# Oracle® Banking Corporate Lending Process Management
# Loan Syndication

ORACLE®

# Contents

## Preface

## 1    Loans Syndication

## Index

# Preface

This topic contains following sub-topics:

## Purpose

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.

## 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.

# 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.

# Related Resources

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

- *OBCLPM Bilateral Loans User Guide*
- *Configurations User Guide*
- *OBCLPM Getting Started User Guide*

# Conventions

The following text conventions are used in this document:

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

# 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.

# Acronyms and Abbreviations

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

**Table 1    Acronyms and Abbreviations**

| Acronyms | Abbreviations |
|---|---|
| API | Application Programming Interface |
| BIP | Oracle Business Intelligence Publisher |
| CAMS | Computer Age Management Services |
| KYC | Know Your Customer |
| LOV | List Of Values |
| OBCLPM | Oracle Banking Corporate Lending Process Management |
| REST | Representational State Transfer |

# Basic Actions

**Table 2    List of Basic Actions**

| Action | Description |
|---|---|
| **Approve** | Click **Approve** to approve the initiated report.<br>This button is displayed, once the user click **Authorize**. |
| **Audit** | Click **Audit** to view the maker details, checker details of the particular record, and record status.<br>This button is displayed only for the records that are already created. |
| **Authorize** | Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record.<br>This button is displayed only for the already created records. |
| **Close** | Click **Close** to close a record.<br>This action is available only when a record is created. |
| **Confirm** | Click **Confirm** to confirm the performed action. |
| **Cancel** | Click **Cancel** to cancel the performed action. |
| **Compare** | Click **Compare** to view the comparison through the field values of old record and the current record.<br>This button is displayed in the widget, once the user click **Authorize**. |
| **Collapse All** | Click **Collapse All** to hide the details in the sections.<br>This button is displayed, once the user click **Compare**. |
| **Expand All** | Click **Expand All** to expand and view all the details in the sections.<br>This button is displayed, once the user click **Compare**. |
| **New** | Click **New** to add a new record. The system displays a new record to specify the required data.<br><br>**Note:**<br><br>The fields which are marked with Required are mandatory. |
| **OK** | Click **OK** to confirm the details in the screen. |
| **Save** | Click **Save** to save the details entered or selected in the screen. |

**Table 2    (Cont.) List of Basic Actions**

| Action | Description |
|---|---|
| View | Click **View** to view the report details in a particular modification stage.<br>This button is displayed in the widget, once the user click **Authorize**. |
| View Difference only | Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes.<br>This button is displayed, once the user click **Compare**. |

# Symbols and Icons

The following symbols and icons are used in the screens.

**Table 3    Symbols and Icons - Common**

| Symbol/Icon | Function |
|---|---|
| ⌐ ¬ ⌐ ¬ | Minimize |
| ⌐ ¬ ⌐ ¬ | Maximize |
| ✕ | Close |
| 🔍 | Perform Search |
| ▼ | Open a list |
| ＋ | Add a new record |

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

| Symbol/Icon | Function |
|---|---|
| | Navigate to the first record |
| | Navigate to the last record |
| | Navigate to the previous record |
| | Navigate to the next record |
| | Grid view |
| | List view |
| | Refresh |
| | Calender |
| | Filter |

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

| Symbol/Icon | Function |
| --- | --- |
|  | Copy a record |
|  | Click this icon to add a new row. |
|  | Click this icon to delete an existing row. |
|  | Click to view the created record. |
|  | Click to unlock, delete, authorize or view the created record. |

**Table 4    Symbols and Icons - Audit Details**

| Symbol/Icon | Function |
| --- | --- |
|  | A user |
|  | Date and time |
|  | Unauthorized or Closed status |

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

| Symbol/Icon | Function |
| --- | --- |
|  | Authorized or Open status |

**Table 5    Symbols and Icons - Widget**

| Symbol/Icon | Function |
| --- | --- |
|  | Open status |
|  | Unauthorized status |
|  | Closed status |
|  | Authorized status |

# 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**

- **Tranche Non 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 biding 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 Initiation
- Pre-Mandate Arranger Entry
- Review Pre Analysis
- NDA Preparation
- Borrower Acceptance
- Review QE And Solution
- Solution Firming
- Solution With Arranger

- [Borrower Review](#)

- [Arranger Commitment Confirmation](#)

- [Allocation Approval](#)

- [Review Credit Approval](#)

- [Mandate Document Preparation](#)

- [Mandate Document Scruitny](#)

- [Arranger Comments](#)

- [Borrower Review Mandate Document](#)

- [Execution Status](#)

## 1.1.1 Pre-Mandate Lead Arranger Initiation

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 Arranger**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 Initiation](#)

## 1.1.2 Pre-Mandate Arranger Entry

Pre-Mandate Arranger Entry Stage has the option to capture the Parties, Related Parties, Syndication requirement details and Collateral details.

- Parties
- Related Parties
- Syndication Requirement
- Collateral Details

### 1.1.2.1 Parties

Parties can be added for the application in the Pre-Mandate Arranger Entry Stage.

**Figure 1-1    Parties Screen**



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

**Table 1-2    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

### 1.1.2.2 Related Parties

Related Parties can be added for the application in the Pre-Mandate Arranger Entry Stage.

**Figure 1-2    Related Parties Screen**



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

**Table 1-3    Related Parties - Field Description**

| Field | Description |
| --- | --- |
| Parties | Select the Related party from the dropdown |
| Borrower | Select the borrower party |
| Relationship | Select the relationship of the borrower with the Related party |

## 1.1.2.3 Syndication Requirement

Syndication Requirement Details can be added for the application in the Pre-Mandate Arranger Entry Stage.

**Figure 1-3    Syndication Requirement Screen**

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

**Table 1-4     Syndication Requirement - Field Description**

| Field | Description |
|---|---|
| Total Expected Facility Amount | The total expected Facility Amount |
| Facility Type | Select facility type from the dropdown |
| Expected Facility Amount | The expected Facility amount for the syndication |
| Utilization Currencies | The utilization currency for the facility |
| Expected Facility | The expected start date of the Facility |
| Facility Tenor | The duration of the Facility |
| Facility Purpose | The purpose of the Facility |
| Expected Collateral | The expected collateral of the Facility |

## 1.1.2.4 Collateral Details

Collateral Details can be added for the application in the Pre-Mandate Arranger Entry Stage.

**Figure 1-4     Collateral Details Screen**



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

**Table 1-5     Collateral Details - Field Description**

| Field | Description |
|---|---|
| Collateral Type | The type of Collateral which is pledged |
| Collateral Description | The description of the Collateral pledged |
| Borrower Name | The name of the Borrower |

**Table 1-5 (Cont.) Collateral Details - Field Description**

| Field | Description |
| --- | --- |
| Applicable Tranches | The applicable tranches for the collateral pledged |
| Collateral Provider | The provider of the collateral |
| Expected Value | The expected value of the collateral |
| Eligible Value | The eligible value of the collateral |
| Market Value | The market value of the collateral |

## 1.1.3 Review Pre Analysis

Review Pre Analysis Stage has the option to capture Borrower review status of the application.

- Borrower Review Status

## 1.1.3.1 Borrower Review Status

Borrower Review Status can be added for the application in the Review PreAnalysis Stage.

**Figure 1-5 Borrower Review Status Screen**
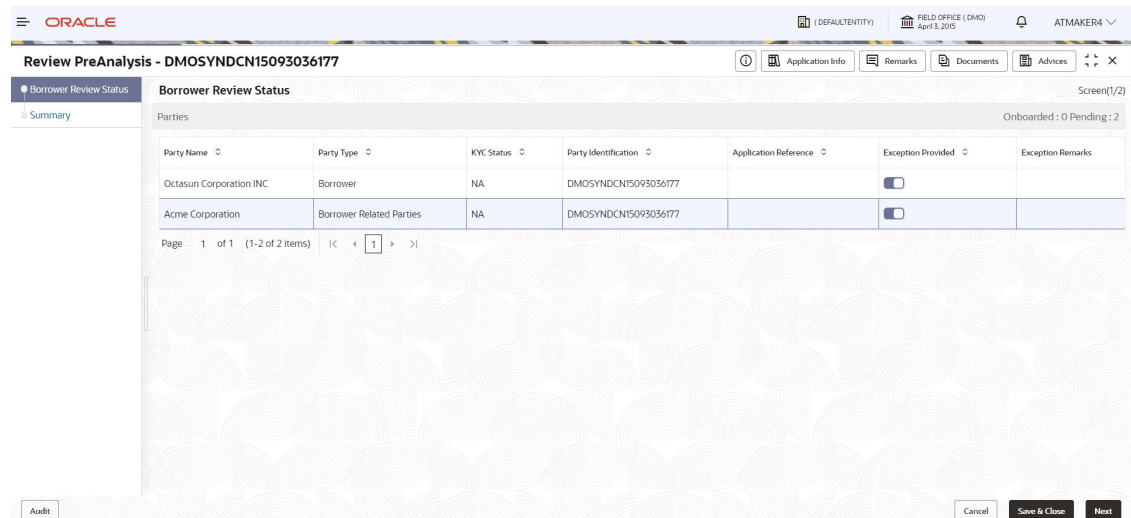


For information on the screen fields, refer to the field description table below.

**Table 1-6 Borrower Review Status - Field Description**

| Field | Description |
| --- | --- |
| Exception Provided | The Exception status for the borrower |
| Exception Remarks | The Remarks for the exception given |

# 1.1.4 NDA Preparation

NDA Preparation stage has the option to add documents for Confidentiality agreement review and legal remarks.

- Confidentiality Agreement Review
- Legal Remarks

## 1.1.4.1 Confidentiality Agreement Review

Confidentiality Agreement Review documents can be added for the application in the NDA Preparation stage.

**Figure 1-6    Confidentiality Agreement Review Screen**
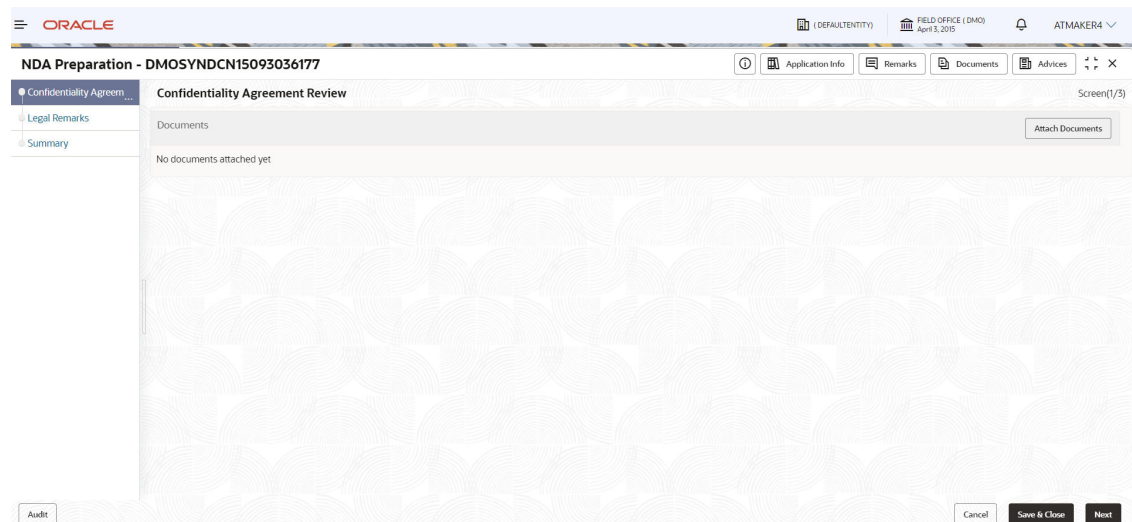


## 1.1.4.2 Legal Remarks

Legal Remarks can be given for the application in the NDA Preparation stage.

**Figure 1-7    Legal Remarks Screen**
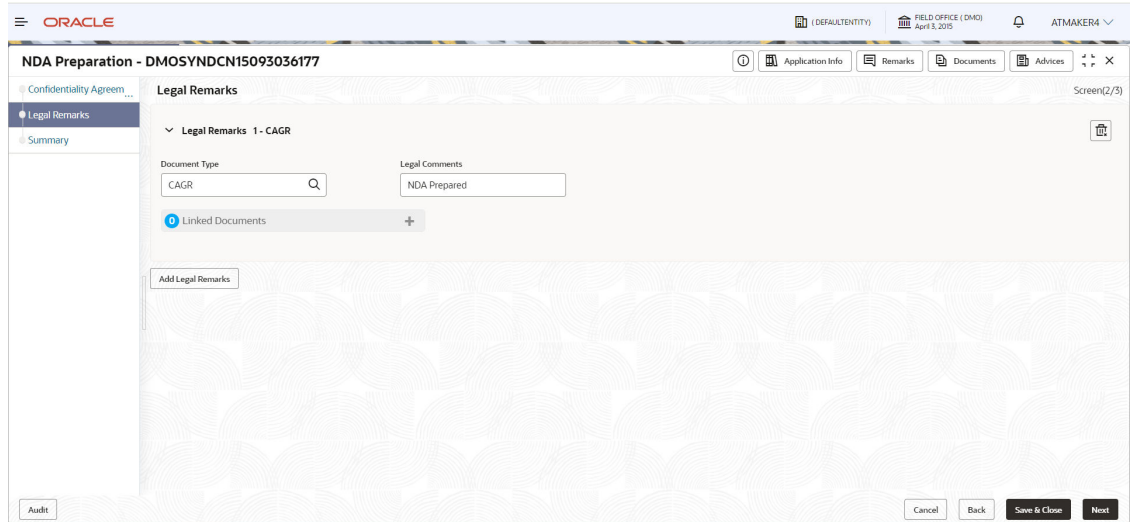


For information on the screen fields, refer to the field description table below.

**Table 1-7    Legal Remarks - Field Description**

| Field | Description |
| --- | --- |
| Document Type | The type of document submitted |
| Legal Comments | The legal comments for the document submitted |

## 1.1.5 Borrower Acceptance

Borrower Acceptance stage has the option to review the confidentiality agreement documents uploaded for the application.

• Confidentiality Agreement Review

## 1.1.5.1 Confidentiality Agreement Review

Confidentiality Agreement documents can be reviewed for the application in the Borrower Acceptance Stage.

**Figure 1-8    Confidentiality Agreement Review Screen**
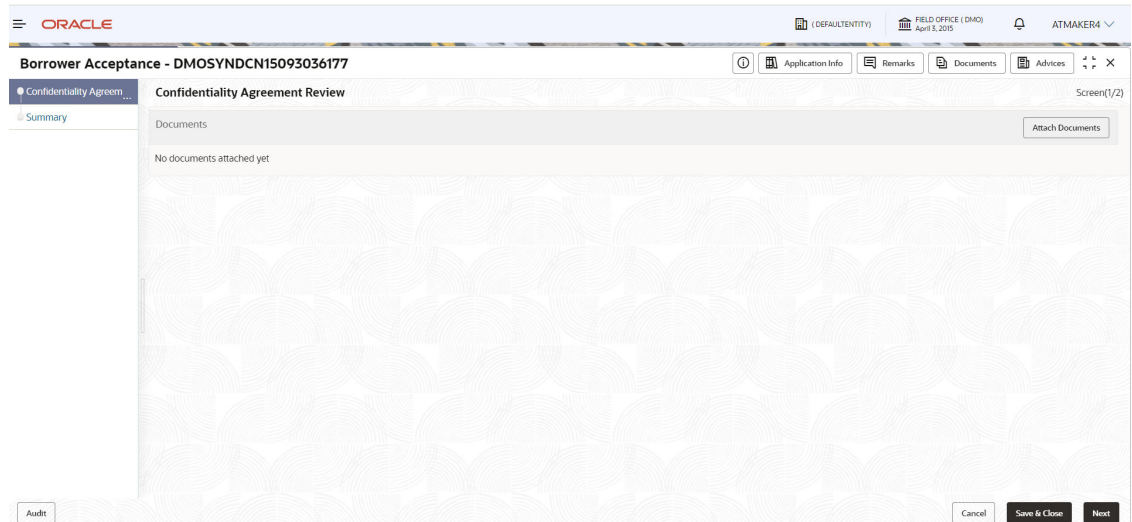


## 1.1.6 Review QE And Solution

Review QE And Solution stage has the option to capture the Initial Analysis details, Parties, Arranger Invitation details, review of Confidentiality agreement documents, Tranche details, Margin details and Fee details.

- Initial Analysis

- Parties

- Arranger Invitation

- Confidentiality Agreement Review

- Tranche Details

- Margin Details

- Fee Details

## 1.1.6.1 Initial Analysis

Initial Analysis details can be added for the application in the Review QE and Solution Stage.

**Figure 1-9    Initial Analysis Screen**
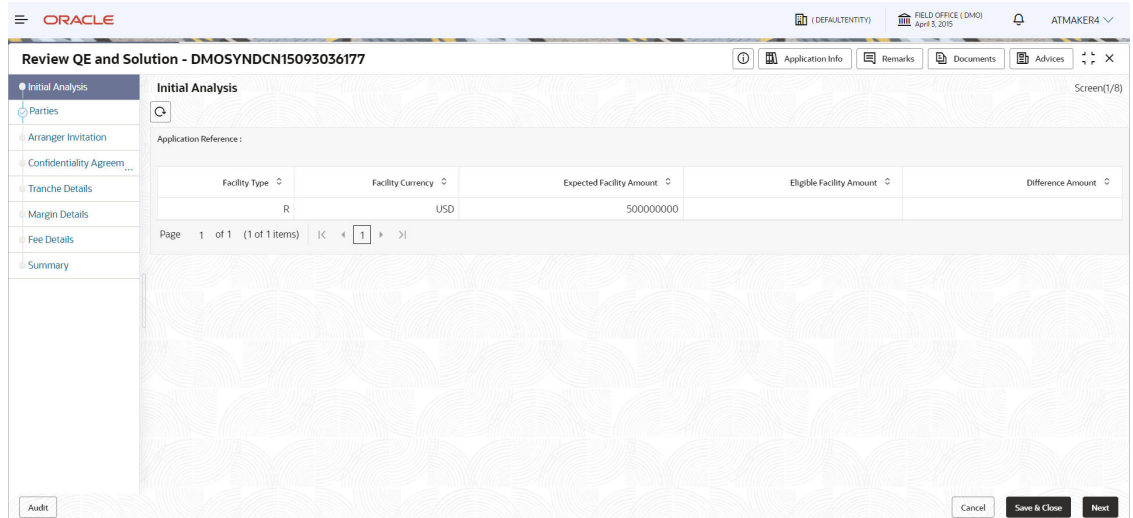


For information on the screen fields, refer to the field description table below.

**Table 1-8    Initial Analysis - Field Description**

| Field | Description |
|---|---|
| Expected Facility Amount | The expected Facility amount as part of Initial Analysis |
| Eligible Facility Amount | The eligible Facility amount as part of Initial Analysis |

## 1.1.6.2 Parties

Party details can be reviewed for the application in the Review QE and Solution Stage.

**Figure 1-10    Parties Screen**
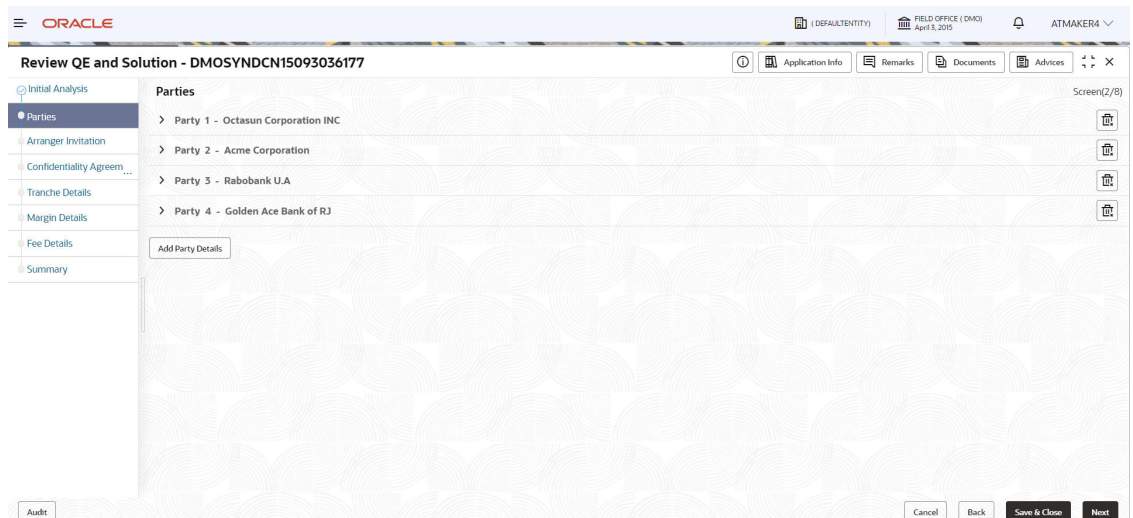
For information on the screen fields, refer to the field description table below.

**Table 1-9    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Select one of the options:<br>• **New** - If selected, new party details can be captured as part of loan creation.<br>• **Existing** - If selected, system defaults the party related details in the respective data segments. |
| Party Role | Select the role the party is having during Loan lifecycle. |
| Party Number | Based on the Party selected from the LOV, the information is auto populated. |
| Party Name | Based on the Party Number selected, the party name is autopopulated. |
| Contact Role | Contact role added will have one of the Party roles mapped |

## 1.1.6.3 Arranger Invitation

Arranger Invitation details can be added for the application in the Review QE and Solution Stage.

**Figure 1-11    Arranger Invitation Screen**
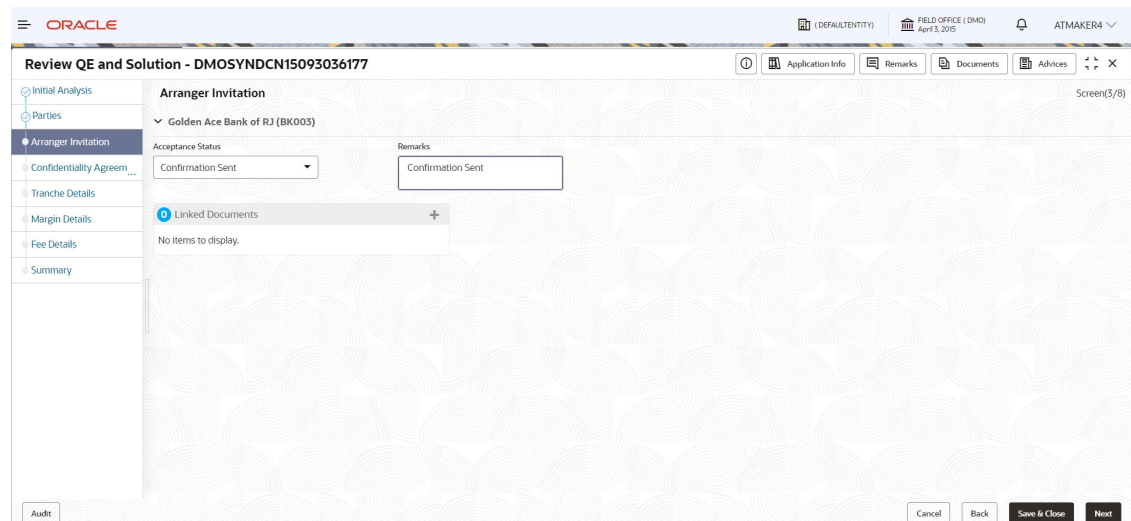


For information on the screen fields, refer to the field description table below.

**Table 1-10    Arranger Invitation - Field Description**

| Field | Description |
| --- | --- |
| Acceptance Status | The acceptance status of the invitation sent to the Arranger |
| Remarks | The remarks for the invitation status |

## 1.1.6.4 Confidentiality Agreement Review

Confidentiality Agreement documents can be reviwed for the application in the Review QE and Solution Stage.

**Figure 1-12    Confidentiality Agreement Review Screen**
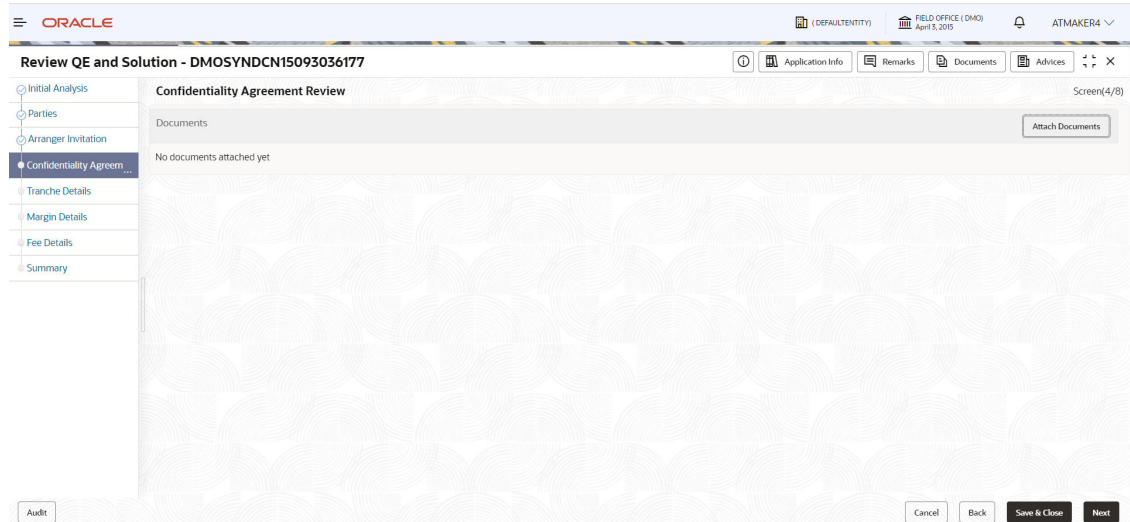


## 1.1.6.5 Tranche Details

Tranche Details can be reviewed and updated for the application in the Review QE and Solution Stage.

**Figure 1-13    Tranche Details Screen**
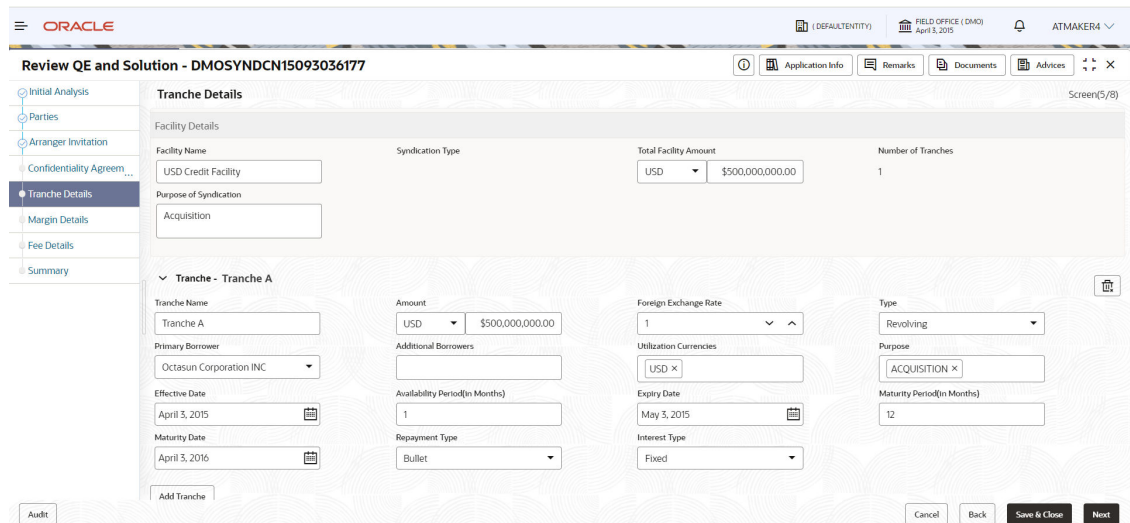
For information on the screen fields, refer to the field description table below.

**Table 1-11    Tranche Details - Field Description**

| Field | Description |
|---|---|
| Facility Name | The name provided for the Facility being processed |
| Syndication Type | The Syndication type for the Facility |
| Total Facility Amount | Total Facility amount |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name for the Tranche |
| Amount | The amount associated with the Tranche |
| Foreign Exchange Rate | This is the exchange rate, in case syndication contract currency is different from the reporting currency. |
| Type | The type of Tranche |
| Primary Borrower | The primary borrower of Tranche |
| Additional Borrowers | The additional borrowers of Tranche |
| Utilization Currencies | The utilization currencies of Tranche |
| Purpose | The purpose of Tranche |
| Effective Date | The effective date of Tranche |
| Availability period | The availability period of Tranche in months |
| Expiry Date | The expiry date of Tranche |
| Maturity Period | The maturity period of Tranche in months |
| Maturity Date | The maturity date of Tranche |
| Repayment Type | The repayment type of Tranche |
| Interest Type | The interest type of Tranche |

## 1.1.6.6 Margin Details

Margin Details can be added for the application in the Review QE and Solution Stage.

**Figure 1-14    Margin Details Screen**

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

**Table 1-12     Margin Details - Field Description**

| Field | Description |
|---|---|
| Margin Type | The type of Margin Associated |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.1.6.7 Fee Details

Fee Details can be added for the application in the Review QE and Solution Stage.

**Figure 1-15     Fee Details Screen**



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

**Table 1-13     Fee Details - Field Description**

| Field | Description |
|---|---|
| Fee Type | Select the Fee type from the dropdown |
| Tranche Name | Select the tranche for which the fee will be applied |

**Table 1-13    (Cont.) Fee Details - Field Description**

| Field | Description |
| --- | --- |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Fee Method | Select the Fee method from the dropdown |
| Amount/Rate | Select whether amount or rate to be applied for the Fee |
| Rate | Provide the rate applicable if rate is selected |

## 1.1.7 Solution Firming

Solution Firming stage has the option to view and firm the details already captured like Parties, Arranger Invitation details, Confidentiality Agreement documents, Tranche details, Margin details and Fee details.

## 1.1.8 Solution With Arranger

Solution With Arranger Stage has the option to view and update the details associated with the Arranger like Parties, Tranche details, Margin details and Fee details.

## 1.1.9 Borrower Review

Borrower Review stage has the option to update the Customer Acceptance details.

- Customer Acceptance

## 1.1.9.1 Customer Acceptance

Customer Acceptance details can be added for the application in the Borrower Review Stage.

**Figure 1-16    Customer Acceptance Screen**

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

**Table 1-14    Customer Acceptance - Field Description**

| Field | Description |
| --- | --- |
| Customer Acceptance Received | Select the customer acceptance status |
| Customer Acceptance Date | Select the date on which the customer acceptance has received |
| Accepted By | Select whether the acceptance is received by letter or mail |
| Remarks | Provide remarks if any for the acceptance |

## 1.1.10 Arranger Commitment Confirmation

Arranger Commitment Confirmation stage has the option to confirm the Parties, Tranche details, Margin details and Fee details. Also can update the Arranger confirmation and Credit Approval details.

- Arranger Confirmation
- Credit Approval

## 1.1.10.1 Arranger Confirmation

Arranger Confirmation details can be added for the application in the Arranger Commitment Confirmation Stage.

**Figure 1-17    Arranger Confirmation Screen**



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

**Table 1-15    Arranger Confirmation - Field Description**

| Field | Description |
| --- | --- |
| Response | Select the Arranger response status from the dropdown |
| Received | The confirmation amount received from a particular Arranger for the Tranche |
| Allocated | The amount Allocated from the confirmation amount |
| Total Allocation | Total allocated amount for the particular arranger |
| Total Expected | Total expected amount calculated from all the allocated amounts |

## 1.1.10.2 Credit Approval

Credit Approval details can be added for the application in the Arranger Commitment Confirmation stage.

**Figure 1-18    Credit Approval Screen**
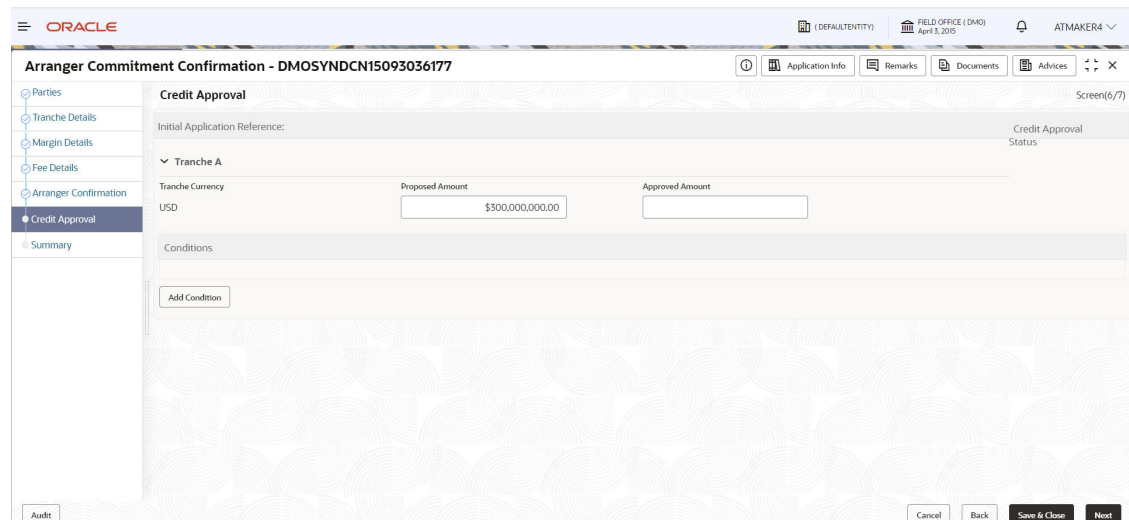


For information on the screen fields, refer to the field description table below.

**Table 1-16    Credit Approval - Field Description**

| Field | Description |
| --- | --- |
| Proposed Amount | The Proposed Amount of the Tranche |
| Approved Amount | The Approved Amount of the Tranche |

## 1.1.11 Allocation Approval

Allocation Approval stage has the option to approve the Allocation details.

## 1.1.12 Review Credit Approval

Review Credit Approval stage has the option to review the Credit Approval details.

- Credit Approval

## 1.1.12.1 Credit Approval

Credit Approval details can be reviewed for the application in the Review Credit Approval stage.

**Figure 1-19    Credit Approval Screen**
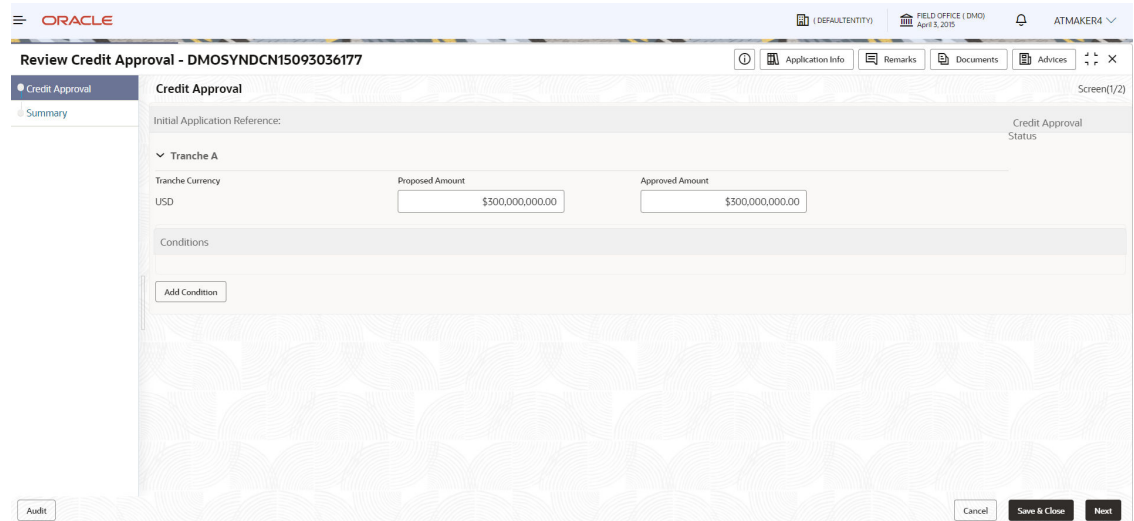


For information on the screen fields, refer to the field description table below.

**Table 1-17    Credit Approval - Field Description**

| Field | Description |
| --- | --- |
| Proposed Amount | The Proposed Amount of the Tranche |
| Approved Amount | The Approved Amount of the Tranche |

## 1.1.13 Mandate Document Preparation

Mandate Document Preparation stage has the option to add Legal remarks and review the Mandate documents of the application.

- Mandate Document Review

## 1.1.13.1 Mandate Document Review

Mandate Document details can be reviewed for the application in the Mandate Document Preparation Stage.

