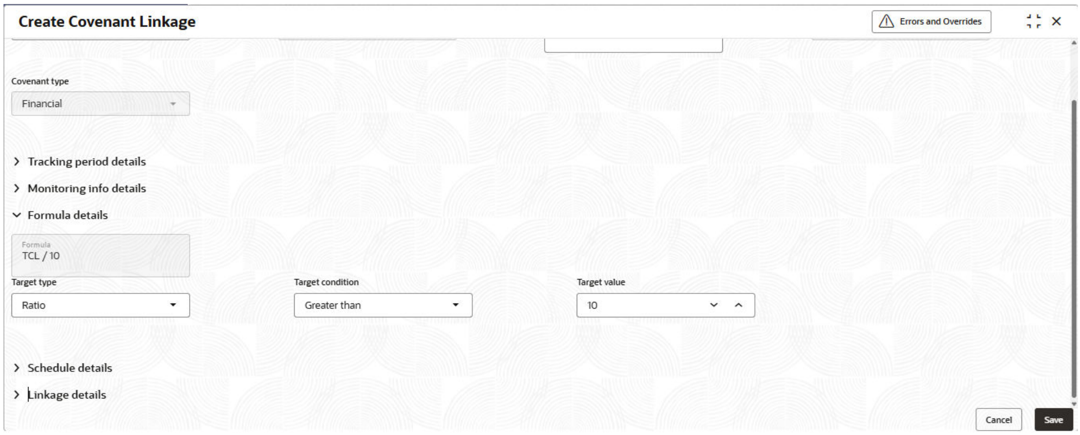
Table 2-2 Tracking Period

Field	Description
Tracking Frequency	Select the frequency in which the covenant has to be tracked periodically. The possible Values are • **Weekly** • **HalfYearly** • **Quarterly** • **Monthly** • **Fortnightly** • **Custom** • **Yearly** This field is auto populated on selecting a covenant code.User can modify it for the current linkage.
Notice Days	Select the notice days. This field is to capture the number of days before the next due date, covenant tracking has to be triggered and notified to the customer.
Start Date	Select the start date.
End Date	Select the end date.
First Review Date	Displays the first review date.
Grace Days	Displays the Grace days.

5. Click **Formula Details**.

   The **Formula Details** screen displays. This section is applicable only for Financial Covenants.

Figure 2-6 Formula Details



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

Table 2-3 Formula Details

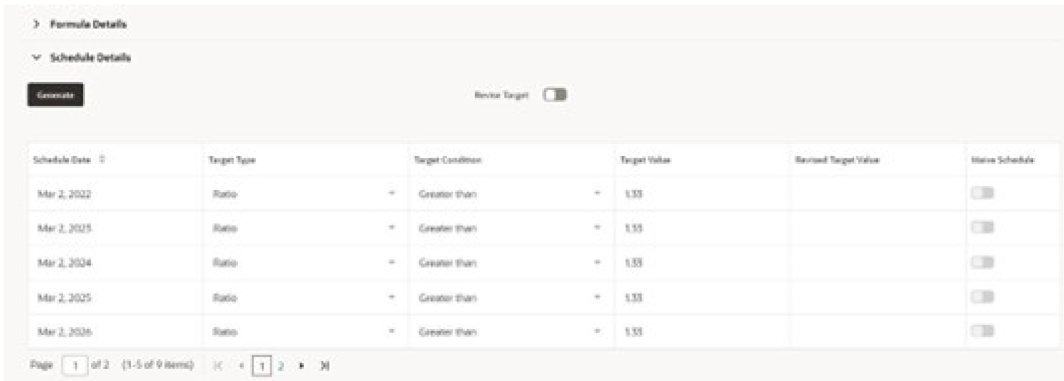
Field	Description
Formula	Displays the formula for the tracking of financial covenant. This field is auto populated from maintenance on selecting a covenant code.
Target Type	Specify the target type of the values.This field is auto populated from maintenance on selecting a covenant code.The available options are: • **Ratio** • **Percentage** • **Amount**
Covenant Check Condition	Specify the target condition. This field is auto populated from maintenance on selecting a covenant code. The available options are: • **Greater than** • **Greater than or equal to** • **Less than** • **Less than or equal to** • **Equal to** • **Between**
Currency	Displays the currency of target value.This field is applicable if Target Type is **Amount**.
Target Value 1	Specify the target value. This field is auto populated from maintenance on selecting a covenant code.
Target Value 2	Specify the target value. This field is auto populated from maintenance on selecting a covenant code. This field is applicable only if check condition is **Between**.

> **Note**
>
> This section is applicable for Financial Covenants.

6. Click **Generate Schedule**.

   The **Schedule Details** screen displays.

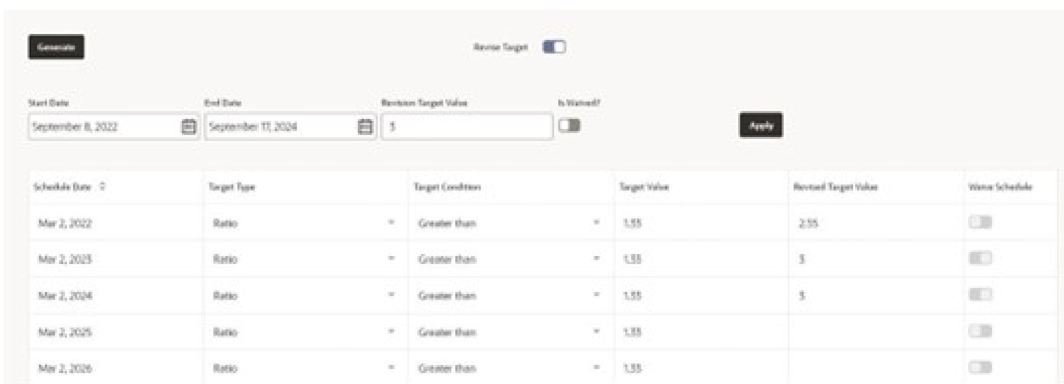
   Figure 2-7 Schedule Details

7. Click **Revise target**.

   The **Revise Target** screen displays.

