

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



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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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	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

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

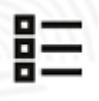
Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

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
	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 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

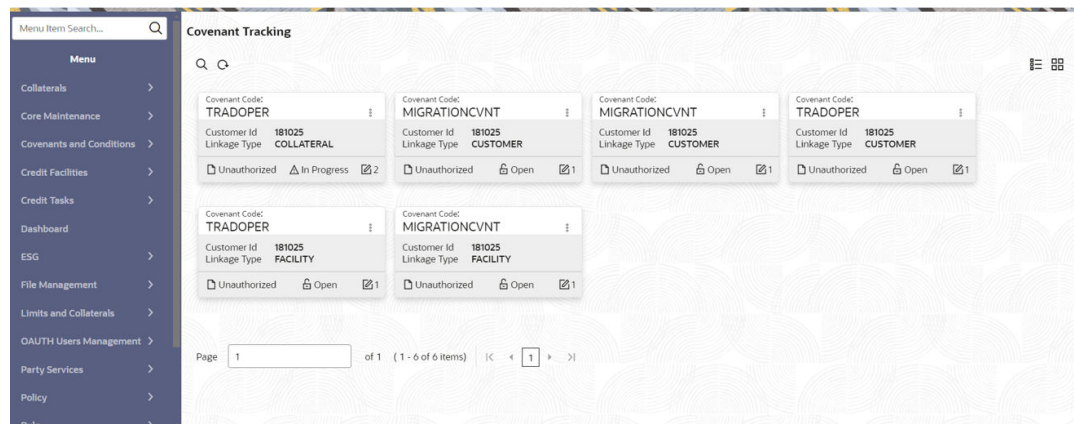
This topic describes the systematic instructions for Covenant Tracking.

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**.

1. 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 Customer Id .
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.

- On **Covenant Tracking** screen, click  icon.

The Covenant Tracking - Search Filter screen displays.

Figure 2-2 Covenant Tracking - Search Filter

The screenshot shows a 'Search Filter' dialog box with the following fields:

- Customer Id (text input)
- Linkage Type (dropdown menu)
- Covenant Code (text input)
- Linkage Entity Id (text input)
- Linkage SubType Id (text input)
- From Revision Date (calendar icon)
- To Revision Date (calendar icon)
- Compliance Status (dropdown menu)
- Covenant Status (dropdown menu)
- Tracking Status (dropdown menu)
- Authorisation Status (dropdown menu, currently set to 'Unauthorised')

At the bottom, there are 'Search' and 'Reset' buttons.

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

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

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.



5. On Covenant Tracking screen, click 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

The screenshot shows the 'Covenant Tracking' application window. The main area is titled 'Covenant Tracking' and contains a search bar and a list of covenant linkage details. The details are organized into a grid with columns for Customer Id, Customer Name, Linkage Type, Linkage Sub Type, and Linkage Entry Id. The 'Update Covenant' panel on the right allows for modifying the covenant details, including Result Value, Compliance Status, Compliance date, Covenant Status, Recommendation, and Remarks. The interface includes standard UI elements like buttons for 'Audit', 'Cancel', 'Save and Close', and 'Next'.

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

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	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.
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

The screenshot shows the 'Covenant Tracking' application interface. The main window displays the 'Covenant details' form with the following fields and values:

- Covenant code:** TRADOPER
- Covenant name:** TRADOPER
- Covenant Description:** TRADOPERR
- Covenant Type:** Financial
- Revision Frequency:** Yearly
- Notice Days:** 2
- Revision Date:** 07 Jul 2018
- Grace Days:** 2

An 'Update Covenant' dialog box is open on the right, showing the following fields and values:

- Result Value:** 3
- Compliance Status:** Breach
- Compliance date:** July 7, 2018
- Covenant Status:** Select Waiver Status
- Recommendation:** Reduce the Facility
- Remarks:** (empty text area)

Buttons at the bottom of the dialog include 'Cancel', 'Save and Close', and 'Next'.