**Figure 1-20    Mandate Document Review Screen**
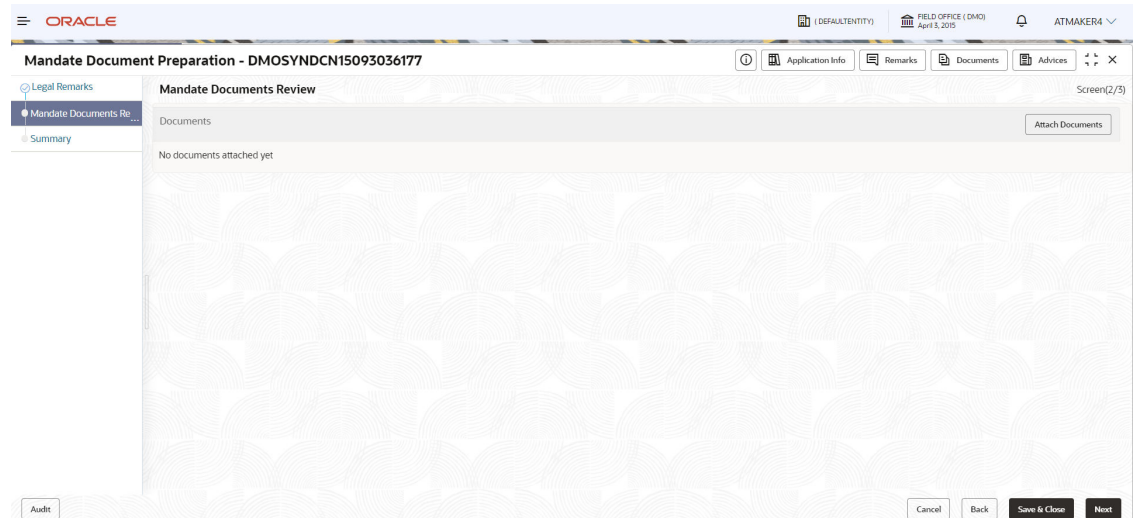


## 1.1.14 Mandate Document Scruitny

Mandate Document Scruitny stage has the option to scruitnize the Legal remarks and Mandate Document review details of the application.

## 1.1.15 Arranger Comments

Arranger Comments stage has the option to add comments for the Mandate Documents of the application.

## 1.1.16 Borrower Review Mandate Document

Borrower Review Mandate Document stage has the option to review the Mandate Documents of the application by the borrower.

## 1.1.17 Execution Status

Execution Status stage has the option to view the status of the mandate application documents.

# 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 Initiation
- Pre-Mandate Co-Arranger Entry
- Review Pre Analysis
- Initiate Quick Evaluation
- Review QE And Solution
- Approval
- Commitment Proposal
- Commitment Approval
- Review Credit Approval

- Commitment Confirmation
- Mandate Document Review
- Legal Documents Review
- Review Legal Comments
- Document Execution
- Track Executed Documents

## 1.2.1 Pre-Mandate Co-Arranger Initiation

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 1-18    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 Initiation

## 1.2.2 Pre-Mandate Co-Arranger Entry

Pre-Mandate Co-Arranger Entry Stage has the option to capture Parties and Related party details.

- Parties
- Related Parties

### 1.2.2.1 Parties

Parties can be added for the application in the Pre-Mandate Co-Arranger Entry Stage.

**Figure 1-21    Parties Screen**



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

**Table 1-19    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

### 1.2.2.2 Related Parties

Related Parties can be added for the application in the Pre-Mandate Co-Arranger Entry Stage.

**Figure 1-22    Related Parties Screen**
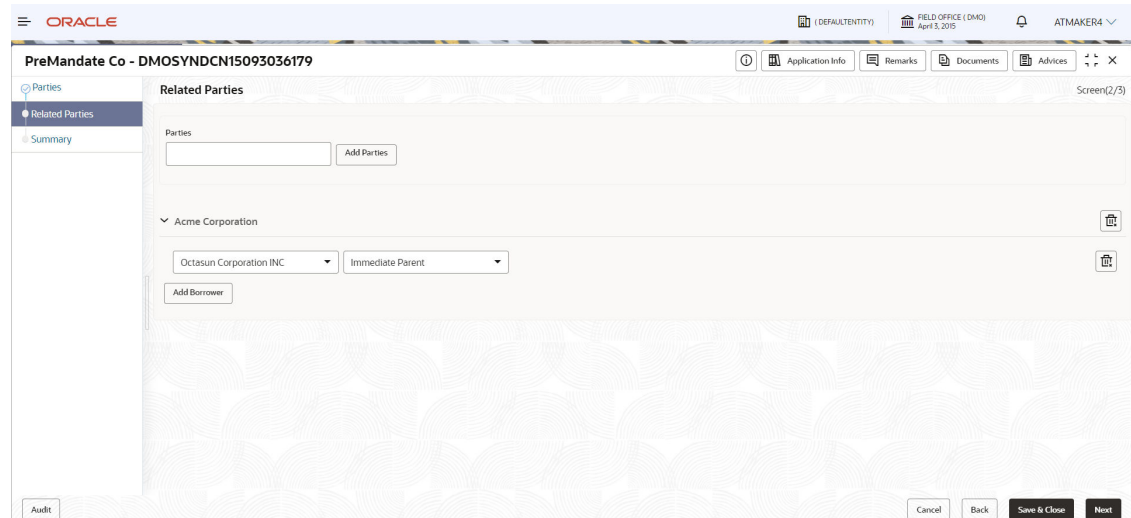


For information on the screen fields, refer to the field description table below.

**Table 1-20    Related Parties - Field Description**

| Field | Description |
|---|---|
| Parties | Select the Related party from the dropdown |
| Borrower | Select the borrower party |
| Relationship | Select the relationship of the borrower with the Related party |

## 1.2.3 Review Pre Analysis

Review Pre Analysis Stage has the option to do Borrower review status analysis of the application and also capture Confidentiality agreement documents.

- Borrower Review Status
- Confidentiality Agreement Review

## 1.2.3.1 Borrower Review Status

Borrower Review Status details can be added for the application in the Review PreAnalysis Stage.

**Figure 1-23    Borrower Review Status Screen**
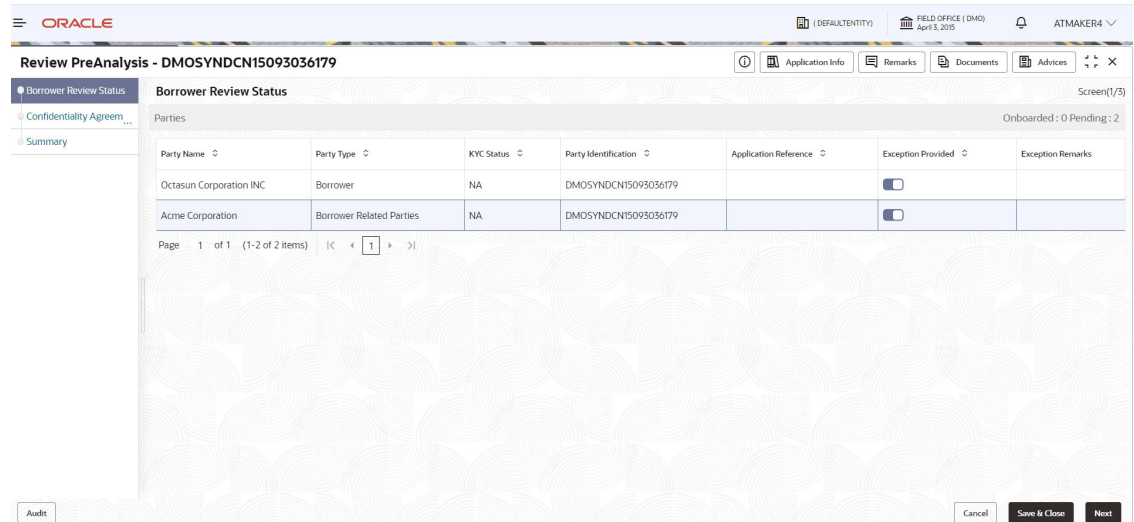


For information on the screen fields, refer to the field description table below.

**Table 1-21    Borrower Review Status - Field Description**

| Field | Description |
| --- | --- |
| Exception Provided | The Exception status for the borrower |
| Exception Remarks | The Remarks for the exception given |

## 1.2.3.2 Confidentiality Agreement Review

Confidentiality Agreement Review documents can be added for the application in the Review PreAnalysis stage.

**Figure 1-24    Confidentiality Agreement Review Screen**
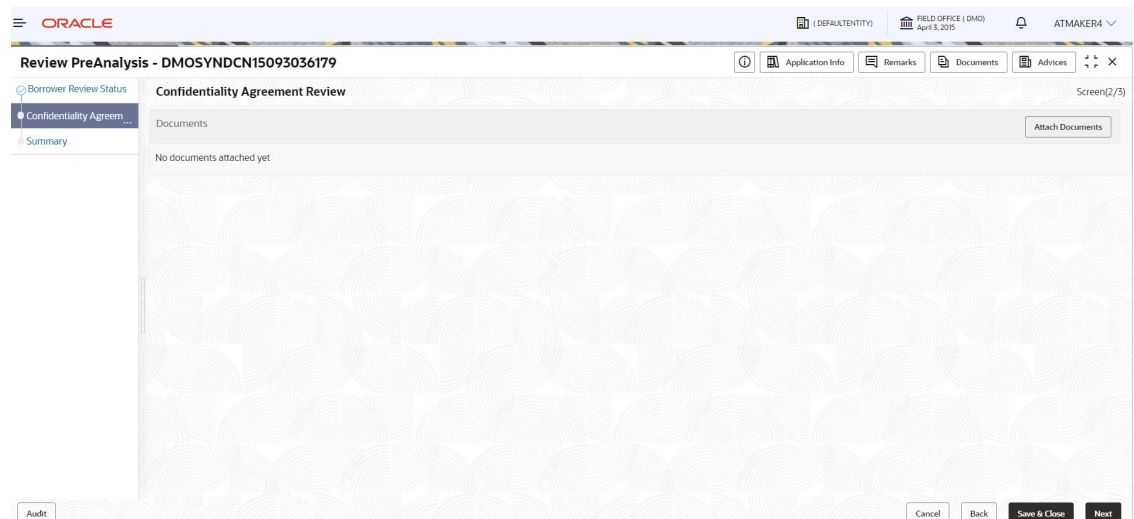
## 1.2.4 Initiate Quick Evaluation

Initiate Quick Evaluation stage has the option to view Parties, Related parties and also can add Syndication requirement details and Collateral details.

- Syndication Requirement
- Collateral Details

## 1.2.4.1 Syndication Requirement

Syndication Requirement Details can be added for the application in the Pre-Mandate Co-Arranger Initiate Quick Evaluation Stage.

**Figure 1-25    Syndication Requirement Screen**



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

**Table 1-22    Syndication Requirement - Field Description**

| Field | Description |
| --- | --- |
| Total Expected Facility Amount | The total expected Facility Amount |
| Facility Type | Select facility type from the dropdown |
| Expected Facility Amount | The expected Facility amount for the syndication |
| Utilization Currencies | The utilization currency for the facility |
| Expected Facility | The expected start date of the Facility |
| Facility Tenor | The duration of the Facility |
| Facility Purpose | The purpose of the Facility |
| Expected Collateral | The expected collateral of the Facility |

## 1.2.4.2 Collateral Details

Collateral Details can be added for the application in the Pre-Mandate Co-Arranger Initiate Quick Evaluation Stage.

**Figure 1-26    Collateral Details Screen**



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

**Table 1-23    Collateral Details - Field Description**

| Field | Description |
|---|---|
| Collateral Type | The type of Collateral which is pledged |
| Collateral Description | The description of the Collateral pledged |
| Borrower Name | The name of the Borrower |
| Applicable Tranches | The applicable tranches for the collateral pledged |
| Collateral Provider | The provider of the collateral |
| Expected Value | The expected value of the collateral |
| Eligible Value | The eligible value of the collateral |
| Market Value | The market value of the collateral |

## 1.2.5 Review QE And Solution

Review QE And Solution stage has the option to review the Parties, Related parties, Syndication requirement, Collateral details and also can capture Initial Analysis details.

- Initial Analysis

## 1.2.5.1 Initial Analysis

Initial Analysis details can be added for the application in the Review QE and Solution Stage.

**Figure 1-27    Initial Analysis Screen**
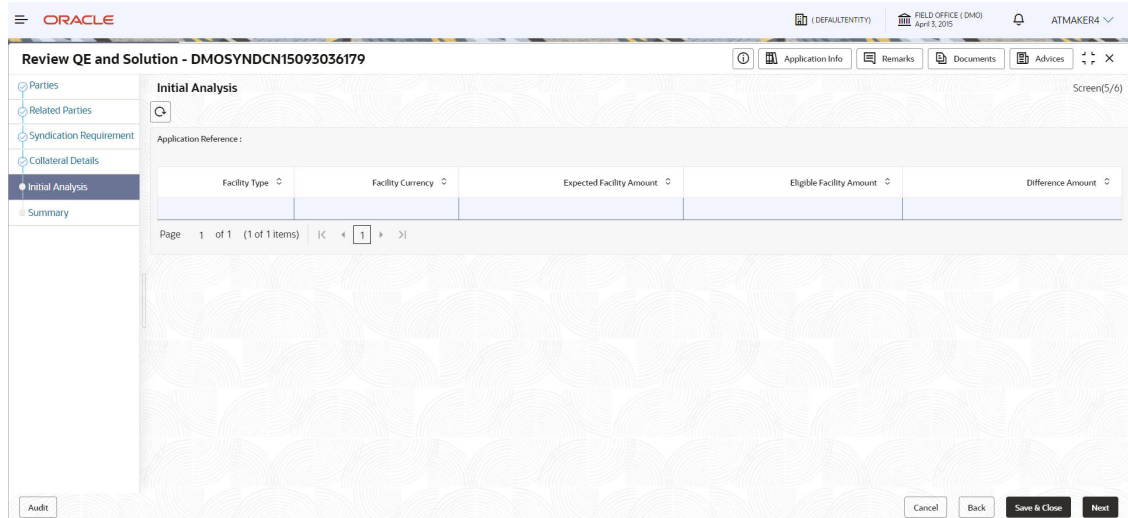


For information on the screen fields, refer to the field description table below.

**Table 1-24    Initial Analysis - Field Description**

| Field | Description |
|---|---|
| Expected Facility Amount | The expected Facility amount as part of Initial Analysis |
| Eligible Facility Amount | The eligible Facility amount as part of Initial Analysis |

## 1.2.6 Approval

Approval stage has the option to approve the application details like Parties, Related parties, Syndication Requirement, Collateral details and Initial analysis details.

## 1.2.7 Commitment Proposal

Commitment Proposal has the option to view Parties and can add Tranche details, Margin details, Fee details, Arranger Confirmation details and Credit Approval details for the application.

- Tranche Details
- Margin Details
- Fee Details
- Arranger Confirmation
- Credit Approval

### 1.2.7.1 Tranche Details

Tranche Details can be added for the application in the Commitment Proposal Stage.

**Figure 1-28    Tranche Details Screen**



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

**Table 1-25    Tranche Details - Field Description**

| Field | Description |
|---|---|
| Facility Name | The name provided for the Facility being processed |
| Syndication Type | The Syndication type for the Facility |
| Total Facility Amount | Total Facility amount |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name for the Tranche |
| Amount | The amount associated with the Tranche |
| Foreign Exchange Rate | This is the exchange rate, in case syndication contract currency is different from the reporting currency. |
| Type | The type of Tranche |
| Primary Borrower | The primary borrower of Tranche |
| Additional Borrowers | The additional borrowers of Tranche |
| Utilization Currencies | The utilization currencies of Tranche |
| Purpose | The purpose of Tranche |
| Effective Date | The effective date of Tranche |
| Availability period | The availability period of Tranche in months |
| Expiry Date | The expiry date of Tranche |
| Maturity Period | The maturity period of Tranche in months |
| Maturity Date | The maturity date of Tranche |
| Repayment Type | The repayment type of Tranche |
| Interest Type | The interest type of Tranche |

## 1.2.7.2 Margin Details

Margin Details can be added for the application in the Commitment Proposal Stage.

**Figure 1-29    Margin Details Screen**



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

**Table 1-26    Margin Details - Field Description**

| Field | Description |
|---|---|
| Margin Type | The type of Margin Associated |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.2.7.3 Fee Details

Fee Details can be added for the application in the Commitment Proposal Stage.

**Figure 1-30    Fee Details Screen**



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

**Table 1-27    Fee Details - Field Description**

| Field | Description |
| --- | --- |
| Fee Type | Select the Fee type from the dropdown |
| Tranche Name | Select the tranche for which the fee will be applied |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Fee Method | Select the Fee method from the dropdown |
| Amount/Rate | Select whether amount or rate to be applied for the Fee |
| Rate | Provide the rate applicable if rate is selected |

## 1.2.7.4 Arranger Confirmation

Arranger Confirmation details can be added for the application in the Commitment Proposal Stage.

**Figure 1-31    Arranger Confirmation Screen**



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

**Table 1-28    Arranger Confirmation - Field Description**

| Field | Description |
|---|---|
| Response | Select the Arranger response status from the dropdown |
| Received | The confirmation amount received from a particular Arranger for the Tranche |
| Allocated | The amount Allocated from the confirmation amount |
| Total Allocation | Total allocated amount for the particular arranger |
| Total Expected | Total expected amount calculated from all the allocated amounts |

## 1.2.7.5 Credit Approval

Credit Approval details can be added for the application in the Commitment Proposal stage.

**Figure 1-32    Credit Approval Screen**
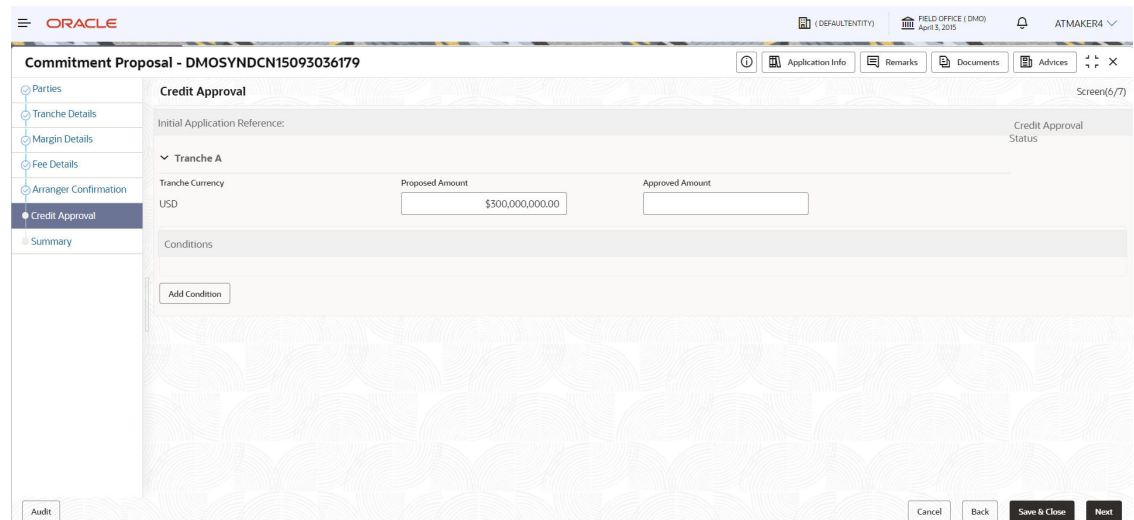


For information on the screen fields, refer to the field description table below.

**Table 1-29    Credit Approval - Field Description**

| Field | Description |
| --- | --- |
| Proposed Amount | The Proposed Amount of the Tranche |
| Approved Amount | The Approved Amount of the Tranche |

## 1.2.8 Commitment Approval

Commitment Approval has the option to view and approve the Parties, Tranche details, Margin details, Fee details, Arranger Confirmation details and Credit Approval details for the application.

## 1.2.9 Review Credit Approval

Review Credit Approval stage has the option to review the Credit Approval details.

## 1.2.10 Commitment Confirmation

Commitment Confirmation stage has the option to view and cofirm the Tranche details, Margin details, Fee details and Arranger Confirmation details.

## 1.2.11 Mandate Document Review

Mandate Document Review stage has the option to add Deal personal details and review the Mandate documents of the application.

- Deal Personal Details
- Mandate Document Review

## 1.2.11.1 Deal Personal Details

Deal Personal Details can be added for the application in the Mandate Document Review Stage.

**Figure 1-33    Deal Personal Details Screen**



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

**Table 1-30     Deal Personal Details - Field Description**

| Field | Description |
| --- | --- |
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.2.11.2 Mandate Document Review

Mandate Document details can be reviewed for the application in the Mandate Document Review Stage.

**Figure 1-34    Mandate Document Review Screen**
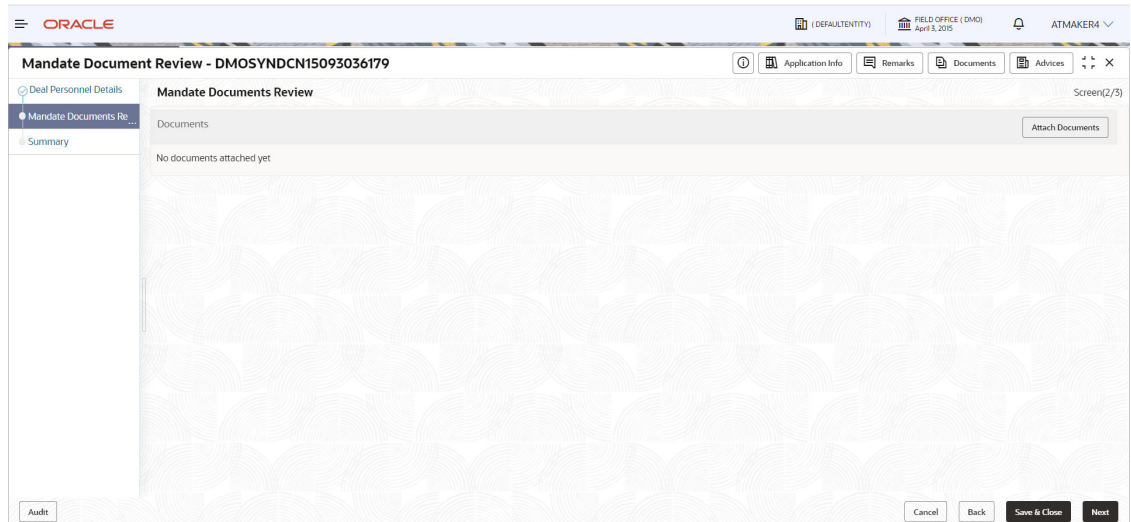


## 1.2.12 Legal Documents Review

Legal Documents Review stage has the option to review the Mandate documents and also to provide the Legal remarks for the application.

- Legal Remarks

## 1.2.12.1 Legal Remarks

Legal Remarks can be given for the application in the Legal Document Review stage.

**Figure 1-35    Legal Remarks Screen**
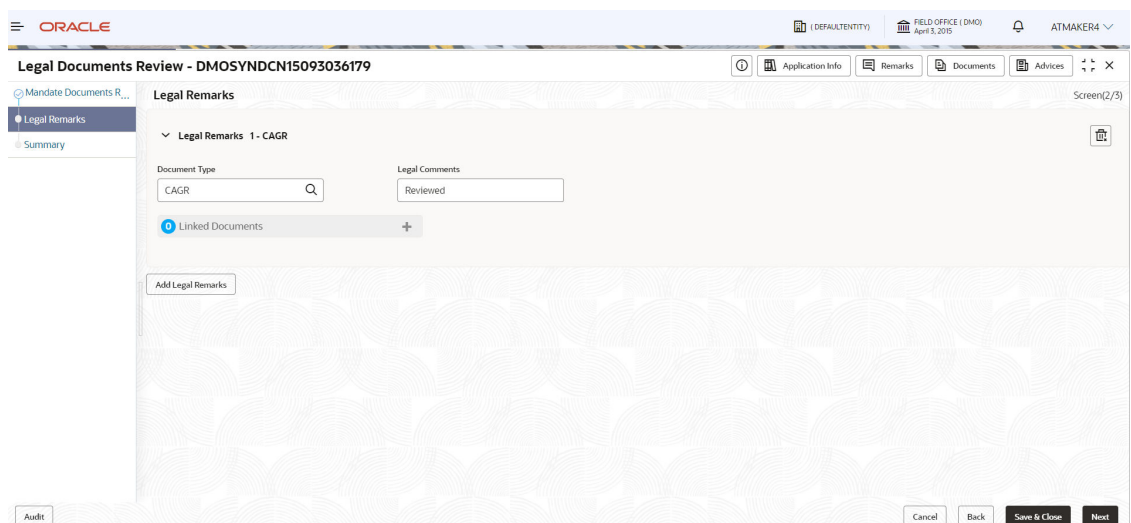


For information on the screen fields, refer to the field description table below.

**Table 1-31    Legal Remarks - Field Description**

| Field | Description |
|---|---|
| Document Type | The type of document submitted |
| Legal Comments | The legal comments for the document submitted |

## 1.2.13 Review Legal Comments

Review Legal Comments stage has the option to review the legal comments given for the Mandate Documents.

## 1.2.14 Document Execution

Document Execution stage has the option to view the Mandate Document execution status.

## 1.2.15 Track Executed Documents

Track Executed Documents stage has the option to view and track the execution status of the mandate application documents.

# 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 documentss 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 Initiation
- Post Mandate Agent Entry
- Transaction Documents Scrutiny
- Arranger Comments Review
- Borrower Comments Review
- KYC Allocation And Verification
- Transaction Document Execution
- Review CP Satisfaction
- Approve CP Satisfaction

# 1.3.1 Post Mandate Agent Initiation

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.

Post Mandate Agent

Basic Details

| Business Product | Pre Mandate Ref No. | Application Date | Priority |
| --- | --- | --- | --- |
| Required | | April 3, 2015 | High Medium Low |

Initiate

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

**Table 1-32    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 Initiation

## 1.3.2 Post Mandate Agent Entry

Post-Mandate Agent Entry Stage has the option to capture Parties, Related Parties, Deal Personal details, Legal details, Preferred financial institutions, Tranche details, Margin details, Fee details, Lender Commitment details and Transaction summary for the application.

• Parties

• Related Parties

• Deal Personal Details

• Legal Details

• Tranche Details

• Margin Details

• Fee Details

• Lender Commitments

• Transaction Summary

## 1.3.2.1 Parties

Parties can be added for the application in the Post-Mandate Agent Entry Stage.

**Figure 1-36    Parties Screen**



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

**Table 1-33    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.3.2.2 Related Parties

Related Parties can be added for the application in the Post-Mandate Agent Entry Stage.

ORACLE®

**Figure 1-37    Related Parties Screen**



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

**Table 1-34    Related Parties - Field Description**

| Field | Description |
| --- | --- |
| Parties | Select the Related party from the dropdown |
| Borrower | Select the borrower party |
| Relationship | Select the relationship of the borrower with the Related party |

## 1.3.2.3 Deal Personal Details

Deal Personal Details can be added for the application in the Post-Mandate Agent Entry Stage.

**Figure 1-38    Deal Personal Details Screen**

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

**Table 1-35    Deal Personal Details - Field Description**

| Field | Description |
|---|---|
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.3.2.4 Legal Details

Legal Details can be added for the application in the Post-Mandate Agent Entry Stage.

**Figure 1-39    Legal Details Screen**
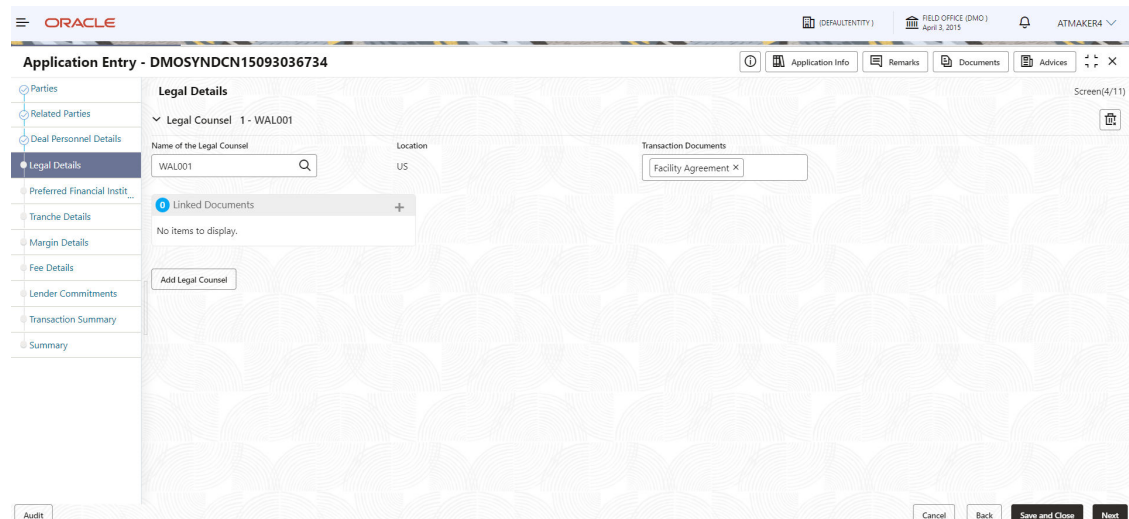


For information on the screen fields, refer to the field description table below.

**Table 1-36    Legal Details - Field Description**

| Field | Description |
|---|---|
| Name of the Legal Counsel | Select the name of the Legal counsel from the LOV |
| Transaction Document | Select the document type |

## 1.3.2.5 Tranche Details

Tranche Details can be added for the application in the Post-Mandate Agent Entry Stage.

**Figure 1-40    Tranche Details Screen**



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

**Table 1-37    Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Name | The specified name of the Facility can be given |
| Syndication Type | The syndication type of the Facility |
| Total Facility Amount | The total amount for the Facility can be given |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name of the Tranche can be given |
| Amount | The specified amount of the tranche can be given |
| Foreign Exchange Rate | The foreign exchange rate can be given |
| Type | The type of the tranche can be selected |
| Primary Borrower | The primary borrower of tranche can be given |
| Additional Borrowers | The additional borrowers of tranche can be given |
| Utilization Currencies | The utilization currencies of tranche can be selected |
| Purpose | The purpose of tranche can be selected |
| Effective Date | The effective date of tranche can be selected |
| Availability period | The availability period of tranche in months can be given |
| Expiry Date | The expiry date of tranche can be selected |
| Maturity Period | The maturity period of tranche in months can be given |
| Maturity Date | The maturity date of tranche can be selected |
| Repayment Type | The repayment type of tranche can be selected |
| Interest Type | The interest type of tranche can be selected |

## 1.3.2.6 Margin Details

Margin Details can be added for the application in the Post-Mandate Agent Entry Stage.

**Figure 1-41    Margin Details Screen**



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

**Table 1-38    Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Margin Type | The type of Margin Associated can be selected |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.3.2.7 Fee Details

Fee Details can be added for the application in the Post-Mandate Agent Entry Stage.

**Figure 1-42    Fee Details Screen**



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

**Table 1-39    Fee Details - Field Description**

| Field | Description |
| --- | --- |
| Fee Type | Select the Fee type from the dropdown |
| Tranche Name | Select the tranche for which the fee will be applied |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Fee Method | Select the Fee method from the dropdown |
| Amount/Rate | Select whether amount or rate to be applied for the Fee |
| Rate | Provide the rate applicable if rate is selected |

## 1.3.2.8 Lender Commitments

Lender Commitment details can be added for the application in the Post-Mandate Agent Entry stage.

**Figure 1-43    Lender Commitments Screen**



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

**Table 1-40    Lender Commitments - Field Description**

| Field | Description |
| --- | --- |
| Lender Commitment Amount | The amount commited by the Lender for a specific Tranche |
| Lender Commitment Amount on All Tranches | The total amount commited by the Lender for all Tranches |

## 1.3.2.9 Transaction Summary

Transaction Summary details can be added for the application in the Post-Mandate Agent Entry Stage.

**Figure 1-44    Transaction Summary Screen**
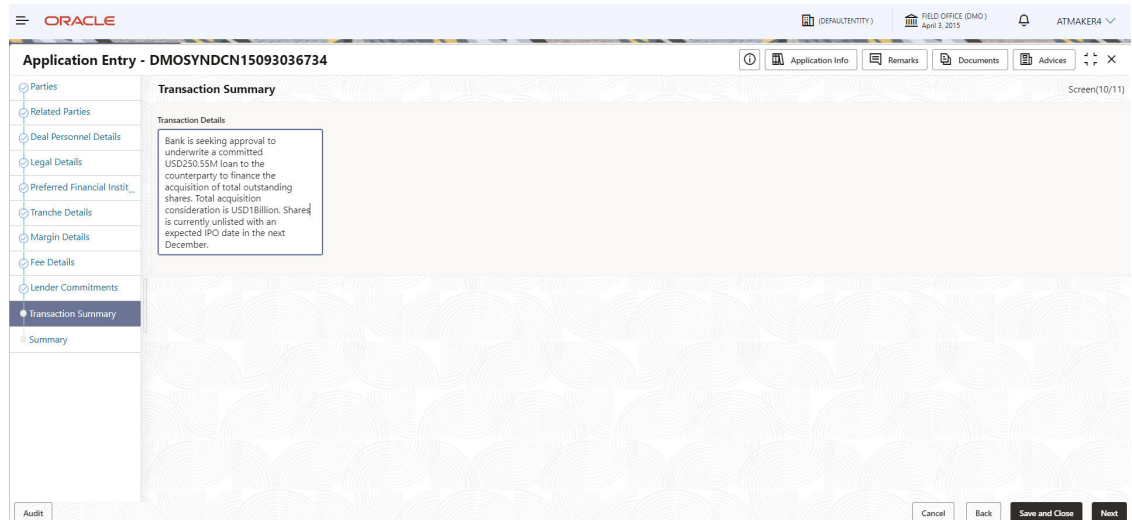


For information on the screen fields, refer to the field description table below.

**Table 1-41    Transaction Summary - Field Description**

| Field | Description |
| --- | --- |
| Transaction Details | Provide the transaction details |

## 1.3.3 Transaction Documents Scrutiny

Transaction Documents Scrutiny has the option to review the transaction Documents of the application.

• Transaction Document Review

## 1.3.3.1 Transaction Document Review

Transaction Document Review details can be added for the application in this Stage.

**Figure 1-45    Transaction Document Review Screen**
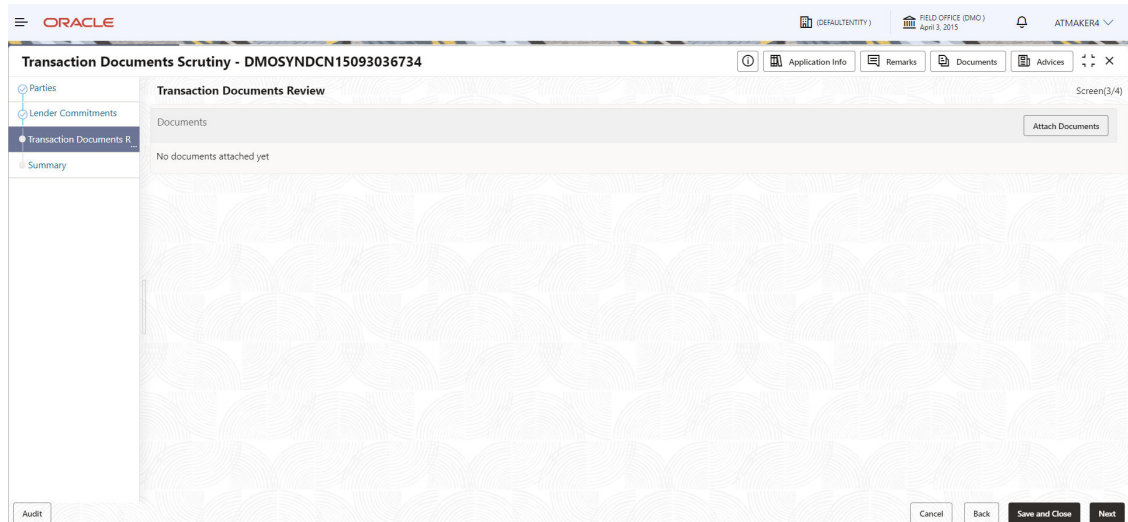


## 1.3.4 Arranger Comments Review

Arranger Comments Review has the option to view Deal Personal Details and can capture the Arranger review comments for the transaction Documents of the application.

• Transaction Document Review

## 1.3.4.1 Transaction Document Review

Transaction Document Review details by Arranger can be added for the application in the Arranger Comments Review Stage.

**Figure 1-46    Transaction Document Review Screen**
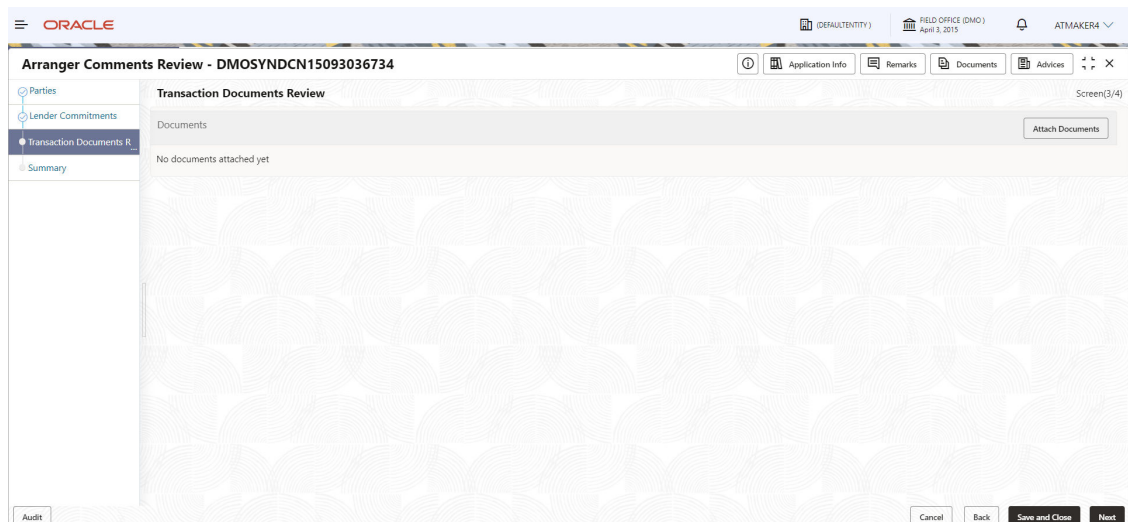
## 1.3.5 Borrower Comments Review

Borrower Comments Review stage has the option to capture the Borrower review comments for the transaction Documents of the application.

