

Oracle® Banking Corporate Lending Process Management Loan Syndication



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

This topic contains following sub-topics:

- [Introduction](#)
- [Audience](#)
- [List of Symbols](#)
- [Acronyms and Abbreviations](#)
- [List Of Topics](#)

Introduction

This manual is designed to help you to quickly get acquainted with the Loan Syndication process of Oracle Banking Corporate Lending Process Management (OBCLPM) system. It provides an overview to the middle office module and takes you through the various steps involved in handling all the necessary activities in the life cycle of a corporate loan process along with various loan servicing module. This manual is designed to help you create all types of corporate loan.

Audience

This manual is intended for the following User/User Roles:

- Relationship Managers (RMs)
- Credit Risk Mangers (CRMs)
- Legal
- Back end operation
- Other loan executive staffs in charge of maintaining the loan accounts in the bank.
- WebLogic admin or ops-web team who are responsible for installing OFSS Banking Products.

List of Symbols

The following are some of the Symbols you are likely to find in the manual:

Table 1 Symbols






















Icons	Functions
	Edit Icon
	Delete Icon
	Exit Icon
	Search Icon
	Customer Information Icon
	Minimize
	Maximize
	Open a List
	Add a new record
	Navigate to the first record

Table 1 (Cont.) Symbols

Icons	Functions
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid View
	List View
	Refresh
	Click to unlock, delete, authorize or view the created record.
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Filter
	Date

For more information, refer to *Getting Started User Guide*.

Acronyms and Abbreviations

You may find the following acronyms/abbreviations in this manual.

Table 2 Acronyms and Abbreviations

Acronyms	Abbreviations
API	Application Programming Interface
BIP	Oracle Business Intelligence Publisher
CAMS	Computer Age Management Services
KYC	Know Your Customer

Table 2 (Cont.) Acronyms and Abbreviations

Acronyms	Abbreviations
LOV	List Of Values
OBCLPM	Oracle Banking Corporate Lending Process Management
REST	Representational State Transfer

List Of Topics

This manual is organized into the following topics.

Table 3 List of Topics

Topics	Description and Cross References
Preface	This topic provides the general information about the manual. It also list the various topics covered in the User Manual.
Loan Syndication	<p>Loan Syndication explains about managing Pre Mandate, Post-Mandate, Closing stages of Loan Syndication Origination and Drawdown. The topics which are part of Settlements Service are:</p> <ol style="list-style-type: none"> 1. Pre-Mandate Lead Arranger 2. Pre-Mandate Co-Arranger 3. Post Mandate Agent 4. Post Mandate Arranger 5. Participant Process 6. Participant Transfer 7. Operations Enrichment 8. Agency Drawdown 9. Participant Drawdown 10. Syndication Drawdown Amendment 11. Drawdown Rollover 12. Syndication Restructure 13. Tranche Margin Amendment 14. Tranche Financial Amendment 15. Bulk Payment 16. Syndication Payment 17. Consolidate Rollover 18. Natural Language Processing

Table 3 (Cont.) List of Topics

Topics	Description and Cross References
Glossary	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with section references for quick navigation.

1

Loans Syndication

Loan Syndication is a lending process in which a group of lenders provide loan to one or more borrowers. Each lender in the syndicate contributes part of the loan amount, and they all share in the lending risk. The loan is governed by a single Loan Agreement. However, each Lender of the Syndicated Loan maintains a separate claim on and bears the credit risk for the respective portion of the loan provided by it.

OBCLPM is capable of managing Pre-Mandate, Post-Mandate, Closing stages of Loan Syndication Origination and Drawdown.

OBCLPM has the below processes:

- Pre Mandate Lead Arranger Process – To handle the Bank role to invite Arrangers and to finalize the Mandate with the Borrower.
- Pre Mandate Co-Arranger Process – To support the Lead Arranger to finalize the Mandate with the Borrower.
- Post Mandate Agent Process – To manage the Agency role in Syndication Origination as a continuation of any of the Pre Mandate Process or as standalone process.
- Post Mandate Arranger Process – To manage the Arranger role in Syndication Origination to arrange Participants as a continuation of any of the Pre Mandate Process or as standalone process.
- Post Mandate Participant Process – To manage the Participant role in Syndication Origination.
- Operations Enrichment Process - To capture the details available during the Syndication Origination stages as a continuation of any of the Post Mandate process or as standalone process to handover the details for the creation of Syndicated Deal in the back office.
- Participant Drawdown – to manage Syndicated Loan Participant Drawdown of a participant bank.
- Agency Drawdown – to manage Syndicated Loan Drawdown of an Agent Bank.

This topic contains the following sub-topics:

- [Pre-Mandate Lead Arranger](#)
Use Pre-mandate lead arranger to manage the beginning of the Syndication process.
- [Pre-Mandate Co-Arranger](#)
Use Pre-Mandate Co-Arranger to manage the beginning of the Syndication process
- [Post Mandate Agent](#)
Use Post Mandate Agent process to manage agency related activities of the agent
- [Post Mandate Arranger](#)
Use Post Mandate Arranger process to help the Bank to manage role of an arranger.
- [Participant Process](#)
Use Participant Process which handles Syndication Facility Origination process for Bank as Participant.
- [Participant Transfer](#)

- [Operations Enrichment](#)
Use Operations Enrichment process to capture the details of Loan Syndication origination stages.
- [Agency Drawdown](#)
Use Agency Drawdown to submit the Drawdown notice to Agent Bank to arrange the funds on a certain date.
- [Participant Drawdown](#)
Use Participant Drawdown process, a non-agency process in which the agent submits the Drawdown notice to Lender to arrange the funds on a certain date.
- [Syndication Drawdown Amendment](#)
- [Drawdown Rollover](#)
User Drawdown Rollover to rollover or split existing syndication drawdown contracts.
- [Syndication Restructure](#)
- [Tranche Margin Amendment](#)
- [Tranche Financial Amendment](#)
- [Bulk Payment](#)
- [Syndication Payment](#)
- [Consolidate Rollover](#)
Use Consolidate Rollover to consolidate one or more contracts into a single parent contract.
- [Natural Language Processing](#)
Use Natural Language Processing to initiate the NLP process from syndication service with the document id (from document management system), document type and document content.

1.1 Pre-Mandate Lead Arranger

Use Pre-mandate lead arranger to manage the beginning of the Syndication process.

Pre-mandate lead arranger process manages the beginning of the Syndication process until the execution of the Mandate Letter. This process can manage initial analysis of borrower requirement, Solution Proposal and negotiation with Borrower, Inclusion of Co-Arrangers before or after the Solution Proposal, Obtaining Credit Approvals, Preparation of Mandate Documents and its execution. Upon Completion of Pre-mandate process, the details are handed over for the creation of respective Post Mandate Process.

The process flow for Pre-Mandate Lead Arranger undergoes goes the below stages:

Entry

Pre-Mandate process starts with the bidding from the Borrower or the Bank approaching the Borrower User capture the basic details such as Borrower Information, Borrower Related Parties, Syndication Requirement, Expected Collateral value. Borrower and Borrower Related parties are sent to Borrower on-boarding team to start the Borrower evaluation process. If more than one Borrower and related parties are there, then that many process are initiated.

Review Pre Analysis

You can wait for the response from Borrower domain to get the initial analysis on the parties. Based on the response, you can take the appropriate decision to proceed. Up on proceeding with the syndication application, you can create a task with internal legal department to prepare or review the draft Confidentiality Agreement (NDA).

NDA Preparation

Internal legal teams prepare and share the draft Confidentiality Agreement (NDA).

NDA Scrutiny

Up on receipt of draft NDA from the legal with their respective comment, you need to send the NDA to the Borrower for review after the Scrutiny. If any amendments required, then the document is sent back to the Legal team for modification. You can send multiple advises at this stage with attaching the different versions of the NDA.

Borrower Review - NDA

Borrower reviews and sign the NDA if the Borrower is agreeable with the format else sends the borrower comments to the Legal for modification of the draft. Execution of the documents takes place outside the system and Loans only track the status of the document).

Initiate QE

Once the NDA is signed, you can initiate quick evaluation on the customer with the credit system and wait for the evaluation results or you can only perform the evaluation in credit system. You can view the status of the evaluation and receive the result of the evaluation.

Review QE and Solution Structuring

Upon reviewing the customer evaluation, you can take a decision to proceed with the syndication and draft a solution. In addition, you take a decision to proceed with the arrangers or not. If the Arranger Invitation DS is filled at least with one arranger then the application will trigger a different flow, in which you can invite the arrangers to participate and help in providing the solution.

Solution Firming

This decision is reviewed by the approver. Approver can either approve the solution or cancel the application or proceed with the application in two ways one with co-Arranger and one without Co-arranger. If the process is without co-arrangers, then after the solution firming approval, you can send the solution to the borrower or modify the solution or cancel the application.

Solution with Arrangers

If any arranger details are captured other than the home bank, then you can follow this process. Send invitation to the Arrangers captured in the Arranger Invitation data segment. Advice is sent to the Arrangers along with Confidentiality Agreement (NDA). You can wait for the response from arrangers. You can track the acceptance response, the status of NDA execution, and also able to send the reminders.