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

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.

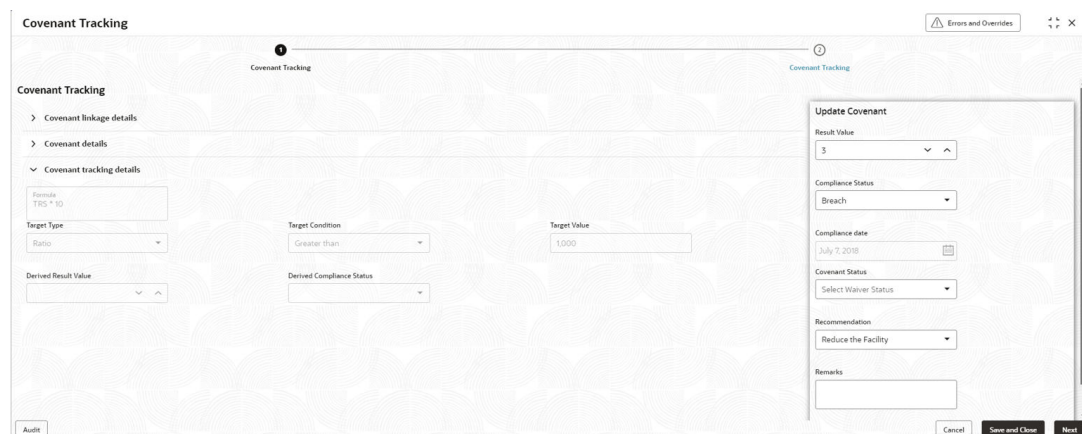
Table 2-4 (Cont.) Covenant Tracking - Covenant details Fields and Description

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



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

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

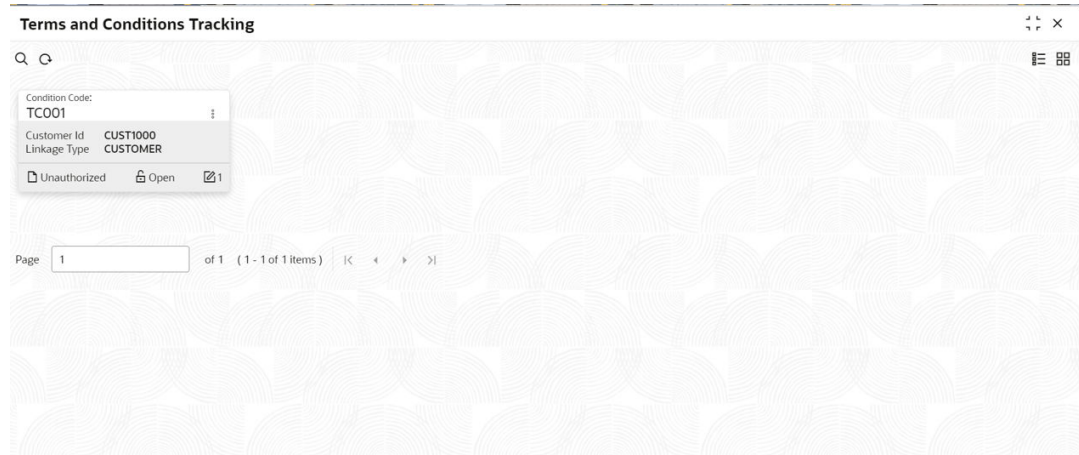
This topic describes the systematic instructions for Terms and Conditions Tracking.

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 Customer Id .
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  icon

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

Figure 2-7 Terms and Conditions - Search Filter

Search Filter X

Condition Code

Linkage Type

Linkage Entity Id

Linkage Subtype Id

Due date From

Due date To

Tracking Status

Compliance status

Authorization Status

T&C Status

Search **Reset**

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

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

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. - 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 Subtype Id	Specify the Linkage Subtype ID.
Due Date from	Specify Due Date from.
Due Date To	Specify the Due Date To.