   Figure 2-8 Revise Target

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

   Table 2-4 Revised Target

Field	Description
Start Date	Specify the start date.
End Date	Specify the end date.
Revision Target Value	Specify the revision target value to be revised for the selection revision period.

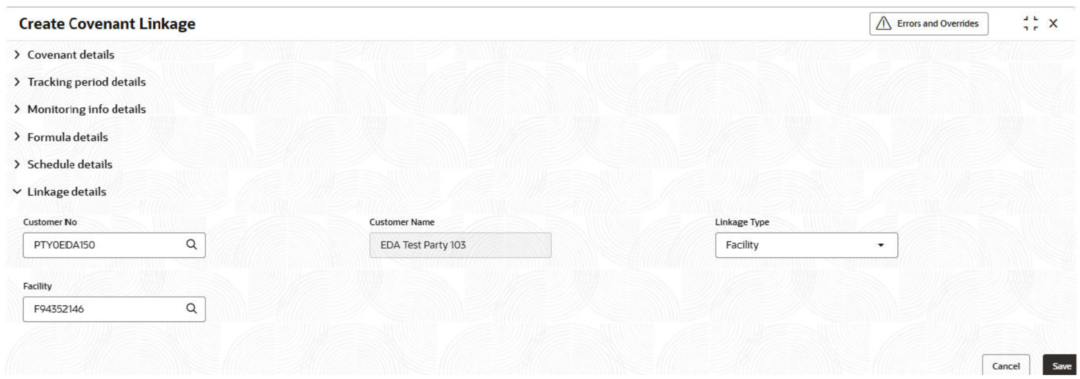
Table 2-4 (Cont.) Revised Target

Field	Description
Is Waived?	Specify the waive tp schedules which is under the given revision date range.

8. Click **Linkage Details**.

   The **Linkage Details** screen displays.

Figure 2-9 Linkage Details



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

Table 2-5 Linkage Details

Field	Description
Customer Number	Specify the customer number.
Customer Name	Specify the customer Name
Linkage Type	Select the linkage type from the drop-down list. The available options are: • **Customer** • **Facility** • **Collateral**
Customer ID	Select the customer ID. If it is a customer linkage, the customer ID is directly assigned to this field and the field is disabled.
Facility ID	Specify the Facility Id ad Linkage Entity Id of the linkage. The facility can be filtered in the LOV using Line code of the facility.
Collateral ID	Specify the Collateral Id as Linkage Entity Id of the linkage. The Collateral can be filtered in the LOV using Collateral Id.
Collateral Asset ID	Specify the Collateral Asset Id as linkage subtype Id.

9. Click **Save** to update the modified fields and click **Cancel** to cancel the modified fields.

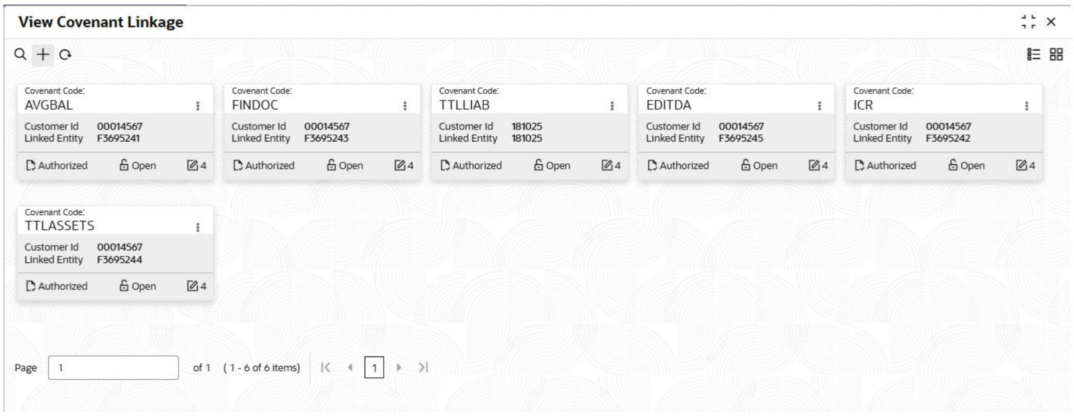
2.1.2 View Covenant Linkage

This topic describes the systematic instructions to view the covenant Linkage.

1. On Home screen Menu , click **Covenants and Conditions** under Covenants and Conditions, click on **Covenant Linkage**. Under Covenant Linkage, click **View Covenant Linkage**.

The **View** page displays.

Figure 2-10 View Covenant Linkage



Tip

Click ⊞ or ☰ to switch between the **Tile** view and the **List** view.

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

Table 2-6 View Covenant Linkage

Field	Description
Covenant Code	Displays the covenant code.
Customer ID	Displays the customer ID.
Linkage Type	Displays the linkage type.
Authorization Status	Displays the authorization status of the record.The options are: • Authorized • Rejected • Unauthorized
Status	Displays the status of the record.The options are: • Open • Closed

The following table describes the action items in the More Options (⋮) menu and the action items on the page.

Table 2-7 Action Items Description

Action Item	Description
Unlock	Unlock a record and make amendments.
Close	Close a record to prevent it from being unlocked and amended.
View	View the details of a record.

Table 2-7 (Cont.) Action Items Description

Action Item	Description
Delete	Delete a record. **Note:** Once deleted, the component can no longer be used to define an entity. But entities already defined using the component can continue to use it.
Reopen	Reopen a closed record.
Authorize	Authorize a record to make it active and available to define entities. **Note:** Creator of a record cannot authorize the component. Another user with authorize permissions can.
Audit	Select to view the **Maker**, **Checker**, **Status**, and **Modification Number** of a record.
Errors and Overrides	Select to view all existing errors or warnings on the page.