For the arrangers which are shown interest in the syndication and returned the signed NDA, you can send the additional details about the Borrower. Advice is sent to the Arrangers with attachments. (Inter stage advises). For arrangers which are responded with not interested

can mark as rejected. You can capture more arrangers if required other than the invitations send earlier.

Solution Restructuring

All the above activities performed in the previous stage is reviewed by the Approver and every action is processed after the approval at this stage. You can proceed to prepare the Proposal in coordination with the Arrangers. These discussions are outside the system and only proposal is captured in the system. After the solution firming approval, you can send the solution to the borrower and arrangers or modify the solution or cancel the application.

You can send the solution to the Borrower and arrangers and wait for the Borrower response.

Customer Acceptance

In this you can follow up with the borrower if no response. Advice is sent at this stage (Inter stage). Modify the proposal based on the comments from the Borrower. Cancel the application if the Borrower is not agreeing with the Proposal. Advises are sent to borrower and arrangers. Proceed with the next phase Pre-Mandate once the proposal is finalized with the Borrower. Advises are sent to borrower and arrangers.

Arranger Invitation

Once the proposal is agreed with the Borrower, you can proceed with the syndication with co-arrangers if not included already. This stage is occurred only if you decide to proceed with co-arrangers and the co-arrangers are not selected before the solution proposal. This flow is not applicable if the arrangers are already finalized.

Capture the details of the Arrangers and send the invitations to the selected arrangers. Advice to be sent to the Arrangers along with Confidentiality Agreement (NDA). Up on sending the invites, you can come back to the Arranger invite stage to track the responses from the arrangers. You can track the acceptance response and the status of NDA execution and also send the reminders.

For the arrangers which are shown interest in the syndication and returned the signed NDA, you can send the additional details about the Borrower. Advice to be sent to the Arrangers with attachments. (Inter stage advises). For arrangers which are responded with not interested should mark as rejected. You can capture more arrangers if required other than the invitations send earlier.

Once all the arrangers signed the NDA, you can proceed to the next stage or you can take decision to proceed with the responded arrangers. You can intimate the arrangers regarding the finalization of arrangers.

Approval

All the above activities performed in the previous stage is reviewed by the approver and every action is processed after the approval at this stage.

Arranger Commitment Confirmation

At this stage you can conduct the arranger meeting and capture the proposed amount from each arranger for their participation. Meeting will be outside the application.

You can also finalize the syndication party roles of each arranger.

Upon discussion with the arrangers, you can finalize the allocation for each arrangers and send for the approval.

If the co-arrangers are finalised before Customer acceptance of the solution, then the process starts from this stage. In addition, if the lead Bank is proceeding without any coarranger, then the process starts from this stage.

Allocation Approval

If the approver is not agreeable to the allocation, you can redo the allocation.

Upon finalization of the allocation you can initiate the credit approval for self arranged portion if the syndication arrangement is underwriting.

Review Credit Approval

If the credit approval is not received for the self-allotted amount then you should go back and redo the allocation. Once the credit approval is obtained, finalized allocation information is sent to the arrangers. Advises are sent to the arrangers.

If the self arrangement is on Best effort basis, then no credit approval is required and you can initiate the preparation of the mandate document with the help of internal legal upon finalization of the allocation.

Prepare Mandate Docs

Internal legal prepares the Mandate documents and sends to the user for review.

Mandate Docs Scrutiny

You can do the scrutiny of the documents and send it back to the legal if any modification is required. Else you can send the documents to the arrangers for their review. Advice is sent to the arrangers.

Arranger Comments

You can wait for arrangers comments on the mandate documents and if the arrangers are not agreed with the mandate documents, then you can send the mandate documents to the internal legal for modification. Once the arrangers agree on the mandate documents, then the mandate documents are sent to the borrower for the review. Advice is sent to the borrower.

Borrower Review - Mandate Docs

If the borrower is not acceptable with the mandate documents the same is sent to the internal legal for amendments along with the comments from the borrower. Cancel the application if borrower is not interested. If the borrower agrees with the mandate documents then the mandate documents are sent to all the parties for execution. Advises are sent to all the parties.

Execution Status

You can track the status of the execution of mandate documents from all the parties. You can send the fully executed documents to all the parties. Advice will be sent. With this the premandate stage is closed.

- [Pre-Mandate Lead Arranger](#)

1.1.1 Pre-Mandate Lead Arranger

The basic registration details for Pre-Mandate Lead Arranger for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

To initiate Pre-Mandate Lead Arranger

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Pre Mandate Arranger** .

The **Pre Mandate Arrangers** screen is displayed.

3. In the **Pre Mandate Arranger** screen, provide the required details.

Table 1-1 Pre Mandate Arranger

Field	Description
Business Product	Click Search to view and select the required business product.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

Related Topics

- [Pre-Mandate Lead Arranger](#)

1.2 Pre-Mandate Co-Arranger

Use Pre-Mandate Co-Arranger to manage the beginning of the Syndication process

Pre-Mandate Co-Arranger Process manages the beginning of the Syndication process until the execution of the Mandate Letter along with the Lead Arranger. This process can manage initial analysis of Borrower requirement, Solution Proposal and negotiation with Borrower, Obtaining Credit Approvals, Preparation of Mandate Documents and its execution. Upon Completion of Pre-mandate process, the details will be handed over for the creation of respective Post Mandate Process.

The process flow for Pre-Mandate Co-Arranger undergoes goes the below stages

Entry

Pre-Mandate Co-Arranger starts with the receipt of the invitation from the Lead Bank, to join the arrangement of the Syndication. You can capture the basic details such as Borrower Information, Borrower Related Parties, Syndication Requirement, Expected Collateral value. Borrower and Borrower Related parties will be to Borrower on-boarding team to start the Borrower evaluation process. If more than one Borrower and related parties are there, then that many process are initiated.

Review Pre Analysis

You can wait for the response from Borrower domain to get the initial analysis on the parties. Based on the response you can take the appropriate decision to proceed. If the decision is to proceed with the Syndication, you can sign the NDA and send the acceptance confirmation to the Lead Bank. Else confirm the rejection. Advice is sent along with attachments. You can wait for the additional details to receive from the Lead Bank.

Initiate QE

Up on receipt of the additional details, the user initiates quick evaluation on the customer with the Credit System and waits for the evaluation results or user himself perform the evaluation in credit system. User will be able view the status of the evaluation and should receive the result of the evaluation.

Review QE

Upon reviewing the customer evaluation, you can take a decision to proceed with the syndication or not.

Approval

This decision is reviewed by the approver. Approver can either approve the solution or cancel the application or proceed with the application. Advice is sent to the Lead bank confirming the outcome.

Solution Structuring

If the Syndication Solution has already agreed by the Borrower with the Lead Bank, then you can move to the Commitment Confirmation Stage. If the solution is not finalized, then you can finalize the solution in discussion with the Lead Bank.

Solution Firming

Approver can approve the agreed Syndication Solution or reject. Once the solution finalized and agreed by the Borrower, then you can move to the Commitment Confirmation Stage

Commitment Proposal

At this stage you can discuss with the Lead Bank and other Co-Arrangers if any, you can finalize the commitment allocation for the Co-Arranger and send for the approval.

Commitment Approval

If the approver is not agreeable to the allocation, you should redo the allocation. Upon finalization of the allocation you can initiate the credit approval for self Arranged portion if the syndication arrangement is underwriting.

Review Credit Approval

If the Credit approval is not received for the self-allotted amount then you should go back and redo the allocation. Once the Credit approval is obtained you can communicate the Proposed Arranged amount to the Lead Bank and move to the next stage to wait for the confirmation from the Lead Bank. Advice is sent to the Lead Bank.

If the self arrangement is on Best effort basis, then no credit approval is required and you can communicate the Proposed Arranged amount to the Lead Bank and move to the next stage to wait for the confirmation from the Lead Bank. Advice is sent to the Lead Bank.

If no credit approval then cancel the application if the arrangement is underwriting.

Commitment Confirmation

You can review the Arrangement allocation from the Lead Bank. If there is any difference in the allocation then you can redo the allocation else move to the next stage to wait for the Mandate Docs. If no allocation cancel the application. You can also finalize the syndication roles of each arranger.

Mandate Docs Review

Once you receive the Draft mandate Docs from the Lead bank and send the same for the review of the internal legal.

Docs Review by Legal

Internal Legal Team reviews the documents and provides the comments.

Review Legal Comments

Up on receipt of the Legal comments, you can send the comments to the Lead Bank. Advice is sent to the Lead bank along with attachments.

Document Execution

Up on receipt of execution version of the Docs, then you can move to the signing stage if there is no comments on the documents. If the Docs are not agreed by the Borrower then cancel the application. You can process the documents and send the signed copy to the Lead Bank for consolidation. Advice is sent along with attachments.

Track Executed Docs

You track the receipt of fully processed documents. With this the pre-mandate stage will be closed.

- [Pre-Mandate Co-Arranger](#)

1.2.1 Pre-Mandate Co-Arranger

The basic registration details for Pre-Mandate Co-Arranger for a prospective borrower can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Pre-Mandate Co-Arranger

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Pre-Mandate Co-Arranger**.

The **Pre-Mandate Co-Arranger** screen is displayed.