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: • Unauthorized • Authorized
T&C Status	Specify the T&C Status . The available option is Waive .

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



5. On Terms and Conditions Tracking screen, click  icon to Unlock, Delete, Authorize 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

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

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.

1. 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

- Click **Covenants**, from Covenants click **+** icon.
The **Covenant Details** screen is displays.

Figure 2-10 Covenant Details

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

Table 2-9 Covenant Details - Fields and Description

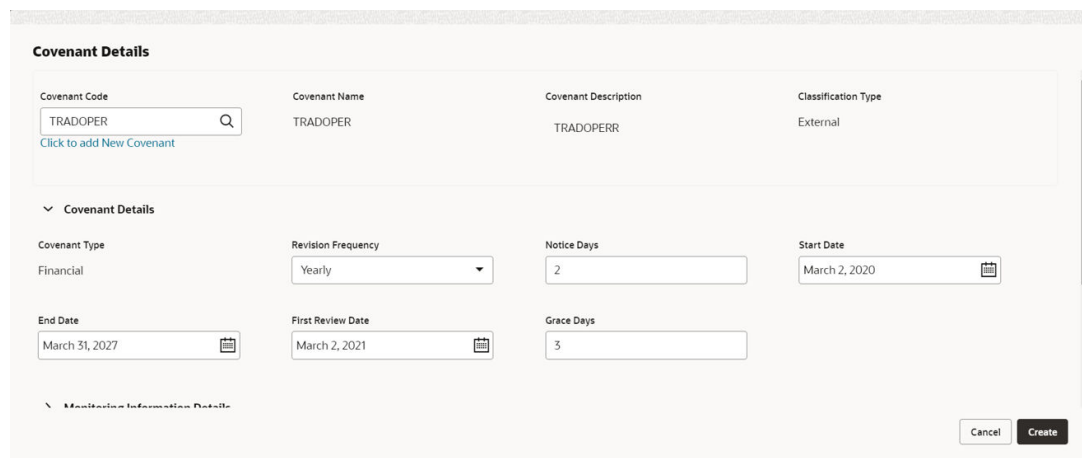
Fields	Description
Covenant Code	Specify the Covenant Code.
Covenant Name	Specify the Covenant Name.
Covenant Description	Specify the Covenant Description.
Classification Type	Specify the Classification Type.

 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

The screenshot shows the 'Covenant Details' screen. On the left, there is a sidebar with a tree view containing 'Monitoring Information Details' (expanded) and 'Formula Details' (selected). The main area is titled 'Formula Details' and contains a 'Formula' field with the text 'TRS * 10'. Below this, there are four input fields: 'Target type' (a dropdown menu with 'Ratio' selected), 'Covenant Check Condition' (a dropdown menu with 'Between' selected), 'Target Value 1' (a text box with '15'), and 'Target Value 2' (a text box with '30'). At the bottom of the main area, there are two more sections: 'Schedule Details' and 'Others', both with expandable arrows. In the bottom right corner, there are 'Cancel' and 'Create' buttons.