2. Click ⋮ and select **Authorize**.

   The **View** page displays.

Figure 2-11 View Covenant Linkage

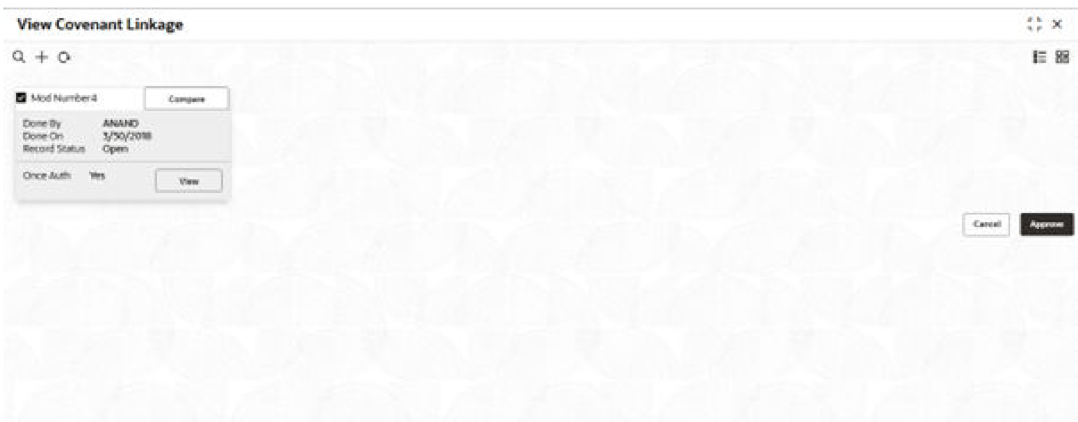


Table 2-8 Authorize View

Field Name	Description
Mod Number<N>	Indicates the number of times the record was modified. Where **N** represents the number of modifications. **Note:** For a newly created record the modification number is **1**.
Done By	Name of the user who performed the latest modification.
Done On	Date on which the record was modified.
Record Status	The status of the record. **Note:** To authorize a record, its status should be **Open**.
Once Auth	Specifies if the record was authorized at least once. **Note:** For a newly created record, the value is **No**.
Compare (Button)	Click to compare the modified record with the previous version of the record.
View (Button)	Click to display the record details.

3. Click **Approve** to approve the modified details and **Cancel**.to cancel the modified records.

2.2 Conditions Linkage

This topic describes the systematic instructions of condition Linkage.

This Conditions linkage functionalities will be available to the bank when linkage source system is selected as OBCC at the time of implementation. At the time of implementing OBCC product, bank can decide whether they are opting linkage source system as OBCC or CFPM. Switching between source systems should be avoided once the linkage source system has been choosen and links established, with the bank retaining operational control.

- Create Conditions Linkage
  This topic describes the systematic instructions to create the condition Linkage.
- View Conditions Linkage
  This topic describes the systematic instructions to view the conditions Linkage.

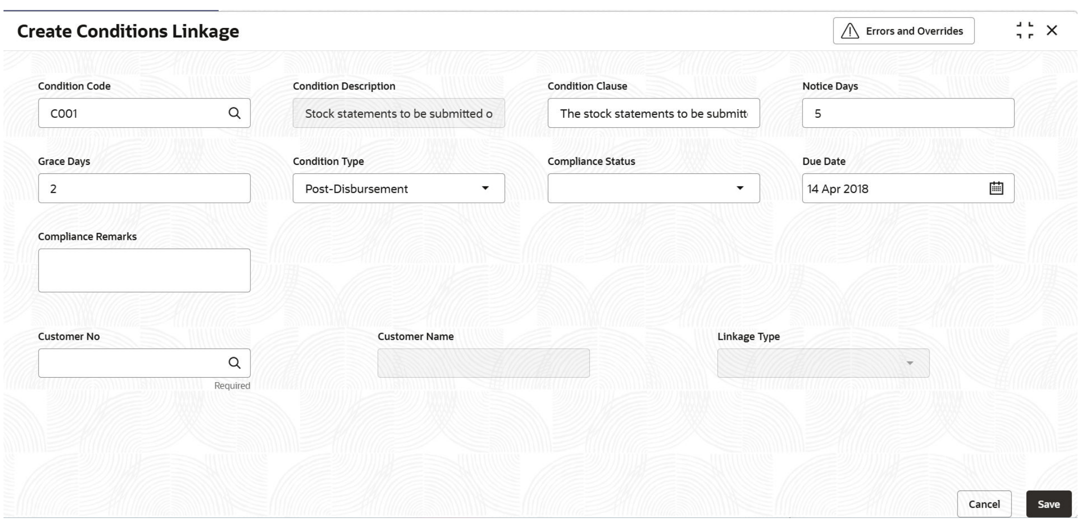
2.2.1 Create Conditions Linkage

This topic describes the systematic instructions to create the condition Linkage.

1. On **Home** screen Menu, click **Covenants and Conditions**. Under Covenants and Conditions, click on **Condition Linkage**. Under Condition Linkage, click **Create Conditions Linkage**.

   The **Create Conditions Linkage** screen displays.

