# Oracle® Banking Credit Facilities Process Management Cloud Service Covenant and Terms & Conditions





Oracle Banking Credit Facilities Process Management Cloud Service Covenant and Terms & Conditions, Release 14.7.5.0.0

G14683-01

Copyright © 2019, 2024, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

# Contents

1.1	Purpose	1-1
1.2	Audience	1-3
1.3	Documentation Accessibility	1-2
1.4	Diversity and Inclusion	1-3
1.5	Related Resources	1-2
1.6	Conventions	1-2
1.7	Screenshot Disclaimer	1-2
1.8	Acronyms and Abbreviations	1-2
1.9	Basic Actions	1-2
1.10	Symbols and Icons	1-3
1.11	Prerequisite	1-6
Ove	erview	
2.1	Covenant Tracking	2-:
2.2	Terms and Conditions Tracking	2-8
2.3	Covenant Linkage	2-1



1

## **Preface**

- Purpose
- Audience
- Documentation Accessibility
- Diversity and Inclusion
- Related Resources
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- Symbols and Icons
- Prerequisite

## 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 Related Resources

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

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

## 1.6 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.

## 1.7 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.

## 1.8 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

## 1.9 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .



Table 1-2 (Cont.) Basic Actions

Action	Bassintian
Action	Description
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 <b>Authorize</b> .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click <b>Compare</b> .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click <b>Compare</b> .
New	Used to add a new record.  When the user click <b>New</b> , the system displays a new record enabling to specify the required data.
ок	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 <b>Authorize</b> .
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 <b>Compare</b> .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

# 1.10 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
J L	
7 F	
	Maximize
r -	
L J	



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

Symbol/Icon	Function
	Close
X	
	Perform Search
	Perioriii Searcii
Q	
	Open a list
•	
	Add a new record
-	
	Novince to the first record
1/	Navigate to the first record
K	
	Navigate to the last record
<b>)</b>	
71	
	Navigate to the previous record
•	
	Necionale de de a constant de la con
	Navigate to the next record
•	
	Grid view
88	
ш	
<u> </u>	



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

Symbol/Icon	Function
<b>=</b>	List view
G	Refresh
+	Click this icon to add a new row.
	Click this icon to delete an existing row.
₽	Click to view the created record.
<b>6</b>	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



Table 1-4 (Cont.) Symbols and Icons - Audit Details

Symbol/Icon	Function
<b>□</b>	Date and time
A	Unauthorized or Closed status
<b>⊘</b>	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
<u>-</u>	Open status
	Unauthorized status
<del>C</del>	Closed status
	Authorized status

# 1.11 Prerequisite

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

## Overview

This topic describe about the Covenants and Terms & Conditions Tracking.

#### **Covenant Tracking**

Once a covenant is linked, the covenant tracking task is automatically created with the covenant details in the **RM Response** stage through the covenant batch on the covenant notice date. The covenant tracking task goes through various stages and the "Compliance status" gets updated as met/breached or the Covenant would have been marked as Waived or Terminated. This is based on the approval from various stakeholders of the bank.

#### **T&C Tracking**

Similarly, once a Terms & Condition is linked, the T&C tracking task is automatically created with the T&C details through a batch process on the T&C notice date. The process goes through various stages starting from the **Terms & Condition Initiation** stage and the compliance status finally gets updated as complied/breached based on the approval. Also, the T&C status can be marked as **Waive** during the tracking process. These stages are only applicable for condition tracking processflow. As far as this RSO based tracking, user can unlock the eligible records for tracking. And once its authorized by capturing the compliance status and other required fields then the tracking will be completed on authorizing it. If the switch **IsTermsConditionsInstanceTracking** is set to **N** by the bank, the eligible records will be populated in the Conditions Tracking screen. Else the normal Conditions processflow will take place.

#### Linking Covenants and Terms & Conditions (T&C)

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

- Covenant Tracking
   This topic describes the systematic instructions for Covenant Tracking.
- Terms and Conditions Tracking
   This topic describes the systematic instructions for Terms and Conditions Tracking.
- Covenant Linkage
   This topic describes the systematic instructions for Covenant details and scheduling.