• [Borrower Comments Review](#)

### 1.3.5.1 Borrower Comments Review

Transaction Document Review details by the Borrower can be added for the application in the Borrower Comments Review Stage.

**Figure 1-47    Transaction Document Review Screen**
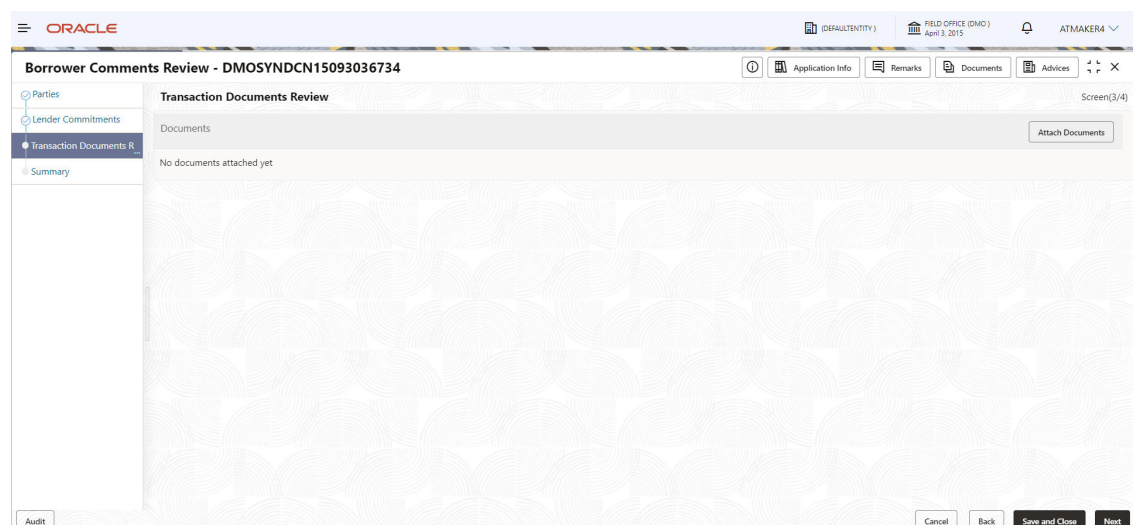


## 1.3.6 KYC Allocation And Verification

KYC Allocation And Verification Stage has the option to view the Deal personal details, Parties and Lender commitment details. Also has the option to capture Internal Department approval details, KYC details and Transaction document review details.

• [Deal Personal Details](#)

• [Internal Department Approval](#)

• [Parties](#)

• [KYC Details](#)

• [Lender Commitments](#)

• [Transaction Document Review](#)

### 1.3.6.1 Deal Personal Details

Deal Personal Details captured during Entry stage will be displayed for the application in the KYC Allocation And Verification stage.

**Figure 1-48    Deal Personal Detail Screen**



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

**Table 1-42    Deal Personal Details - Field Description**

| Field | Description |
| --- | --- |
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.3.6.2 Internal Department Approval

Internal Department Approval details can be captured for the application in the KYC Allocation And Verification Stage.

**Figure 1-49    Internal Department Approval Screen**
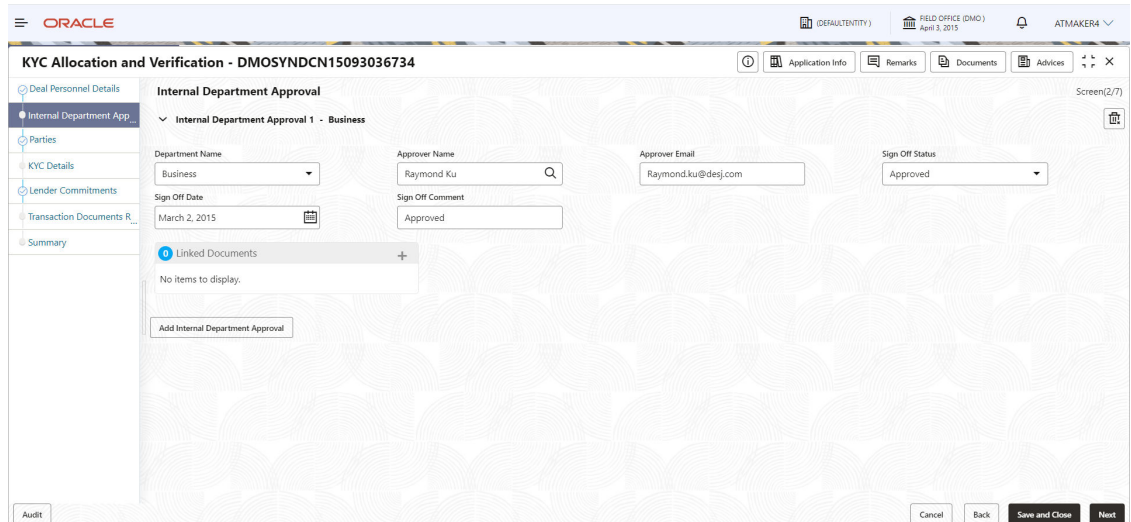


## 1.3.6.3 Parties

Parties captured in the Entry stage will be displayed for the application in the KYC Allocation And Verification Stage.

**Figure 1-50    Parties Screen**
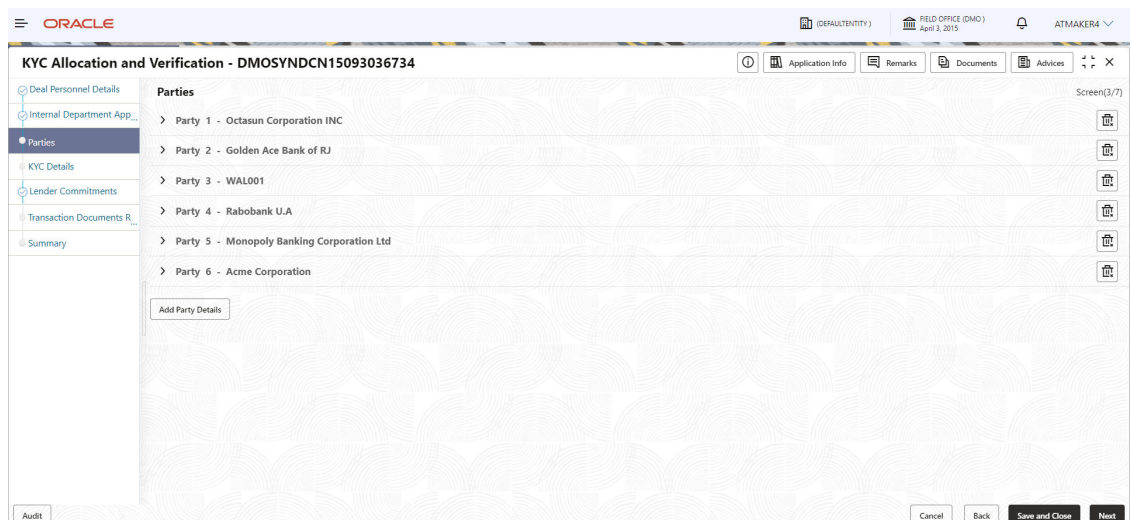


For information on the screen fields, refer to the field description table below.

**Table 1-43    Parties - Field Description**

| Field | Description |
|---|---|
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.3.6.4 KYC Details

KYC Details can be captured for the application in the KYC Allocation And Verification Stage.

**Figure 1-51    KYC Details Screen**



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

**Table 1-44    KYC Details - Field Description**

| Field | Description |
|---|---|
| Party | The name of the party associated with application is displayed |
| Roles | The roles of the corresponding party is displayed |
| KYC Type | Select the KYC type from the dropdown |
| KYC Status | Slect the KYC status from the dropdown |
| Exception Required | Select whether the Party requires any exception |
| Description | Provide the description |

## 1.3.6.5 Lender Commitments

Lender Commitment details captured in the Entry stage will be displayed for the application in the KYC Allocation And Verification stage.

**Figure 1-52    Lender Commitments Screen**
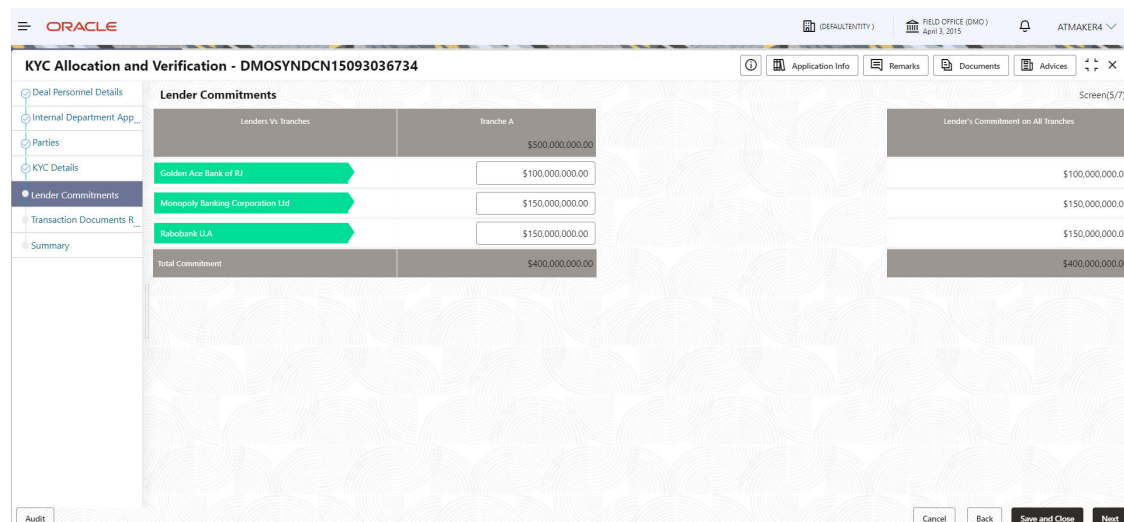


For information on the screen fields, refer to the field description table below.

**Table 1-45    Participant Confirmation - Field Description**

| Field | Description |
|---|---|
| Lender Commitment Amount | The amount commited by the Lender for a specific Tranche |
| Lender Commitment Amount on All Tranches | The total amount commited by the Lender for all Tranches |

## 1.3.6.6 Transaction Document Review

Transaction Document review details can be captured for the application in the KYC Allocation And Verification stage.

**Figure 1-53    Transaction Document Review Screen**
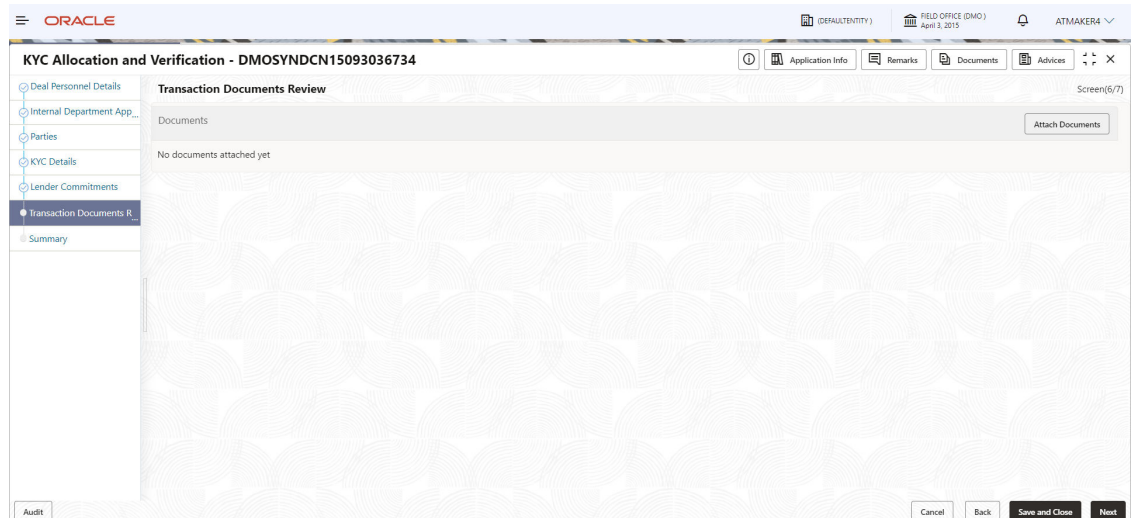


## 1.3.7 Transaction Document Execution

Transaction Document Execution stage has the option to capture the Transaction documents review details, Covenant details, Condition subsequent details, Deal facility condition precedent details and Further condition precedent details.

- Transaction Document Review
- Covenant Details
- Condition Subsequent
- Deal Facility Condition Precedent
- Further Condition Precedent

## 1.3.7.1 Transaction Document Review

Transaction Document Review details can be added for the application in the Transaction Document Execution Stage.

**Figure 1-54    Transaction Document Review Screen**
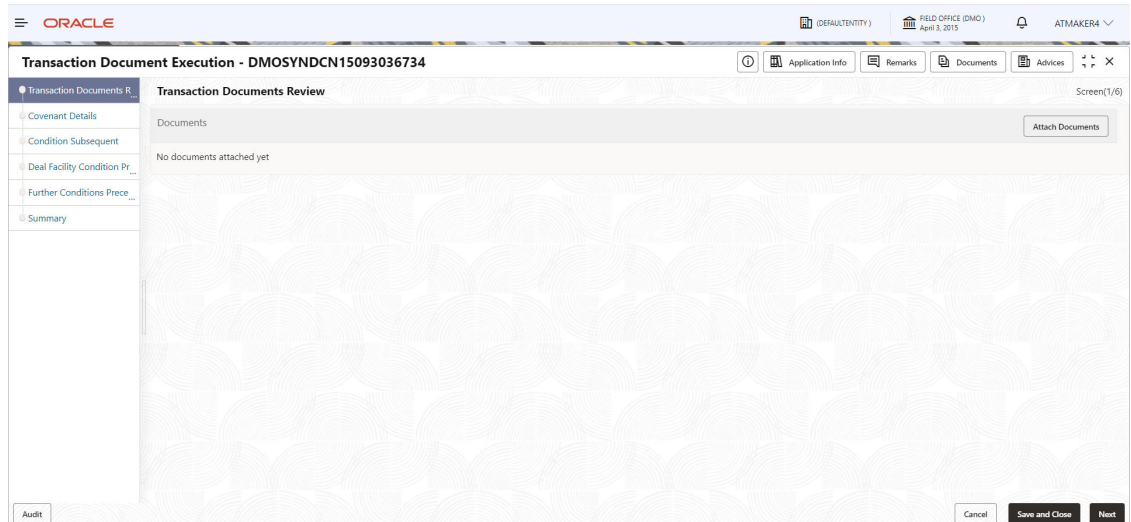


## 1.3.7.2 Covenant Details

Covenant Details can be captured for application in the Transaction Document Execution stage.

**Figure 1-55    Covenant Details Screen**
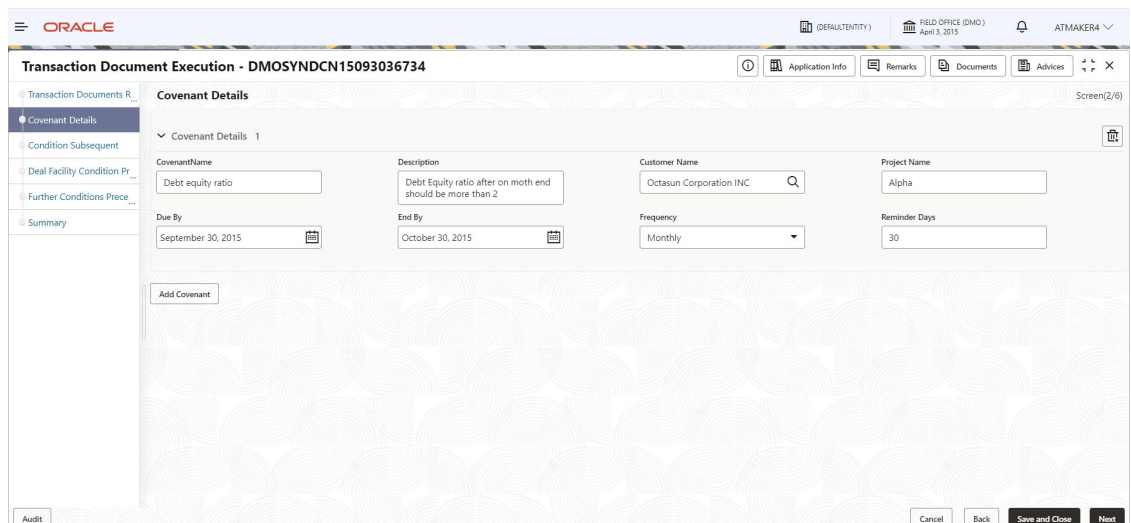


## 1.3.7.3 Condition Subsequent

Condition Subsequent details can be captured for application in the Transaction Document Execution stage.

**Figure 1-56    Condition Subsequent Screen**



## 1.3.7.4 Deal Facility Condition Precedent

Deal Facility Condition Precedent details can be captured for the application in the Transaction Document Execution Stage.

**Figure 1-57    Deal Facility Condition Precedent Screen**



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

**Table 1-46    Deal Facility Condition Precedent - Field Description**

| Field | Description |
| --- | --- |
| Customer Acceptance Received | Select the customer acceptance status |
| Customer Acceptance Date | Select the date on which the customer acceptance has received |
| Accepted By | Select whether the acceptance is received by letter or mail |
| Remarks | Provide remarks if any for the acceptance |

## 1.3.7.5 Further Condition Precedent

Further Condition Precedent details can be captured for the application in the Transaction Document Execution Stage.

**Figure 1-58    Further Condition Precedent Screen**



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

**Table 1-47    Further Condition Precedent - Field Description**

| Field | Description |
| --- | --- |
| Customer Acceptance Received | Select the customer acceptance status |
| Customer Acceptance Date | Select the date on which the customer acceptance has received |
| Accepted By | Select whether the acceptance is received by letter or mail |
| Remarks | Provide remarks if any for the acceptance |

### 1.3.8 Review CP Satisfaction

Review CP Satisfaction stage has the option to review the Deal facility condition precedent details, Further condition precedent details, Covenant details and Condition subsequent details.

### 1.3.9 Approve CP Satisfaction

Approve CP Satisfaction stage has the option to approve the Deal facility condition precedent details, Further condition precedent details, Covenant details and Condition subsequent details.

# 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 Documentss 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 Initiation

- Post Mandate Arranger Entry

- Participant Invitation

- Transaction Document Review

- Approval

- Document Review By Legal

- Participant Commitment Confirmation

- Allocation Approval

- Review Legal Comments

- KYC And Internal Approvals

- Track executed Documents

# 1.4.1 Post Mandate Arranger Initiation

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 1-48    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. |

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

**Related Topics**

- Post Mandate Arranger Initiation

## 1.4.2 Post Mandate Arranger Entry

PostMandate Arranger Entry Stage has the option to capture Parties, Related Parties, Preffered financial institutions, Tranche details, Collateral details, Margin details, Fee details, Deal Personal details and Transaction summary for the application.

- Parties
- Related Parties
- Tranche Details
- Collateral Details
- Margin Details
- Fee Details
- Deal Personal Details
- Transaction Summary

## 1.4.2.1 Parties

Parties can be added for the application in the PostMandate Arranger Entry Stage.

**Figure 1-59    Parties Screen**



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

**Table 1-49    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |

**Table 1-49    (Cont.) Parties - Field Description**

| Field | Description |
|---|---|
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.4.2.2 Related Parties

Related Parties can be added for the application in the PostMandate Arranger Entry Stage.

**Figure 1-60    Related Parties Screen**
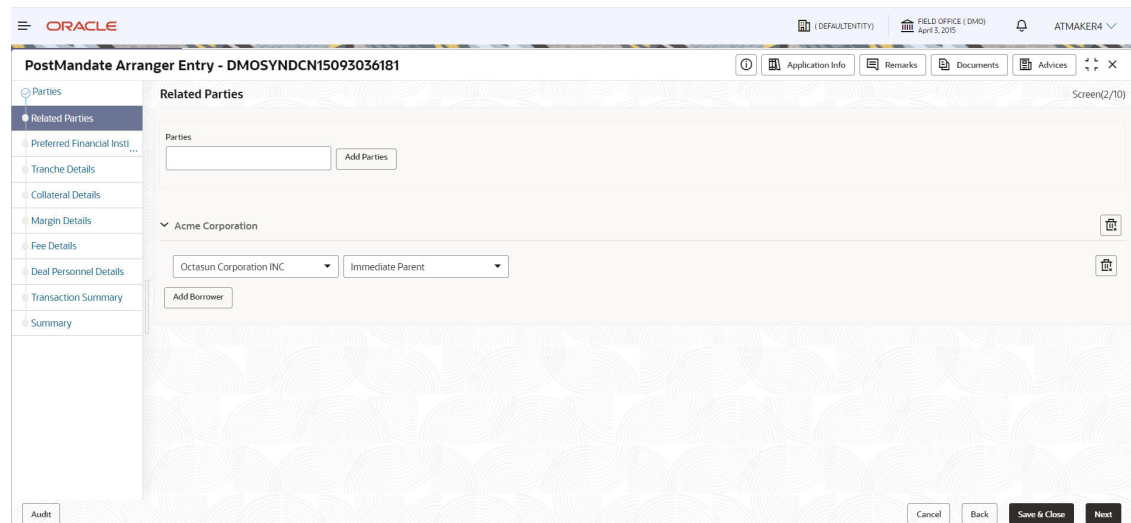


For information on the screen fields, refer to the field description table below.

**Table 1-50    Related Parties - Field Description**

| Field | Description |
|---|---|
| Parties | Select the Related party from the dropdown |
| Borrower | Select the borrower party |
| Relationship | Select the relationship of the borrower with the Related party |

## 1.4.2.3 Tranche Details

Tranche Details can be added for the application in the PostMandate Entry Stage.

**Figure 1-61    Tranche Details Screen**



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

**Table 1-51    Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Name | The specified name of the Facility can be given |
| Syndication Type | The syndication type of the Facility |
| Total Facility Amount | The total amount for the Facility can be given |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name of the Tranche can be given |
| Amount | The specified amount of the tranche can be given |
| Foreign Exchange Rate | The foreign exchange rate can be given |
| Type | The type of the tranche can be selected |
| Primary Borrower | The primary borrower of tranche can be given |
| Additional Borrowers | The additional borrowers of tranche can be given |
| Utilization Currencies | The utilization currencies of tranche can be selected |
| Purpose | The purpose of tranche can be selected |
| Effective Date | The effective date of tranche can be selected |
| Availability period | The availability period of tranche in months can be given |
| Expiry Date | The expiry date of tranche can be selected |
| Maturity Period | The maturity period of tranche in months can be given |
| Maturity Date | The maturity date of tranche can be selected |
| Repayment Type | The repayment type of tranche can be selected |
| Interest Type | The interest type of tranche can be selected |

## 1.4.2.4 Collateral Details

Collateral Details can be added for the application in the PostMandate Arranger Entry Stage.

**Figure 1-62    Collateral Details Screen**



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

**Table 1-52    Collateral Details - Field Description**

| Field | Description |
| --- | --- |
| Collateral Type | The type of Collateral which is pledged |
| Collateral Description | The description of the Collateral pledged |
| Borrower Name | The name of the Borrower |
| Applicable Tranches | The applicable tranches for the collateral pledged |
| Collateral Provider | The provider of the collateral |
| Expected Value | The expected value of the collateral |
| Eligible Value | The eligible value of the collateral |
| Market Value | The market value of the collateral |

## 1.4.2.5 Margin Details

Margin Details can be added for the application in the PostMandate Entry Stage.

**Figure 1-63    Margin Details Screen**



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

**Table 1-53    Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Margin Type | The type of Margin Associated can be selected |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.4.2.6 Fee Details

Fee Details can be added for the application in the PostMandate Entry Stage.

**Figure 1-64    Fee Details Screen**



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

**Table 1-54    Fee Details - Field Description**

| Field | Description |
| --- | --- |
| Fee Type | Select the Fee type from the dropdown |
| Tranche Name | Select the tranche for which the fee will be applied |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Fee Method | Select the Fee method from the dropdown |
| Amount/Rate | Select whether amount or rate to be applied for the Fee |
| Rate | Provide the rate applicable if rate is selected |

## 1.4.2.7 Deal Personal Details

Deal Personal Details can be added for the application in the PostMandate Entry Stage.

**Figure 1-65    Deal Personal Details Screen**



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

**Table 1-55    Deal Personal Details - Field Description**

| Field | Description |
| --- | --- |
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.4.2.8 Transaction Summary

Transaction Summary details can be added for the application in the PostMandate Arranger Entry Stage.

**Figure 1-66    Transaction Summary Screen**
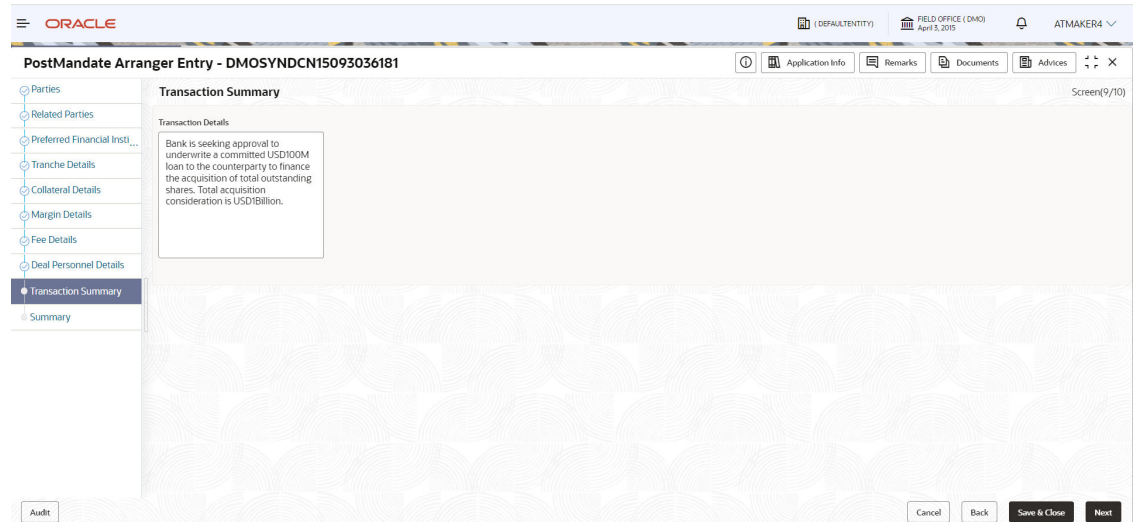


For information on the screen fields, refer to the field description table below.

**Table 1-56    Transaction Summary - Field Description**

| Field | Description |
| --- | --- |
| Transaction Details | Provide the transaction details |

## 1.4.3 Participant Invitation

Participant Invitation stage has the option to capture Participant Invitation status details and Confidentiality Agreement review details.

- • Participant Invitation
- • Confidentiality Agreement Review

## 1.4.3.1 Participant Invitation

Participant Invitation status details can be added for the application in this stage.

**Figure 1-67    Participant Invitation Screen**
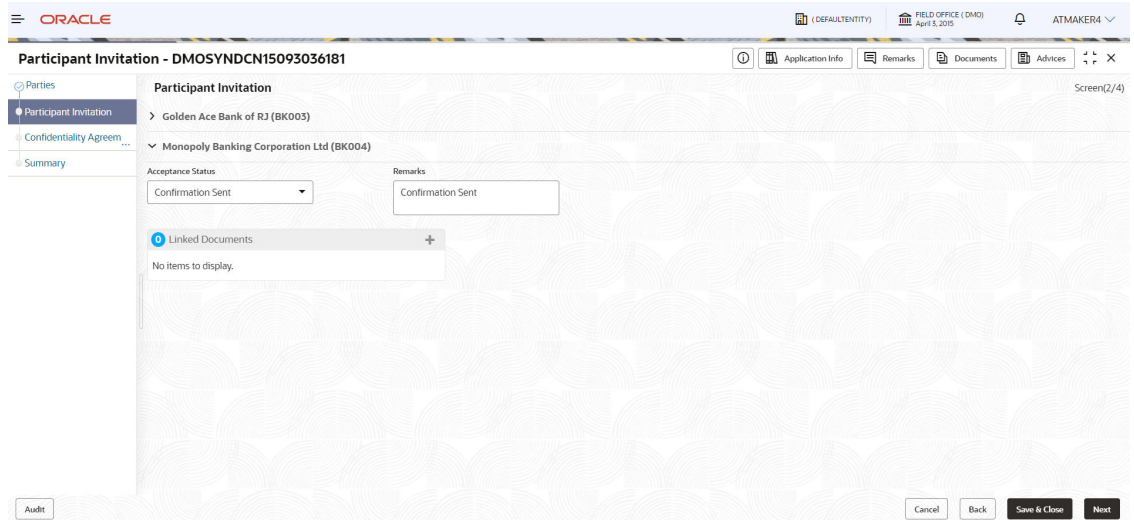


For information on the screen fields, refer to the field description table below.

**Table 1-57    Participant Invitation - Field Description**

| Field | Description |
| --- | --- |
| Acceptance Status | The acceptance status of the invitation sent to the Participant |
| Remarks | The remarks for the invitation status |

## 1.4.3.2 Confidentiality Agreement Review

Confidentiality Agreement documents can be reviewed for the application in the Participant Invitation Stage.

**Figure 1-68    Confidentiality Agreement Review Screen**
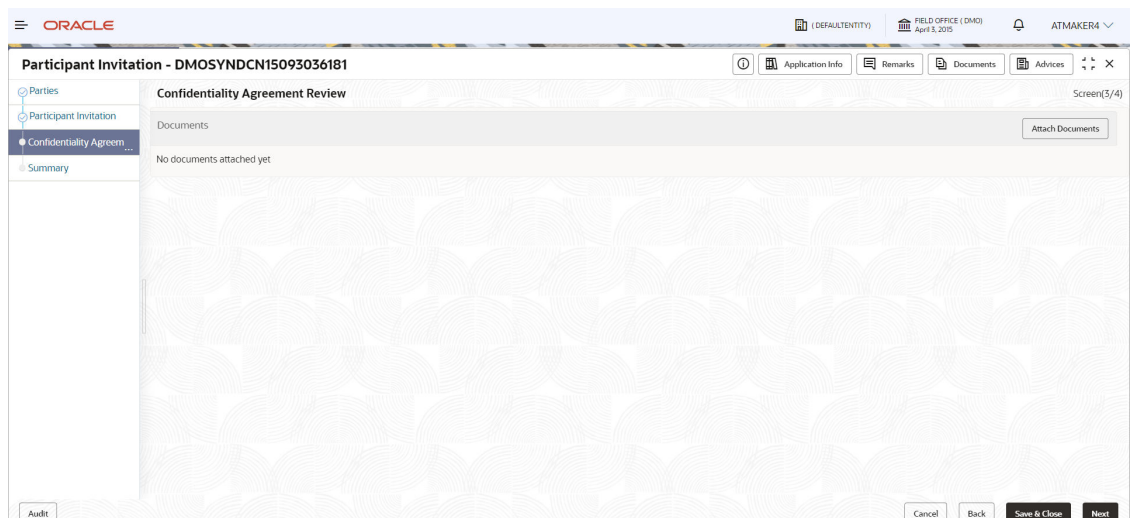
## 1.4.4 Transaction Document Review

Transaction Document Review has the option to capture and review the transaction Documents of the application.

• Transaction Document Review

## 1.4.4.1 Transaction Document Review

Transaction Document Review details can be added for the application in this Stage.

**Figure 1-69    Transaction Document Review Screen**
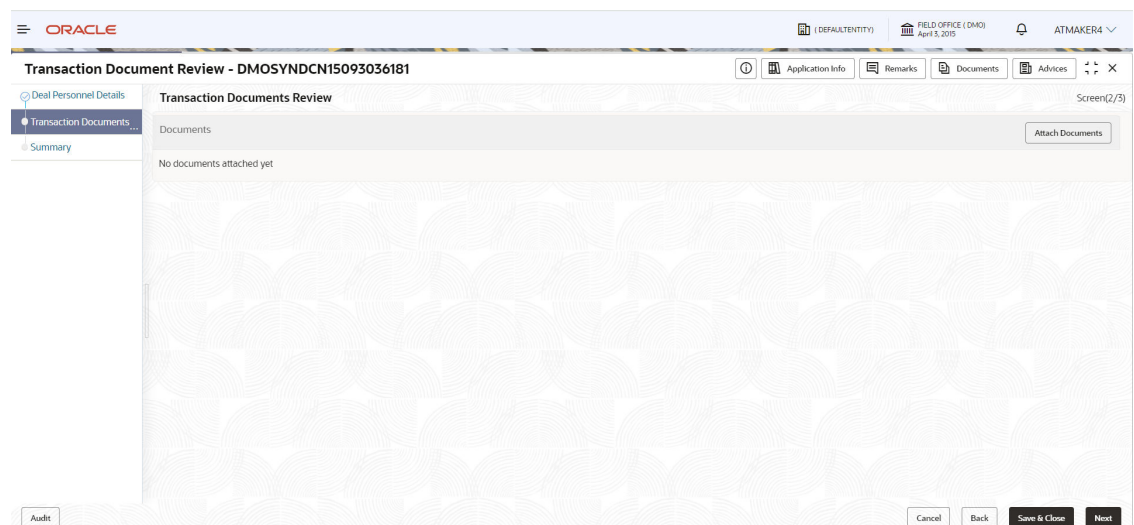


## 1.4.5 Approval

Approval stage has the option to review and approve the details captured to this stage of the application.

## 1.4.6 Document Review By Legal

Document Review By Legal stage has the option to review the Transaction documents and to add Legal remarks for the application.

• Transaction Document Review
• Legal Remarks

## 1.4.6.1 Transaction Document Review

Transaction Document details can be reviewed by the legal team for the application in this stage.

**Figure 1-70    Transaction Document Review Screen**
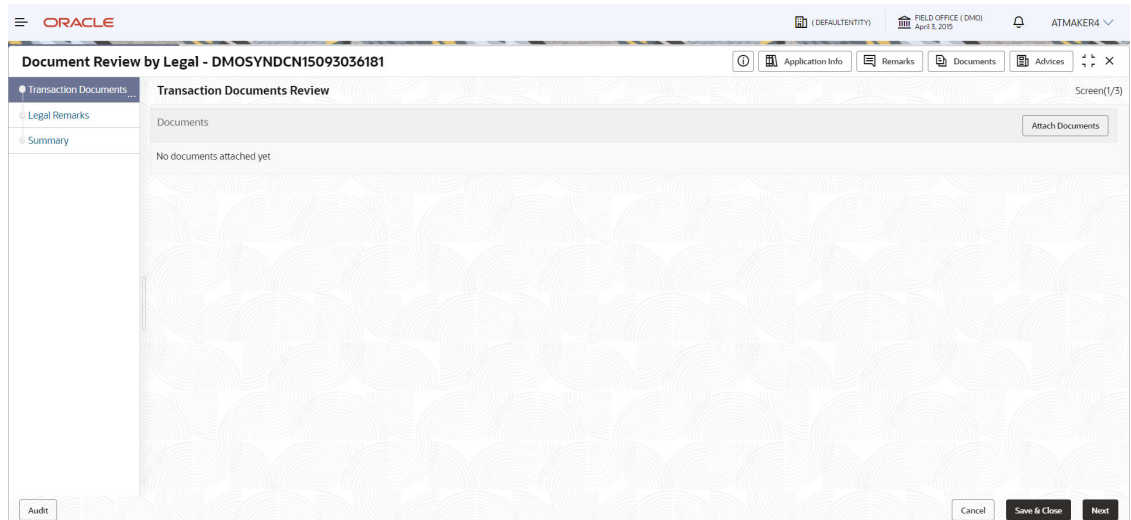


## 1.4.6.2 Legal Remarks

Legal Remarks can be added for the application in the Document Review By Legal Stage.