Figure 2-12 Create Conditions Linkage



For RSO Conditions Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual. The system supports configuration of up to 20 fields each for the following data types:

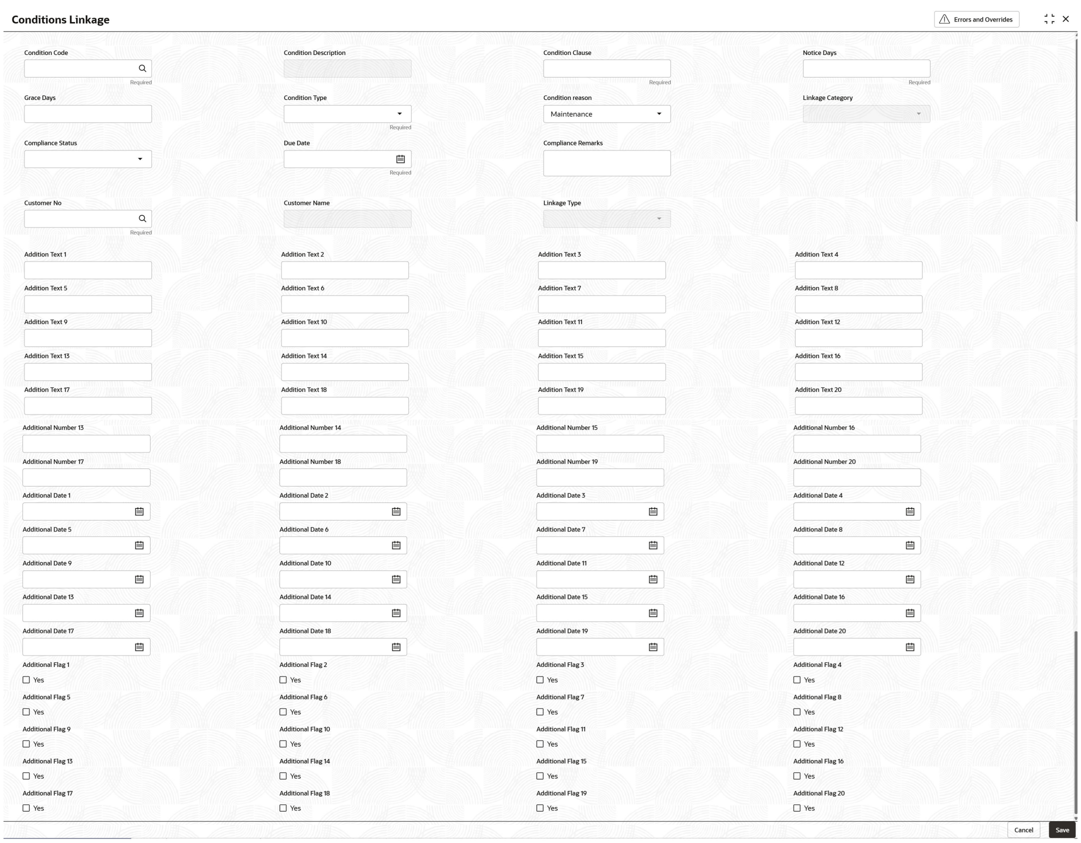
- Text
- Numeric

- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per conditions details, based on the requirements. These fields displays in the conditions Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard condition details fields.For example, we maintained 20 additional fields each for text, numeric, boolean, and date.

The **Create Conditions Linkage** screen displays.

Figure 2-13 Conditions Linkage

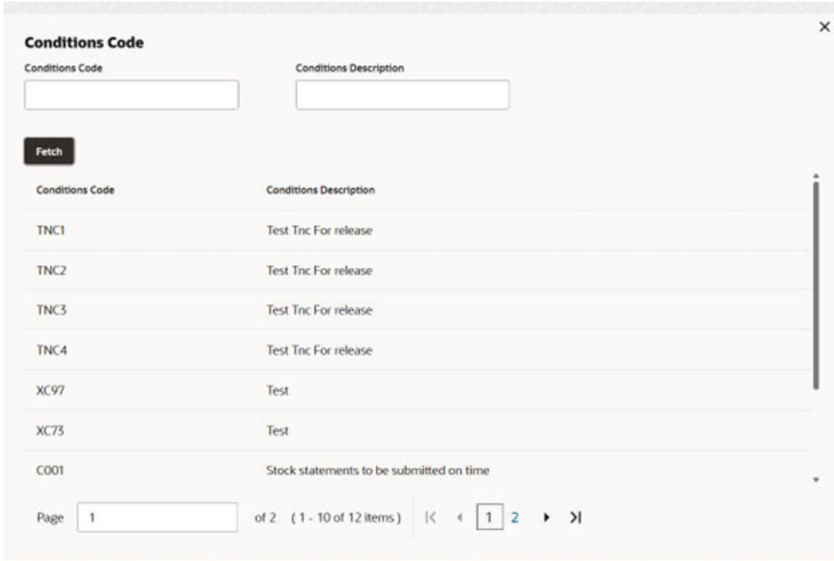


> **Note**
>
> Additional fields are application if flag: isCreditDataRequired is set to 'Y'

2. Click **Search** icon on the conditions code field to select the condition code from the LOV. Only open and authorized conditions codes maintained at the conditions code maintenance screen will be populated here. By clicking fetch button on the lov screen, user can view the available conditions codes to link.

   The **Conditions Code** screen displays.

Figure 2-14 Conditions Code



3. If **Linkage Type** is selected as **Customer**, and the customer ID is selected from customer LOV **Create Conditions Linkage** screen displays.