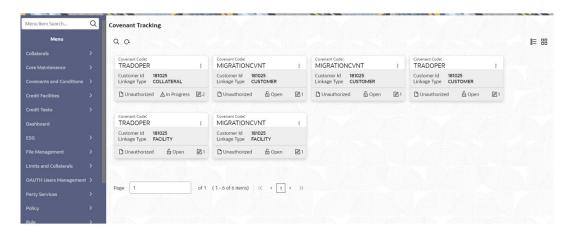
## 2.1 Covenant Tracking

This topic describes the systematic instructions for Covenant Tracking.

The authorization status and record status of the Covenant tracking record is displayed as **Unauthorized** and **Open** initially. Once the checker authorizes the record, the authorization status is changed to **Authorized**.

 On Home screen, click Covenants and Conditions under Covenants and Conditions, click on Covenant Tracking. The Covenant Tracking screen displays.

Figure 2-1 Covenant Tracking



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

**Table 2-1 Covenant Tracking - Field Description** 

Field	Description
Covenant Code	Displays the Covenant Codes.
Customer Id	Displays the <b>Customer Id</b> .
Linkage Type	Displays the entity type to which the covenant is linked.
Authorization Status	Displays the authorization status of the record. The options are:  • Authorized  • Unauthorized
Record Status	Displays the status of the record. The options are:  Open Closed
Modification Number	Displays the number of modification performed on the record.

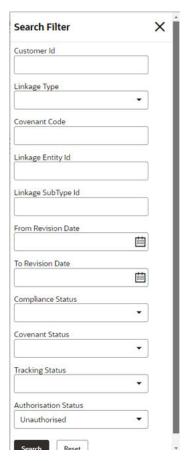
2. On Covenant Tracking screen, click



The Covenant Tracking - Search Filter screen displays.



Figure 2-2 Covenant Tracking - Search Filter



3. On The **Covenant Tracking - Search** screen, specify the **Search Filter** to fetch the required covenant tracking.

Table 2-2 Covenant Tracking - Search - Field Description

Field	Description
Customer Id	Specify the Customer Id.
Linkage Type	Specify the Linkage Type. The allowed values are  Customer
	Facility
	Collateral
	This field will be populated based on the Linkage Entity ID.
Covenant Code	Specify the linked covenant code.
Linkage Entity Id	Specify the Linkage Entry Id to which the covenant is linked.  Note:  For the linkage type Facility, the Facility ID must be specified in the Linkage Entity Id field.  For the linkage type Collateral, the Collateral ID is to be specified in the Linkage Entity Id field.
Linkage Sud Type Id	Specify the Linkage Sub Entity ID.  Note: Applicable only for Collateral linkage.



Table 2-2 (Cont.) Covenant Tracking - Search - Field Description

Field	Description
From Revision Date	Specify the From Revision Date.
To Revision Date	Specify the To Revision Date.
Compliance Status	Specify the Compliance Status. The available options are:  Met  Breached
Covenant Status	Specify the Covenant Status. The available options are:  Waive  Waive all
Tracking Status	Specify the Tracking Status. The available options are: In Progress Completed
Authorization Status	Specify the Authorization Status. The available options are:  • Unauthorized  • Authorized

- 4. Click **Search** to display the required Covenant Tracking.
- On Covenant Tracking screen, click covenant Tracking.icon to Unlock, Delete, Authorize or View the Covenant Tracking.
- 6. Click Unlock to modify the Covenant Tracking.

The Covenant Tracking - Covenant linkage details screen displays.

Figure 2-3 Covenant Tracking - Covenant linkage details

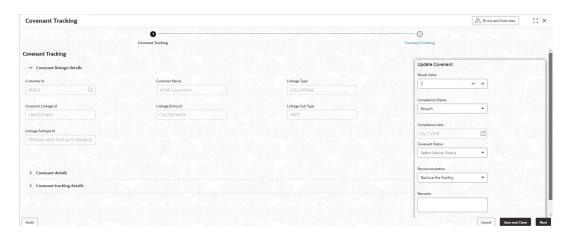


Table 2-3 Covenant Tracking - Covenant linkage details Field Description

Fields	Description
Customer Id	Displays the customer Id
Customer Name	Displays the Customer Name.