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

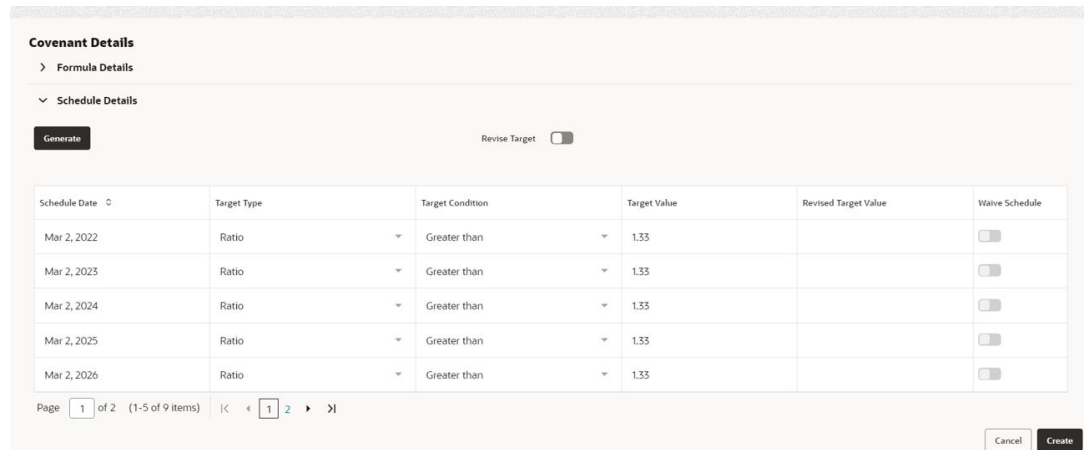
Table 2-11 Formula Details

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



Covenant Details

> Formula Details

▼ Schedule Details

Generate Revise Target ☐

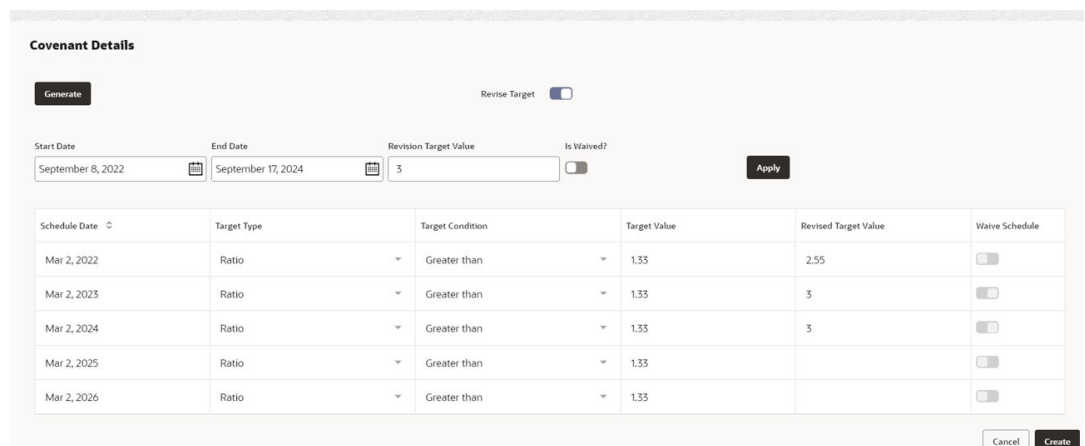
Schedule Date	Target Type	Target Condition	Target Value	Revised Target Value	Waive Schedule
Mar 2, 2022	Ratio	Greater than	1.33		☐
Mar 2, 2023	Ratio	Greater than	1.33		☐
Mar 2, 2024	Ratio	Greater than	1.33		☐
Mar 2, 2025	Ratio	Greater than	1.33		☐
Mar 2, 2026	Ratio	Greater than	1.33		☐

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Cancel Create

6. Click **Revise target** to modify Schedules for a particular date range. The **Revise Target** screen displays.

Figure 2-14 Revise Target



Covenant Details

Generate Revise Target ☒

Start Date: September 8, 2022 End Date: September 17, 2024 Revision Target Value: 3 Is Waived? ☒ Apply

Schedule Date	Target Type	Target Condition	Target Value	Revised Target Value	Waive Schedule
Mar 2, 2022	Ratio	Greater than	1.33	2.55	☐
Mar 2, 2023	Ratio	Greater than	1.33	3	☐
Mar 2, 2024	Ratio	Greater than	1.33	3	☐
Mar 2, 2025	Ratio	Greater than	1.33		☐
Mar 2, 2026	Ratio	Greater than	1.33		☐

Cancel Create

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

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 Waived?	Specify Covenant is Waived 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.

7. 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

Covenant Details

- > Schedule Details
- > Others
- > Linkage Details

Customer Linkage

☐

☐	Line number	Facility type	Facility category	Facility description	Parent line number
☐	3111	Funded	TL	Long term loan	

Cancel Create

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.

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