3. In the **Pre-Mandate Co-Arranger** screen, provide the required details.

Table 1-2 Pre-Mandate Co-Arranger

Field	Description
Business Product	Click Search to view and select the required business product.
Post Mandate Ref No	Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

Related Topics

- [Pre-Mandate Co-Arranger](#)

1.3 Post Mandate Agent

Use Post Mandate Agent process to manage agency related activities of the agent

Post Mandate Agent process manages agency related activities of the Agent post assuming the role of an Agent after the execution of the Mandate Letter. This process manages the Preparation of Transaction Documents, Co-ordination with Arrangers and participant Banks, KYC of all the syndication parties, Execution of Transaction Documents and Condition Precedent Satisfaction. Upon completion of the Origination process, the details are handed over to Operations Enrichment Process for the creation of Facility and Tranches in OBCL.

The process flow for Post Mandate Agent undergoes goes the below stages:

1. Entry

The data available during the Pre-Mandate are automatically fed in or captured manually. You can capture the additional data required. You can capture the details and send the details to the Legal Counsel for the preparation of the Transaction Docs.

2. **Transaction Docs Scrutiny**
You can review the draft transaction documents. If any amendments required, it is send back to the legal counsel. If no amendments required, then send it to arrangers for review.
 3. **Arranger Comments Review**
After the arrangers review, the arranger comments are reviewed. If any amendments required, it is send back to the legal counsel. If no amendments required, then send it to Borrower for review.
 4. **Borrower Comments Review**
After the Borrower's review, the Borrower comments are reviewed. If any amendments required, it is send back to the legal counsel. If no amendments required, then final allocation of lenders is checked.
 5. **KYC and Allocation Verification**
After the documents are finalized, final allocation of lenders, KYC and all the internal departmental approvals are checked for completion. If the allocation is not finalized, send back to legal with the finalized allocation. If KYC completion and internal department's approvals are pending, then you can wait until these are completed. Completion of KYC and internal departmental approvals are outside OBCLPM.
 6. **Transaction Docs Execution**
After the KYC of all parties, all the internal departmental approvals and final allocation of lenders are in place, send Transaction documents to all the parties for execution. You can track the execution status of all the documents for all the parties. After sending processed documents to all the parties, data is handed off to the operations team for creation of Facility and Tranche.
 7. **Review Condition Precedent Satisfaction**
You can wait for the Condition Precedent to be satisfied, after satisfaction send it for approval.
 8. **Approve Condition Precedent Satisfaction**
If Condition Precedent Satisfaction is satisfied. You can approve it and then with this Post Mandate Agent process ends.
- [Post Mandate Agent](#)

1.3.1 Post Mandate Agent

The basic registration details for Post Mandate Agent for a prospective borrower can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Post Mandate Agent

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Post Mandate Agent** .
The **Post Mandate Agent** screen is displayed.

The screenshot shows the 'Post Mandate Agent' interface. It features a 'Basic Details' section with four input fields: 'Business Product' (with a search icon and 'Required' label), 'Post Mandate Ref No.' (with a search icon), 'Application Date' (with a calendar icon and 'April 3, 2015' value), and 'Priority' (with buttons for 'High', 'Medium', and 'Low'). An 'Initiate' button is located at the bottom right of the form area.

3. In the **Post Mandate Agent** screen, provide the required details.

Table 1-3 Post Mandate Agent

Field	Description
Business Product	Click Search to view and select the required business product.
Post Mandate Ref No.	Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

Related Topics

- [Post Mandate Agent](#)

1.4 Post Mandate Arranger

Use Post Mandate Arranger process to help the Bank to manage role of an arranger.

Post Mandate Arranger process helps the Bank to manage role of an Arranger post executing the Mandate Letter. This process involves the Syndication Invitation to the Participant Banks, Participation Allocation, Risk Review for self-participation, KYC, Internal Approvals, Execution of Transaction Documents and Condition Precedent confirmation. Upon completion of origination process, the details are handed over to the Operations Enrichment Process accordingly.

The process flow for Post Mandate Arranger undergoes goes the below stages:

1. **Entry**
The data available during the Pre Mandates are automatically fed in or captured manually.
Movement of this stage creates two parallel processes for the user and which is worked separately.
 - Participant Allocation

- Transaction Documents Review

Participant Allocation can be processed in two ways:

- Proceed with Additional Participants
- Proceed without Additional Participants

For Proceed without Additional Participants, User will move to the Participant Allocation stage after entry.

Process flow for Proceed with Additional Participants undergoes goes the below stages:

2. Participant Invitation
You can capture the details of the Participants and send the invitations to the selected Participants. After sending the invites, you can track the responses from the Participants and the status of NDA execution.
3. Approval
You can send the additional details about the Borrower to the Participants, who has shown interest in the Syndication and returned the signed NDA. For Participants, who has responded with not interested should be marked as rejected. If required, you should capture more Participants, other than the ones invited earlier.
4. Participant Commitment Confirmation
Once all the Participants sign the NDA, you can decide to proceed to next stage or to proceed with the responded Participants. Finalization of Participants are intimated to the Participants. You can then move to the Participant Allocation stage. You can capture the proposed amount from each Participant for their participation. After discussion with the Participants, you can finalize the allocation for each Participant and send for the approval.
5. Allocation Approval
The approver reviews the allocation. If the approver does not agree to the allocation, you should re-allocate. On finalization of the allocation you can initiate the credit approval request for self-participant portion with CFPM. If there is self-participation for the Arranger, ensure there is self-participant commitment allocation given.
6. Review Credit Approval
The credit response is reviewed. If the Credit approval request is rejected for the self allotted amount, then the user should re-allocate. Once the Credit approval is obtained, you can proceed to the next stage after sending the notice to the Participants. If there is no self-participation, then no credit approval is required and you can move to the next stage after sending the notice to the Participants.
7. KYC and Internal Approvals
You can check KYC and all the internal departmental approvals for completion. Completion of KYC and Internal departmental Approvals are outside this application. If KYC and Internal departments are pending and the docs are not in order, you should wait until it is confirmed.
8. Track Executed Documents
You can track the execution status of all the docs and check if the same bank is managing the Agency role and if there is self-participation for arranger. If there is no self-participation, then the process ends. If the arranger is self-participant and playing the role of the Agent, then move to Receive Condition Precedent Satisfaction. If the arranger is self-participant and the Agent is different, then hand

over the data to the Operations Enrichment and move to Receive Condition Precedent Satisfaction.

9. **Receive Condition Precedent Satisfaction**
You can wait for the Condition Precedent to be satisfied, after satisfaction send it for approval. After Condition Precedent Satisfaction is satisfied. You can approve it and then with this Post Mandate Arranger process ends.

Transaction Documents Review

This is managed as a parallel process. Process flow for Transaction Documents Review undergoes goes the below stages:

1. **Transaction Docs Review**
You will receive the Draft mandate Documentss from the Agent and send it to internal legal for review.
 2. **Documents Review by Legal**
The documents is reviewed by the internal legal and the response is given to the RM
 3. **Review Legal Comments**
The legal comments are reviewed. If any amendments required, then you can send it to Agent to make the changes. On receipt of execution version of the documents, with no further comments on the documents, you should move to the KYC and Internal Approvals stage.
- [Post Mandate Arranger](#)

1.4.1 Post Mandate Arranger

The basic registration details for Post Mandate Arranger for a prospective borrower can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Post Mandate Arranger

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Post Mandate Arranger**.

The **Post Mandate Arranger** screen is displayed.

3. In the **Post Mandate Arranger** screen, provide the required details.

Table 1-4 Post Mandate Arranger

Field	Description
Business Product	Click Search to view and select the required business product.
Post Mandate Ref No.	Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

- Click **Initiate** to begin the process.

Related Topics

- [Post Mandate Arranger](#)

1.5 Participant Process

Use Participant Process which handles Syndication Facility Origination process for Bank as Participant.

Participant Process handles Syndication Facility Origination process for Bank as Participant. This includes Syndication Invitation from the Arranger, Due diligence of the Borrower, KYC, Risk review, Participation decision and Transaction document execution. Upon completion of the Origination process, the application hands over the details to Operations Enrichment Process for the Operation user to enrich and handover to OBCL.

The process flow for Participant process undergoes goes the below stages:

- Entry**
You can capture the borrower information and related party details manually. Borrower and borrower related parties details should be send to the Borrower onboarding team to start the Borrower evaluation process.
- Review Pre Analysis**
You can review the borrower information and related party details. After review of the borrower details, you can decide to proceed with the Participation or to terminate the process. To proceed with the participation, you can confirm the interest to the Arranger along with the signed NDA.
- Review Additional Details**
You have to wait for the additional details about the facility including Terms Sheet. After review of the details received, you can propose the intended participation amount for approval.
- Approval**
The intended participation amount is reviewed for approval. If no amendments required, then the data is send for credit approval. If any amendments required, then send back to Review Additional Details. You can initiate credit request with CFPM.
- Review Credit Approval**

The credit response is reviewed and you can decide to proceed with the Participation or to terminate the process. To participate, you can send confirmation to the arranger.