**Figure 1-71    Legal Remarks Screen**
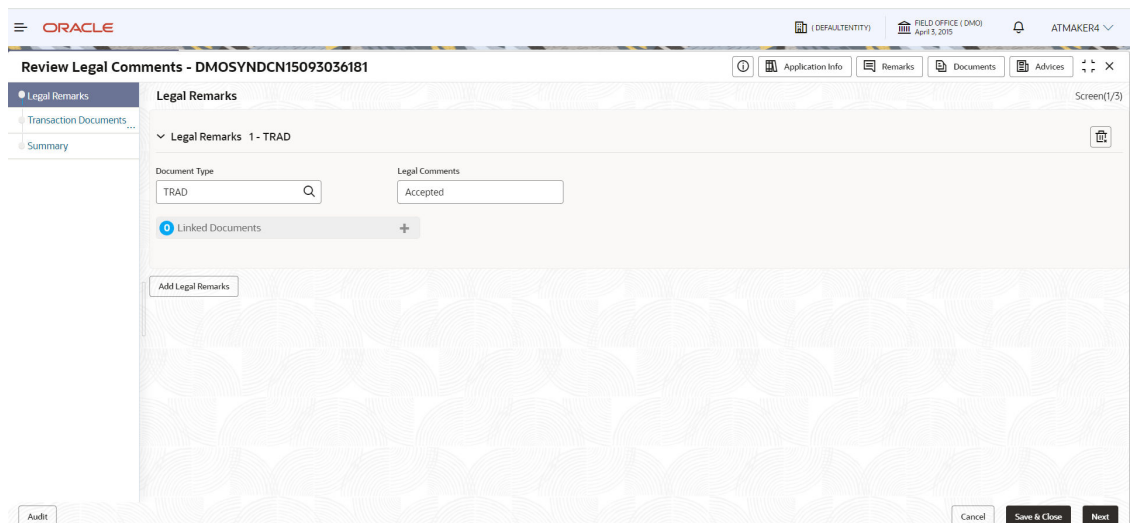


For information on the screen fields, refer to the field description table below.

**Table 1-58    Legal Remarks - Field Description**

| Field | Description |
|---|---|
| Document Type | The type of document submitted |
| Legal Comments | The legal comments for the document submitted |

## 1.4.7 Participant Commitment Confirmation

Participant Commitment Confirmation stage has the option to capture the Participant confirmation details, Credit approval details, Book value details, Revenue details and Transaction summary details.

- Participant Confirmation
- Credit Approval
- Book Value

- Revenue Details
- Transaction Summary

## 1.4.7.1 Participant Confirmation

Participant Confirmation status details can be added for the application in this stage.

**Figure 1-72    Participant Confirmation Screen**



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

**Table 1-59    Participant Confirmation - Field Description**

| Field | Description |
|---|---|
| Response | Select the Arranger response status from the dropdown |
| Received | The confirmation amount received from a particular Participant for the Tranche |
| Allocated | The amount Allocated from the confirmation amount |
| Total Allocation | Total allocated amount for the particular Participant |
| Total Expected | Total expected amount calculated from all the allocated amounts |

## 1.4.7.2 Credit Approval

Credit Approval details can be added for the application in the Participant Commitment Confirmation stage.

**Figure 1-73    Credit Approval Screen**



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

**Table 1-60     Credit Approval - Field Description**

| Field | Description |
| --- | --- |
| Proposed Amount | The Proposed Amount of the Tranche |
| Approved Amount | The Approved Amount of the Tranche |

## 1.4.7.3 Book Value

Book Value details can be added for the application in the Participant Commitment Confirmation Stage.

**Figure 1-74    Book Value Screen**

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

**Table 1-61    Book Value - Field Description**

| Field | Description |
|---|---|
| Total Public Hold Amount | Provide the total public hold amount |
| Total Net Hold Amount | Provide the total net hold amount |
| De Risking Period | Provide the de risking period |
| De Risking Method | Select the De Risking method from the dropdown |

## 1.4.7.4 Revenue Details

Revenue Details can be added for the application in the this Stage.

**Figure 1-75    Revenue Details Screen**
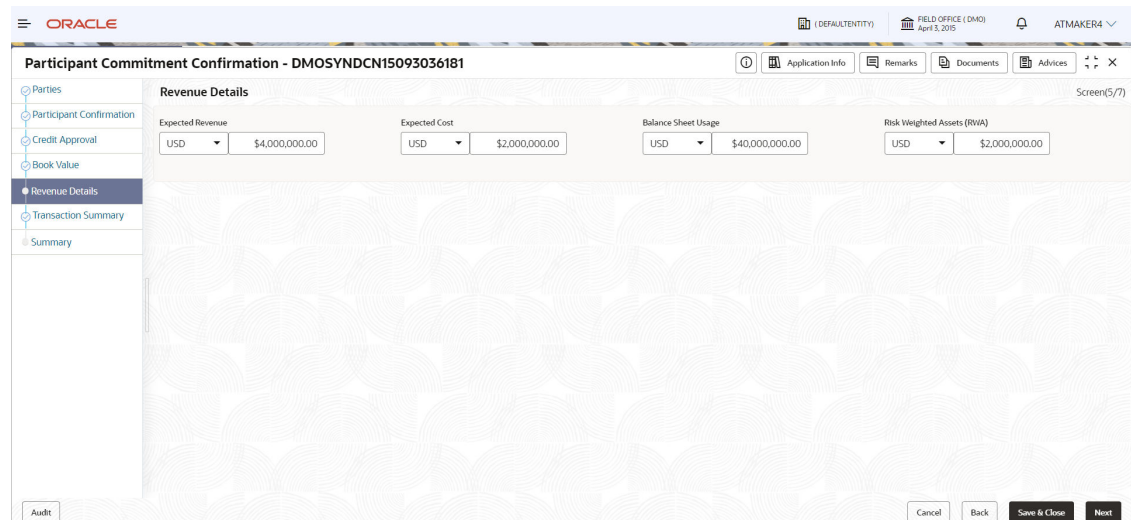


For information on the screen fields, refer to the field description table below.

**Table 1-62    Revenue Details - Field Description**

| Field | Description |
|---|---|
| Expected Revenue | The expected revenue details of the participants |
| Expected Cost | The eligible cost details of the participants |
| Balance Sheet Usage | Provide the balance sheet usage amount |
| Risk Weighted Assets | Provide the Risk weighted assets amount |

## 1.4.7.5 Transaction Summary

Transaction Summary Details can be added for the application in the Participant Commitment Confirmation Stage.

**Figure 1-76    Transaction Summary Screen**
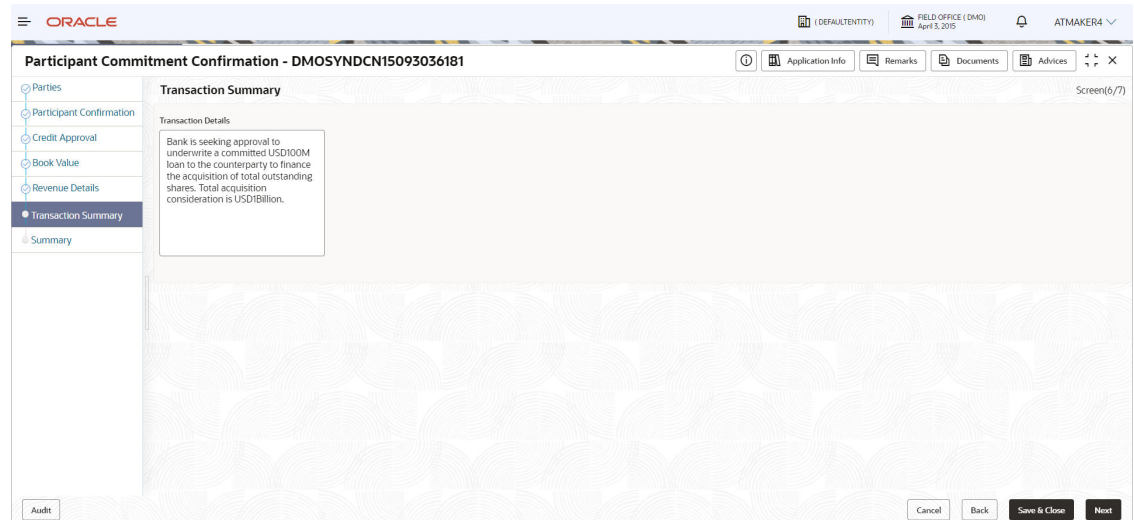


For information on the screen fields, refer to the field description table below.

**Table 1-63    Transaction Summary - Field Description**

| Field | Description |
| --- | --- |
| Transaction Details | Provide the transaction details |

## 1.4.8 Allocation Approval

Allocation Approval stage has the option to approve the allocation details.

## 1.4.9 Review Legal Comments

Review Legal Comments stage has the option to review the legal remarks and take action up on it for the application.

• Legal Remarks

## 1.4.9.1 Legal Remarks

Legal Remarks can be reviwed for the application in the Review Legal Comments stage.

**Figure 1-77    Legal Remarks Screen**
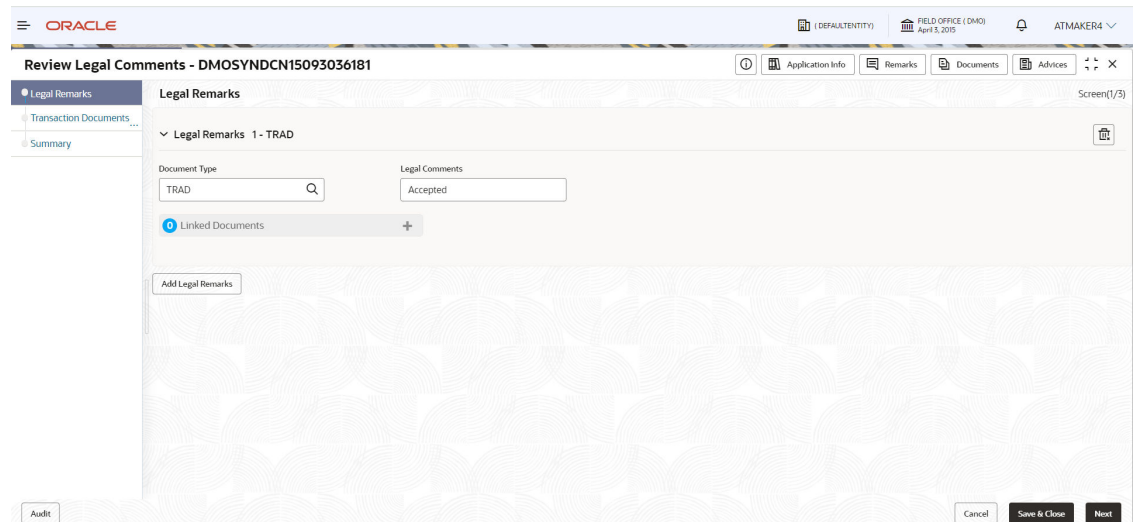


For information on the screen fields, refer to the field description table below.

**Table 1-64    Legal Remarks - Field Description**

| Field | Description |
| --- | --- |
| Document Type | The type of document submitted |
| Legal Comments | The legal comments for the document submitted |

## 1.4.10 KYC And Internal Approvals

KYC And Internal Approvals Stage has the option to do the approval of Deal Personal details, Internal Department approval details and KYC details.

- Deal Personal Details
- Internal Department Approval
- KYC Details

## 1.4.10.1 Deal Personal Details

Deal Personal Details can be added for the application in the KYC And Internal Approvals stage.

**Figure 1-78    Deal Personal Detail Screen**



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

**Table 1-65    Deal Personal Details - Field Description**

| Field | Description |
| --- | --- |
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.4.10.2 Internal Department Approval

Internal Department Approval details can be added for the application in this Stage.

**Figure 1-79    Internal Department Approval Screen**



## 1.4.10.3 KYC Details

KYC Details can be captured for the application in the KYC And Internal Approvals Stage.

**Figure 1-80    KYC Details Screen**



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

**Table 1-66    KYC Details - Field Description**

| Field | Description |
|-------|-------------|
| Party | The name of the party associated with application is displayed |

**Table 1-66    (Cont.) KYC Details - Field Description**

| Field | Description |
| --- | --- |
| Roles | The roles of the corresponding party is displayed |
| KYC Type | Select the KYC type from the dropdown |
| KYC Status | Slect the KYC status from the dropdown |
| Exception Required | Select whether the Party requires any exception |
| Description | Provide the description |

## 1.4.11 Track executed Documents

Track Executed Documents stage has the option to view and track the execution status of the mandate application documents. And also can capture the Covenant details, Condition subsequent details and Deal facility condition Precedent details.

- Transaction Document Review

- Covenant Details

- Condition Subsequent

- Deal Facility Condition Precedent

### 1.4.11.1 Transaction Document Review

Transaction Document Review details can be added for the application in this Stage.

**Figure 1-81    Transaction Document Review Screen**
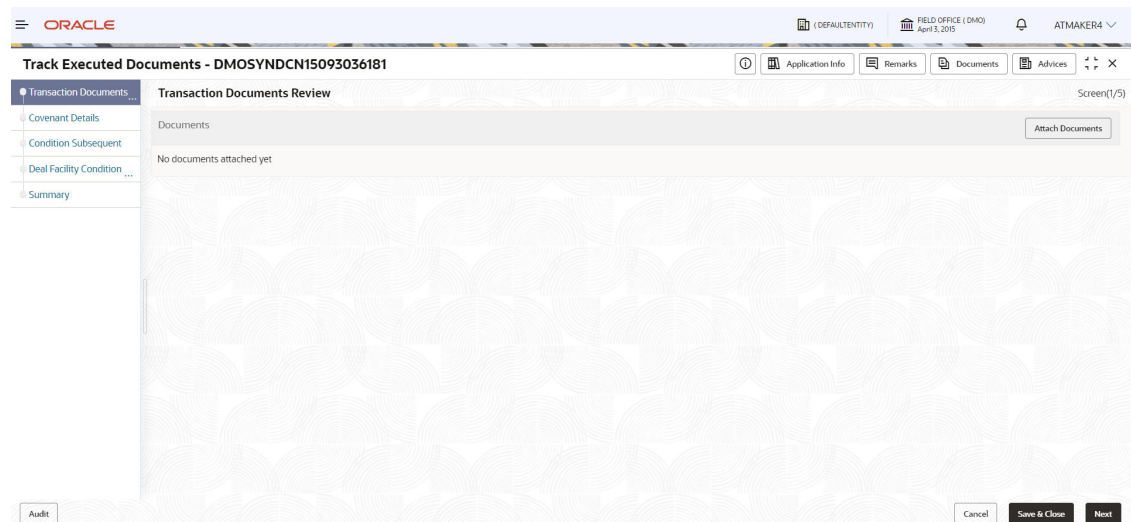


### 1.4.11.2 Covenant Details

Covenant Details can be captured for application in Track Executed Documents stage.

**Figure 1-82    Covenant Details Screen**



## 1.4.11.3 Condition Subsequent

Condition Subsequent details can be captured for application in Track Executed Documents stage.

**Figure 1-83    Condition Subsequent Screen**



## 1.4.11.4 Deal Facility Condition Precedent

Deal Facility Condition Precedent details can be captured for the application in the Track executed Documents Stage.

**Figure 1-84    Deal Facility Condition Precedent Screen**
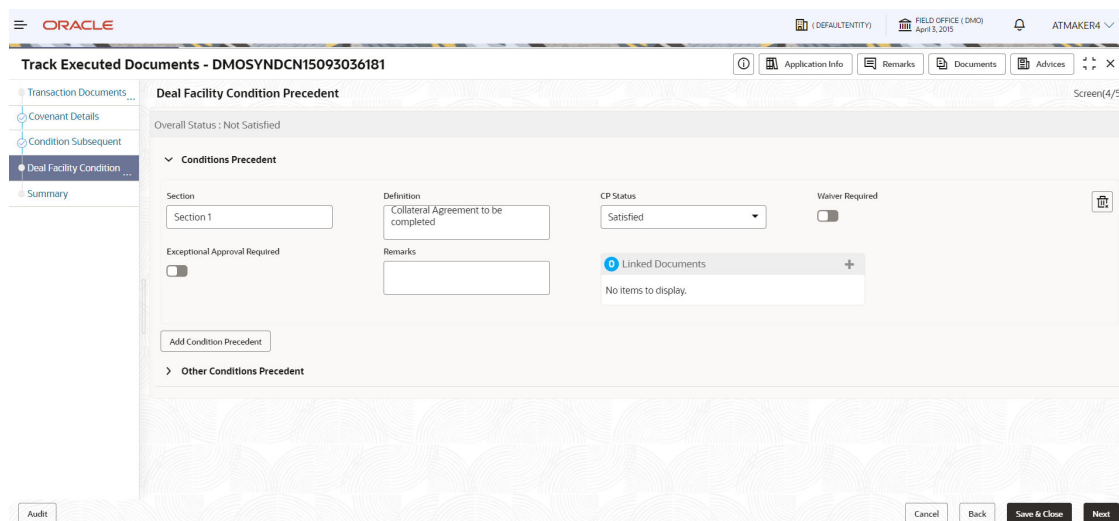


For information on the screen fields, refer to the field description table below.

**Table 1-67    Deal Facility Condition Precedent - Field Description**

| Field | Description |
| --- | --- |
| Customer Acceptance Received | Select the customer acceptance status |
| Customer Acceptance Date | Select the date on which the customer acceptance has received |
| Accepted By | Select whether the acceptance is received by letter or mail |
| Remarks | Provide remarks if any for the acceptance |

# 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:

1. Entry
   You can capture the borrower information and related party details manually. Borrower and borrower related parties details should be send to the Borrower on-boarding team to start the Borrower evaluation process.

2. 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.

3. 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.

4. 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.

5. 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 Initiation

- Participant Entry

- Review Pre Analysis

- Review Additional Details

- Approval

- Review Credit Approval

- • Commitment Allocation

- • Transaction Document Review

- • Document Review By Legal

- • Review Legal Comments

- • KYC And Internal Approvals

- • Track executed Documents

## 1.5.1 Participant Process Initiation

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.



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

   **Table 1-68    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 Initiation

# 1.5.2 Participant Entry

Participant Entry Stage has the option to capture Parties and Related Party details of the application.

- Parties
- Related Parties

## 1.5.2.1 Parties

Parties can be added for the application in the Participant Entry Stage.

**Figure 1-85    Parties Screen**



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

**Table 1-69    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.5.2.2 Related Parties

Related Parties will be displayed for the application in the Review Additional Details Stage.

**Figure 1-86    Related Parties Screen**



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

**Table 1-70    Related Parties - Field Description**

| Field | Description |
|-------|-------------|
| Parties | Select the Related party from the dropdown |
| Borrower | Select the borrower party |
| Relationship | Select the relationship of the borrower with the Related party |

# 1.5.3 Review Pre Analysis

Review Pre Analysis Stage has the option to do pre analysis of the application.

- Borrower Review Status
- Confidentiality Agreement Review

## 1.5.3.1 Borrower Review Status

Borrower Review Status can be added for the application in the Review PreAnalysis Stage.

**Figure 1-87    Borrower Review Status Screen**
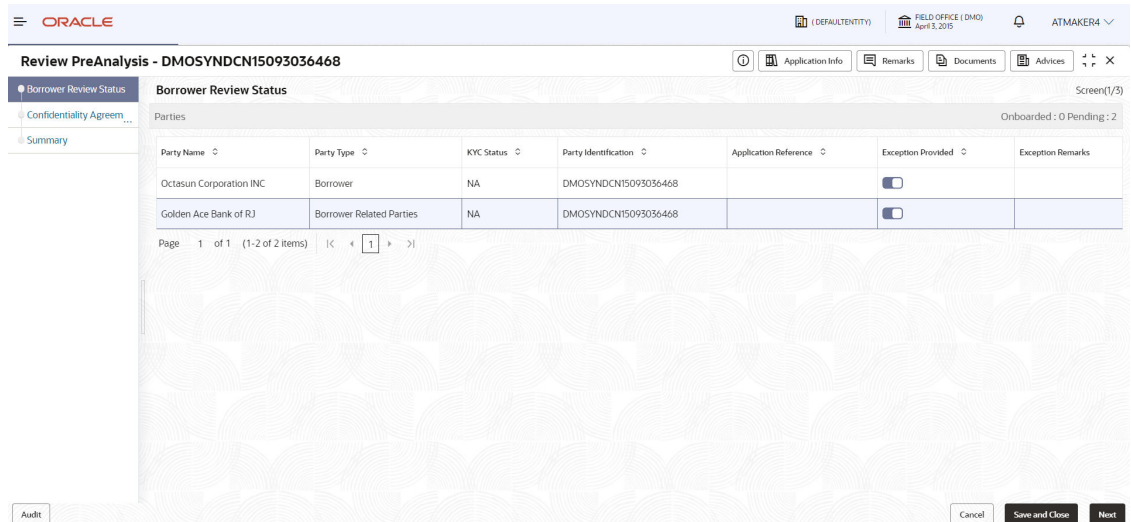


For information on the screen fields, refer to the field description table below.

**Table 1-71    Borrower Review Status - Field Description**

| Field | Description |
| --- | --- |
| Exception Provided | The Exception status for the borrower |
| Exception Remarks | The Remarks for the exception given |

## 1.5.3.2 Confidentiality Agreement Review

Confidentiality Agreement documents can be added for the application in the Review PreAnalysis Stage.

**Figure 1-88    Confidentiality Agreement Review Screen**
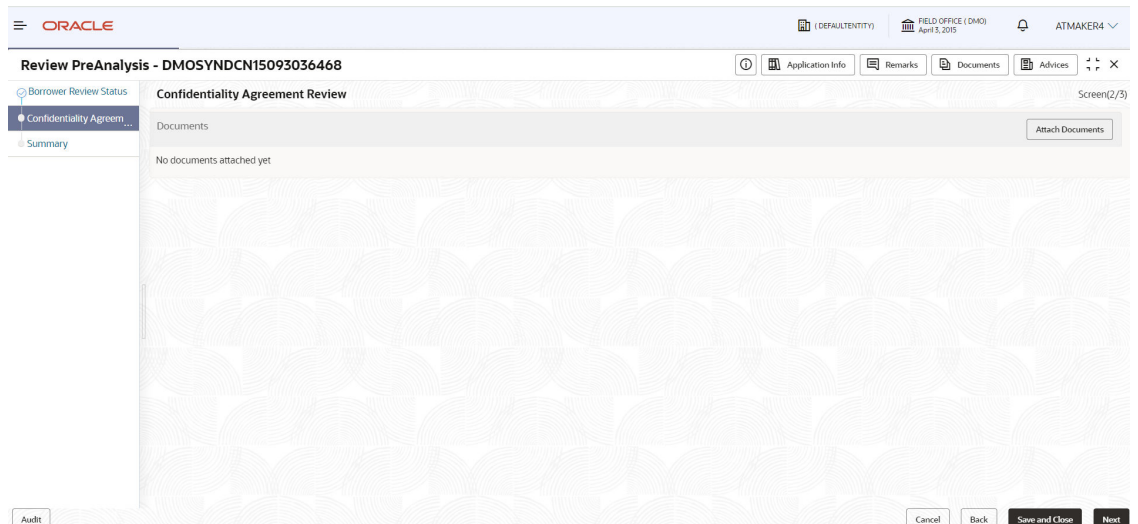
## 1.5.4 Review Additional Details

Review Additional Details Stage has the option to view Parties, Related Party details and to capture Tranche details, Collateral details, Margin details, Fee details, Participant confirmation details, Credit approval details, Deal personal details, Book Value details, Revenue details and Transaction summary of the application.

- Parties

- Related Parties

- Tranche Details

- Collateral Details

- Margin Details

- Fee Details

- Participant Confirmation

- Credit Approval

- Deal Personal Details

- Book Value

- Revenue Details

- Transaction Summary

## 1.5.4.1 Parties

Parties will be displayed for the application in the Review Additional Details Stage.

**Figure 1-89    Parties Screen**
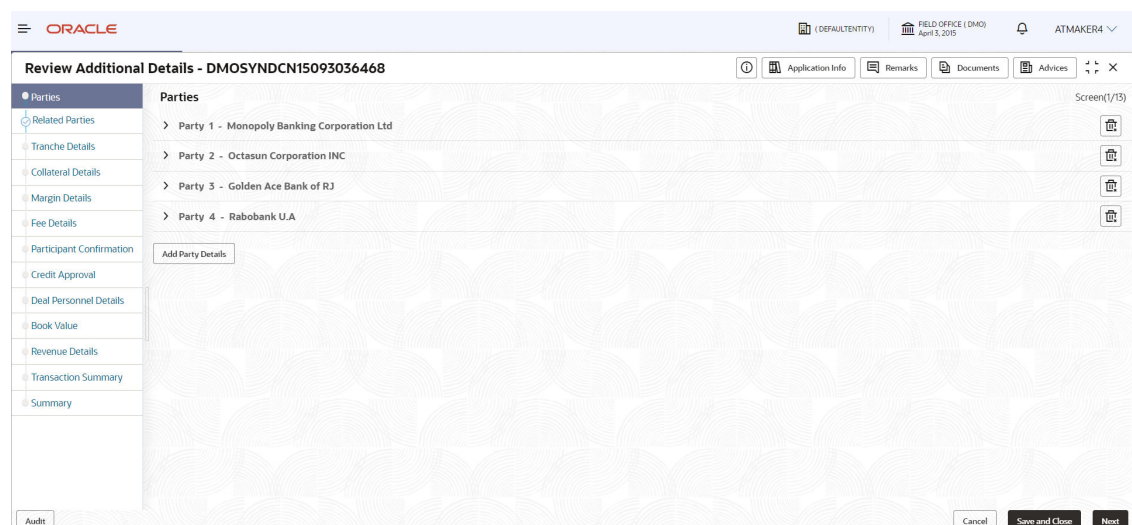


For information on the screen fields, refer to the field description table below.

**Table 1-72    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.5.4.2 Related Parties

Related Parties will be displayed for the application in the Review Additional Details Stage.

**Figure 1-90    Related Parties Screen**



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

**Table 1-73    Related Parties - Field Description**

| Field | Description |
| --- | --- |
| Parties | Select the Related party from the dropdown |
| Borrower | Select the borrower party |
| Relationship | Select the relationship of the borrower with the Related party |

## 1.5.4.3 Tranche Details

Tranche Details can be captured for the application in the Review Additional Details Stage.

**Figure 1-91    Tranche Details Screen**



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

**Table 1-74    Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Name | The specified name of the Facility can be given |
| Syndication Type | The syndication type of the Facility |
| Total Facility Amount | The total amount for the Facility can be given |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name of the Tranche can be given |
| Amount | The specified amount of the tranche can be given |
| Foreign Exchange Rate | The foreign exchange rate can be given |
| Type | The type of the tranche can be selected |
| Primary Borrower | The primary borrower of tranche can be given |
| Additional Borrowers | The additional borrowers of tranche can be given |
| Utilization Currencies | The utilization currencies of tranche can be selected |
| Purpose | The purpose of tranche can be selected |
| Effective Date | The effective date of tranche can be selected |
| Availability period | The availability period of tranche in months can be given |
| Expiry Date | The expiry date of tranche can be selected |
| Maturity Period | The maturity period of tranche in months can be given |
| Maturity Date | The maturity date of tranche can be selected |
| Repayment Type | The repayment type of tranche can be selected |
| Interest Type | The interest type of tranche can be selected |

## 1.5.4.4 Collateral Details

Collateral Details can be captured for the application in the Review Additional Details Stage.

**Figure 1-92    Collateral Details Screen**



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

**Table 1-75    Collateral Details - Field Description**

| Field | Description |
|---|---|
| Collateral Type | The type of Collateral which is pledged |
| Collateral Description | The description of the Collateral pledged |
| Borrower Name | The name of the Borrower |
| Applicable Tranches | The applicable tranches for the collateral pledged |
| Collateral Provider | The provider of the collateral |
| Expected Value | The expected value of the collateral |
| Eligible Value | The eligible value of the collateral |
| Market Value | The market value of the collateral |

## 1.5.4.5 Margin Details

Margin Details can be captured for the application in the Review Additional Details Stage.

**Figure 1-93    Margin Details Screen**



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

**Table 1-76    Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Margin Type | The type of Margin Associated can be selected |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.5.4.6 Fee Details

Fee Details can be captured for the application in the Review Additional Details Stage.

**Figure 1-94    Fee Details Screen**



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

**Table 1-77    Fee Details - Field Description**

| Field | Description |
|---|---|
| Fee Type | Select the Fee type from the dropdown |
| Tranche Name | Select the tranche for which the fee will be applied |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Fee Method | Select the Fee method from the dropdown |
| Amount/Rate | Select whether amount or rate to be applied for the Fee |
| Rate | Provide the rate applicable if rate is selected |

## 1.5.4.7 Participant Confirmation

Participant Confirmation status details can be captured for the application in the Review Additional Details stage.

**Figure 1-95    Participant Confirmation Screen**



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

**Table 1-78    Participant Confirmation - Field Description**

| Field | Description |
| --- | --- |
| Response | Select the Arranger response status from the dropdown |
| Received | The confirmation amount received from a particular Participant for the Tranche |
| Allocated | The amount Allocated from the confirmation amount |
| Total Allocation | Total allocated amount for the particular Participant |
| Total Expected | Total expected amount calculated from all the allocated amounts |
| Total Received | Total received amount from all the participants |

## 1.5.4.8 Credit Approval

Credit Approval details can be captured for the application in the Review Additional Details stage.

**Figure 1-96    Credit Approval Screen**



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

**Table 1-79    Credit Approval - Field Description**

| Field | Description |
| --- | --- |
| Proposed Amount | The Proposed Amount of the Tranche |
| Approved Amount | The Approved Amount of the Tranche |

## 1.5.4.9 Deal Personal Details

Deal Personal Details can be captured for the application in the Review Additional Details stage.

**Figure 1-97    Deal Personal Detail Screen**

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

**Table 1-80    Deal Personal Details - Field Description**

| Field | Description |
|---|---|
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.5.4.10 Book Value

Book Value details can be captured for the application in the Review Additional Details Stage.

**Figure 1-98    Book Value Screen**



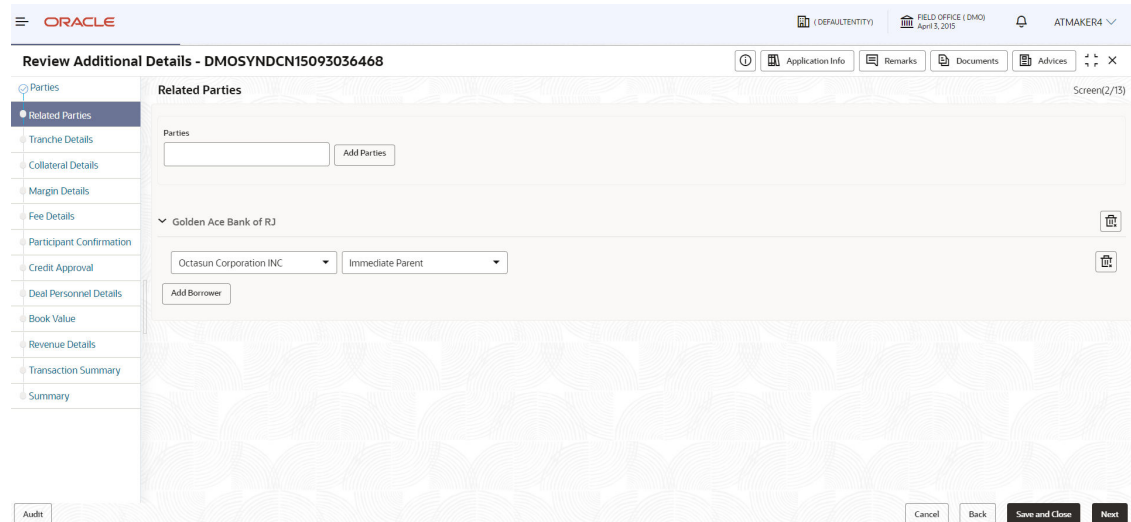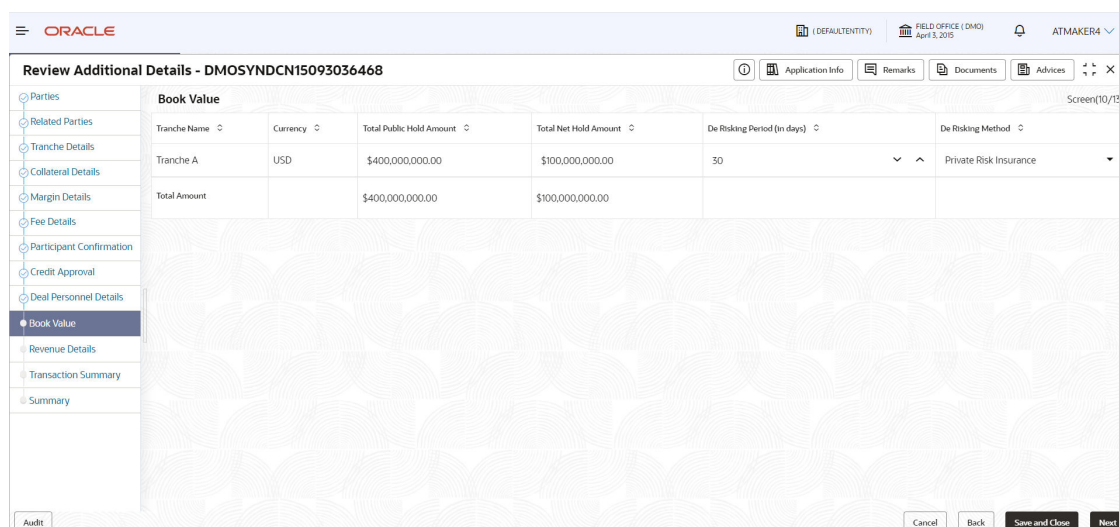For information on the screen fields, refer to the field description table below.

**Table 1-81    Book Value - Field Description**

| Field | Description |
|---|---|
| Total Public Hold Amount | Provide the total public hold amount |
| Total Net Hold Amount | Provide the total net hold amount |
| De Risking Period | Provide the de risking period |
| De Risking Method | Select the De Risking method from the dropdown |

## 1.5.4.11 Revenue Details

Revenue Details can be captured for the application in the Review Additional Details Stage.

**Figure 1-99    Revenue Details Screen**



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

**Table 1-82    Revenue Details - Field Description**

| Field | Description |
| --- | --- |
| Expected Revenue | The expected revenue details of the participants |
| Expected Cost | The eligible cost details of the participants |
| Balance Sheet Usage | Provide the balance sheet usage amount |
| Risk Weighted Assets | Provide the Risk weighted assets amount |

## 1.5.4.12 Transaction Summary

Transaction Summary Details can be captured for the application in the Review Additional Details Stage.

**Figure 1-100    Transaction Summary Screen**
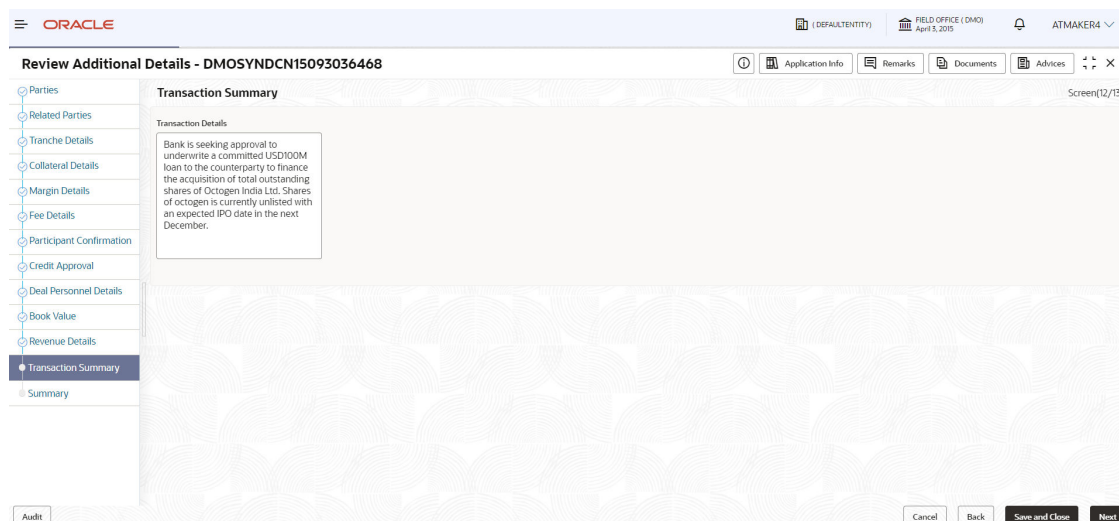


For information on the screen fields, refer to the field description table below.

**Table 1-83    Transaction Summary - Field Description**

| Field | Description |
| --- | --- |
| Transaction Details | Provide the transaction details |

## 1.5.5 Approval

Approval stage has the option to review and approve the details captured to this stage of the application.

## 1.5.6 Review Credit Approval

Review Credit Approval stage has the option to review the Credit Approval details of the application.

## 1.5.7 Commitment Allocation

Commitment Allocation stage has the option to update the Participant confirmation details captured for the application.

## 1.5.8 Transaction Document Review

Transaction Document Review stage has the option to capture and review the transaction Documents of the application.

- Transaction Document Review

## 1.5.8.1 Transaction Document Review

Transaction Document Review details can be captured for the application in this Stage.

