

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

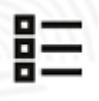
Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

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 Linkage](#)
This topic describes the systematic instructions for Covenant Linkage details.
- [Conditions Linkage](#)
This topic describes the systematic instructions of condition Linkage.
- [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.

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

Only one covenant linkage method can be used in an implementation. A global parameter, "linkageSourceSystem", determines which covenant linkage screen will be used. This parameter is set at the implementation level and should not be changed once the implementation starts, as it could result in data loss or tracking issues.

The "linkageSourceSystem" parameter can have the following values:

- OBCC (default)
- CFPM

By default, OBCC is selected, but users can override this setting in the OBCC-CORE schema.

- [Create Covenant Linkage](#)
This topic describes the systematic instructions to create the condition 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 condition 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

The screenshot shows the 'Create Covenant Linkage' form. It includes a search bar for 'Covenant code', text boxes for 'Covenant name' and 'Covenant description', a dropdown for 'Classification type', and another dropdown for 'Covenant type'. Below these are several expandable sections for detailed configuration. The form is styled with a light gray background and rounded corners.

2. Click Search.

The **Covenant Code** screen displays.

Figure 2-2 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 2-3 Create Covenant Linkage

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

Table 2-1 Create Condition Linkage

Field	Description
Covenant 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.

Table 2-1 (Cont.) Create Condition Linkage

Field	Description
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.
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 2-4 Tracking Period Details

The screenshot shows the 'Tracking period details' section of a software interface. It contains several input fields: 'Tracking frequency' is a dropdown menu set to 'Monthly'; 'Notice days' is a numeric input field set to '2'; 'Start date' is a date picker set to 'April 1, 2020'; 'End date' is a date picker set to 'April 25, 2030'; 'First review date' is a date picker set to 'May 1, 2020'; and 'Grace days' is a numeric input field set to '5'. Each date field has a calendar icon for selection.

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

Table 2-2 Tracking Period

Field	Description
Tracking Frequency	Specify 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.

Table 2-2 (Cont.) Tracking Period

Field	Description
Custom Days	Specify the tracking Custom days when the frequency is Custom . This field is visible only if the frequency is Custom .
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 2-5 Formula Details

The screenshot shows the 'Create Covenant Linkage' window. The 'Covenant type' is set to 'Financial'. The 'Formula' field contains 'TCL / 10'. The 'Target type' is set to 'Ratio', the 'Target condition' is 'Greater than', and the 'Target value' is '10'. The 'Formula Details' section is expanded, showing the formula and target settings.

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

Table 2-3 (Cont.) Formula Details

Field	Description
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 .

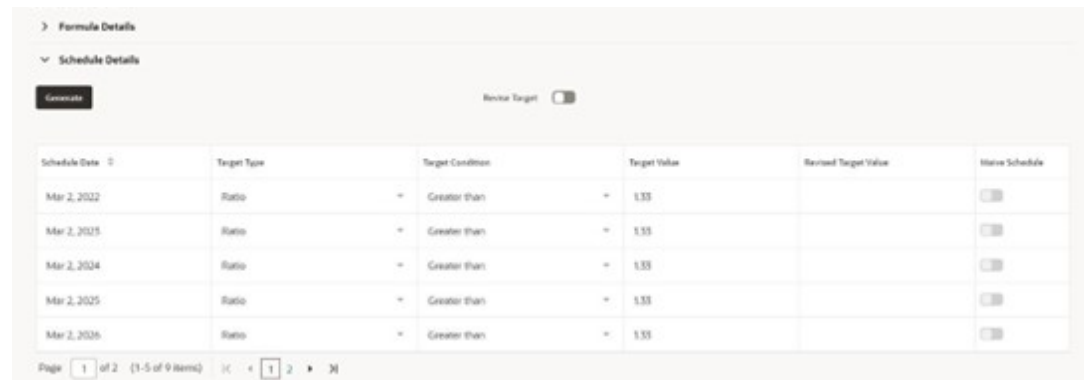
 Note:

This section is applicable for Financial Covenants.

6. Click **Generate Schedule**.

The **Schedule Details** screen displays.