6. **Commitment Allocation**
You can wait for the allocation confirmation from the arranger. If the allocation is not done, then the application is cancelled or you can proceed to receive the draft transaction documents from the agent. If you accept the allocation, then the agent is informed.
 7. **Transaction Docs Review**
The transaction docs are reviewed and send to the internal legal team for their review.
 8. **Docs Review by Legal**
The documents is reviewed by the internal legal. Legal provides the comments to the Business user for their review.
 9. **Review Legal Comments**
The legal comments are reviewed and communicated to the Agent. If no amendments required, then move to KYC and Internal Approvals. If any amendments required, then it is communicated to the agent and wait for the amended documents.
 10. **KYC and Internal Approvals**
KYC of all parties are checked to be complete. In addition, all the internal departmental approvals are checked to be in place. If KYC completion and internal department's approvals are pending, then you have to wait until these are completed. Completion of KYC and internal departmental approvals are outside OBCLPM. If the KYC of all parties and all the internal departmental approvals are in place, then proceed for document execution.
 11. **Track Executed Docs**
The executed docs is tracked. If the participant bank is managing the Agency role, then the data is handed off to OBCL. If the participant bank is not an agent, then the data is handed off to the operations team for creation of Facility and Tranche. Post data hand off if the Condition Precedent is not satisfied, then it is moved to Review Condition Precedent Satisfaction.
 12. **Review Condition Precedent Satisfaction**
You have to wait for the Condition Precedent to be satisfied. After satisfaction, you have to approve it and then with this participant process will end.
- [Participant Process](#)

1.5.1 Participant Process

The basic registration details for Participant Process for a prospective borrower can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Participant Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Participant Process** .
The **Participant Process** screen is displayed.

The screenshot shows a web interface titled 'Participant process'. Under the 'Basic Details' section, there are four input fields: 'Business Product' (with a search icon and 'Required' label), 'Post Mandate Ref No.' (with a search icon), 'Application Date' (with a calendar icon and 'April 3, 2015' selected), and 'Priority' (with buttons for 'High', 'Medium', and 'Low'). An 'Initiate' button is located at the bottom right of the form area.

3. In the **Participant Process** screen, provide the required details.

Table 1-5 Participant Process

Field	Description
Business Product	Click Search to view and select the required business product.
Post Mandate Ref No.	Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

Related Topics

- [Participant Process](#)

1.6 Participant Transfer

Participant Transfer is the process of allocating the Participants Commitment between the existing Participants or with a new Participants. This process also supports the removal of an existing Participant by allocating their commitment to another existing or new Participant. This process helps you to amend the Participants commitment based on the amended Facility Agreement.

Participant Transfer Process can be initiated by giving the basic registration details in the Initiation screen, provided you have the required access rights

To initiate Participant Transfer Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Participant Transfer**.

The **Participant Transfer** screen is displayed

3. In the **Participant Transfer** screen, provide the required details.

Table 1-6 Participant Transfer

Field	Description
Customer Number	Select the Borrower for which the Participant Transfer to be made.
Business Product	Click Search to view and select the required business product.
Application Date	System date will be defaulted as application date.
Facility Details	Select the applicable Facility listed upon selecting the Borrower.
Tranche Details	Select the respective Tranche under the Facility

4. Click **Initiate** to begin the process.

The process flow for Participant Transfer Process undergoes the below stages:

1. Participant Transfer Entry

You can make the input at the entry stage. You can view the details about the existing Tranche Participants and be able to amend the respective data segments to amend the Parties or Participants Commitments or related details.

Below data segments are used in this stage.

Parties

Existing Parties details are defaulted and you can to add or remove Participants in the Parties data segment, however you should not add or remove any parties other than the Participants

Tranche Details

Existing details of the Tranche are defaulted and you should not make any changes to the Tranche Details.

Additional Tranche Details

Existing details of the Tranche are defaulted and you should not make any changes to the this data segment.

Lenders Commitment

Participant share of the existing Tranche is defaulted in this data segment and you can amend the details to reflect change in Participant commitment.

Entity Details

Details of the existing Participants are defaulted in this data segment and you can make changes if any Participant is included or removed.

Settlement Details

Details of the existing Participants are defaulted in this data segment and you can make changes if any Participant is included or removed.

2. Participant Transfer Approval

You can review and approve all the details captured in the previous stage. If any corrections to be done in the data captured in Entry stage, you can send back the application to the Entry stage for correction. Upon approving the application, OBCLPM hands over all the information to OBCL. With this hand off OBCLPM can amend the existing Tranche in OBCL with the details captured in the Entry stage.

Below data segments are used in this stage as read-only and you can review all the details in the data segment and cannot edit any details.

- Parties
- Tranche Details
- Additional Tranche Details
- Lenders Commitment
- Entity Details
- Settlement Details

Related Topics

- [Participant Transfer](#)

1.7 Operations Enrichment

Use Operations Enrichment process to capture the details of Loan Syndication origination stages.

Operations Enrichment is the process to capture the details available during the Syndication Origination stages as a continuation of any of the Post Mandate process or as standalone process to handover the details for the creation of Syndicated Deal in the back office. Capturing of details can occur in the following ways:

- As a continuation of Post Mandate process, if the Syndication Origination is managed by OBCLPM, then the required data segments are filled in automatically.
- Syndication Origination details are captured manually.
- Back office specific details are captured manually.

The process flow for Operations undergoes goes the below stages:

1. **Entry**
The data available during the Syndication Origination is automatically fed in or captured manually. In addition, you can review the prefilled data and amend it if required.
2. **Operations Enrichment**
You can capture the additional data required for the back office.
3. **Approval**
The loan details are reviewed for approval. If pre-filled data is not edited and no amendments required, then the data is handed off to OBCL. If any of the pre-filled data is edited, then send for Exceptional Approval. If any amendments required,

then send back to Entry. Post hand off if the Condition Precedent is not satisfied, then it is moved to Review Condition Precedent Satisfaction.

4. Review Condition Precedent Satisfaction
You can wait for the Condition Precedent to be satisfied, after satisfaction send it for approval.
 5. Approve Condition Precedent Satisfaction
If Condition Precedent Satisfaction is satisfied. You can approve it and then with this Operations Enrichment process ends.
- [Operations Enrichment](#)

1.7.1 Operations Enrichment

The basic registration details for Operations Enrichment for a prospective borrower can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Operations Enrichment

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Operations Enrichment**.

The **Operations Enrichment** screen is displayed.

3. In the **Operations Enrichment** screen, provide the required details.

Table 1-7 Operations Enrichment

Field	Description
Business Product	Click Search to view and select the required business product.
Post Mandate Ref No.	Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

Related Topics

- [Operations Enrichment](#)

1.8 Agency Drawdown

Use Agency Drawdown to submit the Drawdown notice to Agent Bank to arrange the funds on a certain date.

Agency Drawdown is a process in which the borrower submits the Drawdown notice to Agent Bank to arrange the funds on a certain date. Agent bank performs its due diligence on the Drawdown Notice and if satisfied then proceeds will be send to Borrower on the given date.[]

The process flow for Drawdown Agency undergoes the below stages:

1. **Entry**
In this stage, Agent bank captures the funding requirement and perform the due diligence on the Drawdown notice received in form of PDF from the customer. Agent bank also verifies if all the Condition precedent along with Further Condition precedents and Drawdown Conditions have been satisfied.
 2. **Verification**
All the data gathered in the previous stage is checked and verified. If data input is incorrect, then the verifier can reject the application or send it back for correction. If the verifier is satisfied with all the data, then he can proceed. While submitting the stage all the notice configured is generated and send to respective parties. In case of any discrepancy, the bank reverts to borrower for more details or moves to next stage.
 3. **Treasury Rate**
If agent is also participating as one of the lenders to the deal and has to cover exposure, then for the same amount treasury ticket to be booked. Treasury reference number and rate are captured.
 4. **Enrichment**
Under this stage, bank can configure additional data segment to capture more data which are required.
 5. **Funds Recon**
Bank sends out the notices to all the lenders to arrange the funds on a Drawdown date. In addition, tracking for the lenders reply slip, if not received then reminder to be send.

Agent reconciles each lenders share in Drawdown shares. If funds not received then reminders would be sent.
 6. **Exceptional Settlement Risk Approval**
If the funds from any lender is not received or sighted, then Intra-day Risk approvals for funds are arranged. You can request for intraday approval, if any lender has not sent the funds on DD date.
 7. **Exceptional Compliance Approval**
In case of drawdown, a sanction check is performed on borrower. If any hits are found, then compliance approval can be obtained.
 8. **Approval**
Post all the above step application lands into the final approval. After the approvals, cash is remitted to the borrower, before currency cut off.
- [Agency Drawdown](#)

1.8.1 Agency Drawdown

The basic registration details for Agency Drawdown for a prospective borrower can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Agency Drawdown

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Agency Drawdown**.

The **Agency Drawdown** screen is displayed.

3. In the **Agency Drawdown** screen, provide the required details.

Table 1-8 Agency Drawdown

Field	Description
Party Number	Click Search to view and select the required party number.
Party Name	As per the party number selected, party name gets auto-populated.
Business Product	Click Search to view and select the required business product.
Application Date	System date is defaulted as application date.

4. Click **Initiate** to begin the process.

Related Topics

- [Agency Drawdown](#)

1.9 Participant Drawdown

Use Participant Drawdown process, a non-agency process in which the agent submits the Drawdown notice to Lender to arrange the funds on a certain date.

Lender bank performs due diligence on the drawdown notice and if satisfied, then proceed is send to agent on the given date.