**Figure 1-101    Transaction Document Review Screen**
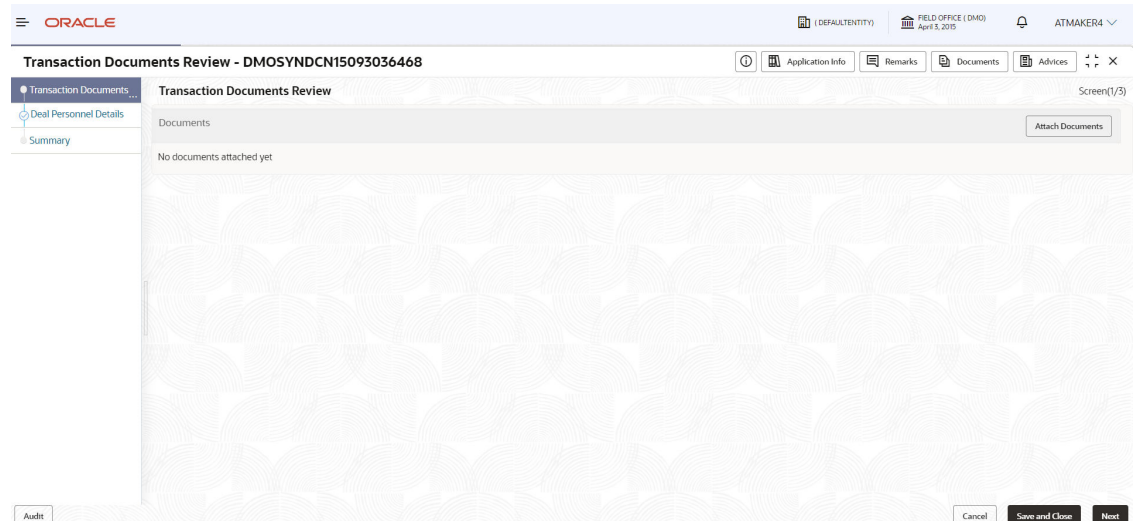


## 1.5.9 Document Review By Legal

Document Review By Legal stage has the option to review the Transaction documents and to add Legal remarks for the application.

- Transaction Document Review
- Legal Remarks

## 1.5.9.1 Transaction Document Review

Transaction Document details can be reviewed by the legal for the application in this stage.

**Figure 1-102     Transaction Document Review Screen**
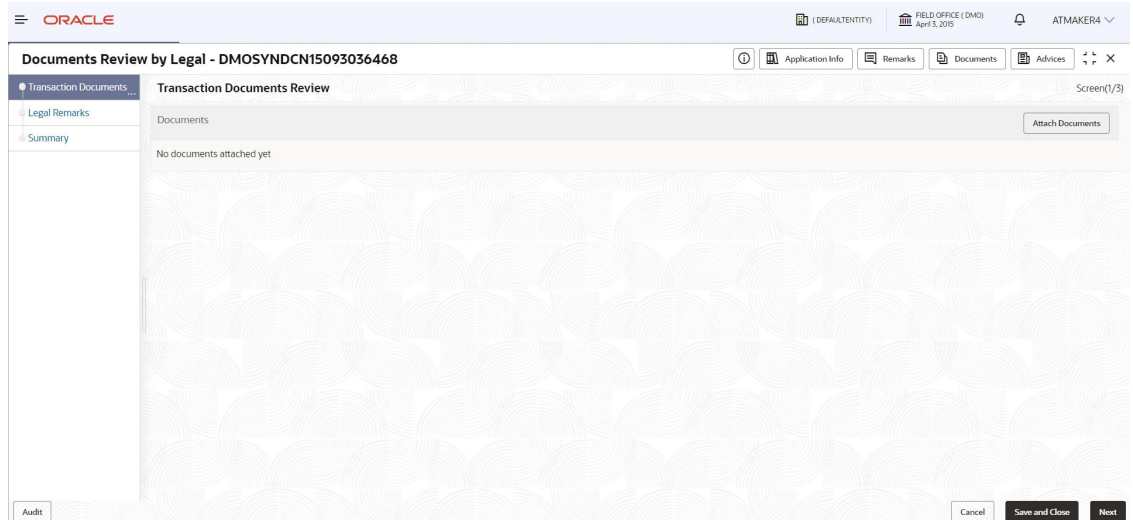


For information on the screen fields, refer to the field description table below.

## 1.5.9.2 Legal Remarks

Legal Remarks can be added for the application in the Document Review by Legal stage.

**Figure 1-103     Legal Remarks Screen**
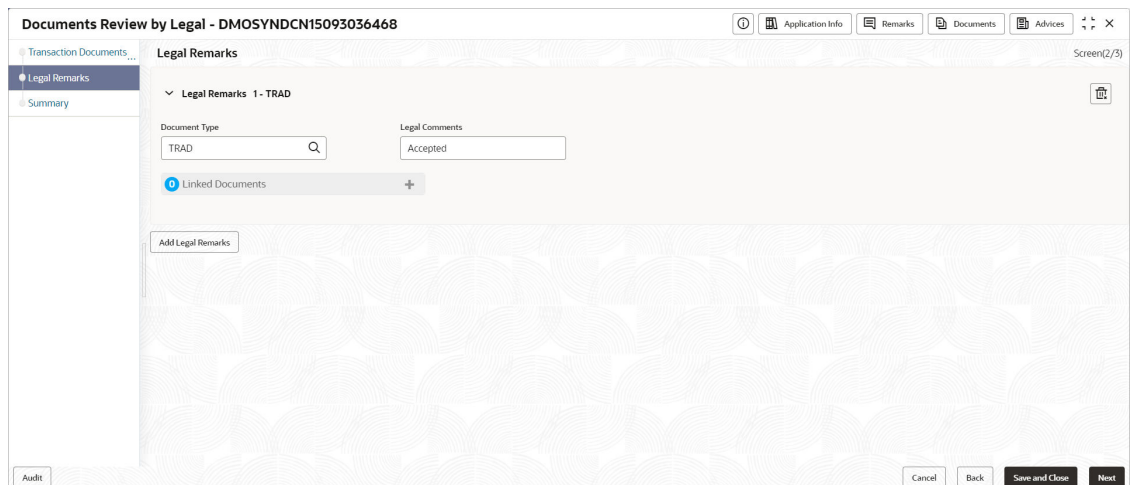


For information on the screen fields, refer to the field description table below.

**Table 1-84    Legal Remarks - Field Description**

| Field | Description |
|---|---|
| Document Type | The type of document submitted |
| Legal Comments | The legal comments for the document submitted |

## 1.5.10 Review Legal Comments

Review Legal Comments stage has the option to review the legal remarks and take action up on it for the application.

## 1.5.11 KYC And Internal Approvals

KYC And Internal Approvals Stage has the option to do the approval of Deal Personal details, Internal Department approval details and KYC details.

- Deal Personal Details

- Internal Department Approval

- KYC Details

- Transaction Document Review

## 1.5.11.1 Deal Personal Details

Deal Personal Details can be added for the application in the KYC And Internal Approvals stage.

**Figure 1-104    Deal Personal Detail Screen**



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

**Table 1-85    Deal Personal Details - Field Description**

| Field | Description |
| --- | --- |
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.5.11.2 Internal Department Approval

Internal Department Approval details can be added for the application in this Stage.

**Figure 1-105    Internal Department Approval Screen**



## 1.5.11.3 KYC Details

KYC Details can be captured for the application in the KYC And Internal Approvals Stage.

**Figure 1-106    KYC Details Screen**
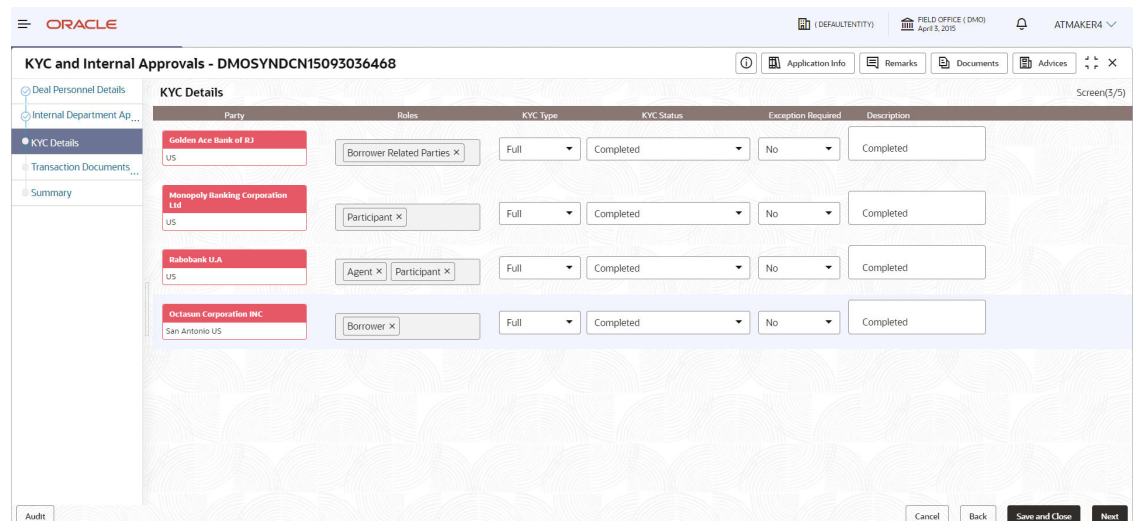


For information on the screen fields, refer to the field description table below.

**Table 1-86    KYC Details - Field Description**

| Field | Description |
| --- | --- |
| Party | The name of the party associated with application is displayed |

**Table 1-86 (Cont.) KYC Details - Field Description**

| Field | Description |
| --- | --- |
| Roles | The roles of the corresponding party is displayed |
| KYC Type | Select the KYC type from the dropdown |
| KYC Status | Slect the KYC status from the dropdown |
| Exception Required | Select whether the Party requires any exception |
| Description | Provide the description |

## 1.5.11.4 Transaction Document Review

Transaction Documents can be reviewed for the application in the KYC And Internal Approvals stage.

**Figure 1-107 Transaction Document Review Screen**
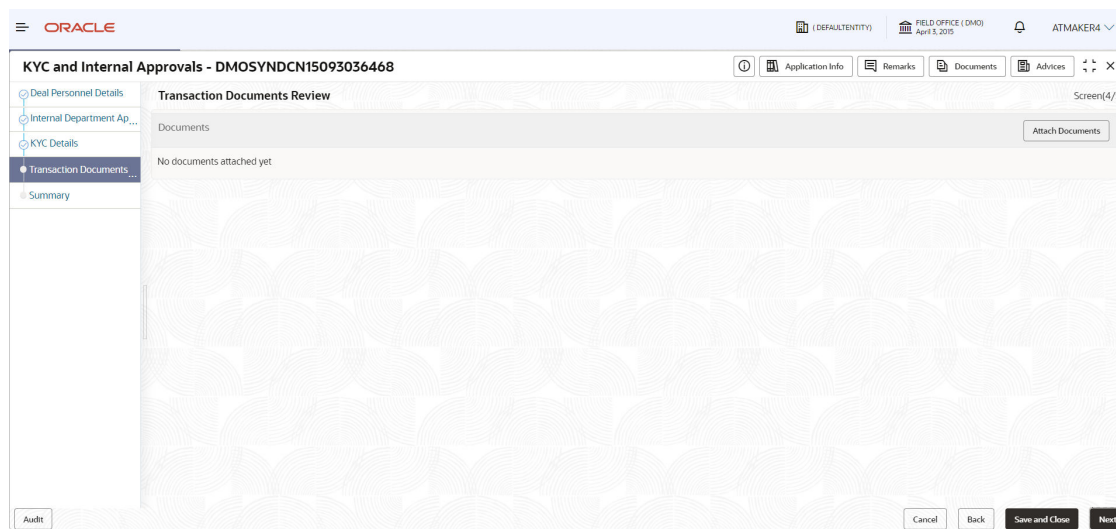


# 1.5.12 Track executed Documents

Track Executed Documents stage has the option to view and track the execution status of the mandate application documents. And also can capture the Covenant details, Condition subsequent details and Deal facility condition precedent details.

- Covenant Details
- Condition Subsequent
- Deal Facility Condition Precedent
- Further Condition Precedent

## 1.5.12.1 Covenant Details

Covenant Details can be captured for application in the Track Executed Documents stage.

**Figure 1-108    Covenant Details Screen**



## 1.5.12.2 Condition Subsequent

Condition Subsequent details can be captured for application in the Track Executed Documents stage.

**Figure 1-109    Condition Subsequent Screen**



## 1.5.12.3 Deal Facility Condition Precedent

Deal Facility Condition Precedent details can be captured for the application in the Track executed Documents Stage.

**Figure 1-110    Deal Facility Condition Precedent Screen**



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

**Table 1-87    Deal Facility Condition Precedent - Field Description**

| Field | Description |
| --- | --- |
| Customer Acceptance Received | Select the customer acceptance status |
| Customer Acceptance Date | Select the date on which the customer acceptance has received |
| Accepted By | Select whether the acceptance is received by letter or mail |
| Remarks | Provide remarks if any for the acceptance |

## 1.5.12.4 Further Condition Precedent

Further Condition Precedent details can be captured for the application in the Track executed Documents Stage.

**Figure 1-111    Further Condition Precedent Screen**
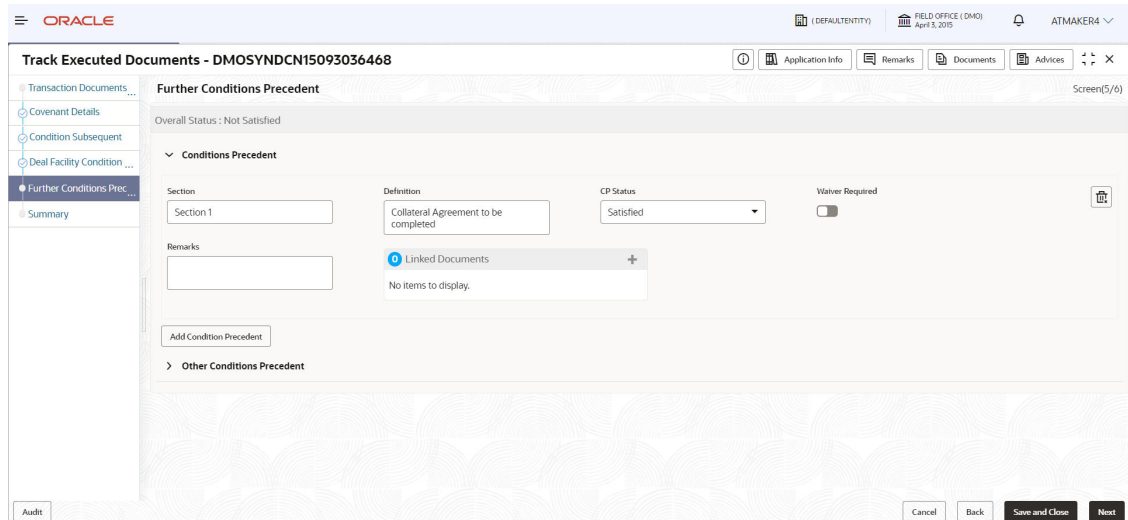


For information on the screen fields, refer to the field description table below.

**Table 1-88    Further Condition Precedent - Field Description**

| Field | Description |
| --- | --- |
| Customer Acceptance Received | Select the customer acceptance status |
| Customer Acceptance Date | Select the date on which the customer acceptance has received |
| Accepted By | Select whether the acceptance is received by letter or mail |
| Remarks | Provide remarks if any for the acceptance |

# 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 1-89    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
- Participant Transfer Entry
- Approval

**Related Topics**

- Participant Transfer

# 1.6.1 Participant Transfer Entry

Participant Transfer Entry stage has the option to capture Parties, Tranche details, Additional Tranche Details, Lender Commitments, Entity details and Settlement details of the application.

- Parties
- Tranche Details
- Additional Tranche Details
- Lender Commitments
- Entity Details
- Settlement Details

## 1.6.1.1 Parties

Party details can be added for the application in the articipant Transfer Entry Stage.

**Figure 1-112    Parties Screen**



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

**Table 1-90    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.6.1.2 Tranche Details

Tranche Details can be added for the application in the Participant Transfer Entry Stage.

**Figure 1-113    Tranche Details Screen**

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

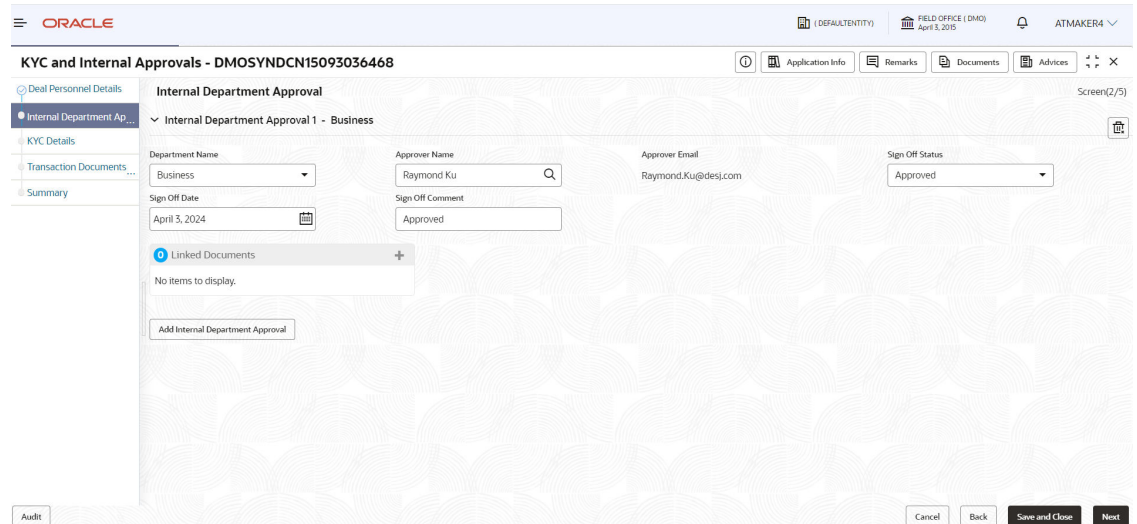**Table 1-91    Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Name | The specified name of the Facility can be given |
| Syndication Type | The syndication type of the Facility |
| Total Facility Amount | The total amount for the Facility can be given |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name of the Tranche can be given |
| Amount | The specified amount of the tranche can be given |
| Foreign Exchange Rate | The foreign exchange rate can be given |
| Type | The type of the tranche can be selected |
| Primary Borrower | The primary borrower of tranche can be given |
| Additional Borrowers | The additional borrowers of tranche can be given |
| Utilization Currencies | The utilization currencies of tranche can be selected |
| Purpose | The purpose of tranche can be selected |
| Effective Date | The effective date of tranche can be selected |
| Availability period | The availability period of tranche in months can be given |
| Expiry Date | The expiry date of tranche can be selected |
| Maturity Period | The maturity period of tranche in months can be given |
| Maturity Date | The maturity date of tranche can be selected |
| Repayment Type | The repayment type of tranche can be selected |
| Interest Type | The interest type of tranche can be selected |

## 1.6.1.3 Additional Tranche Details

Additional Tranche Details can be added for the application in the Participant Transfer Entry Stage.

**Figure 1-114    Additional Tranche Details Screen**

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

**Table 1-92    Additional Tranche Details - Field Description**

| Field | Description |
|---|---|
| Tranche Name | The tranche can be selected from the LOV |
| Cusip Number | The cusip number of the tranche |
| Product code | The product code can be selected from the LOV |
| Cost Center | Cost center can be selected from the LOV |
| Maximum Number of Loans | Maixmum number of loans that can be availed from the tranche |
| Min Loan Amount | The minimum loan amount of the tranche |
| Max Loan Amount | The maximum loan amount of the tranche |
| Drawdown Products | The drawdown products can be selected from the tranche |
| Int/Fee Distribution | Int/Fee distribution can be selected from the dropdown |

## 1.6.1.4 Lender Commitments

Lender Commitment details can be added for the application in the Participant Transfer Entry Stage.

**Figure 1-115    Lender Commitments Screen**
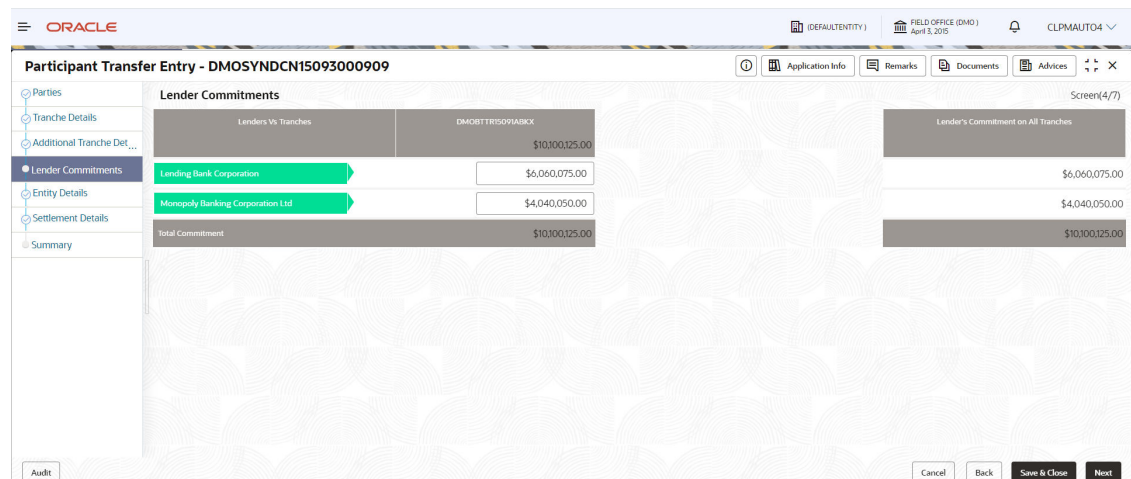


For information on the screen fields, refer to the field description table below.

**Table 1-93    Lender Commitments Details - Field Description**

| Field | Description |
|---|---|
| Lender Name | Lender Name will be displayed |
| Lender Commitment Amount | Lender commitment amount for the specific tranche can be given |

**Table 1-93    (Cont.) Lender Commitments Details - Field Description**

| Field | Description |
| --- | --- |
| Lender Commitment on All Tranches | Total lender commitment amount for all the tranches can be given |

## 1.6.1.5 Entity Details

Entity Details can be added for the application in the Participant Transfer Entry Stage.

**Figure 1-116    Entity Details Screen**
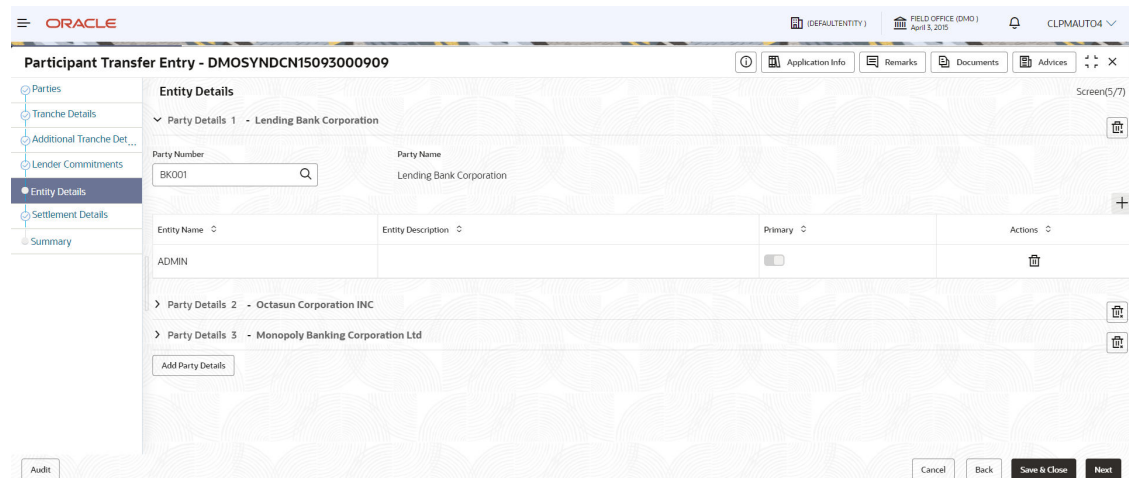


For information on the screen fields, refer to the field description table below.

**Table 1-94    Entity Details - Field Description**

| Field | Description |
| --- | --- |
| Party Number | The Party number will be displayed |
| Party Name | The Party name will be displayed |
| Entity Name | The name of the Entity added for the corresponding Party |
| Entity Description | The description of the Entity added for the corresponding Party |
| Primary | If switch is enabled, the entity added is considered primary |

## 1.6.1.6 Settlement Details

Settlement Details can be added for the application in the Participant Transfer Entry Stage.

**Figure 1-117    Settlement Details Screen**



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

**Table 1-95    Settlement Details - Field Description**

| Field | Description |
|---|---|
| Party Number | The LOV attached to this field is the list of the parties available |
| Party Name | Based on the Party Number selected, the information is auto populated |
| SSI Party Number | Specify the customer account or general ledger account number |
| SSI Party | Specify the customer account or general ledger account name |
| Existing SSI | Toggle to select an Existing SSI defined |
| Primary SSI | Toggle to select a primary SSI |
| SSI Mnemonic | SSL Mnemonic value to be selected |

## 1.6.2 Approval

Participant Transfer Approval stage has the option to view and approve the details added during Participant Transfer Entry stage.

# 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 Initiation
- Operations Enrichment Entry
- Enrichment
- Operation Enrichment Approval

## 1.7.1 Operations Enrichment Initiation

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 1-96    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 Initiation

# 1.7.2 Operations Enrichment Entry

Operations Enrichment Entry stage has the option to capture Parties, Deal Personal details, Tranche details, Margin details, Fee details and Lender commitment details for the application.

• Parties

• Deal Personal Details

• Tranche Details

• Margin Details

• Fee Details

• Lender Commitments

## 1.7.2.1 Parties

Party details can be added for the application in the Operations Enrichment Entry Stage.

**Figure 1-118    Parties Screen**

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

**Table 1-97     Parties - Field Description**

| Field | Description |
|-------|-------------|
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.7.2.2 Deal Personal Details

Deal Personal Details can be added for the application in the Operations Enrichment Entry Stage.

**Figure 1-119     Deal Personal Details Screen**



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

**Table 1-98     Deal Personal Details - Field Description**

| Field | Description |
|-------|-------------|
| Transaction Name | The specified name of the Transaction |
| Requester Name | The Name of the Requester |
| Department Name | The Name of the Department |
| Deal Personal | The Role of the deal personal |
| Name | The Name of the deal personal |
| Email | The Email of the deal personal |

## 1.7.2.3 Tranche Details

Tranche Details can be added for the application in the Operations Enrichment Entry Stage.

**Figure 1-120    Tranche Details Screen**



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

**Table 1-99    Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Name | The specified name of the Facility can be given |
| Syndication Type | The syndication type of the Facility |
| Total Facility Amount | The total amount for the Facility can be given |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name of the Tranche can be given |
| Amount | The specified amount of the tranche can be given |
| Foreign Exchange Rate | The foreign exchange rate can be given |
| Type | The type of the tranche can be selected |
| Primary Borrower | The primary borrower of tranche can be given |
| Additional Borrowers | The additional borrowers of tranche can be given |
| Utilization Currencies | The utilization currencies of tranche can be selected |
| Purpose | The purpose of tranche can be selected |
| Effective Date | The effective date of tranche can be selected |
| Availability period | The availability period of tranche in months can be given |
| Expiry Date | The expiry date of tranche can be selected |
| Maturity Period | The maturity period of tranche in months can be given |
| Maturity Date | The maturity date of tranche can be selected |
| Repayment Type | The repayment type of tranche can be selected |
| Interest Type | The interest type of tranche can be selected |

## 1.7.2.4 Margin Details

Margin Details can be added for the application in the Operations Enrichment Entry Stage.

**Figure 1-121    Margin Details Screen**



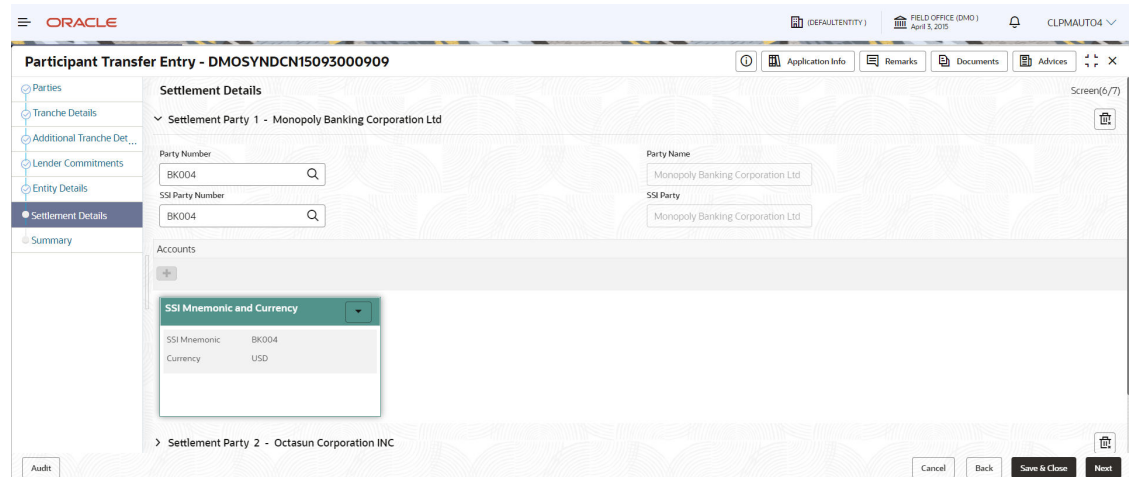For information on the screen fields, refer to the field description table below.

**Table 1-100    Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Margin Type | The type of Margin Associated can be selected |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.7.2.5 Fee Details

Fee Details can be added for the application in the Operations Enrichment Entry Stage.

**Figure 1-122    Fee Details Screen**



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

**Table 1-101    Fee Details - Field Description**

| Field | Description |
| --- | --- |
| Fee Type | Select the Fee type from the dropdown |
| Tranche Name | Select the tranche for which the fee will be applied |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Fee Method | Select the Fee method from the dropdown |
| Amount/Rate | Select whether amount or rate to be applied for the Fee |
| Rate | Provide the rate applicable if rate is selected |

## 1.7.2.6 Lender Commitments

Lender Commitment details can be added for the application in the Operations Enrichment Entry Stage.

**Figure 1-123    Fee Details Screen**



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

**Table 1-102    Fee Details - Field Description**

| Field | Description |
| --- | --- |
| Lender Name | Lender Name will be displayed |
| Lender Commitment Amount | Lender commitment amount for the specific tranche can be given |
| Lender Commitment on All Tranches | Total lender commitment amount for all the tranches can be given |

## 1.7.3 Enrichment

Enrichment Stage has the option to add Facility details, Additional tranche details, Agreement details, Holiday preferences, Rate fixing and billing preferences, Margin and schedules, Entity details and Settlement details.

- Facility Details
- Additional Tranche Details
- Agreement Details
- Holiday Preferences
- Rate Fixing And Billing Preference
- Margin And Schedules
- Entity Details
- Settlement Details

## 1.7.3.1 Facility Details

Facility Details can be added for the application in the Enrichment Stage.

**Figure 1-124    Facility Details Screen**



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

**Table 1-103    Facility Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Product Code | Select the facility product code from the LOV |
| Facility Start Date | The Facility start date can be given |
| Facility End Date | The Facility end date can be given |
| Reporting Currency | The Reporting currency can be selected from the LOV |
| Primary Admin | The Primary Admin can be selected from the LOV |
| Secondary Admin | The Secondary Admin can be selected from the LOV |

## 1.7.3.2 Additional Tranche Details

Additional Tranche Details can be added for the application in the Enrichment Stage.

**Figure 1-125    Additional Tranche Details Screen**



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

**Table 1-104    Additional Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Tranche Name | The tranche can be selected from the LOV |
| Cusip Number | The cusip number of the tranche |
| Product code | The product code can be selected from the LOV |
| Cost Center | Cost center can be selected from the LOV |
| Maximum Number of Loans | Maixmum number of loans that can be availed from the tranche |
| Min Loan Amount | The minimum loan amount of the tranche |
| Max Loan Amount | The maximum loan amount of the tranche |
| Drawdown Products | The drawdown products can be selected from the tranche |
| Int/Fee Distribution | Int/Fee distribution can be selected from the dropdown |

## 1.7.3.3 Agreement Details

Agreement Details can be added for the application in the Enrichment Stage.

**Figure 1-126    Agreement Details Screen**



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

**Table 1-105    Agreement Details - Field Description**

| Field | Description |
| --- | --- |
| Approval amount | The approval amount can be given |
| Withheld amount | The withheld amount can be specified |
| Decrease withheld amount | The amount to be decreased incase the withheld amount has to be deducted |
| Agreement date | The agreement can be selected |
| Approval date | The approval date can be selected |
| Signing amount | The signing amount can be given |
| Signing date | The signing amount can be selected |
| Agreement end date | The agreement end date can be selected |

## 1.7.3.4 Holiday Preferences

Holiday Preference details can be added for the application in the Enrichment Stage.

**Figure 1-127    Holiday Preferences Screen**



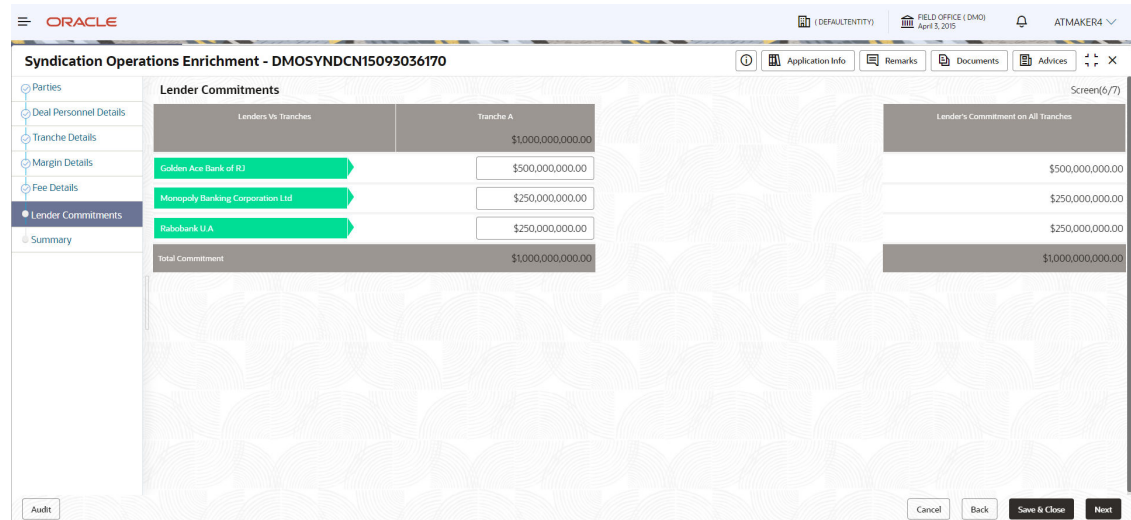For information on the screen fields, refer to the field description table below.

**Table 1-106    Holiday Preferences - Field Description**

| Field | Description |
| --- | --- |
| Ignore Holidays | You have to check this option to instruct the system to ignore the holiday. Payment schedules are processed as per the due date even if the schedule falls due on a holiday |
| Cascading Schedules | If one schedule has been moved backward or forward in view of a holiday, cascading schedules would mean that the other schedules are accordingly shifted. If you do not want to cascade schedules, then only the schedule falling on a holiday is shifted, as specified, and the others remain as they were |
| Move Across Month | If you have indicated either forward or backward movement, and the moved schedule date crosses over into a different month, you can indicate whether such movement is allowable; it will be allowable only if you indicate so in the 'Move Across Months' field. |
| Include Branch Holiday | Select this option to indicate that you want the system to check whether a schedule date falls on a local holiday defined for the branch. The system checks the holiday table for your branch. If it encounters a contract entered in your branch, with a schedule date falling on a branch holiday, the holiday is handled according to the holiday-handling preferences you specify |
| Use Facility Currency | If you choose this option, the system checks whether the schedule date falls on a holiday defined for the currency of the facility (borrower) contract, if this currency is different from the holiday currency you have indicated |
| Use Contract Currency | If you choose this option, the system checks whether the schedule date falls on a holiday defined for the currency of the drawdown contract, if this currency is different from both the holiday currency and the facility currency (if any) you have indicated |
| Use Tranche Currency | If you choose this option, the system checks whether the schedule date falls on a holiday defined for the currency of the tranche (borrower), if this currency is different from the holiday currency you have indicated |

**Table 1-106    (Cont.) Holiday Preferences - Field Description**

| Field | Description |
|---|---|
| Use Local Currency | If you choose this option, the system checks whether the schedule date falls on a holiday defined for the local currency, if this currency is different from the holiday currency, facility currency and contract currency you have indicated. The system checks the holiday table for the currencies you have specified. If it encounters a contract using any of the specified currencies, with a schedule date falling on a holiday for any of the currencies, the holiday is handled according to the holiday-handling preferences you specify |
| Move Revision Schedules | You may check this option to indicate that the holiday processing rule should be applied to interest rate revision schedules as well |
| Move Payment Schedules | You may check this option to indicate that the holiday processing rule should be applied on repayment schedules as well. This is applicable only to drawdown products |
| Move Commitment Reduction Schedules | Select check box to indicate the holiday processing rule should be applied on commitment schedules. This is applicable only to tranche products. |

## 1.7.3.5 Rate Fixing And Billing Preference

Rate Fixing And Billing Preference details can be added for the application in the Enrichment Stage.