Figure 2-6 Schedule Details



Schedule Date	Target Type	Target Condition	Target Value	Revised Target Value	Make Schedule
Mar 2, 2022	Ratio	= Greater than	= 1.55		☐
Mar 2, 2023	Ratio	= Greater than	= 1.55		☐
Mar 2, 2024	Ratio	= Greater than	= 1.55		☐
Mar 2, 2025	Ratio	= Greater than	= 1.55		☐
Mar 2, 2026	Ratio	= Greater than	= 1.55		☐

7. Click **Revise target**.

The **Revise Targets** screen displays.

Figure 2-7 Revise Target

Schedule Date	Target Type	Target Condition	Target Value	Revised Target Value	Waive Schedule
Mar 2, 2022	Ratio	= Greater than	= 1.55	2.55	☐
Mar 2, 2023	Ratio	= Greater than	= 1.55	3	☐
Mar 2, 2024	Ratio	= Greater than	= 1.55	3	☐
Mar 2, 2025	Ratio	= Greater than	= 1.55		☐
Mar 2, 2026	Ratio	= Greater than	= 1.55		☐

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.
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 2-8 Linkage Details

Create Covenant Linkage

Errors and Overrides

> Covenant details

> Tracking period details

> Monitoring info details

> Formula details

> Schedule details

> Linkage details

Customer No: PTYOEDA150

Customer Name: EDA Test Party 103

Linkage Type: Facility

Facility: F94352146

Cancel Save

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 and 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.

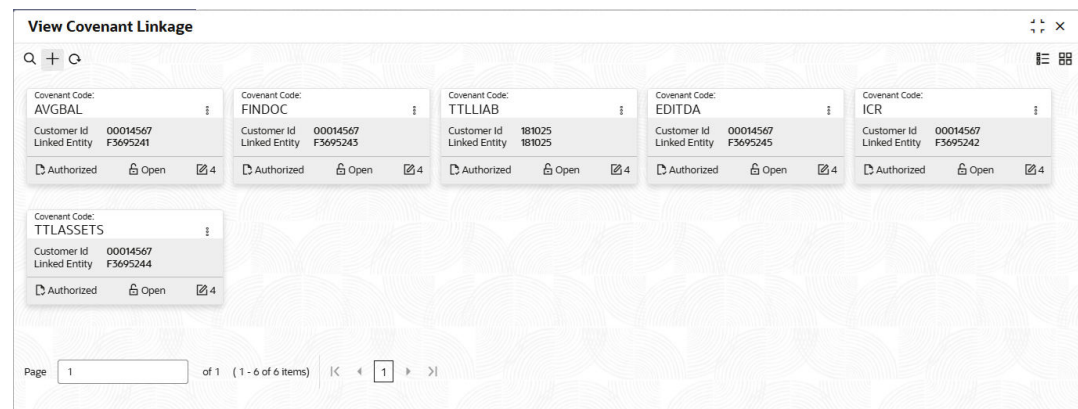
2.1.2 View Covenant Linkage

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 2-9 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.
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 2-10 View Covenant Linkage

View Covenant Linkage

Mod Number <N> Compare

Done By ANAND

Done On 3/30/2018

Record Status Open

Once Auth Yes View

Cancel Approve

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 chosen and links established, with the bank retaining operational control.

- [Create Condition Linkage](#)
This topic describes the systematic instructions to create the condition Linkage.
- [View Condition Linkage](#)
This topic describes the systematic instructions to view the condition Linkage.

2.2.1 Create Condition 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 Condition Linkage**.

The **Create Condition Linkage** screen displays.

Figure 2-11 Create Condition Linkage

2. Click **Search** icon on the condition code field to select the condition code from the LOV. Only open and authorized condition 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 condition codes to link.

The **Condition Code** screen displays.

Figure 2-12 Conditions Code

Conditions Code	Conditions Description
TNC1	Test Tnc For release
TNC2	Test Tnc For release
TNC3	Test Tnc For release
TNC4	Test Tnc For release
XC97	Test
XC73	Test
CO01	Stock statements to be submitted on time

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

Figure 2-13 Customer - Create Condition Linkage

The screenshot shows the 'Create Conditions Linkage' form with the following fields and values:

- Condition Code:** C001
- Condition Description:** Stock statements to be submitted o
- Condition Clause:** The stock statements to be submitt
- Notice Days:** 5
- Grace Days:** 2
- Condition Type:** Post-Disbursement
- Compliance Status:** (empty dropdown)
- Due Date:** 14 Apr 2018
- Compliance Remarks:** (empty text area)
- Customer No:** (empty search field, marked as Required)
- Customer Name:** (empty text field)
- Linkage Type:** (empty dropdown)

Buttons at the bottom right: Cancel, Save.