Table 2-3 (Cont.) Covenant Tracking - Covenant linkage details Field Description

Fields	Description
Linkage Type	Displays the Linkage Type. The allowed values are  Customer  Facility  Collateral  This field will be populated based on the Linkage Entity ID.
Covenant Linkage Id	Displays the Covenant Linkage Id.
Linkage Entity Id	Displays the Linkage Entry Id to which the covenant is linked.  Note:  For the linkage type Facility, the facility line number must be specified in the Linkage Entity Id field.  For the linkage type Collateral, the Collateral ID is to be specified in the Linkage Entity Id field.
Linkage Sub Type	Displays the Linkage Sub Type, which signifies the Covenant's linkage to a child collateral.
Linkage Subtype Id	Displays the Linkage Sub Entity ID of the child collateral for a Collateral linkage type.
Result Value	Specify the Result value.
Compliance Status	Specify the Compliance Status. The available options are:  Met Breached
Compliance Date	Specify the Compliance Date.
Covenant Status	<ul> <li>Specify the Covenant Status. The available options are:</li> <li>Waive</li> <li>Waive all</li> <li>Note:</li> <li>Once the covenant status of an instance is changed to Waive, the Next Revision Date will be updated to match that of the next instance. The updated covenant status and the new Next Revision Date will be displayed on the Covenant Linkage screen.</li> <li>Once the covenant status is changed to Waive All at the instance level, the new covenant status and the covenant status change date will be displayed on the Covenant Linkage screen.</li> </ul>
Recommendations	Specify the Recommendations. The available options are: Reduce the Facility Additional Collateral Withdrawal of Facility Others
Remarks	Specify the Remarks.  Note: The user can only add Remarks when Others is selected from the Recommendations.

#### 7. Click Next.

The Covenant Tracking - Covenant details screen displays.



Figure 2-4 Covenant Tracking - Covenant details

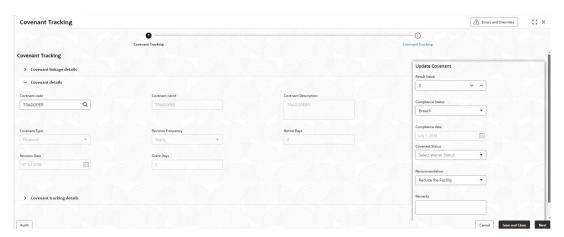


Table 2-4 Covenant Tracking - Covenant details Fields and Description

Fields	Description
Covenant code	Displays the Covenant code.
Covenant name	Displays the Covenant name.
Covenant Description	Displays the Covenant Description.
Covenant Type	Displays the Covenant Type
Revision Frequency	Displays the Revision frequency.
Notice Days	Displays the notice Days.
Revision Date	Displays the Revision Date.
Grace Days	Displays the Grace Days.
Result Value	Specify the Result Value.
Compliance Status	Specify the Compliance Status. The available options are:  • Met  • Breached
Compliance date	Specify the Compliance Date.
Covenant Status	Specify the Covenant Status. The available options are:  Waive  Waive all
	Note:  Once the covenant status of an instance is changed to Waive, the Next Revision Date will be updated to match that of the next instance. The updated covenant status and the new Next Revision Date will be displayed on the Covenant Linkage screen.  Once the covenant status is changed to Waive All at the instance level, the new covenant status and the covenant status change date will be displayed on the Covenant Linkage screen.



Table 2-4 (Cont.) Covenant Tracking - Covenant details Fields and Description

Fields	Description
Recommendation	Specify the Recommendations. The available options are: Reduce the Facility Additional Collateral Withdrawal of Facility Others
Remarks	Specify the Remarks.  Note:  The user can only add Remarks when Others is selected from the Recommendations.

#### 8. Click Next.

The Covenant Tracking - Covenant tracking details screen displays.

Figure 2-5 Covenant Tracking - Covenant tracking details

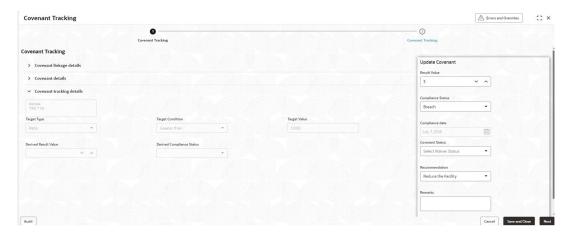


Table 2-5 Covenant Tracking - Covenant tracking details Fields and Description

Fields	Description
Formula	Displays the Formula.
Target Type	Displays the Target Type.
Target Condition	Displays the Target Condition.
Target Value	Displays the Target Value.
Derived Result Value	Displays the Derived Result Value.
Derived Compliance Status	Displays the Derived Compliance Status.
Result Value	Specify the Result Value.