Figure 2-15 Customer - Create Conditions Linkage

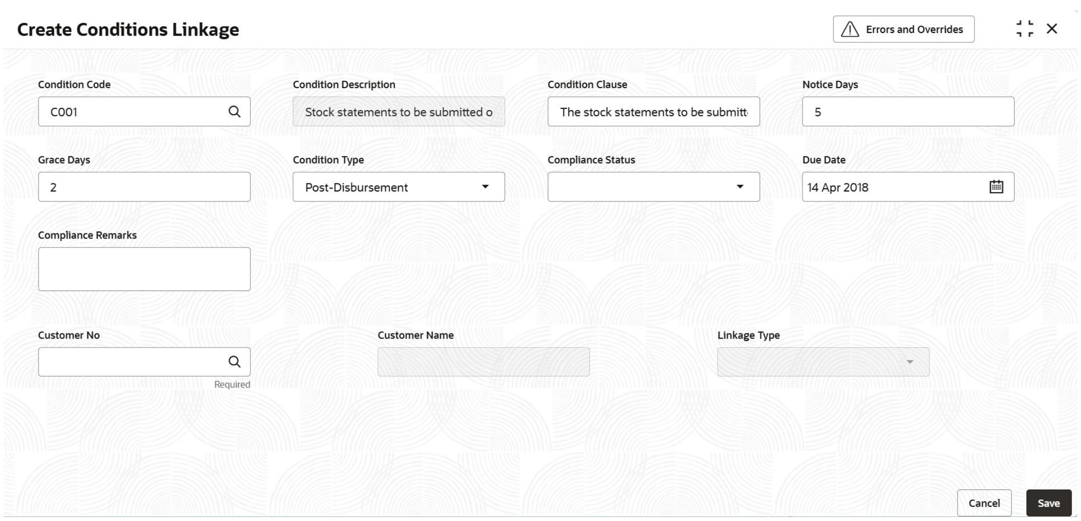
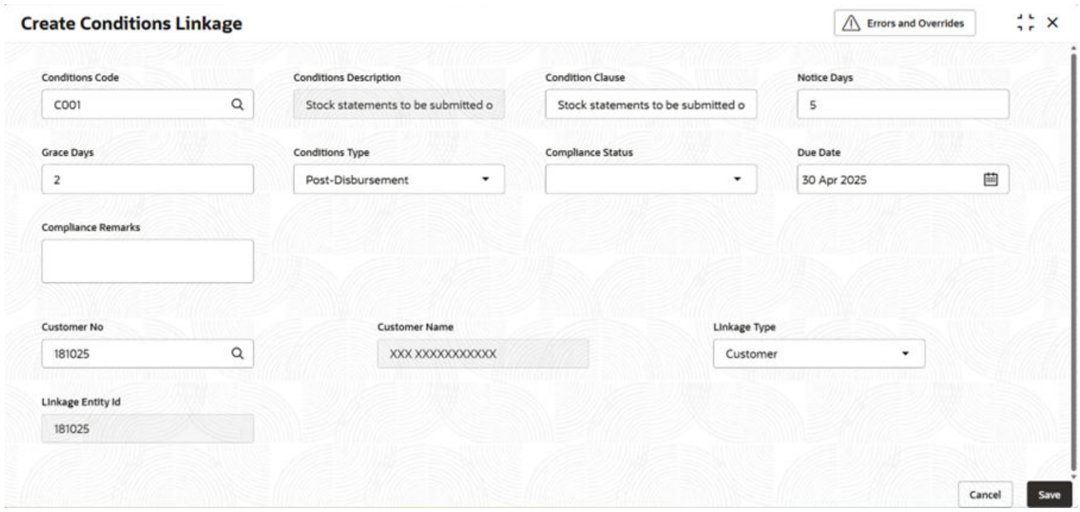


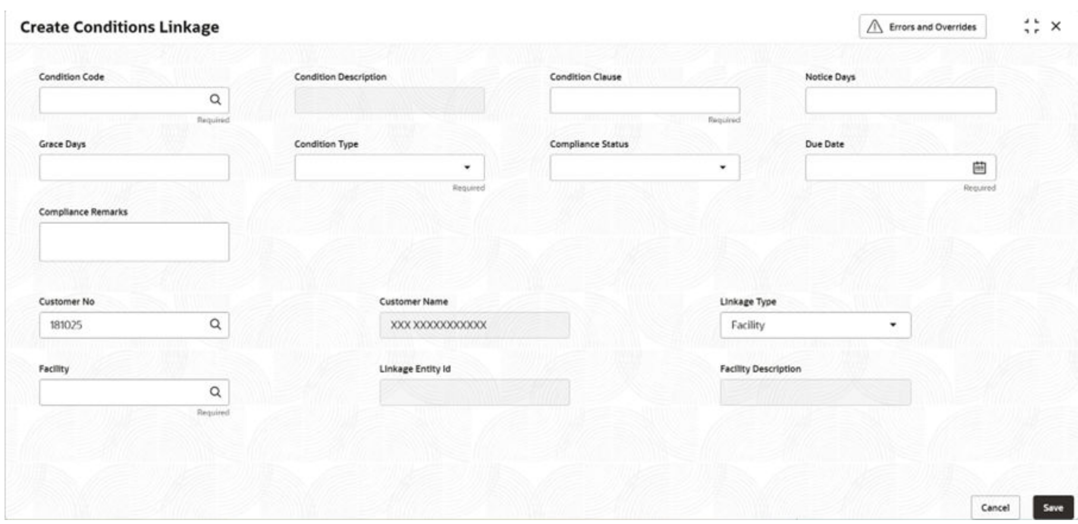
Figure 2-16 Customer - Create Conditions Linkage



> **Note**
>
> Enter the customer number, linkage details, and other conditions information.The linkage type drop-down will be enabled after selecting the customer number.

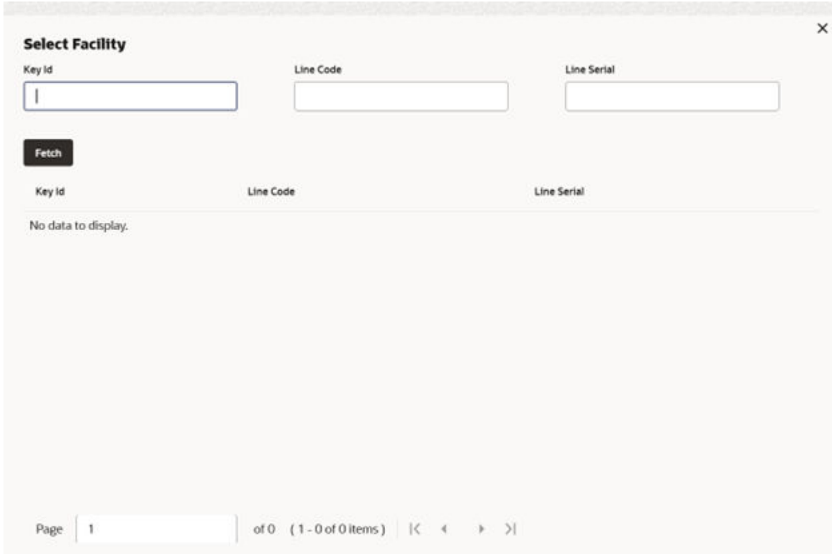
4. If **Linkage Type** is selected as **Facility** and the facilities is selected from Facility LOV **Create Conditions Linkage** screen displays.