Figure 2-14 Customer - Create Condition Linkage

The screenshot shows the 'Create Conditions Linkage' form with the following fields and values:

- Conditions Code:** C001
- Conditions Description:** Stock statements to be submitted o
- Condition Clause:** Stock statements to be submitted o
- Notice Days:** 5
- Grace Days:** 2
- Conditions Type:** Post-Disbursement
- Compliance Status:** (empty dropdown)
- Due Date:** 30 Apr 2025
- Compliance Remarks:** (empty text area)
- Customer No:** 181025
- Customer Name:** XXX XXXXXXXXXXXX
- Linkage Type:** Customer
- Linkage Entity id:** 181025

Buttons at the bottom right: Cancel, Save.

Note:

Enter the customer number, linkage details, and other condition 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 Condition Linkage** screen displays.

Figure 2-15 Facility - Create Condition Linkage

Create Conditions Linkage

Condition Code Required

Condition Description

Condition Clause Required

Notice Days

Grace Days

Condition Type Required

Compliance Status

Due Date Required

Compliance Remarks

Customer No 189025

Customer Name XXX XXXXXXXXXXXX

Linkage Type Facility

Facility Required

Linkage Entity Id

Facility Description

Cancel Save

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

Figure 2-16 Select Facility

Select Facility

Key Id

Line Code

Line Serial

Fetch

Key Id Line Code Line Serial

No data to display.

Page 1 of 0 (1 - 0 of 0 items) |< < > >|

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 Condition Linkage** screen displays.

Figure 2-17 Collateral - Create Condition Linkage

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

Figure 2-18 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.

Table 2-9 (Cont.) Create Condition Linkage

Field	Description
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.
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	Displays 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.

Table 2-9 (Cont.) Create Condition Linkage

Field	Description
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.

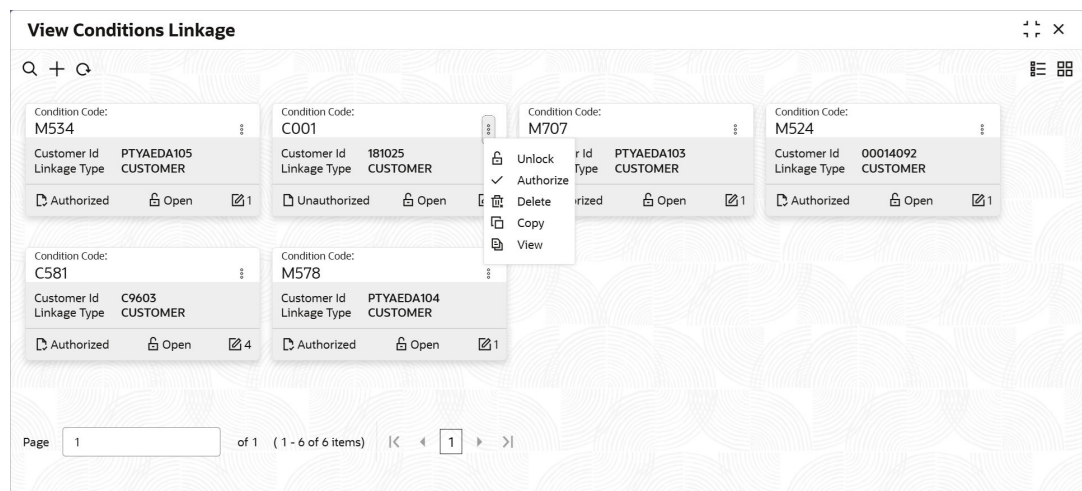
- Click **Save** to update the modified fields and click **Cancel** to cancel the modified fields.

2.2.2 View Condition Linkage

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

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

The **View Condition Linkage** screen displays.

Figure 2-19 View Condition 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.