Table 2-5 (Cont.) Covenant Tracking - Covenant tracking details Fields and Description

Fields	Description
Compliance Status	Specify the Compliance Status. The available options are:  Met Breached
Compliance date	Specify the Compliance Date.
Covenant Status	Specify the Covenant Status. The available options are:  Waive  Waive all
	Note:  Once the covenant status of an instance is changed to Waive, the Next Revision Date will be updated to match that of the next instance. The updated covenant status and the new Next Revision Date will be displayed on the Covenant Linkage screen.  Once the covenant status is changed to Waive All at the instance level, the new covenant status and the covenant status change date will be displayed on the Covenant Linkage screen.
Recommendation	Specify the Recommendations. The available options are:  Reduce the Facility Additional Collateral Withdrawal of Facility Others
Remarks	Specify the Remarks.  Note:  The user can only add Remarks when Others is selected from the Recommendations.

9. Click **Save** to update the modified fields.

#### Note:

- Once the user modify and saves the record, the status will be Unauthorized.
- The modified record is to be authorized by the Checker using the Authorize option.
- The modification can be cancelled using the **Delete** option by the Maker.

## 2.2 Terms and Conditions Tracking

This topic describes the systematic instructions for Terms and Conditions Tracking.

The authorization status and record status of the T&C tracking record is displayed as **Unauthorized** and **Open** initially. Once the checker authorizes the record, the authorization status is changed to **Authorized**.

1. On Home screen, click Covenants and Conditions under Covenants and Conditions, click on Terms and Conditions Tracking.

The **Terms and Conditions Tracking** screen displays.

Figure 2-6 Terms and Conditions Tracking



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

Table 2-6 Terms and Conditions Tracking - Field Description

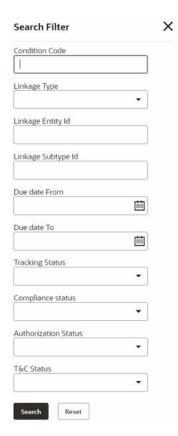
Field	Description
Condition Code	Displays the Condition Codes.
Customer Id	Displays the <b>Customer Id</b> .
Linkage Type	Displays the entity type to which the Terms and Condition is linked.
Authorization Status	Displays the authorization status of the record. The options are:  • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are:  Open Closed
Modification Number	Displays the number of modification performed on the record.

2. On Terms and Conditions Tracking screen, click icc

The **Terms and Conditions - Search Filter** screen displays.



Figure 2-7 Terms and Conditions - Search Filter



3. On The Terms and Conditions Tracking - Search Filter screen, specify the Search Filter to fetch the required Terms and Conditions tracking.

Table 2-7 Terms and Conditions Tracking - Search Filter- Field Description

Field	Description
Condition Code	Specify the Condition Code.
Linkage Type	Specify the Linkage Type. The allowed values are:  • Customer
	Facility
	Collateral
Linkage Entity Id	Specify the Linkage Entry Id to which the Terms and Conditions is linked.  Note:  For the linkage type Customer, the Linkage Entity ID will be defaulted from the Customer Id.
	<ul> <li>For the linkage type Facility, the facility line number must be specified in the Linkage Entity Id field.</li> <li>For the linkage type Collateral, the Collateral ID is to be specified in the Linkage Entity Id field.</li> </ul>
Linkage Subtype Id	Specify the Linkage Subtype ID.
Due Date from	Specify Due Date from.
Due Date To	Specify the Due Date To.

icon to Unlock, Delete, Authorize

Table 2-7 (Cont.) Terms and Conditions Tracking - Search Filter- Field Description

Field	Description
Tracking Status	Specify the Tracking Status. The available options are: In Progress Completed
Compliance Status	Specify the Compliance Status. The available options are:  • Met  • Breach
Authorization Status	Specify the Authorization Status. The available options are: <ul><li>Unauthorized</li><li>Authorized</li></ul>
T&C Status	Specify the <b>T&amp;C Status</b> . The available option is <b>Waive</b> .

4. Click **Search** to display to required Terms and Conditions Tracking.



- On Terms and Conditions Tracking screen, click or View the Terms and Conditions Tracking.
- 6. Click **Unlock** to modify the Terms and Conditions Tracking.

The Terms and Conditions Tracking screen displays.