The process flow for Participant Drawdown undergoes goes the below stages

1. **Entry**
Lender captures the funding requirement and perform the due diligence on the Drawdown notice received in form of PDF from the agent. In addition, lender also verifies if all the Condition precedent is satisfied. Further Condition precedent and Drawdown Condition have been satisfied.
 2. **Verification**
Data gathered in the previous stage along with facility and tranches booked in system are checked and verified. If data input is not correct, then the verifier can reject the application or send it back for correction. If the verifier is satisfied with all the data, then lender signs the reply slip and send to agent through fax or an email. In case of any discrepancy, lender reverts to agent for more details or move to next stage.
 3. **Treasury Rate**
As Lender bank is also lending to the deal and has to cover exposure, then for the same amount treasury ticket to be booked. Treasury reference number and rate are captured.
 4. **Enrichment**
Under this stage, bank can configure additional data segment which are required.
 5. **Exceptional Compliance Approval**
In case of Drawdown, a Sanction check is performed on borrower. If any hits are found, then compliance approval can be obtained.
 6. **Approval**
Post all the above step, application will land into the final approval. After the approvals, cash is remitted to the agent, before currency cut off.
- [Participant Drawdown](#)

1.9.1 Participant Drawdown

The basic registration details for Participant Drawdown for a prospective borrower can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Participant Drawdown

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Participant Drawdown** .

The **Participant Drawdown**screen is displayed.

3. In the **Participant Drawdown** screen, provide the required details.

Table 1-9 Participant Drawdown

Field	Description
Party Number	Click Search to view and select the required party number.
Party Name	As per the party number selected, party name gets auto-populated.
Business Product	Click Search to view and select the required business product.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

Related Topics

- [Participant Drawdown](#)

1.10 Syndication Drawdown Amendment

Syndication Drawdown Amendment Process helps you to modify the existing draw down contract. You can increase the Principal amount, change loan maturity date or change the interest margin of the existing Agency or Participant draw down contract.

The basic registration details for Drawdown Amendment Process can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Syndication Drawdown Amendment Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Drawdown Amendment** .

The **Drawdown Amendment** screen is displayed.

The screenshot shows the 'Drawdown Amendment' screen. It is divided into two main sections: 'Basic Details' and 'Facility Details'.
 In the 'Basic Details' section, there are four input fields: 'Customer Number' (with a search icon and 'Required' label), 'Customer Name', 'Business Product' (with a search icon and 'Required' label), and 'Application Date' (with a calendar icon and 'Required' label). Below these are 'Effective Date' (with a calendar icon and 'Required' label) and a 'Priority' dropdown menu with options for 'High', 'Medium', and 'Low'.
 The 'Facility Details' section contains the text 'Please select a customer to load facility details' and an 'Initiate' button at the bottom right.

3. In the **Drawdown Amendment** screen, provide the required details.

Table 1-10 Drawdown Amendment

Field	Description
Customer Number	Select the Borrower for which the Loan amendment to be made.
Business Product	Click Search to view and select the required business product.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Effective Date	Select an effective date from the drop-down calendar.
Priority	Click High/Medium/Low button as per the priority.
Facility Details	Select the applicable Facility listed upon selecting the Borrower
Tranche Details	Select the respective Tranche under the Facility
Drawdown Details	Select the Drawdown contract to which the amendment to be done from the list of drawdowns under the selected Tranche

4. Click **Initiate** to begin the process.

The process flow for Syndication Drawdown Amendment Process undergoes the below stages:

- a. **Amendment Application Entry**

You can make the input at the entry stage. You can view the details about the existing Drawdown and will be able to amend the respective data segments to amend the Principal amount, Maturity date or Interest margin. Below Data Segments are used in this stage.

Parties

Existing Parties details are defaulted and you cannot edit any details

Loan Details

You can view the existing Drawdown details and you cannot edit any details.

Additional Loan Details

You can view the existing details and you cannot edit any details.

Restructuring Amendment Details

You can make changes to Principal amount or maturity date in this data segment.

Interest margin Details

You can make changes to the existing Interest rate in this data segment.

- b. **Amendment Application Approval**

You can review and approve all the details captured in the previous stage. If any corrections to be done in the data captured in Entry stage, you can send back the application to the Entry stage for correction. Upon approving the application, OBCLPM hands over all the information to OBCL. With this hand off OBCLPM should able to amend the existing draw down in OBCL with the details captured in the Entry stage.

Below data segments are used in this stage as read-only and you can review all the details in the data segment and cannot edit any details.

- Parties

- Loan Details
- Additional Loan Details
- Restructuring Amendment Details
- Interest margin Details

Related Topics

- [Syndication Drawdown Amendment](#)

1.11 Drawdown Rollover

User Drawdown Rollover to rollover or split existing syndication drawdown contracts.

Syndication Drawdown Rollover process helps the user to rollover or split existing drawdown contract. A Borrower could opt to split the drawdown into 1 or more drawdowns and roll them over. The product and interest preferences for the new child contract could be captured on this process flow.

Drawdown Rollover Process can be initiated by giving the basic registration details in the Initiation screen, provided you have the required access rights.

To initiate Syndication Drawdown Rollover Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Drawdown Rollover**.

The **Drawdown Rollover** screen is displayed.

Figure 1-1 Drawdown Rollover

The screenshot displays the 'Rollover' screen with the following sections and fields:

- Basic Details:** Includes a 'Borrower Number' search field (required) and a 'Borrower Name' field.
- Facility Details:** A section with the instruction 'Please select a Customer to load Facility details'.
- Tranche Details:** A section with the instruction 'Please select a facility to load available Tranches'.
- Drawdowns:** A section with the instruction 'Please select a Tranche to load available Drawdowns'.
- Other Details:** Includes a 'Business Product' dropdown (required), an 'Effective Date' field (required), and a 'Priority' dropdown (set to 'High').

An 'Initiate' button is located at the bottom right of the form.

3. In the **Drawdown Rollover** screen, provide the required details.

Table 1-11 Drawdown Rollover

Field	Description
Customer Number	Select the Borrower for which the Loan amendment to be made.
Facility Details	Select the applicable Facility listed upon selecting the Borrower
Tranche Details	Select the respective Tranche under the Facility
Drawdown Details	Select the Drawdown contract to which the amendment to be done from the list of drawdowns under the selected Tranche
Business Product	Click Search to view and select the required business product.
Effective Date	Select an effective date from the drop-down calendar.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

The process flow for Rollover Process undergoes the below stages:

- a. Rollover Entry

You can make the input at the entry stage.

You can view the details about the existing Drawdown and you can amend the respective data segments to Rollover or Split the drawdown along with the Rollover.

Below data segments are used in this stage.

Parties

Existing Parties details are defaulted and you should not amend any of the information

Rollover Detail

Existing details of the Drawdown are defaulted and you can capture the details of the new Rollover drawdowns details. You can capture the necessary details to split the drawdown along with the rollover

Interest Margin Details

The interest and margin details of the rollover or contract is defaulted in this data segment and you can make necessary amendments if any

- b. Rollover Approval

You can review and approve all the details captured in the previous stage. If any corrections to be done in the data captured in Entry stage, you can send back the application to the Entry stage for correction. Upon approving the application, OBCLPM hands over all the information to OBCL. With this hand off OBCLPM is able to rollover the existing drawdown contract. Below data segments are used in this stage as read-only and you can review all the details in the data segment and cannot edit any details.

- Parties
- Rollover Detail

- Interest Margin Details

Related Topics

- [Drawdown Rollover](#)
User Drawdown Rollover to rollover or split existing syndication drawdown contracts.

1.12 Syndication Restructure

Syndication Restructure process enables the user to pay down the existing Drawdown under a specific Tranche and terminate the Tranche. Through the same process you can create a new Tranche with a difference in Lender allocation based on the amendment agreements received as part of the restructure process and book a new Drawdown under the newly created Tranche. All these activities can be handled through the single Syndication Restructure process.

The basic registration details for Restructure Process can be initiated using this Initiation screen, provided you have the required access rights.

To initiate Syndication Restructure Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Syndication Restructure**.

The **Syndication Restructure** screen is displayed.

The screenshot shows the 'Restructure' screen with the following sections:

- Basic Details:** Includes input fields for 'Borrower Number', 'Borrower Name', 'Business Product Code', and 'Application Date' (set to April 1, 2015). Search icons are present for the first three fields.
- Facility Details:** A section with the instruction 'Please select a Customer to load Facility details'.
- Tranche Details:** A section with the instruction 'Please select a facility to load available Tranches'.
- Initiate:** A button located at the bottom right of the form.

3. In the **Syndication Restructure** screen, provide the required details.

Table 1-12 Syndication Restructure

Field	Description
Customer Number	Select the Borrower for which the Loan amendment to be made.
Business Product	Click Search to view and select the required business product.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Facility Details	Select the applicable Facility listed upon selecting the Borrower
Tranche Details	Select the respective Tranche under the Facility

4. Click **Initiate** to begin the process.

The process flow for Syndication Restructure Process undergoes the below stages:

- a. **Restructure Entry**

You can view the details of the Tranche which needs to be restructured and able to select the type of Restructure in this stage. You can fetch the available drawdowns and the selected Tranche and the restructure action as Liquidate and New Below Data Segment is used in this stage.

b. Restructure Tranche

Details of the selected Tranche can be viewed and select the action on the available draw down accordingly.

c. Restructure Enrichment

You can view the details of the existing Drawdown contract and Tranche contract in this stage. You can make pay down to the existing draw down and make amendment to the existing tranche by making necessary modification. Whatever modification made to the existing tranche details are considered as the data for the new tranche. You can capture the details of the new draw down to be booked under the newly created Tranche in this stage.