Table 2-10 (Cont.) View Condition Linkage

Field	Description
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.
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.

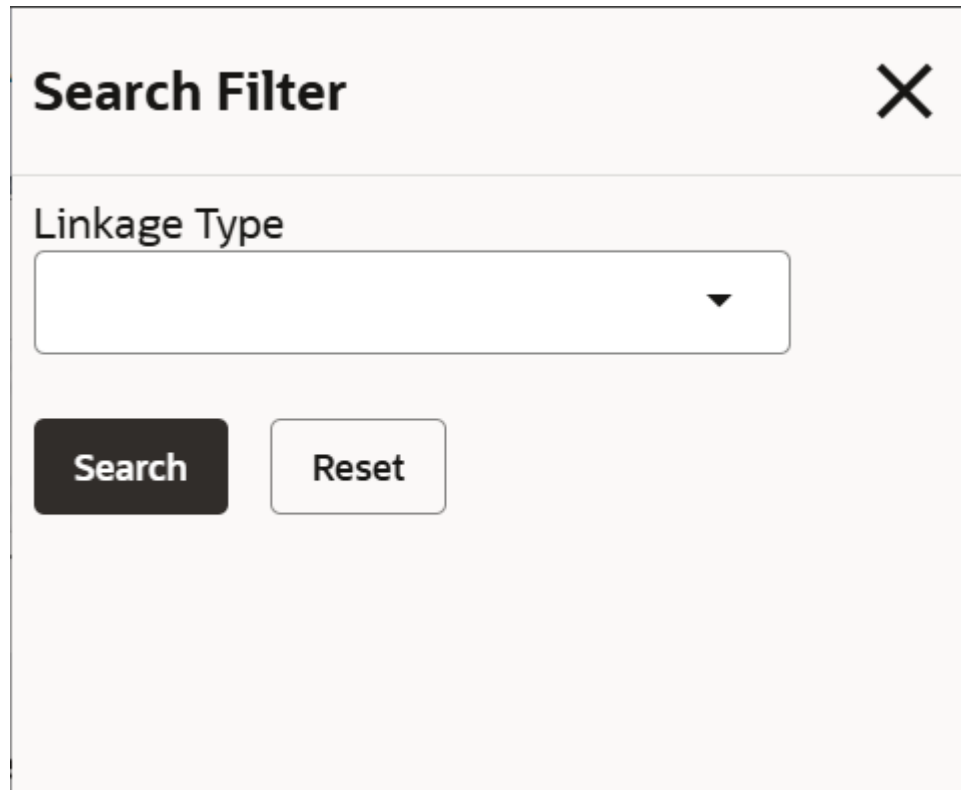
2. On **View Condition Linkage** screen, click



icon.

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

Figure 2-20 Search Filter



The image shows a 'Search Filter' dialog box. It has a title bar with the text 'Search Filter' and a close button (X). Below the title bar is a section labeled 'Linkage Type' with a drop-down menu. At the bottom are two buttons: 'Search' and 'Reset'.

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 2-21 View

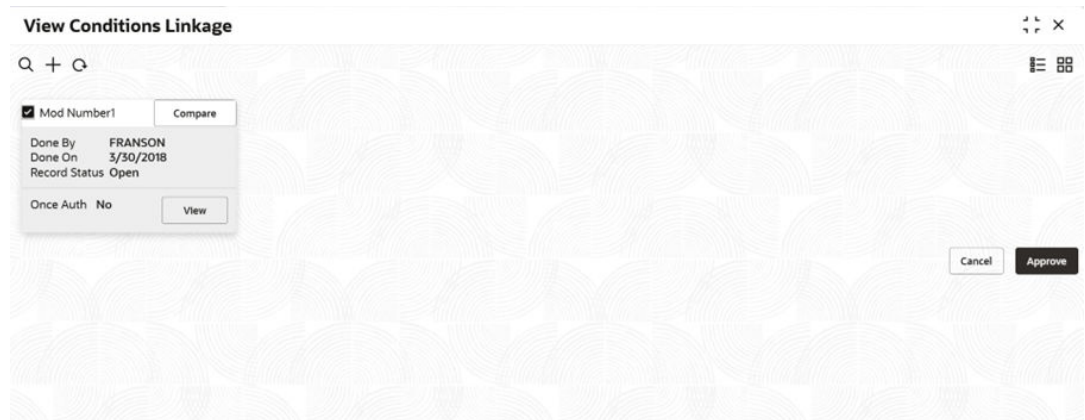


Table 2-13 Authorize View

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 **Condition Linkage** screen displays.