Figure 2-8 Terms and Conditions Tracking

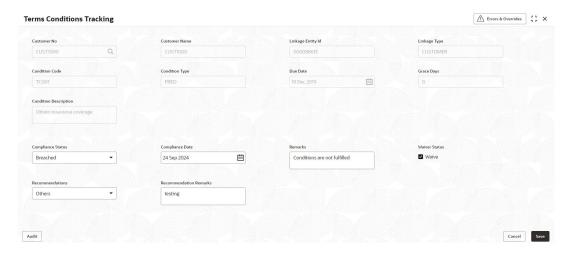


Table 2-8 Terms and Condition Tracking

Fields	Description
Customer No	Displays the Customer No.
Customer Name	Displays the Customer Name.
Linkage Entity Id	Displays the Linkage Entity Id.
Linkage Type	Displays the Linkage Type.



Table 2-8 (Cont.) Terms and Condition Tracking

Fields	Description
Condition Code	Displays the Condition Code.
Condition Type	Displays the Condition Type.
Condition Description	Displays the Condition Description.
Due Date	Displays the Due Date.
Compliance Status	Specify the Compliance Status. The available options are:  • Met  • Breached
Compliance Date	Specify the Compliance Date.
Remarks	Specify the Remarks.
Waiver Status	Capture the Waiver Status.  Note:  On selecting Compliance Status as Met - The Waiver Status will be Disabled.  On selecting Compliance Status as Breached - The Waiver Status will be enabled. User can capture the Waiver Status.
Recommendations	Select the Recommendations. The available options are:  Reduce the Facility Additional Collateral Withdrawal of Facility Others Note: The system shows the Recommendations field only when the user selects Compliance Status as Breached.
Recommendations Remarks	User can add the Recommendations Remarks.  Note:  The System shows the Recommendation Remarks field only when the user select Recommendations as Others.

7. Click **Save** to update the modified fields.

#### Note:

Below points also to be included: The modified record is to be authorized by the Checker using the "Authorize" option.

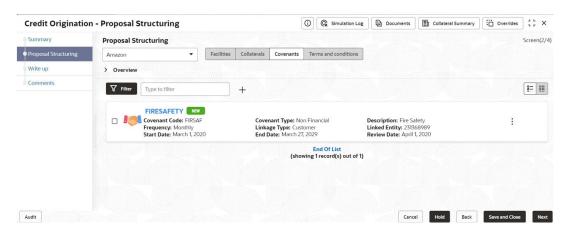
- Once the user modify and saves the record, the status will be Unauthorized.
- The modified record is to be authorized by the Checker using the Authorize option.
- The modification can be cancelled by the Maker. using the **Delete** option.

## 2.3 Covenant Linkage

This topic describes the systematic instructions for Covenant details and scheduling.

 On Home screen, Credit Origination under Credit Origination, click on Proposal Structuring. The Credit Origination - Proposal Structuring screen displays.

Figure 2-9 Credit Origination - Proposal Structuring



2. Click **Covenants**, from Covenants click + icon.

The **Covenant Details** screen is displays.

Figure 2-10 Covenant Details

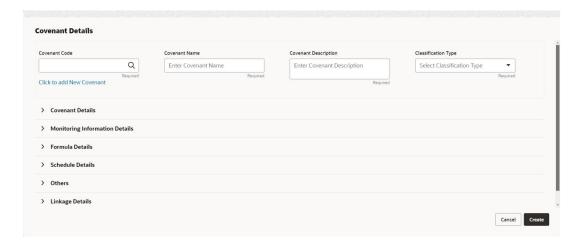


Table 2-9 Covenant Details - Fields and Description

Fields	Description
Covenant Code	Specify the Covenant Code.
Covenant Name	Specify the Covenant Name.
<b>Covenant Description</b>	Specify the Covenant Description.
Classification Type	Specify the Classification Type.



#### Note:

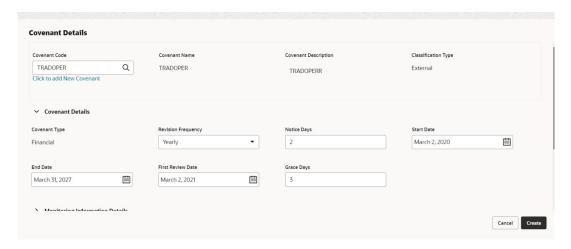
- Either an existing covenant or a new covenant can link to any Entities (Facility or Customer).
- To link a new covenant, click on the link Click to add a New Covenant. The
  Covenant Code, Covenant Name, Covenant Description and
  Classification Type fields are to be specified. Once the linkage record is
  saved, the new covenant gets added to the covenant master maintenance.
- The record added to the covenant master maintenance will not be deleted even if the linkage is deleted during the CP process.