Below Data Segments will be used in this stage.

Loan Details

You can view the details of the existing Drawdown contract and cannot edit any details.

Payment Details

You can view the outstanding under the existing loan under various components along with tax. You can capture the payment amount accordingly.

Review Settlement Account

You can park any of the component in to the suspense account using this data segment.

Restructure party

Existing Parties of the Tranche is defaulted in this data segment and you can make amendment to reflect in the new Tranche

Tranche Details

Details of the existing Tranche defaults in this data segment and you can amend the details to reflect in the new Tranche.

Lender Commitments

Participant share of the existing Tranche defaults in this data segment and you can amend the details to reflect in the new Tranche.

Margin Details

Details of the existing Tranche defaults in this data segment and you can amend the details to reflect in the new Tranche.

Fee Details

Details of the existing

Tranche defaults in this data segment and you can amend the details to reflect in the new Tranche.

Tranche Repayment Schedules

Details of the existing Tranche defaults in this data segment and you can amend the details to reflect in the new Tranche.

Additional Tranche Details

Details of the existing Tranche defaults in this data segment and you can amend the details to reflect in the new Tranche.

Margin and Schedules

Details of the existing Tranche defaults in this data segment and you can amend the details to reflect in the new Tranche.

Restructure Entity Details

Details of the existing Tranche defaults in this data segment and user can amend the details to reflect in the new Tranche

Restructure Settlement Details

Details of the existing Tranche defaults in this data segment and user can amend the details to reflect in the new Tranche.

Restructure Loan Details

You can capture the details of the new loan to be booked under the new Tranche

Additional Loan Details

You can capture the details of the new loan to be booked under the new Tranche

Interest margin Details

User can capture the interest details of the new loan to be booked under the new Tranche

Payment Schedules

You can capture the Payment Schedules of the new loan to be booked under the new Tranche

Sighting Funds Match Review

You can reconcile and sight the expected payment from Borrower. Fund sighting can be either automatic through ML Process or manual.

Below Data Segment is used in this stage.

Match Sighting Fund

You can view the expected amount details and match the receivable with the Funds sighted through ML process or manually.

d. Restructure Approval

You can review and approve all the details captured in the previous stages. If any corrections to be done in the data captured in Entry stage, you can send back the application to the Entry stage for correction. Upon approving the transaction, OBCLPM hands over all the information to OBCL. With this hand off OBCLPM can pay down the draw down in the existing Tranche and crate new Tranche in OBCL and book new drawdown under the newly created Tranche.

Below Data Segment is used in this stage.

Application Verification

You can view the summary view of all the data segments used in the previous stages and able to verify the data by opening each summary tile.

Related Topics

- [Syndication Restructure](#)

1.13 Tranche Margin Amendment

Syndication Tranche Margin Amendment process enables the user to make the changes to the Interest margin of an existing Agency or Participant Tranche contract. User will be able to specify the Interest margin for various currencies at various effective dates.

The basic registration details for Restructure Process can be initiated using this Initiation screen, provided the user has the required access rights.

To initiate Tranche Margin Amendment Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Tranche Margin Amendment**.

The **Tranche Margin Amendment** screen is displayed.

3. In the **Tranche Margin Amendment** screen, provide the required details.

Table 1-13 Tranche Margin Amendment

Field	Description
Customer Number	Select the Borrower for which the Loan amendment to be made.
Business Product	Click Search to view and select the required business product.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Facility Details	Select the applicable Facility listed upon selecting the Borrower
Tranche Details	Select the respective Tranche under the Facility

4. Click **Initiate** to begin the process.

The process flow for Tranche Margin Amendment Process undergoes the below stages:

a. Application Entry

You can make the input at the entry stage. You can view the details about the existing Tranche and can be able to amend the respective data segments to amend the Interest Margin. Below Data Segments will be used in this stage.

Tranche Details

Details of the selected tranche will default in this data segment and this information is non-editable.

Margin Details

You can make the necessary Interest Margin changes in this data segment.

b. Margin Amendment Application Approval

You can review and approve all the details captured in the previous stage. If any corrections to be done in the data captured in Entry stage, you can send back the application to the Entry stage for correction. Upon approving the application, OBCLPM hands over all the information to OBCL. With this hand off OBCLPM you can amend the existing Tranche in OBCL with the details captured in the Entry stage. Below Data Segments are used in this stage as read-only and you can review all the details in the data segment and cannot edit any details.

Below Data Segments are used in this stage as read-only and you can review all the details in the data segment and cannot edit any details.

- Tranche Details
- Margin Details

Tranche Details

Details of the selected tranche defaults in this data segment and this information is non-editable.

Margin Details

You can make the necessary Interest Margin changes in this data segment.

Related Topics

- [Tranche Margin Amendment](#)

1.14 Tranche Financial Amendment

Tranche Financial Amendment is the process of modifying the financial details of the existing Tranche Through this functionality, user will be able to make changes to the existing Agency or participant tranche contract. You can increase or decrease the Principal amount or change tranche maturity date.

Tranche Amendment Process can be initiated by giving the basic registration details in the Initiation screen, provided you have the required access rights.

To initiate Tranche Amendment Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Tranche Amendment Process** .

The **Tranche Amendment Process** screen is displayed.

3. In the **Tranche Amendment Process** screen, provide the required details.

Table 1-14 Tranche Amendment Process

Field	Description
Customer Number	Select the Borrower for which the Loan amendment to be made.
Business Product	Click Search to view and select the required business product.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Effective Date	Choose the effective date of the transaction
Priority	Appropriate priority can be selected
Facility Details	Select the applicable Facility listed upon selecting the Borrower
Tranche Details	Select the respective Tranche under the Facility

4. Click **Initiate** to begin the process.

The process flow for Tranche Financial Amendment Process undergoes the below stages:

- a. **Tranche Amendment Entry**

You can make the input at the entry stage. You can view the details about the existing Tranche and able to amend the respective data segments to amend the Tranche amount or maturity date.

Below Data Segments are used in this stage.

Parties

Existing Parties details are defaulted and you should not amend any of the information

Tranche Details

Existing details of the Tranche are defaulted and you should not make any changes to the Tranche Details.

Tranche Amendment Details

You can make the changes to the Tranche amount or maturity date in this data segment.

- b. **Tranche Amendment Approval**

You can review and approve all the details captured in the previous stage. If any corrections to be done in the data captured in Entry stage, you can send back the application to the Entry stage for correction. Upon approving the application, OBCLPM hands over all the information to OBCL. With this hand off OBCLPM you can amend the existing Tranche in OBCL with the details

captured in the Entry stage. Below Data Segments are used in this stage as read-only and you can review all the details in the data segment and cannot edit any details.

- Parties
- Tranche Details
- Tranche Amendment Details

Related Topics

- [Tranche Financial Amendment](#)

1.15 Bulk Payment

Syndication Bulk Payment process enables the user to pay down multiple draw down contracts under the same facility in a single payment process. You can pay down both Principal and Interest components of multiple Loan drawdowns selected under various Tranches of the same Facility.

The basic registration details for Bulk Payment Process can be initiated using this Initiation screen, provided you required access rights.

To initiate Bulk Payment Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Bulk Payment Process**.

The **Bulk Payment Process** screen is displayed.

3. In the **Bulk Payment Process** screen, provide the required details.

Table 1-15 Bulk Payment Process

Field	Description
Customer Number	Select the Borrower for which the Loan amendment to be made.
Business Product	Click Search to view and select the required business product.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Facility Details	Select the applicable Facility listed upon selecting the Borrower
Tranche Details	Select the respective Tranche under the Facility

4. Click **Initiate** to begin the process.

The process flow for Bulk Payment Process undergoes the below stages:

a. Bulk Payment Entry

You can view the details of the Facility and Tranche selected during the initiation, in respective data segments and will be able to amend the details. You can view the details of all the drawdowns under the selected facility and can filter by tranche or borrower. You can select the drawdowns which are to be paid. You can set the limit date and effective date of the bulk payment and can enable if cash match is required or taxes are waived.

Below Data Segments are used in this stage.

Parties

Existing Parties details are defaulted and cannot edit any details

Bulk Loan Details

You can view the details of all the drawdowns under the selected facility and able to filter by tranche or borrower to pay down.

Bulk Payment Details

You can view the outstanding under the selected loans under various components along with tax. You can capture the payment amount accordingly.

Review Settlement Account

You can park any of the component in to the suspense account using this data segment.

Settlement Details

All the available Settlement accounts of all the parties are defaulted in this data segment.

b. Sighting Funds Match Review

You can reconcile and sight the expected payment from Borrower or Agent. Fund sighting can be either automatic through ML Process or manual. Below Data Segment is used in this stage.