Figure 2-17 Facility - Create Conditions Linkage



Click **Search** in facility field, the **Select Facility** screen displays.

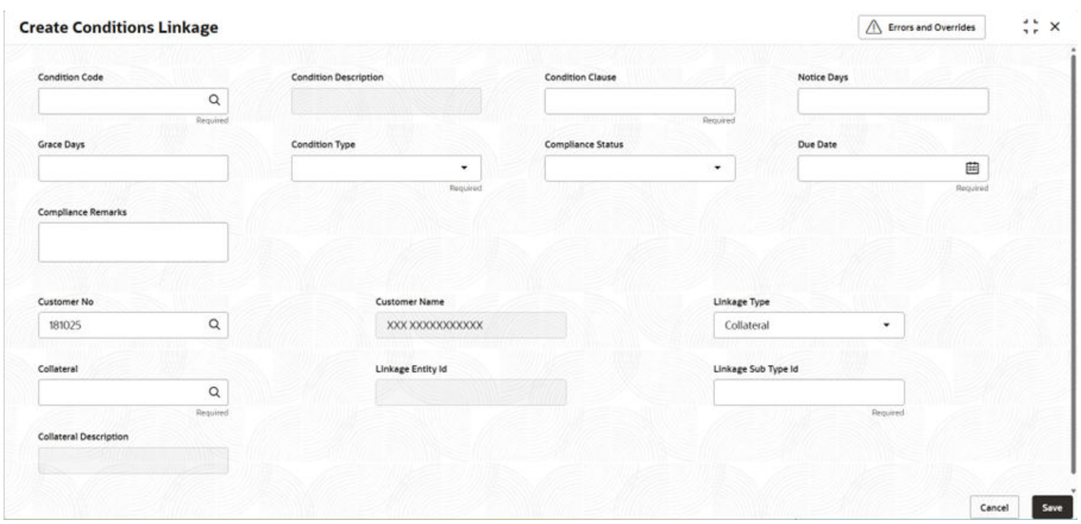
Figure 2-18 Select Facility



> **Note**
>
> The list of available facilities for the selected **Customer Number** will be displayed in the LOV details screen.

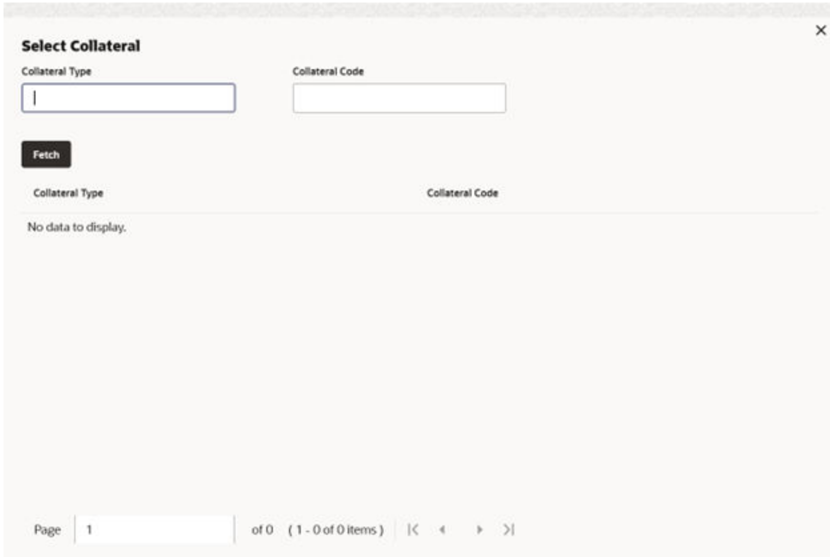
5. If **Linkage Type** is selected as **Collateral** the collateral is selected from collateral LOV, **Create Conditions Linkage** screen displays.

Figure 2-19 Collateral - Create Conditions Linkage



Click **Search** in collateral field, the **Select Collateral** screen displays.

Figure 2-20 Select Collateral



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

Table 2-9 Create Condition Linkage

Field	Description
Condition Code	Specify the condition code will be fetched from condition code maintenance, with only open and authorized records available for the customer to select.
Condition Description	Display the condition description.The condition description will be defaulted from condition maintenance based on the selected Condition Code and cannot be modified.
Condition Clause	Specify the condition clause.This field defaulted based on the selected condition code. The user can input up to 250 characters.
Notice Days	Specify the number of notice days are the number of days before the Due date of a Condition for the Condition tracking.
Grace Days	Specify the grace days.The user must update the compliance status within grace days after the due date. If not complied, the status will be marked as breached and the compliance date will be updated to the current date during the end-of-day process using the batch “tncTrackingOverdueBreachJob”.
Conditions Type	Select the compliance status from the drop-down list. The available options are: • **Post-Disbursement** • **Pre-Disbursement** • **Pre-Sanction**
Compliance Status	Select the compliance status from the drop-down list. The available options are: • **Breached** • **Met**
Due Date	Select the due date.
Compliance Remarks	Specify the additional information to be inputted for the condition in remarks field.