#### **Covenant Details**

3. Click Covenant Details.

The **Covenant Details** screen displays.

Figure 2-11 Covenant Details



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

Table 2-10 Covenant Details - Fields and Description

Field	Description
Covenant Type	Displays the Covenant Type.
Revision Frequency	Specify the Revision Frequency.
Custom Days	Specify the Custom Days.
Notice Days	Specify the Notice Days.
Start Date	Specify the Start Date.
End Date	Specify the End Date.
First Review Date	Specify the First Review Date.
Grace Days	Specify the Grace Days

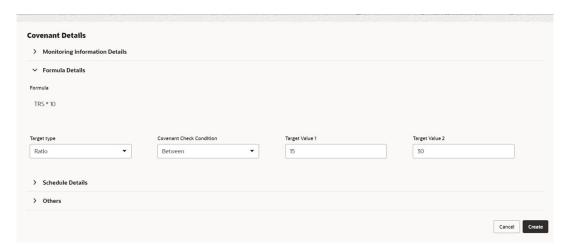
**Formula Details** 



#### 4. Click Formula Details.

The Formula Details screen displays.

Figure 2-12 Formula Details



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

**Table 2-11 Formula Details** 

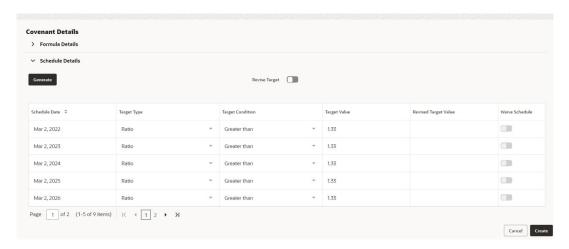
Fields	Description
Target Type	Specify the Target Type. The available options are: Ratio Amount Percentage
Covenant Check Condition	Specify the Covenant Check condition. The available options are: Less than Less than or equal to Equal to Greater than Greater than or equal to Between
Target Value 1	Specify the Target Value 1.
Target Value 2	Specify the Target Value 2.  Note:  For the Covenant Check Condition Between, the Target value 2 is to be specified by the user. The Target value 2 should be more than the Target value 1.

5. Click **Generate Schedule** to generate schedule.

The **Schedule Details** screen displays.



Figure 2-13 Schedule Details



6. Click **Revise target** to modify Schedules for a particular date range.

The **Revise Target** screen displays.

Figure 2-14 Revise Target

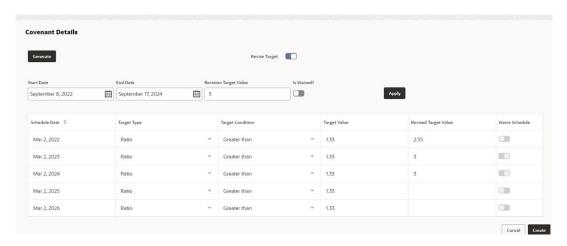


Table 2-12 Revise Target - Fields and Description

Fields	Description
Start Date	Specify the Start Date.
End Date	Specify the End Date.
Revision Target Value	Specify the Revision Target Value.
Is Waved?	Specify Covenant is Waved or not.  Note:
	For a non-financial covenant, the "Revised Description" will be displayed instead of the "Revision Target Value" on the Schedule Details screen. The revised description for the selected date range is to be specified.



#### Click Apply.

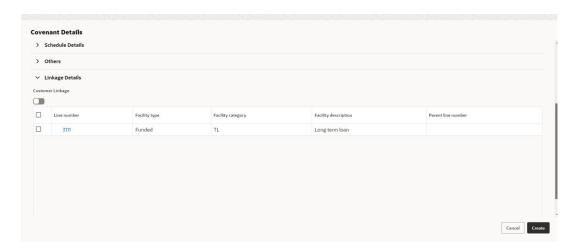
The revised target value and waive schedule will be updated for the selected period.

#### **Linkage Details**

8. Click Linkage Details.

The Linkage Details screen displays.

Figure 2-15 Linkage Details



#### Note:

- To link the covenant to the customer, click on the Customer Linkage switch.
- To link the covenant to a facility, select the check box against the facility.
   Multiple facilities of the customer can be linked to the same covenant by selecting the check box against each such facility.
- 9. Click on the Create to create the record.

#### Note:

If the same covenant is linked to multiple facilities, then separate linkage record will be created for each such facility.



# Index