Figure 2-22 Conditions Linkage

Conditions Linkage

Condition Code (Required), Condition Description, Condition Clause (Required), Notice Days, Grace Days, Condition Type (Required), Compliance Status, Due Date (Required), Compliance Remarks, Customer No (Required), Customer Name, Linkage Type.

Cancel Save

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

2.3 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 2-23 Covenant Tracking

Covenant Tracking

Covenant Code	Customer Id	Linkage Type	Unauthorized	Open	In Progress
TRADOPER	181025	COLLATERAL	1	0	0
MIGRATIONCVNT	181025	CUSTOMER	0	1	0
MIGRATIONCVNT	181025	CUSTOMER	0	1	0
TRADOPER	181025	CUSTOMER	0	1	0
TRADOPER	181025	FACILITY	0	1	0
MIGRATIONCVNT	181025	FACILITY	0	1	0

Page 1 of 1 (1 - 6 of 6 items)

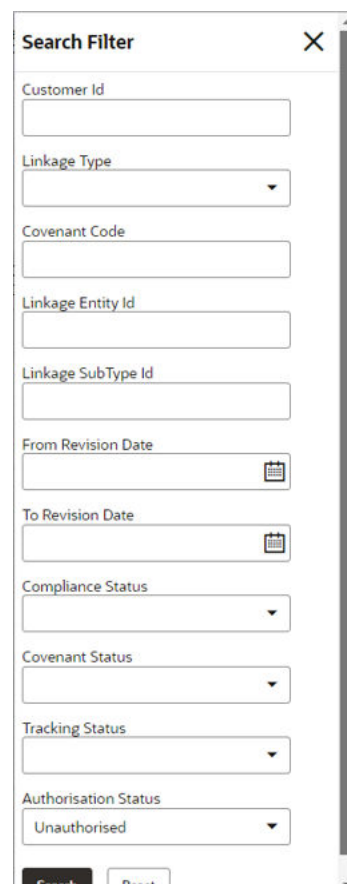
For more information on fields, refer to the field description table.

Table 2-14 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.

2. On **Covenant Tracking** screen, click  icon.
The Covenant Tracking - Search Filter screen displays.

Figure 2-24 Covenant Tracking - Search Filter



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 2-15 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.
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

- Click **Search** to display the required Covenant Tracking.



- On Covenant Tracking screen, click  icon to Unlock, Delete, Authorize or View the Covenant Tracking.
- Click **Unlock** to modify the Covenant Tracking.

The **Covenant Tracking - Covenant linkage details** screen displays.

Figure 2-25 Covenant Tracking - Covenant linkage details

The screenshot displays the 'Covenant Tracking' application interface. The main section is titled 'Covenant linkage details' and contains several input fields: 'Customer Id' (with a search icon), 'Customer Name' (displaying 'ACME Corporation'), 'Linkage Type' (displaying 'COLLATERAL'), 'Covenant Linkage Id' (displaying 'LHK23291480'), 'Linkage Entity Id' (displaying 'COL232914809'), 'Linkage Sub Type' (displaying 'PIPT'), and 'Linkage Subtype Id' (displaying '0f83b5be-07d4-460f-acc5-0644ac0c'). Below these fields are expandable sections for 'Covenant details' and 'Covenant tracking details'. On the right, an 'Update Covenant' panel is open, showing a 'Result Value' dropdown (set to '3'), 'Compliance Status' dropdown (set to 'Breach'), 'Compliance date' (set to 'July 7, 2018'), 'Covenant Status' dropdown (set to 'Select Waiver Status'), 'Recommendation' dropdown (set to 'Reduce the Facility'), and a 'Remarks' text area. At the bottom right of the 'Update Covenant' panel are buttons for 'Cancel', 'Save and Close', and 'Next'. The top of the application window shows 'Covenant Tracking' and a status bar with 'Errors and Overrides'.