Table 2-9 (Cont.) Create Condition Linkage

Field	Description
Customer Name	Select the customer name. By default the customers full name will be populated on this field by selecting the customer Number from the Lov.
Customer Number	Dispalys the existing customers number will listed on customer number Lov.
Linkage Type	Select the linkage type from the drop-down list. The available options are: • **Customer** • **Facility** • **Collateral** The conditions are linked to the selected entity.
Linkage Entity ID	Displays the linkage entity ID. By default, the Collateral Code is set when a collateral is selected from the Collateral Lov. For the linkage type Facility, the key Id from Facility LOV will be defaulted. For linkage type collateral, Collateral code will be defaulted on selecting the collateral from the collateral Lov.
Facility Lov	Specify the facility Lov. The available facilities for the customer, and the **Linkage Entity ID** will be auto-filled.
Collateral Lov	Specify the Lov available in Collaterals for the customer will be displayed. On selecting the collateral code, the linkage Entity Id is defaulted.
Facility Description	Displays the facility description. Line Description will be defaulted on selecting the facility from facility LOV. This is read only field and applicable only for Facility linkage type.
Collateral Sub type Id	Specify the user needs to capture the collateral sub type id for the collateral linkage type
Collateral Description	Displays collateral description.This field is auto-populated on selecting the collateral from the Collateral LOV.

6. Click **Save** to update the modified fields and click **Cancel** to cancel the modified fields.

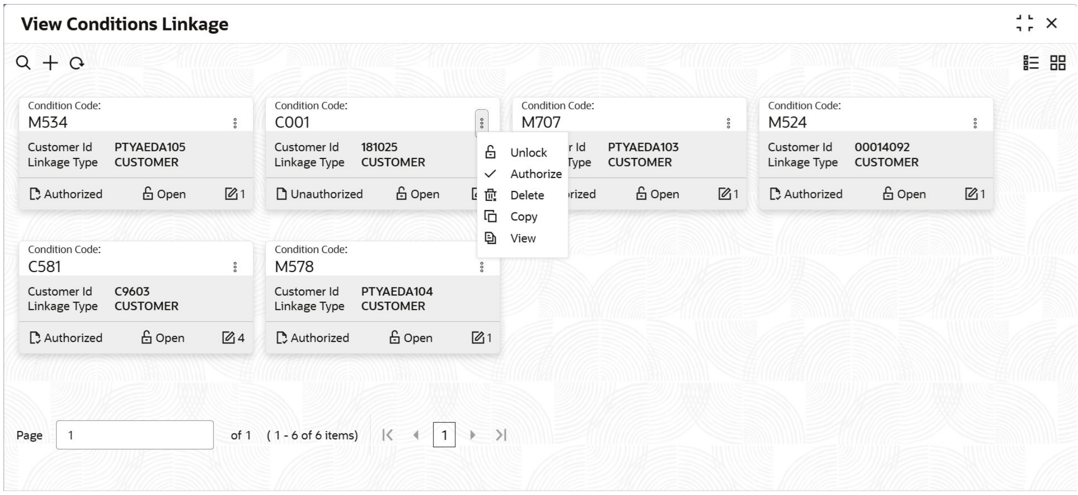
2.2.2 View Conditions Linkage

This topic describes the systematic instructions to view the conditions Linkage.

1. On Home screen Menu, click **Covenants and Conditions** under Covenants and Conditions, click on **Conditions Linkage**.Under Condition Linkage, click **View Condition Linkage**.

   The **View Conditions Linkage** screen displays.

Figure 2-21 View Conditions Linkage



Tip

Click ⊞ or ☰ to switch between the **Tile** view and the **List** view.

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

Table 2-10 View Condition Linkage

Field	Description
Condition Code	Displays the condition code.
Customer ID	Displays the customer ID.
Linkage Type	Displays the linkage type.
Authorization Status	Displays the authorization status of the record.The options are: • Authorized • Rejected • Unauthorized
Status	Displays the status of the record.The options are: • Open • Closed

The following table describes the action items in the More Options (⋮) menu and the action items on the page.

Table 2-11 Action Items Description

Action Item	Description
Unlock	Unlock a record and make amendments.
Close	Close a record to prevent it from being unlocked and amended.
View	View the details of a record.

Table 2-11 (Cont.) Action Items Description

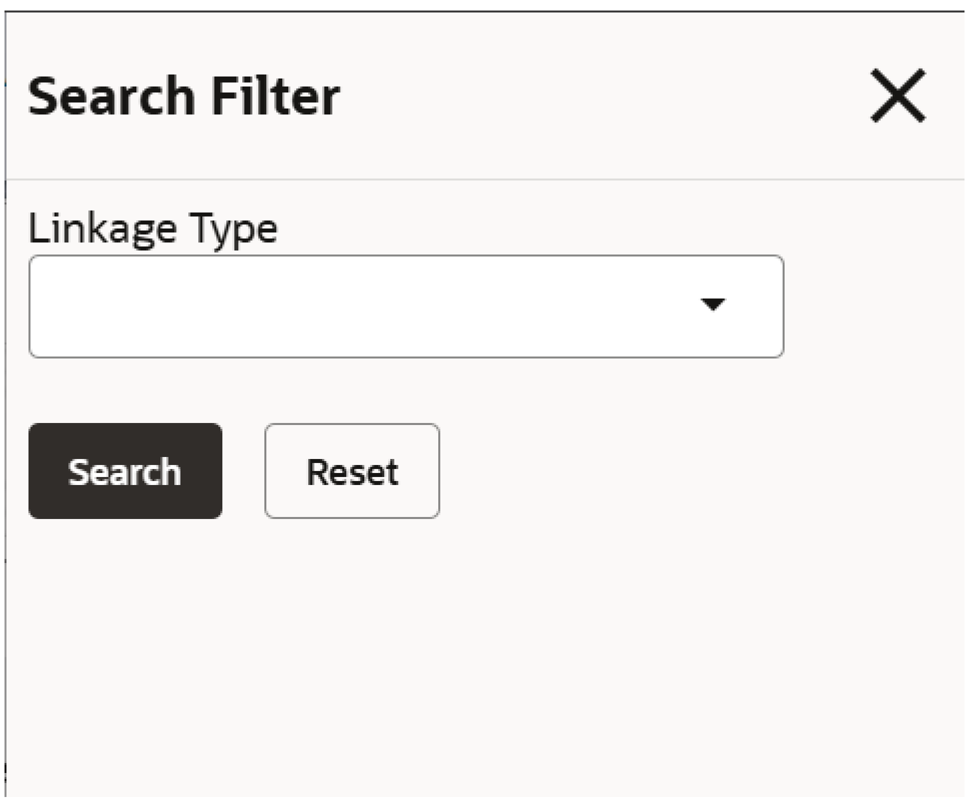
Action Item	Description
Delete	Delete a record. **Note:** Once deleted, the component can no longer be used to define an entity. But entities already defined using the component can continue to use it.
Reopen	Reopen a closed record.
Authorize	Authorize a record to make it active and available to define entities. **Note:** Creator of a record cannot authorize the component. Another user with authorize permissions can.
Audit	Select to view the **Maker**, **Checker**, **Status**, and **Modification Number** of a record.
Errors and Overrides	Select to view all existing errors or warnings on the page.