**Figure 1-128    Rate Fixing And Billing Preference Screen**
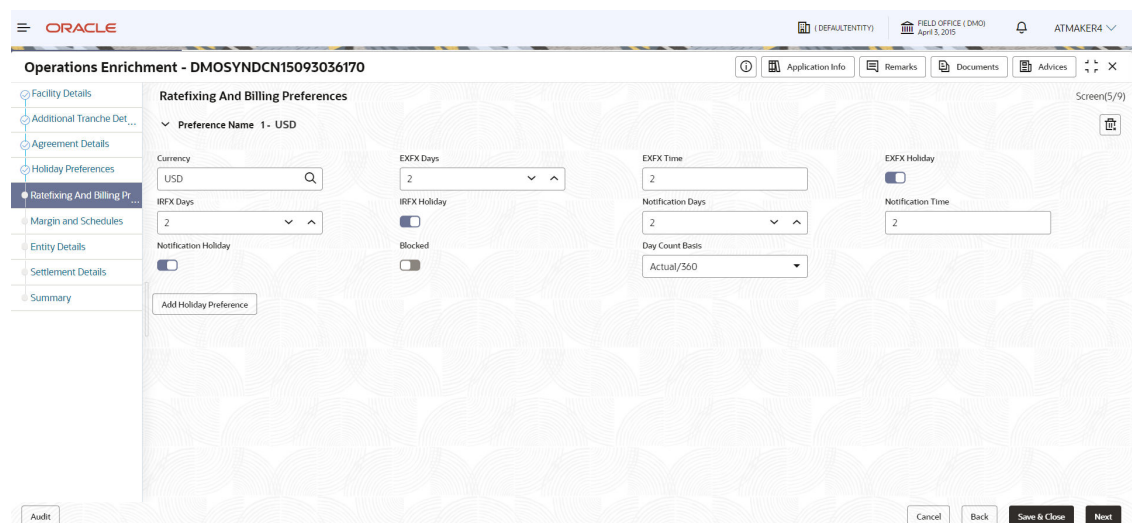


For information on the screen fields, refer to the field description table below.

**Table 1-107    Rate Fixing And Billing Preference - Field Description**

| Field | Description |
|---|---|
| Currency | Select the currency for which you are defining preferences. |

**Table 1-107    (Cont.) Rate Fixing And Billing Preference - Field Description**

| Field | Description |
|---|---|
| EXFX Days | For borrower tranche products, you can specify the number of days before the drawdown date (defined in the drawdown schedule), the exchange rate must be fixed, for contracts wherein the drawdown currency is different from tranche currency. |
| EXFX Time | |
| EXFX Holiday | |
| IRFX Days | For borrower tranche products, you can specify the number of days before the drawdown date (defined in the drawdown schedule), the interest rate must be fixed. You can specify the applicable number of days for each required currency. |
| IRFX Holiday | |
| Notifications Days | |
| Notification Time | |
| Notification Holiday | The notification date is arrived at using the notification holiday processing rules maintained for the tranche. |
| Day Count Basis | |

## 1.7.3.6 Margin And Schedules

Margin And Schedule details can be added for the application in the Enrichment Stage.

**Figure 1-129    Margin And Schedules Details Screen**



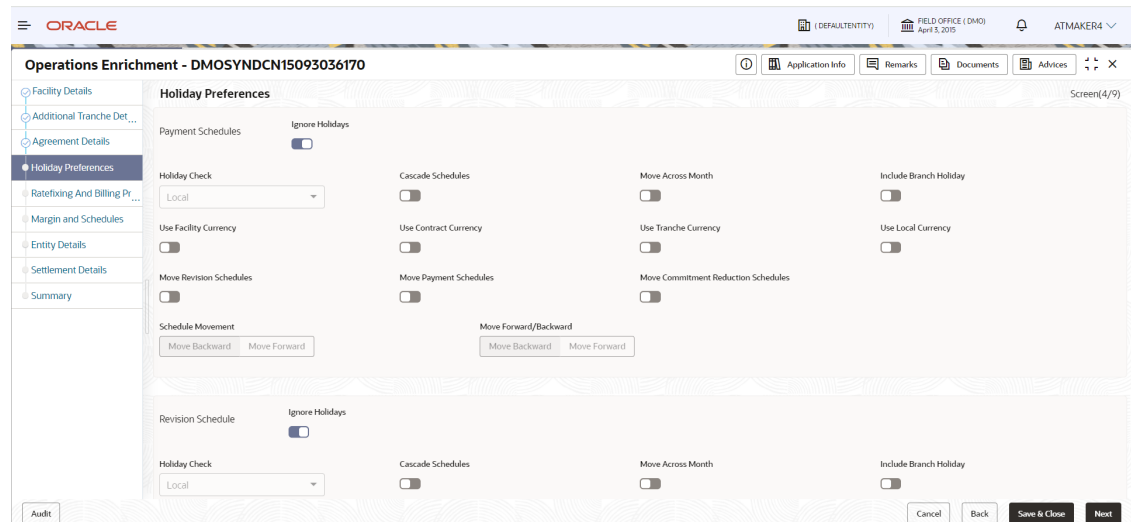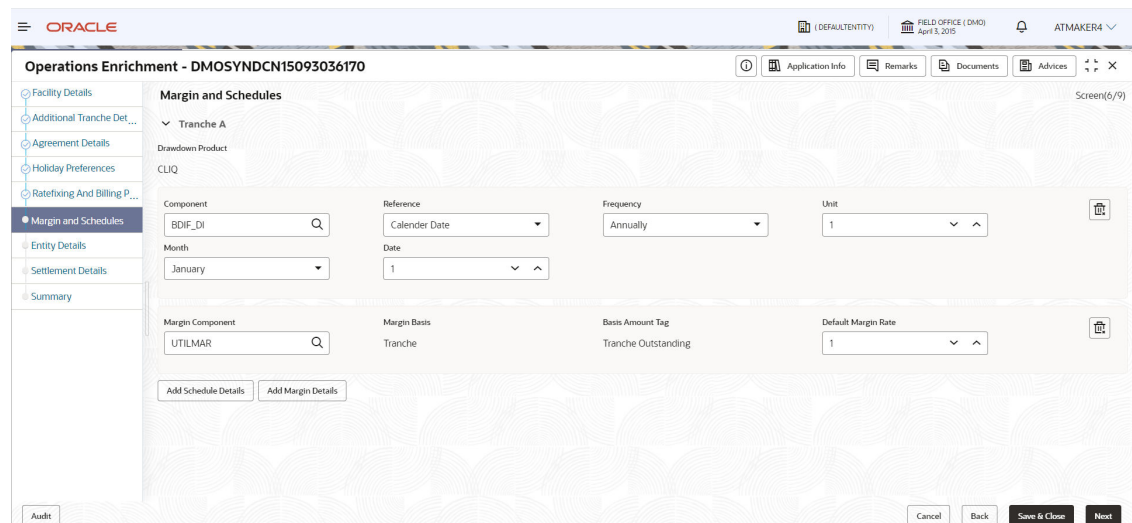For information on the screen fields, refer to the field description table below.

**Table 1-108    Margin And Schedules Details - Field Description**

| Field | Description |
|---|---|
| Component | Select the component from the LOV |
| Reference | Select the reference from the dropdown |
| Frequency | Select the frequency from the dropdown |
| Unit | Provide the unit for frequency |
| Month | Select the month from dropdown |
| Date | Date can be given |
| Margin Component | Select the margin component from the LOV |
| Margin Basis | The Margin basis will be populated based on the Margin component selected |
| Basis Amount Tag | The basis amount tag will be populated based on the Margin component selected |
| Default Margin Rate | Default margin rate can be given |

## 1.7.3.7 Entity Details

Entity Details can be added for the application in the Enrichment Stage.

**Figure 1-130    Entity Details Screen**
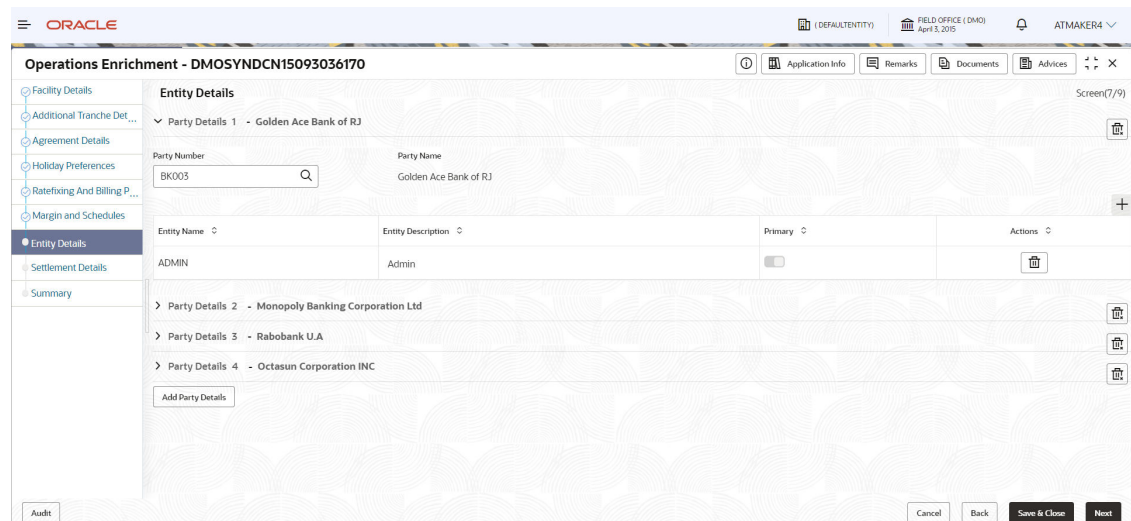


For information on the screen fields, refer to the field description table below.

**Table 1-109    Entity Details - Field Description**

| Field | Description |
|---|---|
| Party Number | The Party number will be displayed |
| Party Name | The Party name will be displayed |
| Entity Name | The name of the Entity added for the corresponding Party |

**Table 1-109    (Cont.) Entity Details - Field Description**

| Field | Description |
| --- | --- |
| Entity Description | The description of the Entity added for the corresponding Party |
| Primary | If switch is enabled, the entity added is considered primary |

## 1.7.3.8 Settlement Details

Settlement Details can be added for the application in the Enrichment Stage.

**Figure 1-131    Settlement Details Screen**
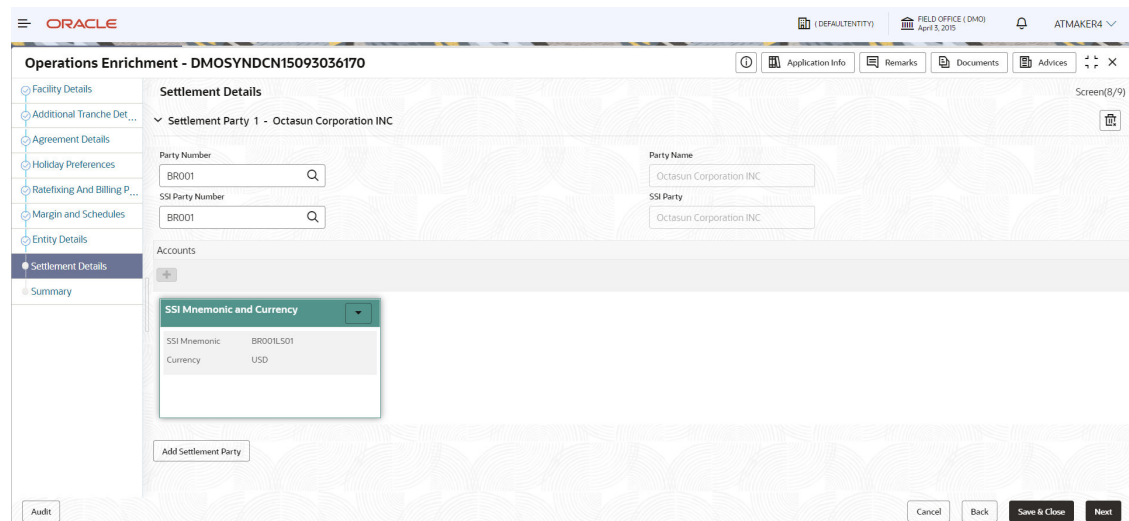


For information on the screen fields, refer to the field description table below.

**Table 1-110    Settlement Details - Field Description**

| Field | Description |
| --- | --- |
| Party Number | The LOV attached to this field is the list of the parties available |
| Party Name | Based on the Party Number selected, the information is auto populated |
| SSI Party Number | Specify the customer account or general ledger account number |
| SSI Party | Specify the customer account or general ledger account name |
| Existing SSI | Toggle to select an Existing SSI defined |
| Primary SSI | Toggle to select a primary SSI |
| SSI Mnemonic | SSL Mnemonic value to be selected |

## 1.7.4 Operation Enrichment Approval

Operation Enrichment Approval stage has the option to view and approve the details added during entry and enrichment stages.

# 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 Initiation
- Agency Drawdown Entry
- Application Verification

## 1.8.1 Agency Drawdown Initiation

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 1-111    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 Initiation

## 1.8.2 Agency Drawdown Entry

Agency Drawdown Entry has the option to view the Facility & Tranche details and Parties. It can capture Drawdown condition precedent details, Loan details, Additional Loan details, Lenders share details, Interest Margin details, Disbursement schedule details, Payment schedule details and Settlement details.

- Facility And Tranches

- Drawdown Condition Precedent

- Parties

- Loan Details

- Additional Loan Details

- Lenders Share

- Interest Margin Details

- Disbursement Schedules

- Payment Schedules

- Settlement Details

## 1.8.2.1 Facility And Tranches

The details of the Facility and Tranche selected during application initiation will be displayed in the Entry Stage.

**Figure 1-132    Facility And Tranches Screen**
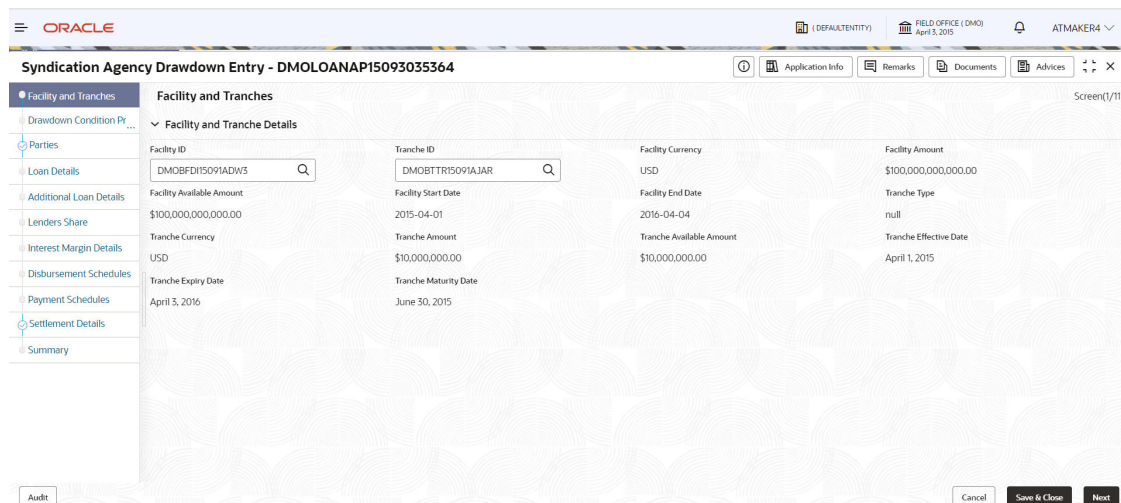


For information on the screen fields, refer to the field description table below.

**Table 1-112    Facility And Tranches - Field Description**

| Field | Description |
| --- | --- |
| Facility Id | The Facility Id selected will be displayed |
| Tranche Id | The Tranche Id selected will be displayed |
| Facility Currency | The Facility currency will be displayed |
| Facility Amount | The Facility Amount will be displyed |
| Facility Available Amount | The Facility available amount will be displayed |
| Facility Start Date | The Facility start date will be displayed |

**Table 1-112    (Cont.) Facility And Tranches - Field Description**

| Field | Description |
| --- | --- |
| Facility End Date | The Facility end date will be displayed |
| Tranche Type | The Tranche type will be displayed |
| Tranche Currency | The Tranche currency will be displayed |
| Tranche Amount | The Tranche amount will be displayed |
| Tranche Available Amount | The Tranche available amount will be displayed |
| Tranche Effective Date | The Tranche effective date will be displayed |
| Tranche Expiry Date | The Tranche expiry date will be displayed |
| Tranche Maturity Date | The Tranche Maturity date will be displayed |

## 1.8.2.2 Drawdown Condition Precedent

Drawdown Condition Precedent details can be captured for the application in the Entry Stage.

**Figure 1-133    Drawdown Condition Precedent Screen**
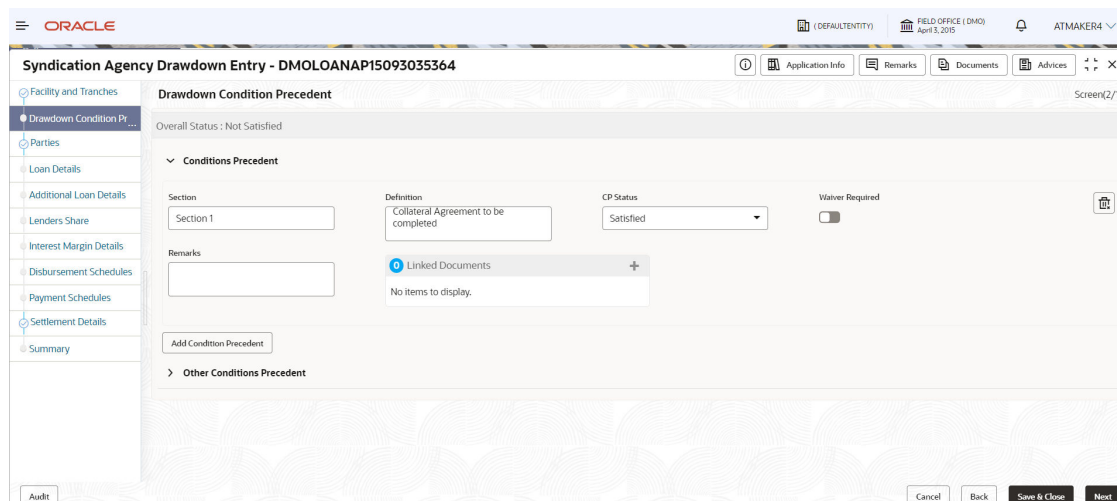


For information on the screen fields, refer to the field description table below.

**Table 1-113    Drawdown Condition Precedent - Field Description**

| Field | Description |
| --- | --- |
| Section | Provide a section name |
| Definition | Provide a section definition |
| CP Status | Select the condition precedent status from dropdown |
| Waiver Required | If enabled would be considered for waiver |
| Remarks | Provide the remarks for the condition precedent |

## 1.8.2.3 Parties

Party details of the drawdown application will be displayed in the Agency Drawdown Entry Stage.

**Figure 1-134    Parties Screen**



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

**Table 1-114    Parties - Field Description**

| Field | Description |
|---|---|
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.8.2.4 Loan Details

Loan Details can be captured for the application in the Entry Stage.

**Figure 1-135    Loan Details Screen**



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

**Table 1-115    Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Loan Amount | The amount of the loan required by customer. |
| Value Date | The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | The duration of the loan that is to be disbursed. |
| Maturity Type | The loan can be Fixed, Call or Notice type as per the requirement. |
| Maturity Date | The duration before the loan becomes due and must be paid in full |
| Commitment Contract Number | The contract Number of the agreement by bank to lend a specified sum of money to the party |

## 1.8.2.5 Additional Loan Details

Additional Loan Details can be captured for the application in the Entry Stage.

**Figure 1-136    Additional Loan Details Screen**



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

**Table 1-116    Additional Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Business Product | For which product Working capital, Post Shipent etc we are creating the loan |
| Loan Branch | Bank branch in which we are proceeding to create a Loan for the party |
| Product Code | The code of the product which we are lending |
| Product Description | Description of the product which we are lending |
| Expense Code | The expense code is the account of bank to which it gets mapped |
| Expense Code Description | The description of the Expense code |
| Purpose Of Loan | The purpose for which the loan is being disbursed. |
| Grace Days | Borrower customer to delay payment for a short period of time beyond the due date |

## 1.8.2.6 Lenders Share

Lenders Share of the contract selected for drawdown will be displayed for the application in the Entry Stage.

**Figure 1-137    Lenders Share Screen**



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

**Table 1-117    Lenders Share - Field Description**

| Field | Description |
| --- | --- |
| Participant | Participant Number will be displayed |
| Participant Name | Participant Name will be displayed |
| Asset Amount | Asset Amount of the corresponding participant |
| Asset Ratio | Asset Ratio of the corresponding participant |
| Self Participant | If enabled would mean the participant is self participant |

## 1.8.2.7 Interest Margin Details

Interest Margin Details of the contract selected for drawdown can be captured for the application in the Entry Stage.

**Figure 1-138    Interest Margin Details Screen**



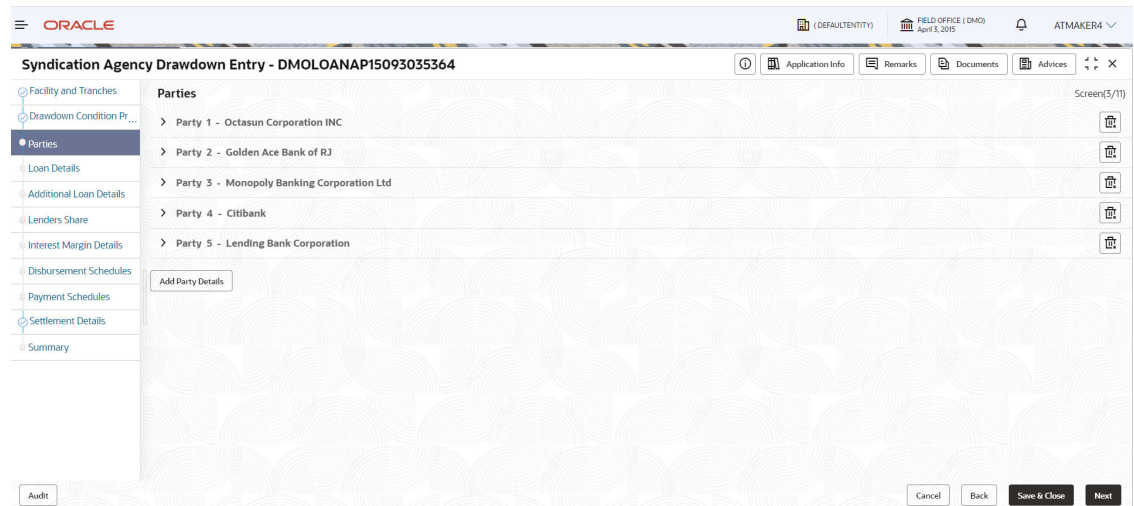For information on the screen fields, refer to the field description table below.

**Table 1-118    Interest Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Component Name | Specific Interest components which are defined will be displayed |
| Rate Type | Select the Rate Type to be applied for the interest component |
| Tenor | The effective duration of the interest component |
| Rate Calculation Type | Select the Rate Calculation Type to be applied for the interest component |
| Interest Basis | Select the Interest Basis to be applied for the Currency |
| Waived | If enabled the interest component wont be applied for the contract. |
| Rate Fixing Required | The interest rates can be fixed only if you have enabled the 'Rate Fixing Required' option for the interest component |
| Rate Fixing Days | The system arrives at the interest rate fixing date for the drawdown currency based on the Interest rate fixing days |
| Alternate Risk Free Rate | If enabled Risk free Rate will be considered for computing |
| Min Rate | The minimum interest rate which has to be considered for computing |
| Max Rate | The maximum interest rate which has to be considered for computing |
| Rate Code | The system defaults the interest rate based on the rate code |
| Rate | The interest rate which has to be considered for computing |
| Margin | The margin to be applied on the interest rate for the component |

## 1.8.2.8 Disbursement Schedules

Disbursement schedules of the contract selected for drawdown can be captured for the application in the Entry Stage.

**Figure 1-139    Restructuring Amendment Details Screen**



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

**Table 1-119    Disbursement Schedules - Field Description**

| Field | Description |
| --- | --- |
| Auto Disbursement | Manual intervention not required, automatic disbursement of amount |
| Schedule Date | The date on which disbursement is to be done |
| Disbursement Currency | The currency in which the amount is to be disbursed |
| Total Disbursement Amount | The total amount available for disbursement |
| Amount To Disburse | The amount that borrower need to be disbursed in a schedule |
| Percentage Of Disbursement | Percentage of total amount that is being disbursed |
| Frequency | The time intervals in which amount is to be disbursed |
| Unit | Unit of Frequency |
| No. Of Schedules | The number of schedules in which the loan needs to be disbursed |
| Split Sequence Number | The unique number give to a particular split |
| Split Percentage | The percentage of amount that will be paid in a split |
| Split Amount | The amount that will be paid in a split |
| Payment Mode | Mode of payment in which the amount will be disbursed |
| Settlement Account Number | The account in which the amount will be disbursed |
| Settlement Account Branch | The branch in which the account is present |
| Settlement Account Currency | The currency in which amount disbursement will happen |

## 1.8.2.9 Payment Schedules

Payment Schedules of the contract selected for drawdown can be captured for the application in the Entry Stage.

**Figure 1-140    Payment Schedules Screen**



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

**Table 1-120    Payment Schedules - Field Description**

| Field | Description |
| --- | --- |
| Component Name | Payment schedule name that is being added |
| Amount | The amount that will be paid in the mentioned schedule |
| Frequency | The time intervals in which payment will be made |
| Unit | Unit of Frequency |
| Start Date | The start date of the scheduled payments |
| No Of Schedules | Number of schedules in which payment will be completed |
| Principal Liquidation | The principal liquidation will be paid in Auto format or by some other format |

## 1.8.2.10 Settlement Details

Settlement Details of the drawdown can be captured for the application in the Entry Stage.

**Figure 1-141    Settlement Details Screen**



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

**Table 1-121    Settlement Details - Field Description**

| Field | Description |
| --- | --- |
| Party Number | The LOV attached to this field is the list of the parties available |
| Party Name | Based on the Party Number selected, the information is auto populated |
| SSI Party Number | Specify the customer account or general ledger account number |
| SSI Party | Specify the customer account or general ledger account name |
| Existing SSI | Toggle to select an Existing SSI defined |
| Primary SSI | Toggle to select a primary SSI |
| SSI Mnemonic | SSL Mnemonic value to be selected |

## 1.8.3 Application Verification

Application Verification stage has the option to view and approve the drawdown details of the application.

# 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 Initiation

• Participant Drawdown Entry

• Application Verification

## 1.9.1 Participant Drawdown Initiation

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 1-122    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 Initiation](#)

## 1.9.2 Participant Drawdown Entry

Participant Drawdown Entry has the option to view the Facility & Tranche details and Parties. It can capture Drawdown condition precedent details, Loan details, Additional Loan details, Lenders share details, Interest Margin details, Disbursement schedule details, Payment schedule details and Settlement details.

- [Facility And Tranches](#)
- [Drawdown Condition Precedent](#)
- [Parties](#)
- [Loan Details](#)
- [Additional Loan Details](#)
- [Lenders Share](#)
- [Interest Margin Details](#)
- [Disbursement Schedules](#)
- [Payment Schedules](#)
- [Settlement Details](#)

## 1.9.2.1 Facility And Tranches

The details of the Facility and Tranche selected during application initiation will be displayed in the Entry Stage.

**Figure 1-142    Facility And Tranches Screen**



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

**Table 1-123    Facility And Tranches - Field Description**

| Field | Description |
| --- | --- |
| Facility Id | The Facility Id selected will be displayed |
| Tranche Id | The Tranche Id selected will be displayed |
| Facility Currency | The Facility currency will be displayed |
| Facility Amount | The Facility Amount will be displyed |
| Facility Available Amount | The Facility available amount will be displayed |
| Facility Start Date | The Facility start date will be displayed |
| Facility End Date | The Facility end date will be displayed |
| Tranche Type | The Tranche type will be displayed |
| Tranche Currency | The Tranche currency will be displayed |
| Tranche Amount | The Tranche amount will be displayed |
| Tranche Available Amount | The Tranche available amount will be displayed |
| Tranche Effective Date | The Tranche effective date will be displayed |
| Tranche Expiry Date | The Tranche expiry date will be displayed |
| Tranche Maturity Date | The Tranche Maturity date will be displayed |

## 1.9.2.2 Drawdown Condition Precedent

Drawdown Condition Precedent details can be captured for the application in the Entry Stage.

**Figure 1-143    Drawdown Condition Precedent Screen**



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

**Table 1-124    Drawdown Condition Precedent - Field Description**

| Field | Description |
| --- | --- |
| Section | Provide a section name |
| Definition | Provide a section definition |
| CP Status | Select the condition precedent status from dropdown |
| Waiver Required | If enabled would be considered for waiver |
| Remarks | Provide the remarks for the condition precedent |

## 1.9.2.3 Parties

Party details of the drawdown will be displayed in the Agency Drawdown Entry Stage.

**Figure 1-144    Parties Screen**

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

**Table 1-125    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.9.2.4 Loan Details

Loan Details can be captured for the application in the Entry Stage.

**Figure 1-145    Loan Details Screen**



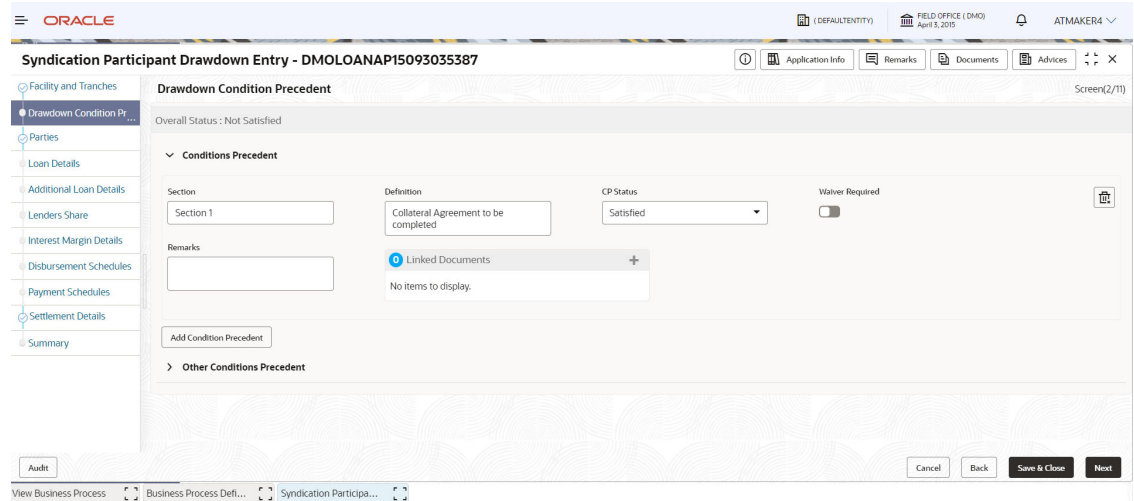For information on the screen fields, refer to the field description table below.

**Table 1-126    Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Loan Amount | The amount of the loan required by customer. |
| Value Date | The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | The duration of the loan that is to be disbursed. |
| Maturity Type | The loan can be Fixed, Call or Notice type as per the requirement. |
| Maturity Date | The duration before the loan becomes due and must be paid in full |
| Commitment Contract Number | The contract Number of the agreement by bank to lend a specified sum of money to the party |

## 1.9.2.5 Additional Loan Details

Additional Loan Details can be captured for the application in the Entry Stage.

**Figure 1-146    Additional Loan Details Screen**



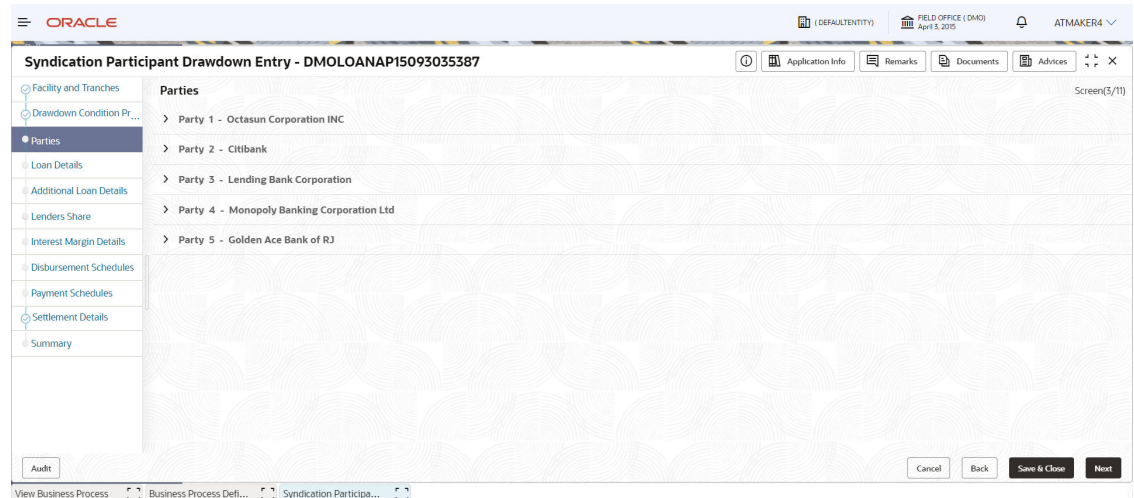For information on the screen fields, refer to the field description table below.

**Table 1-127    Additional Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Business Product | For which product Working capital, Post Shipent etc we are creating the loan |
| Loan Branch | Bank branch in which we are proceeding to create a Loan for the party |
| Product Code | The code of the product which we are lending |
| Product Description | Description of the product which we are lending |
| Expense Code | The expense code is the account of bank to which it gets mapped |
| Expense Code Description | The description of the Expense code |
| Purpose Of Loan | The purpose for which the loan is being disbursed. |
| Grace Days | Borrower customer to delay payment for a short period of time beyond the due date |

## 1.9.2.6 Lenders Share

Lenders Share of the contract selected for drawdown will be displayed for the application in the Entry Stage.

**Figure 1-147    Lenders Share Screen**



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

**Table 1-128     Lenders Share - Field Description**

| Field | Description |
| --- | --- |
| Participant | Participant Number will be displayed |
| Participant Name | Participant Name will be displayed |
| Asset Amount | Asset Amount of the corresponding participant |
| Asset Ratio | Asset Ratio of the corresponding participant |
| Self Participant | If enabled would mean the participant is self participant |

## 1.9.2.7 Interest Margin Details

Interest Margin Details of the contract selected for drawdown can be captured for the application in the Entry Stage.

**Figure 1-148    Interest Margin Details Screen**



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

**Table 1-129    Interest Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Component Name | Specific Interest components which are defined will be displayed |
| Rate Type | Select the Rate Type to be applied for the interest component |
| Tenor | The effective duration of the interest component |
| Rate Calculation Type | Select the Rate Calculation Type to be applied for the interest component |
| Interest Basis | Select the Interest Basis to be applied for the Currency |
| Waived | If enabled the interest component wont be applied for the contract. |
| Rate Fixing Required | The interest rates can be fixed only if you have enabled the 'Rate Fixing Required' option for the interest component |
| Rate Fixing Days | The system arrives at the interest rate fixing date for the drawdown currency based on the Interest rate fixing days |
| Alternate Risk Free Rate | If enabled Risk free Rate will be considered for computing |
| Min Rate | The minimum interest rate which has to be considered for computing |
| Max Rate | The maximum interest rate which has to be considered for computing |
| Rate Code | The system defaults the interest rate based on the rate code |
| Rate | The interest rate which has to be considered for computing |
| Margin | The margin to be applied on the interest rate for the component |

## 1.9.2.8 Disbursement Schedules

Disbursement schedules of the contract selected for drawdown can be captured for the application in the Entry Stage.

**Figure 1-149    Restructuring Amendment Details Screen**



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

**Table 1-130    Disbursement Schedules - Field Description**

| Field | Description |
| --- | --- |
| Auto Disbursement | Manual intervention not required, automatic disbursement of amount |
| Schedule Date | The date on which disbursement is to be done |
| Disbursement Currency | The currency in which the amount is to be disbursed |
| Total Disbursement Amount | The total amount available for disbursement |
| Amount To Disburse | The amount that borrower need to be disbursed in a schedule |
| Percentage Of Disbursement | Percentage of total amount that is being disbursed |
| Frequency | The time intervals in which amount is to be disbursed |
| Unit | Unit of Frequency |
| No. Of Schedules | The number of schedules in which the loan needs to be disbursed |
| Split Sequence Number | The unique number give to a particular split |
| Split Percentage | The percentage of amount that will be paid in a split |
| Split Amount | The amount that will be paid in a split |
| Payment Mode | Mode of payment in which the amount will be disbursed |
| Settlement Account Number | The account in which the amount will be disbursed |
| Settlement Account Branch | The branch in which the account is present |
| Settlement Account Currency | The currency in which amount disbursement will happen |

## 1.9.2.9 Payment Schedules

Payment Schedules of the contract selected for drawdown can be captured for the application in the Entry Stage.