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

Table 2-16 Covenant Tracking - Covenant linkage details Field Description

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

Table 2-16 (Cont.) Covenant Tracking - Covenant linkage details Field Description

Fields	Description
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 2-26 Covenant Tracking - Covenant details

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

Table 2-17 Covenant Tracking - Covenant details Fields and Description

Fields	Description
Covenant code	Displays the Covenant code.

Table 2-17 (Cont.) Covenant Tracking - Covenant details Fields and Description

Fields	Description
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.
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 2-27 Covenant Tracking - Covenant tracking details

The screenshot displays the 'Covenant Tracking' application window. The main area is titled 'Covenant Tracking' and contains a sidebar with navigation options: 'Covenant linkage details', 'Covenant details', and 'Covenant tracking details'. The 'Covenant tracking details' section is active, showing a form with the following fields: 'Formula' (with a sample formula 'TRIS * 10'), 'Target Type' (set to 'Ratio'), 'Target Condition' (set to 'Greater than'), 'Target Value' (set to '1,000'), 'Derived Result Value', and 'Derived Compliance Status'. On the right, the 'Update Covenant' panel includes: 'Result Value' (set to '3'), 'Compliance Status' (set to 'Breach'), 'Compliance date' (set to 'July 7, 2018'), 'Covenant Status' (set to 'Select Waiver Status'), 'Recommendation' (set to 'Reduce the Facility'), and a 'Remarks' text area. At the bottom left is an 'Audit' button, and at the bottom right are 'Cancel', 'Save and Close', and 'Next' buttons.

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

Table 2-18 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.
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 2-18 (Cont.) Covenant Tracking - Covenant tracking 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.

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.

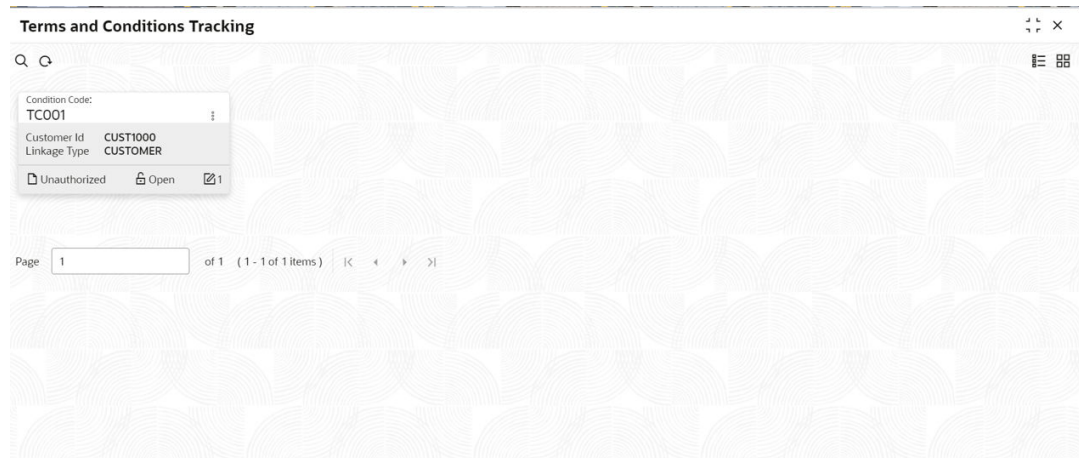
2.4 Terms and Conditions Tracking

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 2-28 Terms and Conditions Tracking

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

Table 2-19 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 2-29 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

3. 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 2-20 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 2-20 (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 2-30 Terms and Conditions Tracking

Terms Conditions Tracking Errors & Overrides

Customer No: CUST1000

Customer Name: CUST1000

Linkage Entry Id: 000088615

Linkage Type: CUSTOMER

Condition Code: TC001

Condition Type: PRED

Due Date: 18 Dec 2019

Grace Days: 0

Condition Description: Obtain insurance coverage

Compliance Status: Breach

Compliance Date: 24 Sep 2024

Remarks: Conditions are not fulfilled

Waiver Status: ☒ Waive

Recommendations: Others

Recommendation Remarks: testing

Audit **Cancel** **Save**

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

Table 2-21 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 2-21 (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.

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