Match Sighting Fund

You can view the expected amount details and match the receivable with the Funds sighted through ML process or manually.

c. Bulk Payment Approval

You can review and approve all the details captured in the previous stage. If any corrections to be done in the data captured in previous stages, you can send back the application to the Entry stage for correction. Upon approving the application, OBCLPM hands over all the information to OBCL. With this hand off OBCLPM you can pay down multiple draw down contracts in OBCL. Below Data Segments are used in this stage as read-only and you can review all the details in the data segment and cannot edit any details.

- Parties
- Bulk Loan Details
- Bulk Payment Details
- Review Settlement Account
- Settlement Details
- Match Sighting Fund

Related Topics

- [Bulk Payment](#)

1.16 Syndication Payment

Syndication Payment Process is to make the repayment of the Principal and interest of the Syndication Loan contract. This process handles the Loan repayment for both Agency and Participant deals. The process flow for Payment Process undergoes the below stages:

1. **Payments Entry** Upon initiating the Payment process by selecting the right Facility, Tranche and Loan contract, you can capture the Payment details of the Loan in the Payments Entry stage. You can view the Scheduled breakup of the Loan to override the settlement instruction if required.
2. **Sighting Funds Match Review** you can reconcile and sight the expected payment either from Borrower or Agent. Fund sighting can be either automatic through ML Process or manual.
3. **Payments Approval** The Payment details are reviewed for approval. If all the information are correct and no amendments required, then the data is handed off to OBCL to process the Loan Payment.

The basic registration details for Payment Process can be initiated using this Initiation screen, provided you have required access rights.

To initiate Payment Process

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Payment Process**.

The **Payment Process** screen is displayed.

Payment

Basic Details

Borrower Number Borrower Name

Facility Details

Please select a Customer to load Facility details

Tranche Details

Please select a facility to load available Tranches

Drawdowns

Please select a Tranche to load available Drawdowns

Other Details

Business Product Effective Date Priority

Initiate

3. In the **Payment Process** screen, provide the required details.

Table 1-16 Payment Process

Field	Description
Customer	Select the Borrower for which the Loan payment to be made.
Facility Reference Number	Select the Facility Reference Number

Table 1-16 (Cont.) Payment Process

Field	Description
Tranche Reference Number	Select the respective Tranche under the Facility
Contract Reference Number	Upon searching the contracts under the Facility and Tranche select the Loan Contract
Business Product	Click Search to view and select the required business product.
Effective Date	Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
Priority	Click High/Medium/Low button as per the priority.

4. Click **Initiate** to begin the process.

Related Topics

- [Syndication Payment](#)

1.17 Consolidate Rollover

Use Consolidate Rollover to consolidate one or more contracts into a single parent contract.

You can consolidate one or more contracts into a single parent contract. This can be done through the Consolidation Rollover menu under syndication module. You can initiate the process flow and the application moves through various stages of the business process flow. The process of consolidate rollover can be initiated by the Relationship Manager or any bank user (with relevant rights). The list of stages that are required for a Consolidate Rollover process is pre-defined in Conductor process and the data segments that are applicable for every stage can be configured in Business Process maintenance. Based on this setup, system derives the process flow for every loan application.

The process flow pre-defined for Consolidate Rollover is provided for quick reference:

1. Consolidation Rollover Entry
2. Consolidation Rollover Approval
3. Retry Consolidation Rollover Handoff

To initiate Consolidation Rollover

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, from **Corporate Lending**, under **Operations**, click **Syndication**.
2. On the **Syndication**, click **Consolidation Rollover** .

The **Consolidation Rollover** screen is displayed.

Consolidation Rollover

Basic Details

Borrower Number Required Borrower Name Business Product Code Required Application Date Required

Facility Details
Please select a Customer to load Facility details

Tranche Details
Please select a facility to load available Tranches

- In the **Consolidation Rollover** screen, provide the required details.

Table 1-17 Consolidation Rollover

Field	Description
Borrower Number	Click Search to view and select the required Customer Identification number or you can also type the Customer Number.
Customer Name	Based on the Customer Number selected, the information is auto populated.
Business Product	Click Search to view and select the required Business product. Based on the Business product, system derives the following details to process the loan application. <ul style="list-style-type: none"> Applicable stages and its data segments Required documents and checklists Stage level advices
Application Date	Select an application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Facility Details	Displays the list of all facilities that are created for the Customer Number. You can select the appropriate Facility ID.
Tranche Details	Displays the list of all tranches under the facility that are created for the Customer. You can select the appropriate tranche ID under which the loans to be consolidated.

- Click **Initiate** to begin the process.

On submit of the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking.

Based on the user rights the system navigates the user to the first manual stage of the process flow.

Data Segments

Provides information about the usage of data segments that are configured at each stage. Every data segment can be configured as a mandatory or non-mandatory at Business Process Code maintenance based on the business product code defined. Each data segment has the following action buttons.

- Back:** System moves the task to the previous segment.
- Next:** System moves the task to the next screen. If mandatory fields are not entered, system will display error.
- Save and Close:** You can save and close the task and reopen it to work later.

- **Cancel:** You can cancel the task window and return to dashboard. The data input is not saved.

Each data segment has the option to upload the specific documents required for the application. Below are the sample date segment which can be configured for this process flow.

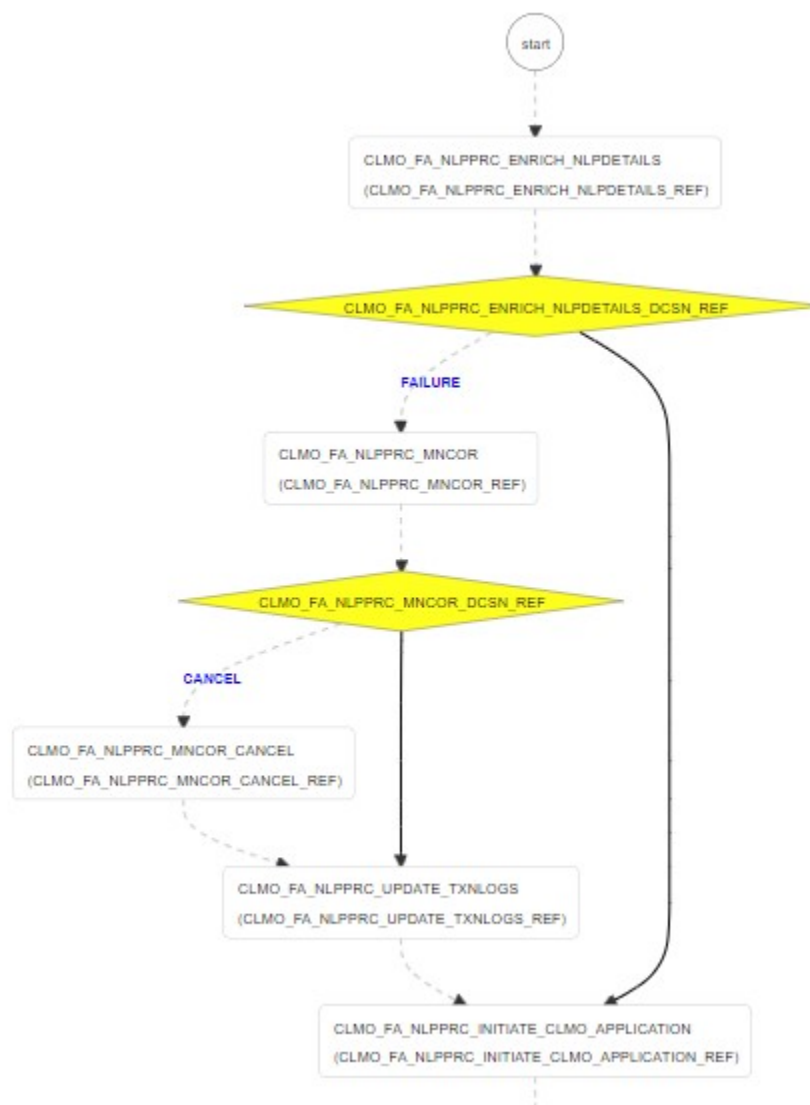
Related Topics

- [Consolidate Rollover](#)
Use Consolidate Rollover to consolidate one or more contracts into a single parent contract.

1.18 Natural Language Processing

Use Natural Language Processing to initiate the NLP process from syndication service with the document id (from document management system), document type and document content.

Natural Language Processing (NLP) is a process in which the system identifies the document id, document type and content from an uploaded file and initiates the respective process.



The process flow for NLP undergoes goes the below stages:

1. When a document is uploaded from or a poller receives a document of loan processing type NLP framework will initiate the NLP process from syndication service with the document id (from document management system), document type and document content.
2. These data is stored in NLP Data Segment. During this initiation, the process lands in a system task called Enrich NLP Details. Enrich NLP extracts the values along with the request and identify the respect business values for the extracted tags and also enriches the information.
3. Once the enrich identifies all the business values for the tags then data would go to the decision. If it is successful, then it initiates the respective process using the enriched values. And the workflow ends.
If it is failure, then process lands in the manual correction. You have the NLP values that separate during the initiation process. You can manually update the missing values and proceed.