**Figure 1-150    Payment Schedules Screen**



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

**Table 1-131    Payment Schedules - Field Description**

| Field | Description |
|---|---|
| Component Name | Payment schedule name that is being added |
| Amount | The amount that will be paid in the mentioned schedule |
| Frequency | The time intervals in which payment will be made |
| Unit | Unit of Frequency |
| Start Date | The start date of the scheduled payments |
| No Of Schedules | Number of schedules in which payment will be completed |
| Principal Liquidation | The principal liquidation will be paid in Auto format or by some other format |

## 1.9.2.10 Settlement Details

Settlement Details of the drawdown can be captured for the application in the Entry Stage.

**Figure 1-151    Settlement Details Screen**



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

**Table 1-132    Settlement Details - Field Description**

| Field | Description |
| --- | --- |
| Party Number | The LOV attached to this field is the list of the parties available |
| Party Name | Based on the Party Number selected, the information is auto populated |
| SSI Party Number | Specify the customer account or general ledger account number |
| SSI Party | Specify the customer account or general ledger account name |
| Existing SSI | Toggle to select an Existing SSI defined |
| Primary SSI | Toggle to select a primary SSI |
| SSI Mnemonic | SSL Mnemonic value to be selected |

## 1.9.3 Application Verification

Application Verification stage has the option to view and approve the drawdown details of the application.

# 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.



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

**Table 1-133    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

- Drawdown Amendment Entry

- Drawdown Amendment Approval

**Related Topics**

- Syndication Drawdown Amendment

# 1.10.1 Drawdown Amendment Entry

Drawdown Amendment Entry Stage has the option to view the Parties, Loan details and Additional Loan details of the Drawdown selected . It also has option to modify Restructuring amendment details and Interest Margin details.

- Parties
- Loan Details
- Additional Loan Details
- Restructuring Amendment Details
- Interest Margin Details

## 1.10.1.1 Parties

Party details of the drawdown selected for amendment will be displayed in the Entry Stage.

**Figure 1-152    Parties Screen**
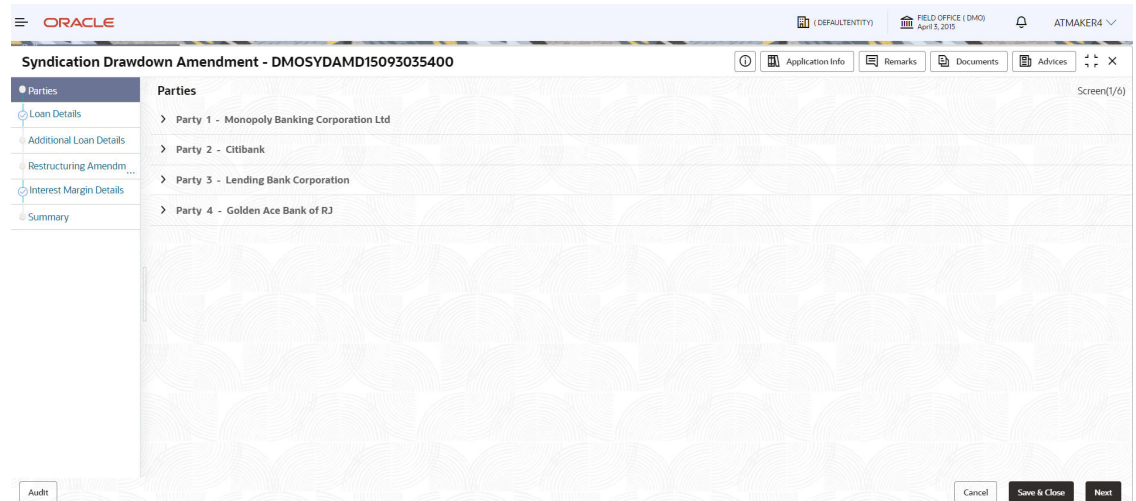


For information on the screen fields, refer to the field description table below.
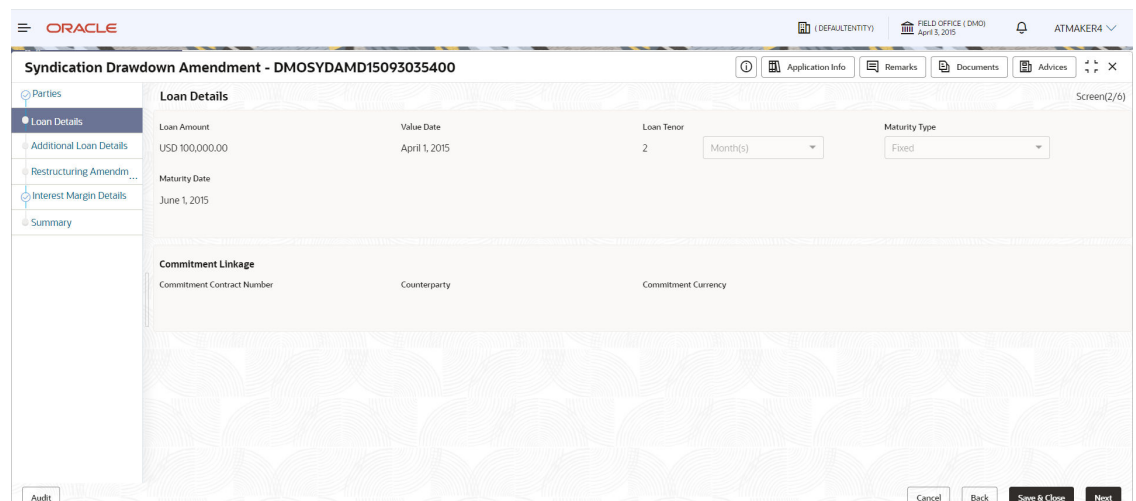
**Table 1-134    Parties - Field Description**

| Field | Description |
|---|---|
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.10.1.2 Loan Details

Loan Details of the drawdown selected for amendment will be displayed for the application in the Entry Stage.

**Figure 1-153    Loan Details Screen**

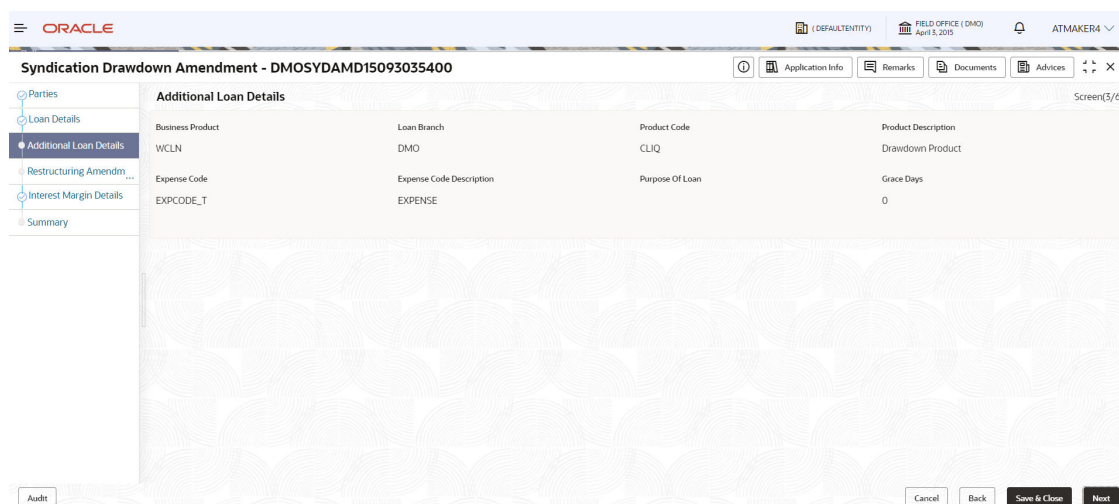For information on the screen fields, refer to the field description table below.

**Table 1-135    Loan Details - Field Description**

| Field | Description |
|---|---|
| Loan Amount | The amount of the loan required by customer. |
| Value Date | The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | The duration of the loan that is to be disbursed. |
| Maturity Type | The loan can be Fixed, Call or Notice type as per the requirement. |
| Maturity Date | The duration before the loan becomes due and must be paid in full |
| Commitment Contract Number | The contract Number of the agreement by bank to lend a specified sum of money to the party |

## 1.10.1.3 Additional Loan Details

Additional Loan Details of the drawdown selected for amendment will be displayed for the application in the Entry Stage.

**Figure 1-154    Additional Loan Details Screen**



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

**Table 1-136    Additional Loan Details - Field Description**

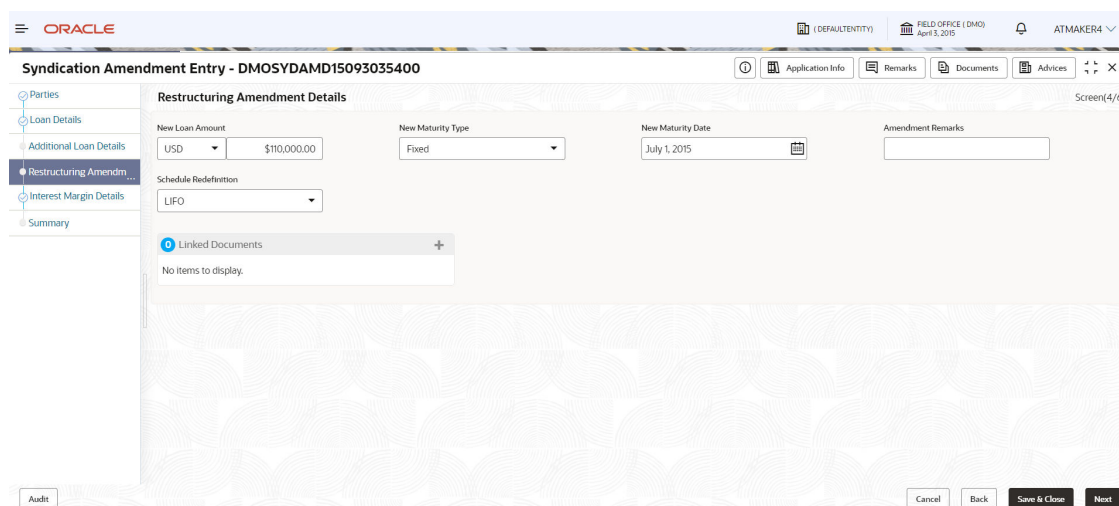| Field | Description |
|---|---|
| Business Product | For which product Working capital, Post Shipent etc we are creating the loan |
| Loan Branch | Bank branch in which we are proceeding to create a Loan for the party |
| Product Code | The code of the product which we are lending |
| Product Description | Description of the product which we are lending |

**Table 1-136    (Cont.) Additional Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Expense Code | The expense code is the account of bank to which it gets mapped |
| Expense Code Description | The description of the Expense code |
| Purpose Of Loan | The purpose for which the loan is being disbursed. |
| Grace Days | Borrower customer to delay payment for a short period of time beyond the due date |

## 1.10.1.4 Restructuring Amendment Details

Restructuring Amendment Details of the drawdown can be modified for the application in the Entry Stage.

**Figure 1-155    Restructuring Amendment Details Screen**



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

**Table 1-137    Restructuring Amendment Details - Field Description**

| Field | Description |
| --- | --- |
| New Loan Amount | The new Loan Amount of the contract can be specified |
| New Maturity Type | Select the new Maturity Type of the contract |
| New Maturity Date | Select the new Maturity Date of the contract |
| Amendment Remarks | Provide remarks if any for the Amendment |
| Schedule Redefinition | Select the Schedule Redefinition from the dropdown |

## 1.10.1.5 Interest Margin Details

Interest Margin Details of the drawdown selected for amendment can be modified for the application in the Entry Stage.

**Figure 1-156    Interest Margin Details Screen**



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

**Table 1-138    Interest Margin Details - Field Description**

| Field | Description |
|---|---|
| Component Name | Specific Interest components which are defined will be displayed |
| Rate Type | Select the Rate Type to be applied for the interest component |
| Tenor | The effective duration of the interest component |
| Rate Calculation Type | Select the Rate Calculation Type to be applied for the interest component |
| Interest Basis | Select the Interest Basis to be applied for the Currency |
| Waived | If enabled the interest component wont be applied for the contract. |
| Rate Fixing Required | The interest rates can be fixed only if you have enabled the 'Rate Fixing Required' option for the interest component |
| Rate Fixing Days | The system arrives at the interest rate fixing date for the drawdown currency based on the Interest rate fixing days |
| Alternate Risk Free Rate | If enabled Risk free Rate will be considered for computing |
| Min Rate | The minimum interest rate which has to be considered for computing |
| Max Rate | The maximum interest rate which has to be considered for computing |
| Rate Code | The system defaults the interest rate based on the rate code |
| Rate | The interest rate which has to be considered for computing |
| Margin | The margin to be applied on the interest rate for the component |

## 1.10.2 Drawdown Amendment Approval

Drawdown Amendment Approval stage has the option to view and approve the Restructuring amedment details and Interest margin details of the application.

# 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 1-157    Drawdown Rollover**

   

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

   **Table 1-139    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 |

**Table 1-139    (Cont.) Drawdown Rollover**

| Field | Description |
| --- | --- |
| **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

• Rollover Entry

• Rollover Approval

**Related Topics**

• Drawdown Rollover
  User Drawdown Rollover to rollover or split existing syndication drawdown contracts.
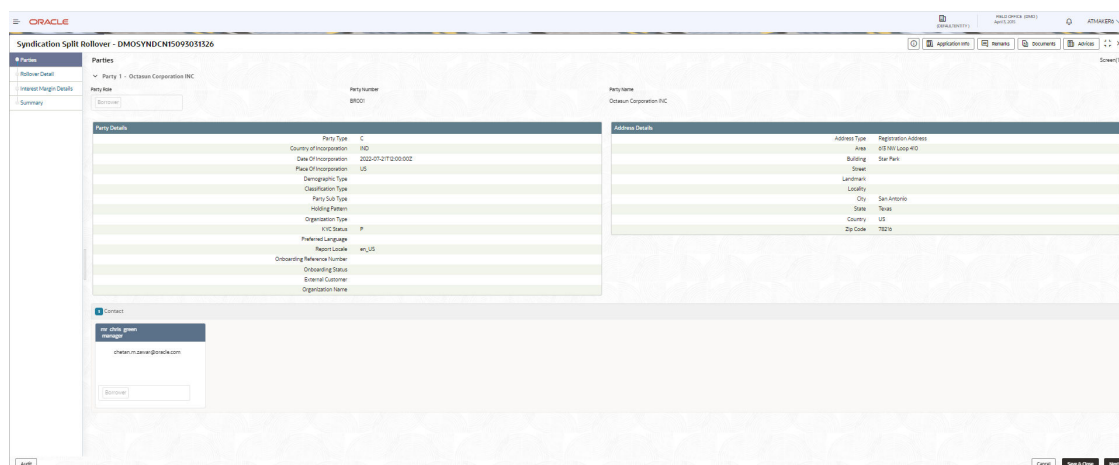
## 1.11.1 Rollover Entry

Rollover Entry stage has the option to view the Parties and also can add Rollover details and Interest Margin details.

- Parties
- Rollover Details
- Interest Margin Details

## 1.11.1.1 Parties

Party details of the contract selected for rollover will be displayed in the Entry Stage.

**Figure 1-158    Parties Screen**



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

**Table 1-140    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.11.1.2 Rollover Details

Rollover Details for the contract can be captured for the application in the Entry Stage.

**Figure 1-159    Rollover Details Screen**



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

**Table 1-141    Rollover Details - Field Description**

| Field | Description |
| --- | --- |
| Counter Party | The counter party will be displayed |
| Counter Party Name | The counter party name will be displayed |
| Outstanding Principal | The oustanding principal amount will be displayed |
| Outstanding Principal + Interest | The sum of oustanding principal and interest amount will be displayed as total outstanding amount |
| Rollover Mode | Select the rollover mode from the dropdown |
| Rollover Amount | Select the rollover amount option from the dropdown |
| Liquidate Principal | If enabled, system will liquidate the outstanding principal on rollover |
| Liquidate Interest | If enabled, system will liquidate the outstanding interest on rollover |
| Interest Rate Fixing Date | The interest rate fixing date is the date as of which the interest rate is fixed for the new drawdown |
| Product Code | The Split being done is mapped to this product code |
| Principal | The Prinicpal amount that is to be split and Rolled over |
| Interest | The Interest amount that is to be split and Rolled over |
| Maturity Date | User can capture the maturity date of the rolled over drawdown here. If you do not specify the maturity date, the system arrives at the maturity date based on the 'Roll By' value and the 'Maturity Days' specified for the drawdown. |
| Maturity Days | User can input the number of days that is to be added to the value date of the new split Drawdown to arrive at the maturity date of the drawdown. |
| Roll By | It indicate the tenor basis upon which the maturity days specified for the rolled-over contract will be derived |
| Total Principal Rollover | The total principal amount after all splits are added up |
| Total Interest Rollover | The total interest amount after all splits are added up |
| Total Rollover | The total rollover amount after all splits Principal and Interest components are added up |

### 1.11.1.3 Interest Margin Details

Interest Margin Details of the contract selected for rollover can be modified in the Entry Stage.

**Figure 1-160    Interest Margin Details Screen**



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

**Table 1-142    Interest Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Component Name | Specific Interest components which are defined will be displayed |
| Rate Type | Select the Rate Type to be applied for the interest component |
| Tenor | The effective duration of the interest component |
| Rate Calculation Type | Select the Rate Calculation Type to be applied for the interest component |
| Interest Basis | Select the Interest Basis to be applied for the Currency |
| Waived | If enabled the interest component wont be applied for the contract. |
| Rate Fixing Required | The interest rates can be fixed only if you have enabled the 'Rate Fixing Required' option for the interest component |
| Rate Fixing Days | The system arrives at the interest rate fixing date for the drawdown currency based on the Interest rate fixing days |
| Alternate Risk Free Rate | If enabled Risk free Rate will be considered for computing |
| Min Rate | The minimum interest rate which has to be considered for computing |
| Max Rate | The maximum interest rate which has to be considered for computing |
| Rate Code | The system defaults the interest rate based on the rate code |
| Rate | The interest rate which has to be considered for computing |
| Margin | The margin to be applied on the interest rate for the component |
| All In Rate | The All in Rate will be calculated and displayed |

## 1.11.2 Rollover Approval

Rollover Approval stage has the option to view and approve the Rollover details and Interest Margin details.

# 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.



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

   **Table 1-143    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.

- Restructure Entry
- Restructure Enrichment
- Restructure Approval

**Related Topics**

- Syndication Restructure

## 1.12.1 Restructure Entry

Restructure Entry Stage has the option to capture the details of the Tranche that has to be restructured.

- Restructure Tranche Details

## 1.12.1.1 Restructure Tranche Details

Restructure Tranche details can be captured for the application in the Entry Stage.

**Figure 1-161    Restructure Tranche Screen**



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

**Table 1-144    Restructure Tranche - Field Description**

| Field | Description |
| --- | --- |
| Tranche Name | The specified name of the selected Tranche is displayed |
| Tranche Reference Number | The tranche reference number of the selected Tranche is displayed |
| Amount | The specified amount of the tranche is displayed |
| Tranche Type | The type of the tranche is displayed |
| Start Date | The effective start date of the Tranche |
| Tranche Maturity Date | The effective maturity date of the Tranche |
| Action | Select the Restructure Action to be applied from dropdown |

## 1.12.2 Restructure Enrichment

Restructure Enrichment stage has the option to capture advanced restructuring details of the contract.

- Parties
- Loan Details
- Payment Details

- • Review Settlement Account

- • Restructure Party

- • Tranche Details

- • Lender Commitments

- • Margin Details

- • Fee Details

- • Tranche Repayment Schedules

- • Additional Tranche Details

- • Margin And Schedules

- • Restructure Entity Details

- • Restructure Settlement Details

- • Restructure Loan Details

- • Additional Loan Details

- • Interest Margin Details

- • Payment Schedules

- • Tranche Liquidate

## 1.12.2.1 Parties

Parties can be updated for the application in the Restructure Enrichment Stage.

**Figure 1-162    Parties Screen**



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

**Table 1-145    Parties - Field Description**

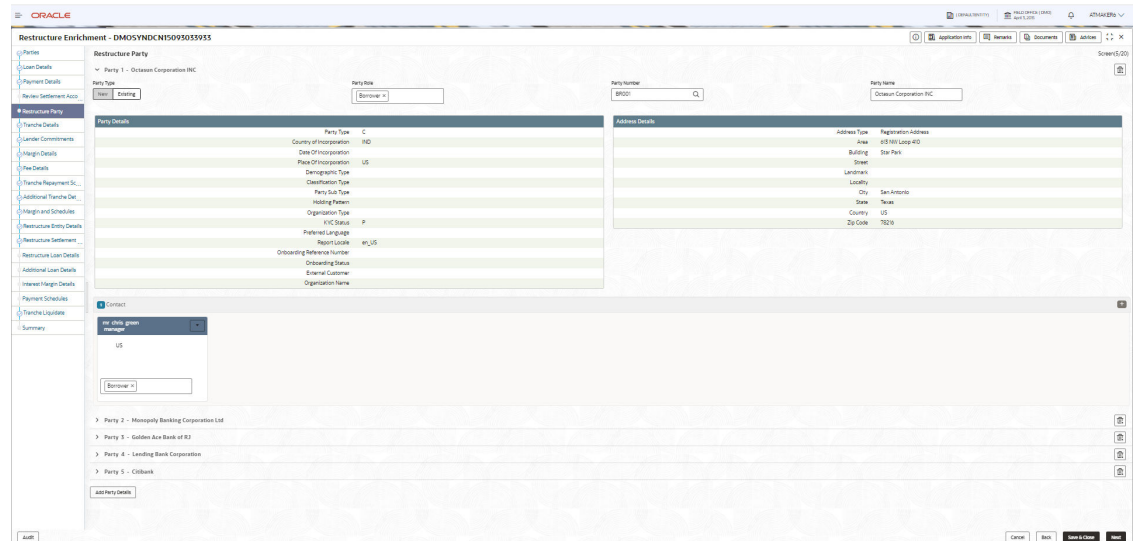| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.12.2.2 Loan Details

Loan Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-163    Loan Details Screen**



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

**Table 1-146    Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Loan Amount | The amount of the loan required by customer. |
| Value Date | The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | The duration of the loan that is to be disbursed. |
| Maturity Type | The loan can be Fixed, Call or Notice type as per the requirement. |
| Maturity Date | The duration before the loan becomes due and must be paid in full |
| Commitment Contract Number | The contract Number of the agreement by bank to lend a specified sum of money to the party |

## 1.12.2.3 Payment Details

Payment details can be captured for the application in the Restructure Enrichment stage.

**Figure 1-164    Payment Details Screen**



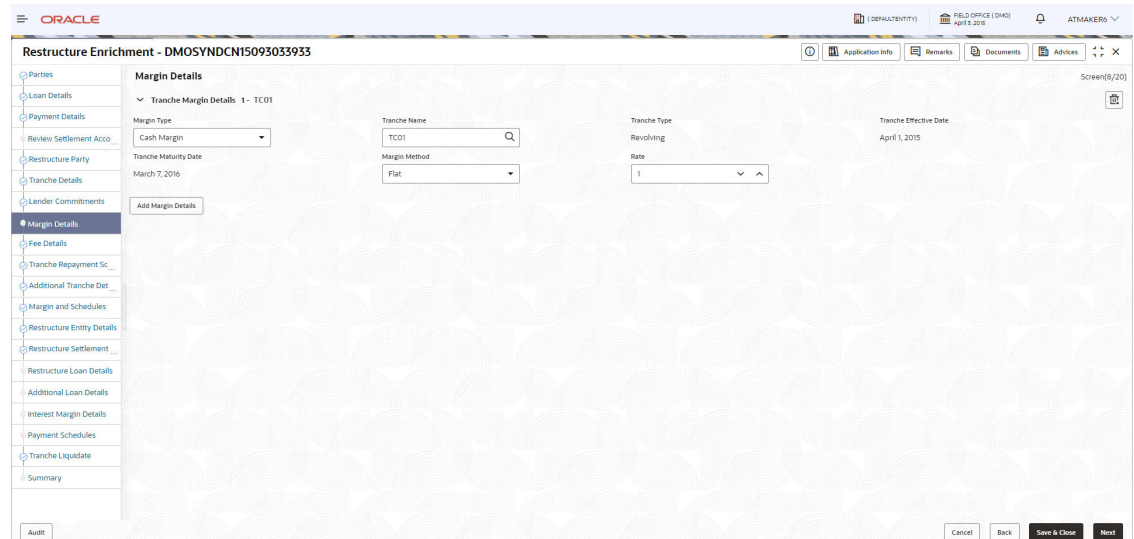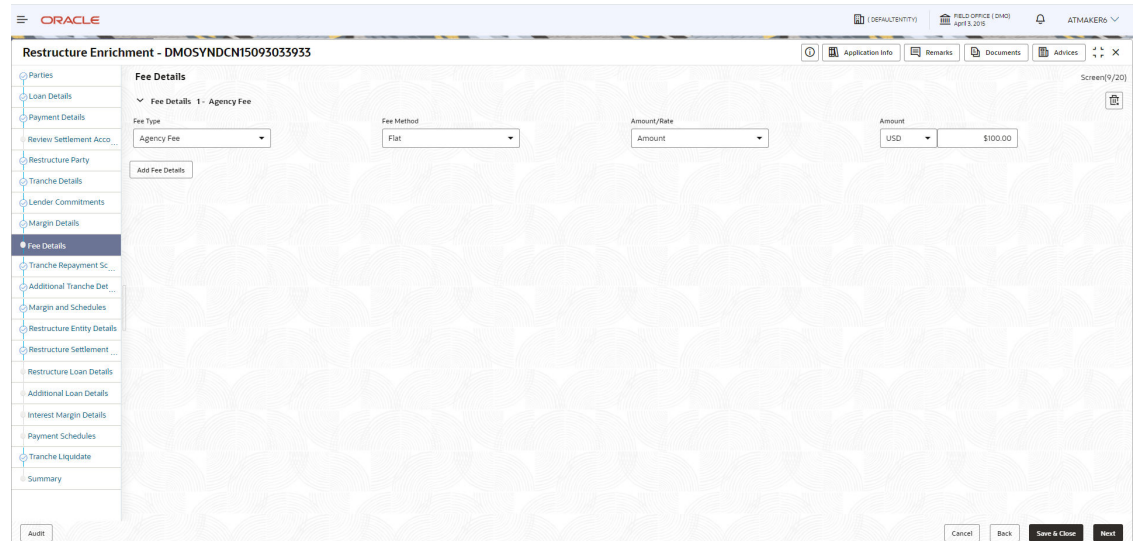For information on the screen fields, refer to the field description table below.

**Table 1-147    Payment Details - Field Description**

| Field | Description |
| --- | --- |
| Payment Type | Select the payment type to be applied |
| Loan Contract Ref No | The contract reference number will be displayed |
| Effective Date | The Date from which the contracts will be considered for payment |
| Limit Date | The Date to which the contracts will be considered for payment |
| Require Sighting Funds | If enabled will be considered for sighting funds |
| Waive All Tax | If enabled the tax components will be waived off |
| Component Name | The payment component name will be displayed |
| Amount Due | The amount due for the payment component will be displayed |
| Overdue Days | The overdue days for the payment component will be displayed |
| Overdue | The overdue amount for the payment component will be displayed |
| Outstanding | The outstanding amount for the payment component will be displayed |
| Payable Amount | The payable amount for the payment component will be displayed |
| Advance | The advance amount for the payment component will be displayed |
| Tax | The tax amount for the payment component will be displayed |

## 1.12.2.4 Review Settlement Account

Review Settlement Account details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-165    Review Settlement Account Screen**



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

**Table 1-148    Review Settlement Account - Field Description**

| Field | Description |
| --- | --- |
| Component | The component name will be displayed |
| Internal GL | Select the Internal GL from the LOV |
| Asset | The Asset detail will be displayed |

## 1.12.2.5 Restructure Party

Restructure Party details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-166    Restructure Party Screen**



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

**Table 1-149    Restructure Party - Field Description**

| Field | Description |
| --- | --- |
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.12.2.6 Tranche Details

Tranche Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-167    Tranche Details Screen**



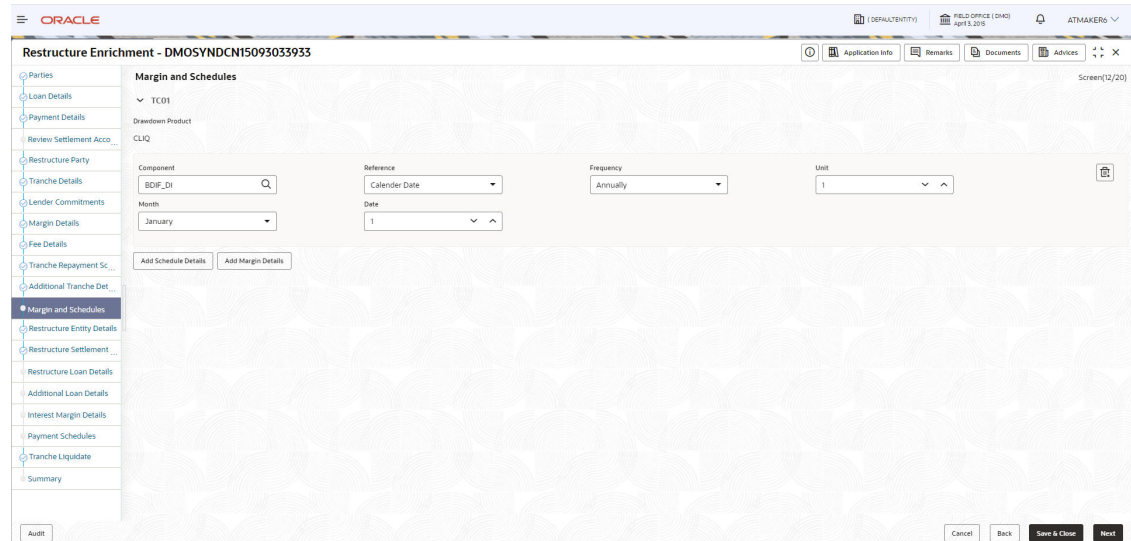For information on the screen fields, refer to the field description table below.

**Table 1-150    Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Name | The specified name of the Facility can be given |
| Syndication Type | The syndication type of the Facility |
| Total Facility Amount | The total amount for the Facility can be given |
| Number of tranches | The number of tranches for the Facility |
| Purpose of Syndication | The purpose of the syndication |
| Tranche Name | The specified name of the Tranche can be given |
| Amount | The specified amount of the tranche can be given |
| Foreign Exchange Rate | The foreign exchange rate can be given |
| Type | The type of the tranche can be selected |
| Primary Borrower | The primary borrower of tranche can be given |
| Additional Borrowers | The additional borrowers of tranche can be given |
| Utilization Currencies | The utilization currencies of tranche can be selected |
| Purpose | The purpose of tranche can be selected |
| Effective Date | The effective date of tranche can be selected |
| Availability period | The availability period of tranche in months can be given |
| Expiry Date | The expiry date of tranche can be selected |
| Maturity Period | The maturity period of tranche in months can be given |
| Maturity Date | The maturity date of tranche can be selected |
| Repayment Type | The repayment type of tranche can be selected |
| Interest Type | The interest type of tranche can be selected |

## 1.12.2.7 Lender Commitments

Lender Commitment details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-168    Lender Commitments Screen**
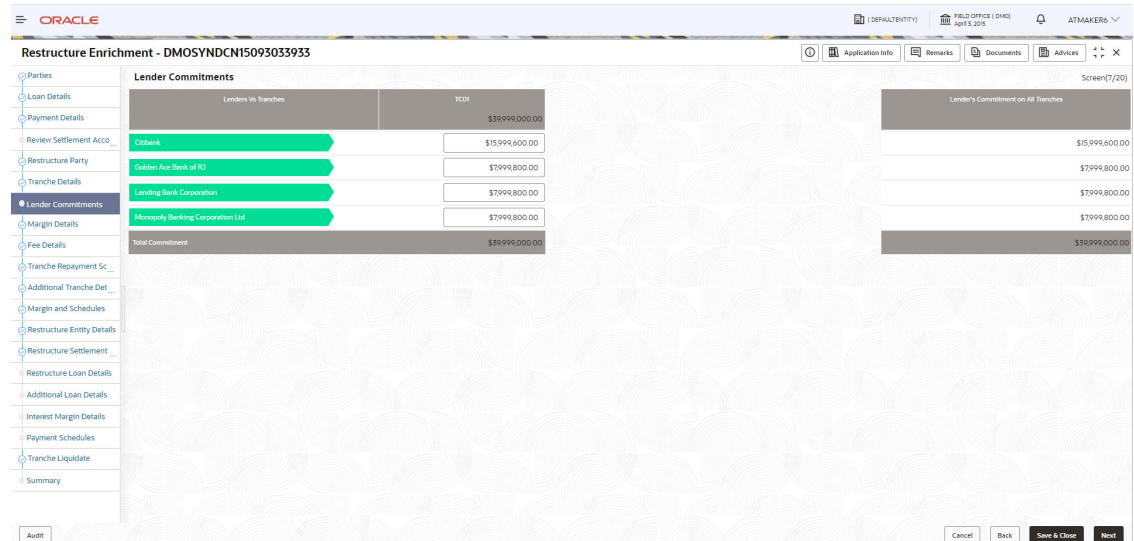


For information on the screen fields, refer to the field description table below.

**Table 1-151    Lender Commitments - Field Description**

| Field | Description |
| --- | --- |
| Lender Name | Lender Name will be displayed |
| Lender Commitment Amount | Lender commitment amount for the specific tranche can be given |
| Lender Commitment on All Tranches | Total lender commitment amount for all the tranches can be given |

## 1.12.2.8 Margin Details

Margin Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-169    Margin Details Screen**



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

**Table 1-152    Margin Details - Field Description**

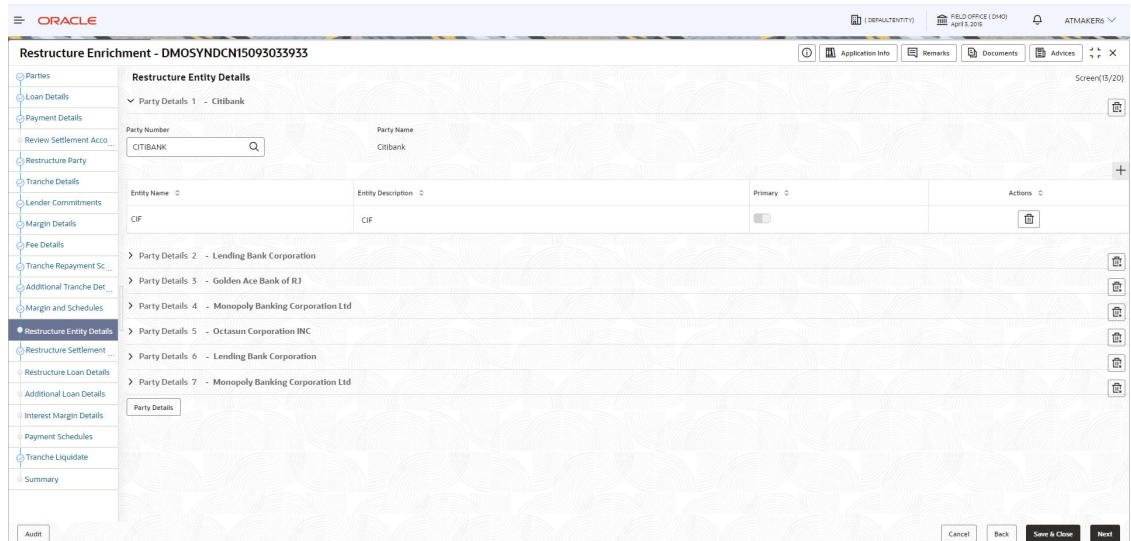| Field | Description |
| --- | --- |
| Margin Type | The type of Margin Associated can be selected |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.12.2.9 Fee Details

Fee Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-170    Fee Details Screen**



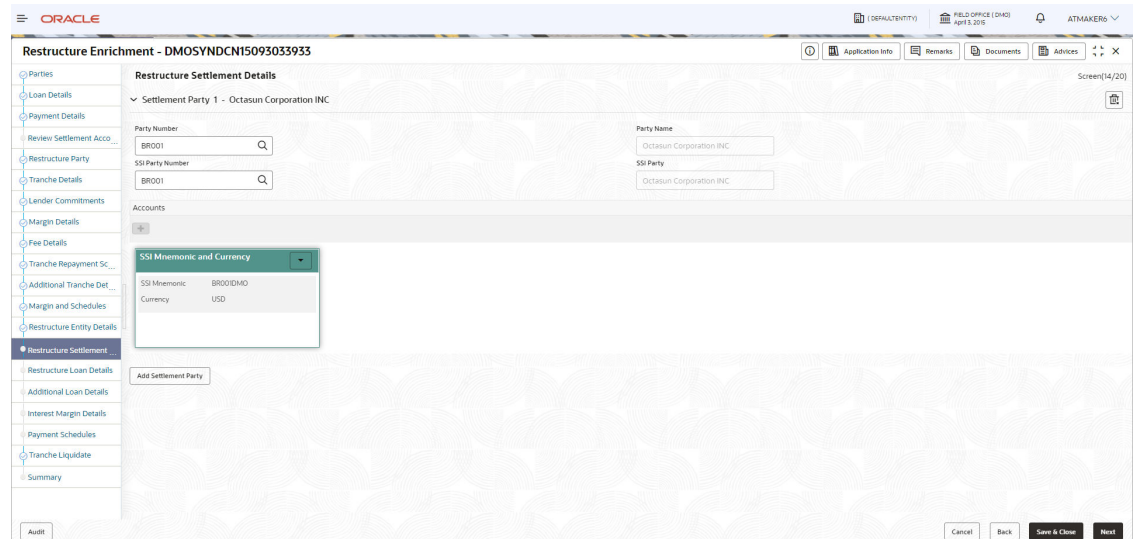For information on the screen fields, refer to the field description table below.