2. On **View Conditions Linkage** screen, click

icon.

The **View Conditions Linkage - Search** screen displays.

Figure 2-22 Search Filter



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

Table 2-12 Serch Filter

Field	Description
Linkage Type	Select the linkage type from the drop-down list. The available options are: • **Customer** • **Facility** • **Collateral**
Search	Click search to view the condition linkage.
Reset	Click reset to reset the condition linkage.

3. Click ⋮ and select **Authorize**.

Figure 2-23 View

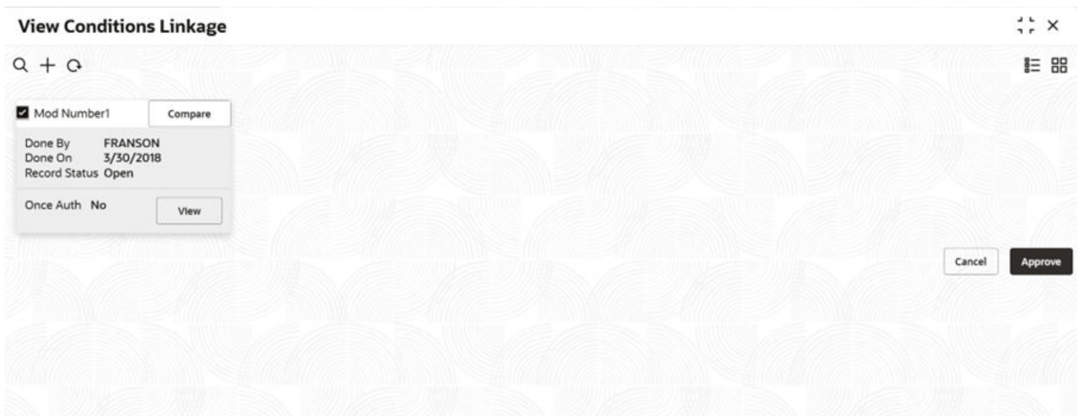
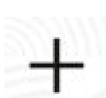


Table 2-13 Authorize View

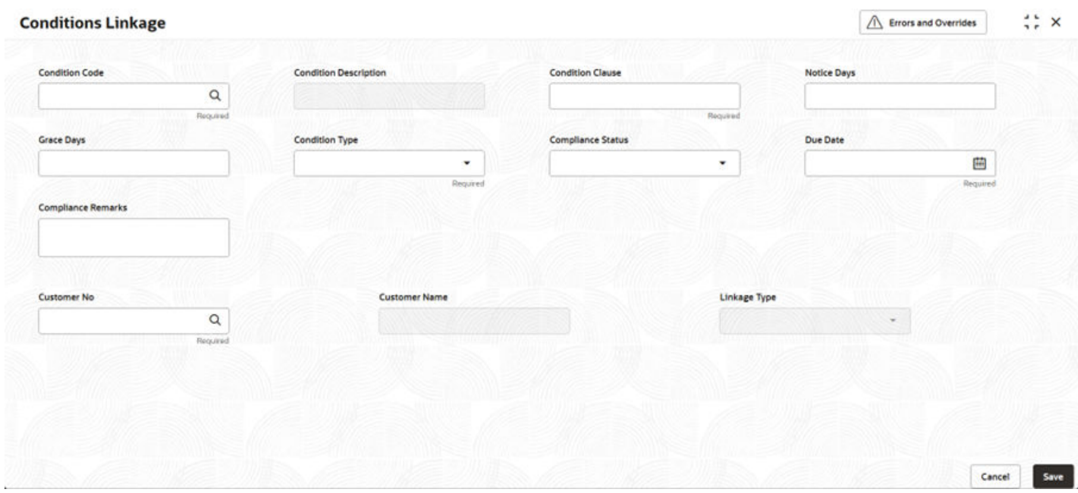
Field Name	Description
Mod Number<N>	Indicates the number of times the record was modified. Where **N** represents the number of modifications. **Note:** For a newly created record the modification number is **1**.
Done By	Name of the user who performed the latest modification.
Done On	Date on which the record was modified.
Record Status	The status of the record. **Note:** To authorize a record, its status should be **Open**.
Once Auth	Specifies if the record was authorized at least once. **Note:** For a newly created record, the value is **No**.
Compare (Button)	Click to compare the modified record with the previous version of the record.
View (Button)	Click to display the record details.

4. Click



icon, the **Conditions Linkage** screen displays.

Figure 2-24 Conditions Linkage



5. Click **Save** to update the modified fields and click **Cancel** to cancel the modified fields.

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