4. The enrich values are updated, with that the NLP framework marks the document against the application for Transaction log update task and continues to initiate the process. With this the workflow ends.
 5. On failure, it lands in Manual Retry stage. In this stage, you can retry the data. You can also check the NLP details again for correction. Then again the Transaction Logs are updated. On failure of initiation, it lands in decision. In the manual stage, you can cancel then the workflow is terminated.
- [Participant Drawdown by Machine Learning](#)
Use this process to help you to initiate the Syndication Participant Drawdown process with the support of Machine Learning.
 - [Drawdown Rollover by Machine Learning](#)
Use Machine Learning for Rollover to initiate the Syndication Participant Drawdown Rollover process with the support of Machine Learning.
 - [Loan Origination by Machine Learning](#)
 - [Sight Funding by Machine Learning](#)

1.18.1 Participant Drawdown by Machine Learning

Use this process to help you to initiate the Syndication Participant Drawdown process with the support of Machine Learning.

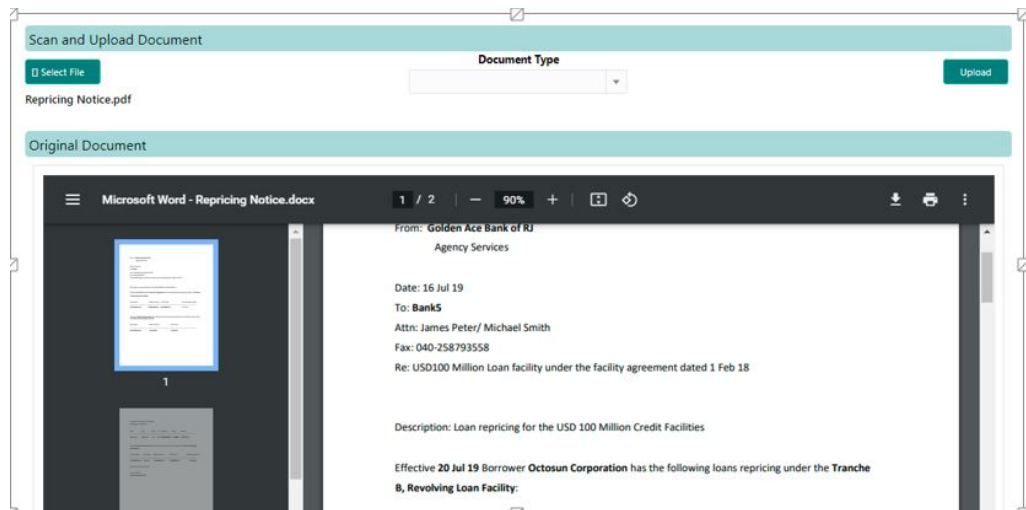
This process helps you to initiate the Syndication Participant Drawdown process with the support of Machine Learning. On uploading the Drawdown notice from lead agent, the machine learning job automatically analyses the document, extract its contents and creates a Participant Drawdown task for the corresponding Syndication Facility and Tranche. This process also fills in the extracted information in the respective fields of the applicable data segments. This task is available in the task pool, enabling user to take forward for further evaluation and approvals.

Initiating Machine Learning Process for Drawdown

Machine Learning Process for Drawdown can be initiated by giving the basic registration details in the Initiation screen, provided the user has the required access rights.

How to reach here: Machine Learning >Document Upload

How to reach here: Machine Learning >Document Upload



You need to go to the above specified menu option and select the file to upload. Once the Rollover notice from the Agent is selected, the system reads the document and displays the content of the document. Select the appropriate Document Type from the drop-down and click **Upload** to initiate the task.

Upon submitting the document ML process parses the document and initiate the Rollover process and the task is available in My Task of the user to proceed further. In case if the ML process is unable to initiate the Rollover process, then the task is available in Free Task in manual correction stage. You can acquire the task and manually fill in the required details to initiate the process. The task moves to My Task upon providing the right information, to proceed further with the additional information.

Related Topics

- [Drawdown Rollover by Machine Learning](#)
Use Machine Learning for Rollover to initiate the Syndication Participant Drawdown Rollover process with the support of Machine Learning.

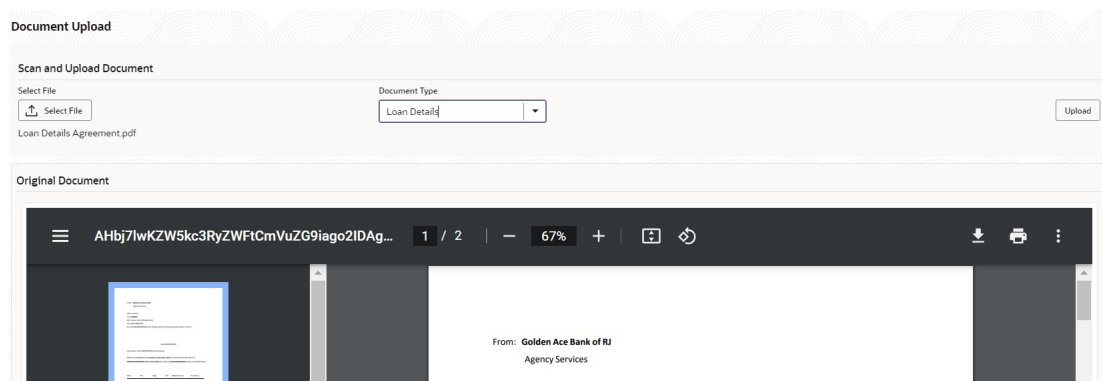
1.18.3 Loan Origination by Machine Learning

This process helps the user to initiate the Bilateral Loan Origination process with the support of Machine Learning. On uploading the Loan Details Agreement, the machine learning job automatically analyses the document, extract its contents and creates a Loan Origination task. This process also fills in the extracted information in the respective fields of the applicable data segments. This task is available in the task pool, enabling user to take forward for further evaluation and approvals.

Initiating Machine Learning Process for Loan Origination

Machine Learning Process for Loan Origination can be initiated by giving the basic registration details in the Initiation screen, provided you have the required access rights.

How to reach here: Machine Learning >Document Upload



You need to go to the above specified menu option and select the file to upload. Once the Loan Details Agreement is selected, the system reads the document and displays the content of the document. Select the appropriate Document Type from the drop-down and click **Upload** to initiate the task.

Upon submitting the document ML process parses the document and initiate the Loan Origination process and the task is available in My Task of the user to proceed further. In case if the ML process is unable to initiate the Loan Origination process, then the task is available in Free Task in manual correction stage. You can acquire the task and manually fill in the required details to initiate the process. The task moves to My Task upon providing the right information, to proceed further with the additional information.

Related Topics

- [Loan Origination by Machine Learning](#)

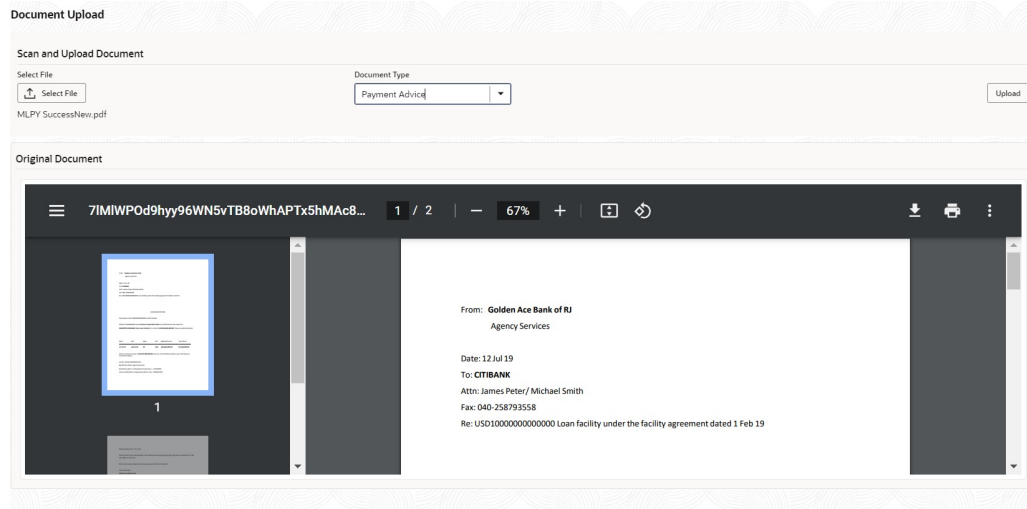
1.18.4 Sight Funding by Machine Learning

This process helps you to resolve the Payment advices received and match the same during the Syndication payment Process. On uploading the Payment Advises, the machine learning job automatically analyses the document, extract its contents park the item in the resolved queue. While the user process a Syndication Payment, during the sight fund stage, these resolved funds are available for matching.

Initiating Machine Learning Process for Sight Fund

Machine Learning Process for Sight Fund can be initiated by giving the basic registration details in the Initiation screen, provided you have the required access rights.

How to reach here: Machine Learning >Document Upload



You need to go to the above specified menu option and select the file to upload. Once the Payment Advice is selected, the system reads the document and displays the content of the document. Select the appropriate Document Type from the drop-down and click **Upload** to initiate the task.

Upon submitting the document ML process parses the document and resolve the document and resolved task is available in My Task. This task gets closed once the corresponding fund is matched in the applicable Payment Process. In case if the ML process is unable to resolve the Payment advice, then the task will be available in Free Task in manual correction stage. You can acquire the task and manually fill in the required details to complete the process. The task moves to My Task upon providing the right information.

Related Topics

- [Sight Funding by Machine Learning](#)

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