**Table 1-153    Fee Details - Field Description**

| Field | Description |
|---|---|
| Fee Type | Select the Fee type from the dropdown |
| Fee Method | Select the Fee method from the dropdown |
| Amount/Rate | Select whether amount or rate to be applied for the Fee |
| Rate | Provide the rate applicable if rate is selected |
| Amount | Provide the amount applicable if amount is selected |

## 1.12.2.10 Tranche Repayment Schedules

Tranche Repayment Schedule details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-171    Tranche Repayment Schedules Screen**



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

**Table 1-154    Tranche Repayment Schedules - Field Description**

| Field | Description |
| --- | --- |
| Tranche Name | Select the tranche from the LOV |
| Tranche Type | The type of the selected tranche will be displayed |
| Tranche Effective Date | The tranche effective date of the selected tranche will be displayed |
| Tranche End Date | The tranche end date of the selected tranche will be displayed |
| Schedule Type | Select the schedule type from the dropdown |
| Start Date | Select the start date of the schedule |
| No Of Schedules | Provide the number of schedules in which payment will be completed |
| Unit | Unit of Frequency |
| Frequency | The time intervals in which payment will be made |
| Schedule Amount | The amount that will be paid in the mentioned schedule |

## 1.12.2.11 Additional Tranche Details

Additional Tranche Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-172     Additional Tranche Details Screen**



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

**Table 1-155     Additional Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Tranche Name | The tranche can be selected from the LOV |
| Cusip Number | The cusip number of the tranche |
| Product code | The product code can be selected from the LOV |
| Cost Center | Cost center can be selected from the LOV |
| Maximum Number of Loans | Maixmum number of loans that can be availed from the tranche |
| Min Loan Amount | The minimum loan amount of the tranche |
| Max Loan Amount | The maximum loan amount of the tranche |
| Drawdown Products | The drawdown products can be selected from the tranche |
| Int/Fee Distribution | Int/Fee distribution can be selected from the dropdown |

## 1.12.2.12 Margin And Schedules

Margin And Schedules Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-173    Margin And Schedules Details Screen**



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

**Table 1-156    Margin And Schedules Details - Field Description**

| Field | Description |
| --- | --- |
| Component | Select the component from the LOV |
| Reference | Select the reference from the dropdown |
| Frequency | Select the frequency from the dropdown |
| Unit | Provide the unit for frequency |
| Month | Select the month from dropdown |
| Date | Date can be given |
| Margin Component | Select the margin component from the LOV |
| Margin Basis | The Margin basis will be populated based on the Margin component selected |
| Basis Amount Tag | The basis amount tag will be populated based on the Margin component selected |
| Default Margin Rate | Default margin rate can be given |

## 1.12.2.13 Restructure Entity Details

Restructure Entity Details can be added for the application in the Restructure Enrichment Stage.

**Figure 1-174    Restructure Entity Details Screen**



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

**Table 1-157    Restructure Entity Details - Field Description**

| Field | Description |
| --- | --- |
| Party Number | The Party number will be displayed |
| Party Name | The Party name will be displayed |
| Entity Name | The name of the Entity added for the corresponding Party |
| Entity Description | The description of the Entity added for the corresponding Party |
| Primary | If switch is enabled, the entity added is considered primary |

## 1.12.2.14 Restructure Settlement Details

Restructure Settlement Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-175    Restructure Settlement Details Screen**



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

**Table 1-158    Restructure Settlement Details - Field Description**

| Field | Description |
| --- | --- |
| Party Number | The LOV attached to this field is the list of the parties available |
| Party Name | Based on the Party Number selected, the information is auto populated |
| SSI Party Number | Specify the customer account or general ledger account number |
| SSI Party | Specify the customer account or general ledger account name |
| Existing SSI | Toggle to select an Existing SSI defined |
| Primary SSI | Toggle to select a primary SSI |
| SSI Mnemonic | SSL Mnemonic value to be selected |

## 1.12.2.15 Restructure Loan Details

Restructure Loan Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-176    Restructure Loan Details Screen**



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

**Table 1-159    Restructure Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Loan Amount | The amount of the loan required by customer. |
| Value Date | The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | The duration of the loan that is to be disbursed. |
| Maturity Type | The loan can be Fixed, Call or Notice type as per the requirement. |
| Maturity Date | The duration before the loan becomes due and must be paid in full |
| Commitment Contract Number | The contract Number of the agreement by bank to lend a specified sum of money to the party |

## 1.12.2.16 Additional Loan Details

Additional Loan Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-177    Additional Loan Details Screen**



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

**Table 1-160    Additional Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Business Product | For which product Working capital, Post Shipent etc we are creating the loan |
| Loan Branch | Bank branch in which we are proceeding to create a Loan for the party |
| Product Code | The code of the product which we are lending |
| Product Description | Description of the product which we are lending |
| Expense Code | The expense code is the account of bank to which it gets mapped |
| Expense Code Description | The description of the Expense code |
| Purpose Of Loan | The purpose for which the loan is being disbursed. |
| Grace Days | Borrower customer to delay payment for a short period of time beyond the due date |

## 1.12.2.17 Interest Margin Details

Interest Margin Details can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-178    Interest Margin Details Screen**



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

**Table 1-161    Interest Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Component Name | Specific Interest components which are defined will be displayed |
| Rate Type | Select the Rate Type to be applied for the interest component |
| Tenor | The effective duration of the interest component |
| Rate Calculation Type | Select the Rate Calculation Type to be applied for the interest component |
| Interest Basis | Select the Interest Basis to be applied for the Currency |
| Waived | If enabled the interest component wont be applied for the contract. |
| Rate Fixing Required | The interest rates can be fixed only if you have enabled the 'Rate Fixing Required' option for the interest component |
| Rate Fixing Days | The system arrives at the interest rate fixing date for the drawdown currency based on the Interest rate fixing days |
| Alternate Risk Free Rate | If enabled Risk free Rate will be considered for computing |
| Min Rate | The minimum interest rate which has to be considered for computing |
| Max Rate | The maximum interest rate which has to be considered for computing |
| Rate Code | The system defaults the interest rate based on the rate code |
| Rate | The interest rate which has to be considered for computing |
| Margin | The margin to be applied on the interest rate for the component |

## 1.12.2.18 Payment Schedules

Payment Schedules can be captured for the application in the Restructure Enrichment Stage.

**Figure 1-179    Payment Schedules Screen**



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

**Table 1-162    Payment Schedules - Field Description**

| Field | Description |
| --- | --- |
| Component Name | Payment schedule name that is being added |
| Amount | The amount that will be paid in the mentioned schedule |
| Frequency | The time intervals in which payment will be made |
| Unit | Unit of Frequency |
| Start Date | The start date of the scheduled payments |
| No Of Schedules | Number of schedules in which payment will be completed |
| Principal Liquidation | The principal liquidation will be paid in Auto format or by some other format |

## 1.12.2.19 Tranche Liquidate

Tranche Liquidate Details will be displayed for the application in the Restructure Enrichment Stage.

**Figure 1-180    Tranche Liquidate Screen**



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

**Table 1-163    Tranche Liquidate - Field Description**

| Field | Description |
| --- | --- |
| Contract Reference Number | The contract reference number of the Tranche is displayed |
| CUSIP Number | The cusip number of the tranche is displayed |
| Product Code | The product code associated with the tranche is displayed |
| Tranche Name | The specified name of the Tranche is displayed |
| Amount | The specified amount of the Tranche is displayed |
| Available Balance | The available balance of the Tranche is displayed |
| Borrower | The borrower of the Tranche is displayed |
| Effective Date | The effective date of tranche is displayed |
| Expiry Date | The expiry date of tranche is displayed |
| Maturity Date | The maturity date of tranche is displayed |
| Liquidate | Enabled status indicates tranche selected is going to be liquidated |

## 1.12.3 Restructure Approval

Restructure Approval stage has the option to review and approve the details captured for the application.

# 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 1-164    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.

- Tranche Margin Amendment Entry
- Tranche Margin Amendment Approval

**Related Topics**

- Tranche Margin Amendment

## 1.13.1 Tranche Margin Amendment Entry

Tranche Margin Amendment Entry Stage has the option to view the Tranche details and can modify the Margin details of the selected tranche.

- Tranche Details
- Margin Details

## 1.13.1.1 Tranche Details

Tranche Details of the tranche selected for margin amendment will be displayed in the Entry Stage.

**Figure 1-181    Tranche Details Screen**

For information on the screen fields, refer to the field description table below.
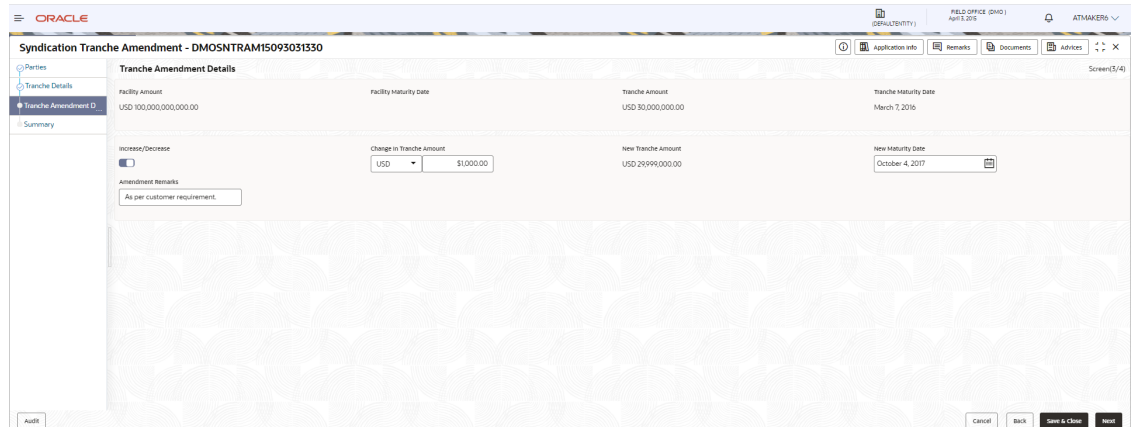
**Table 1-165    Tranche Details - Field Description**

| Field | Description |
|---|---|
| Facility Name | The specified name of the Facility is displayed |
| Syndication Type | The syndication type of the Facility is displayed |
| Total Facility Amount | The total facility amount is displayed |
| Number of tranches | The number of tranches for the Facility is displayed |
| Purpose of Syndication | The purpose of the syndication is displayed |
| Tranche Name | The specified name of the Tranche is displayed |
| Amount | The tranche amount is displayed |
| Foreign Exchange Rate | The foreign exchange rate is displayed |
| Type | The tranche type is displayed |
| Primary Borrower | The primary borrower of tranche is displayed |
| Additional Borrowers | The additional borrowers of tranche is displayed |
| Utilization Currencies | The utilization currencies of tranche is displayed |
| Purpose | The purpose of tranche is displayed |
| Effective Date | The effective date of tranche is displayed |
| Availability period | The availability period of tranche in months is displayed |
| Expiry Date | The expiry date of tranche is displayed |
| Maturity Period | The maturity period of tranche in months is displayed |
| Maturity Date | The maturity date of tranche is displayed |
| Repayment Type | The repayment type of tranche is displayed |
| Interest Type | The interest type of tranche is displayed |

## 1.13.1.2 Margin Details

Margin Details can be modified for the application in the Entry Stage.

**Figure 1-182    Margin Details Screen**

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

**Table 1-166     Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Margin Type | The type of Margin Associated |
| Tranche Name | The tranche name to be selected from the LOV |
| Tranche Type | Based on the tranche selected, Tranche type is displayed |
| Tranche Effective Date | Based on the tranche selected, Tranche effective date is displayed |
| Tranche Maturity Date | Based on the tranche selected, Tranche Maturity date is displayed |
| Margin Method | Select the margin method from the dropdown |
| Currency | If margin method is Slab, select the currency from LOV |
| Effective Date | If margin method is Slab, Provide an effective date for the currency selected |
| From Amount | Provide the Amount from which the effective rate will be applied |
| To Amount | Provide the Amount to which the effective rate will be applied |
| Rate | The Effective rate to be applied for the given slab |

## 1.13.2 Tranche Margin Amendment Approval

Tranche Margin Amendment Approval stage has the option to view and approve the Margin amendment details of the application.

# 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 1-167    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

• Tranche Amendment Entry

• Tranche Amendment Approval

**Related Topics**

• Tranche Financial Amendment

## 1.14.1 Tranche Amendment Entry

Tranche Amendment Entry Stage has the option to view the Parties and Tranche details of the selected tranche. Also can add the Tranche Amendment details.

- Parties
- Tranche Details
- Tranche Amendment Details

## 1.14.1.1 Parties

Party details of the tranche selected for amendment will be displayed in the Entry Stage.

**Figure 1-183    Parties Screen**
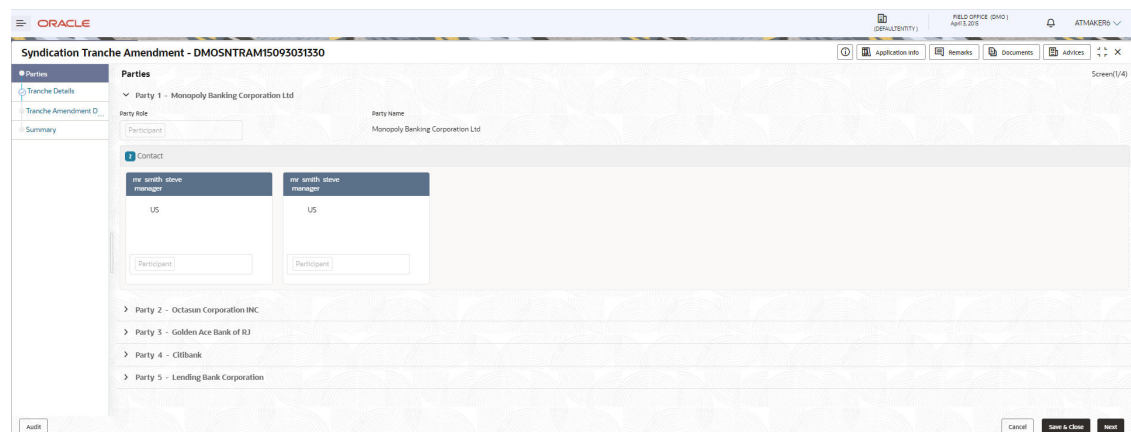


For information on the screen fields, refer to the field description table below.
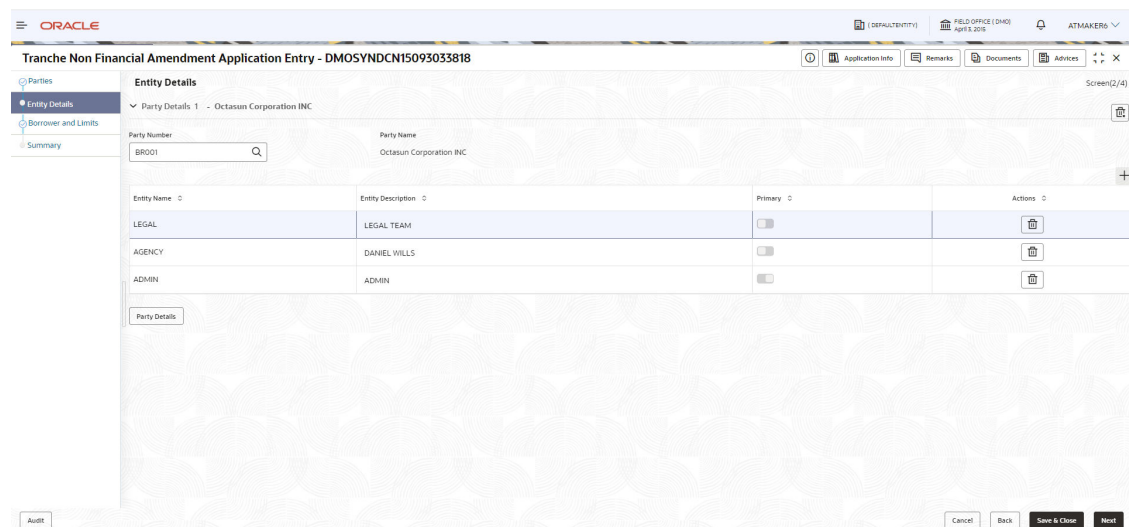
**Table 1-168    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.14.1.2 Tranche Details

Tranche Details of the tranche selected for amendment will be displayed in the Entry Stage.

**Figure 1-184    Tranche Details Screen**



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

**Table 1-169    Tranche Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Name | The specified name of the Facility is displayed |
| Syndication Type | The syndication type of the Facility is displayed |
| Total Facility Amount | The total facility amount is displayed |
| Number of tranches | The number of tranches for the Facility is displayed |
| Purpose of Syndication | The purpose of the syndication is displayed |
| Tranche Name | The specified name of the Tranche is displayed |
| Amount | The tranche amount is displayed |
| Foreign Exchange Rate | The foreign exchange rate is displayed |
| Type | The tranche type is displayed |
| Primary Borrower | The primary borrower of tranche is displayed |
| Additional Borrowers | The additional borrowers of tranche is displayed |
| Utilization Currencies | The utilization currencies of tranche is displayed |
| Purpose | The purpose of tranche is displayed |
| Effective Date | The effective date of tranche is displayed |
| Availability period | The availability period of tranche in months is displayed |
| Expiry Date | The expiry date of tranche is displayed |
| Maturity Period | The maturity period of tranche in months is displayed |
| Maturity Date | The maturity date of tranche is displayed |
| Repayment Type | The repayment type of tranche is displayed |
| Interest Type | The interest type of tranche is displayed |

## 1.14.1.3 Tranche Amendment Details

Tranche Amendment Details can be added for the application in the Entry Stage.

**Figure 1-185    Tranche Amendment Details Screen**



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

**Table 1-170    Tranche Amendment Details - Field Description**

| Field | Description |
| --- | --- |
| Facility Amount | The facility amount is displayed |
| Facility Maturity Date | The facility maturity date is displayed |
| Tranche Amount | The tranche amount is displayed |
| Tranche Maturity Date | The tranche maturity date is displayed |
| Increase/Decrease | Select whether to increase or decrease the tranche amount |
| Change In Tranche Amount | Provide the change in tranche amount |
| New Tranche Amount | The new tranche amount will be calculated and displayed |
| New Maturity Date | The new tranche maturity date will be displayed |
| Amendment Remarks | Amendment remarks for the application can be given |

## 1.14.2 Tranche Amendment Approval

Tranche Amendment Approval stage has the option to view and approve the Tranche Amendment details of the application.

# 1.15 Tranche Non 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 1-171    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

- Tranche Non Financial Amendment Entry
- Tranche Non Financial Amendment Approval

**Related Topics**

- Tranche Financial Amendment

## 1.15.1 Tranche Non Financial Amendment Entry

Tranche Non Financial Amendment Entry Stage has the option to view the Parties of the selected tranche. Also can modify the Entity details, Borrower and Limit details.

- Parties
- Entity Details
- Borrower and Limits

### 1.15.1.1 Parties

Party details of the tranche selected for Non Financial amendment will be displayed in the Entry Stage.

**Figure 1-186    Parties Screen**
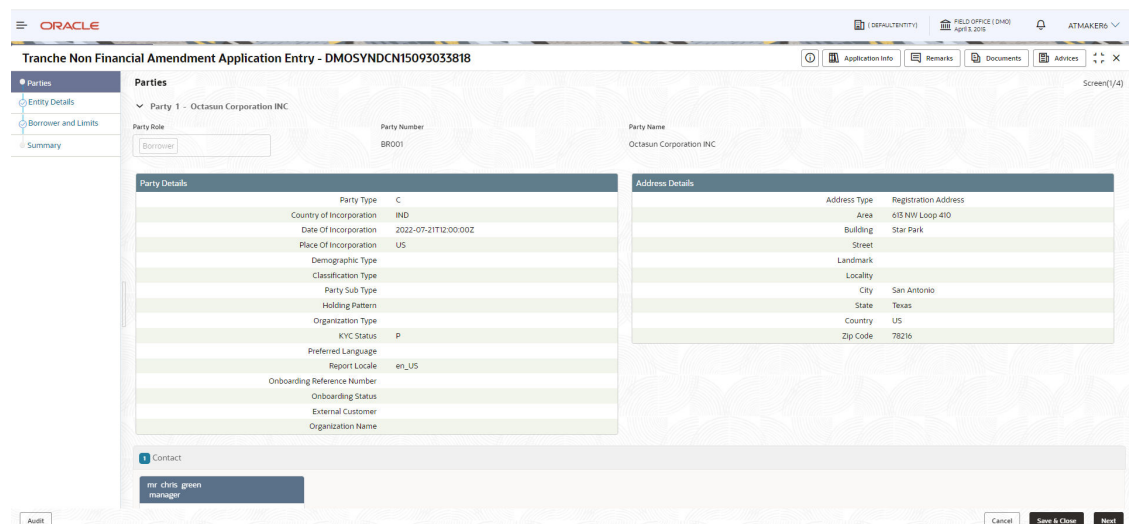


For information on the screen fields, refer to the field description table below.

Tranche Non Financial Amendment

**Table 1-172    Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.15.1.2 Entity Details

Entity Details of the tranche selected for Non Financial amendment will be displayed and can be modified in the Entry Stage.

**Figure 1-187    Entity Details Screen**



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

**Table 1-173    Entity Details - Field Description**

| Field | Description |
| --- | --- |
| Party Number | The Party number will be displayed |
| Party Name | The Party name will be displayed |
| Entity Name | The name of the Entity added for the corresponding Party |
| Entity Description | The description of the Entity added for the corresponding Party |
| Primary | If switch is enabled, the entity added is considered primary |

## 1.15.1.3 Borrower and Limits

Borrower and Limits of the tranche selected for Non Financial amendment will be displayed and can be modified for the application in the Entry Stage.

**Figure 1-188    Borrower and Limits Screen**



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

**Table 1-174     Borrower and Limits - Field Description**

| Field | Description |
| --- | --- |
| Borrower Number | LOV will have the list of Borrowers and the Borrower number of the selected Borrower will be displayed |
| Borrower Name | The Borrower number of the selected Borrower will be displayed |
| Primary Borrower | Indicates whether the selected Borrower is a primary borrower. |
| Limit Type | Select the Limit type from the dropdown |
| Drawdown Product | Select the Drawdown product from the LOV |
| Limit Amount | The amount limit for the borrower can be given |

## 1.15.2 Tranche Non Financial Amendment Approval

Tranche Non Financial Amendment Approval stage has the option to view and approve the Entity details, Borrower and Limit details of the application.

## 1.16 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.

   Bulk Payment

   Basic Details

   | Borrower Number | | Borrower Name | Business Product Code | | Effective Date | |
   |---|---|---|---|---|---|---|
   | | 🔍 | | | 🔍 | April 1, 2015 | 📅 |
   | | Required | | | Required | | |

   Priority

   | High | ▾ |
   |---|---|

   Initiate

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

   **Table 1-175    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

- Bulk Payment Entry

- Bulk Payment Approval

**Related Topics**

- Bulk Payment

# 1.16.1 Bulk Payment Entry

Bulk Payment Entry Stage has the option to view the Bulk Loan detaild and can capture the Bulk Payment details of the application.

- Bulk Loan Details
- Bulk Payment

# 1.16.1.1 Bulk Loan Details

Bulk Loan Details of the borrower will be fetched and the selected contracts will be considered for Bulk payment in the Entry Stage.

**Figure 1-189    Bulk Loan Details Screen**
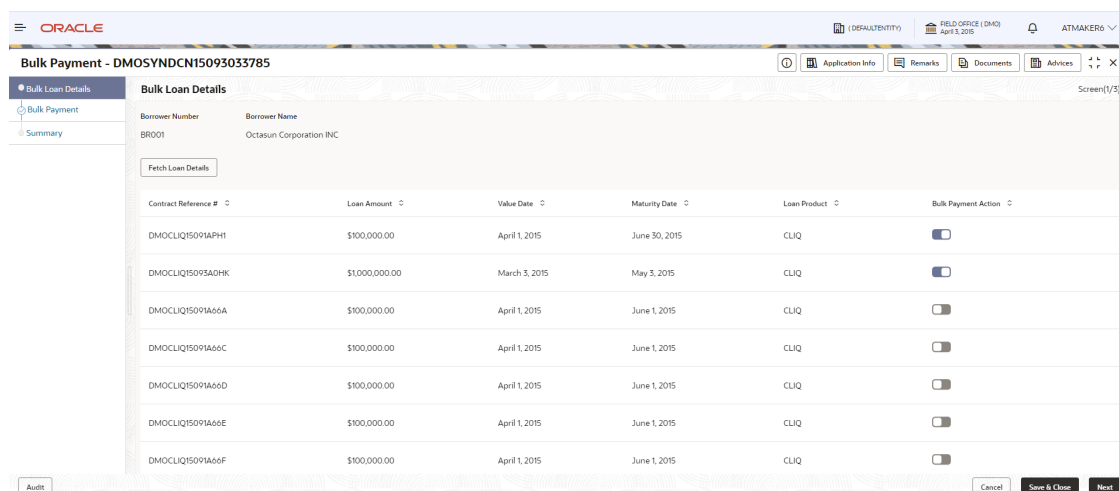


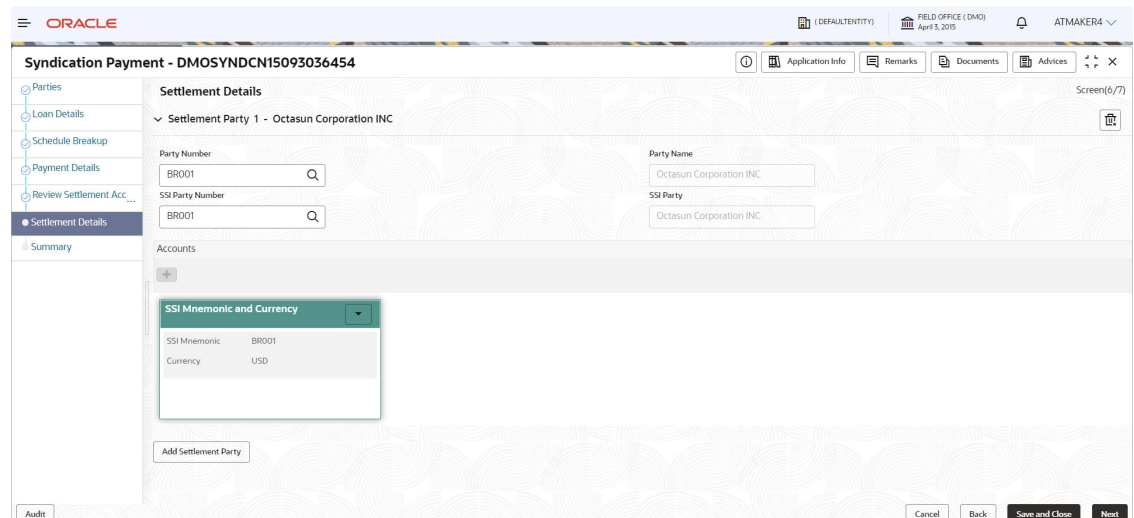For information on the screen fields, refer to the field description table below.

**Table 1-176    Bulk Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Borrower Number | The Borrower number of the Borrower party is displayed |
| Borrower Name | The Borrower name of the Borrower party is displayed |
| Contract Reference | The loan Contract Reference number of the particular contract is displayed |
| Loan Amount | The Loan Amount of the contract is displayed |
| Value Date | The Value Date of the contract is displayed |
| Maturity Date | The Value Date of the contract is displayed |
| Loan Product | The Loan Product of the contract is displayed |
| Bulk payment Action | If selected the contract will be considered for bulk payment |

## 1.16.1.2 Bulk Payment

Payment details can be added which will be considered for the selected contract's payment.

**Figure 1-190    Bulk Payment Screen**



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

**Table 1-177    Bulk Payment - Field Description**

| Field | Description |
| --- | --- |
| Effective Date | The Date from which the contracts will be considered for payment |
| Limit Date | The Date to which the contracts will be considered for payment |
| Require Sighting Funds | If enabled will be considered for sighting funds |
| Waive All Tax | If enabled the tax components will be waived off |
| Enter Payable Amount | The amout that will be paid by customer |
| Total Paid Amount | The total paid amount will be displayed |
| Loan Amount | The considered payment amount for that particular contract |
| Loan Contract Ref No | The loan contract reference number will be displayed |

## 1.16.2 Bulk Payment Approval

Bulk Payment Approval stage has the option to view and approve the bulk payment details of the application.

# 1.17 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.



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

   **Table 1-178    Payment Process**

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

• Payment Entry

• Sighting Funds Match Review

• Payment Approval

**Related Topics**

- [Syndication Payment](#)

## 1.17.1 Payment Entry

Payment Entry Stage has the option to view the Parties, Loan details, Schedule breakup details and can also capture the Payment details, Review settlement account details and Settlement details of the application.

- [Parties](#)
- [Loan Details](#)
- [Schedule Breakup](#)
- [Payment Details](#)
- [Review Settlement Account](#)
- [Settlement Details](#)

### 1.17.1.1 Parties

Parties will be displayed for the application in the Payment Entry Stage.

**Figure 1-191    Parties Screen**



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

**Table 1-179    Parties - Field Description**

| Field | Description |
|---|---|
| Party Type | Party could be an existing one or a new party can be created |
| Party Role | The role of the party selected during Loan lifecycle |
| Party Number | Based on the Party selected, the Party Number is auto populated |

**Table 1-179    (Cont.) Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Name | Based on the Party selected, the Party Name is auto populated. |
| Contact Role | Contact Role added will have one of the Party roles mapped |

## 1.17.1.2 Loan Details

Loan Details will be displayed for the application in the Payment Entry Stage.

**Figure 1-192    Loan Details Screen**



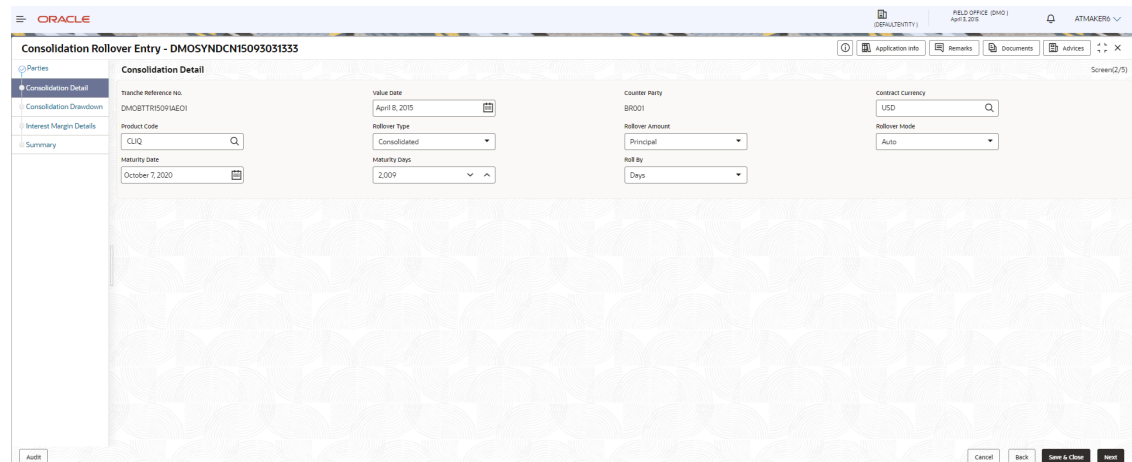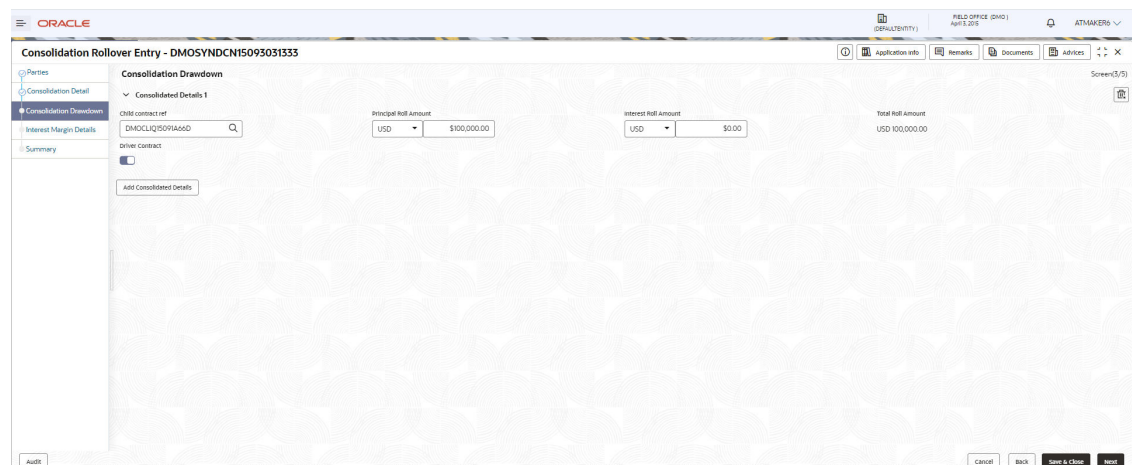For information on the screen fields, refer to the field description table below.

**Table 1-180    Loan Details - Field Description**

| Field | Description |
| --- | --- |
| Loan Amount | The amount of the loan required by customer. |
| Value Date | The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | The duration of the loan that is to be disbursed. |
| Maturity Type | The loan can be Fixed, Call or Notice type as per the requirement. |
| Maturity Date | The duration before the loan becomes due and must be paid in full |
| Commitment Contract Number | The contract Number of the agreement by bank to lend a specified sum of money to the party |

## 1.17.1.3 Schedule Breakup

Schedule Breakup details will be displayed for the application in the Payment Entry Stage.

**Figure 1-193    Schedule Breakup Screen**
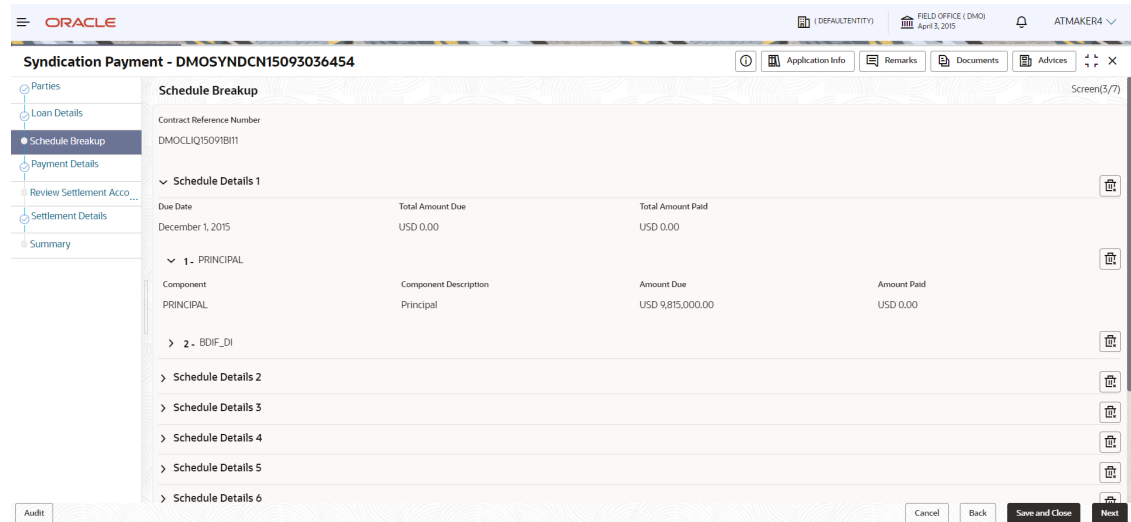


For information on the screen fields, refer to the field description table below.

**Table 1-181    Schedule Breakup - Field Description**

| Field | Description |
| --- | --- |
| Contract Reference Number | The contract reference number will be displayed |
| Due Date | The Due Date of each schedule defined for the component (upto the limit date) will be displayed |
| Total Amount Due | The total amount due for the due date will be displayed |
| Total Amount Paid | The total amount paid for the due date will be displayed |
| Component | The payment component name will be displayed |
| Component Description | The payment component description will be displayed |
| Amount Due | The amount due for the due date of a particular component will be displayed |
| Amount Paid | The amount paid for the due date of a particular component will be displayed |

## 1.17.1.4 Payment Details

Payment details can be captured for the application in the Payment Entry stage.

**Figure 1-194    Payment details Screen**



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

**Table 1-182    Payment Details - Field Description**

| Field | Description |
| --- | --- |
| Payment Type | Select the payment type to be applied |
| Loan Contract Ref No | The contract reference number will be displayed |
| Effective Date | The Date from which the contracts will be considered for payment |
| Limit Date | The Date to which the contracts will be considered for payment |
| Require Sighting Funds | If enabled will be considered for sighting funds |
| Waive All Tax | If enabled the tax components will be waived off |
| Component Name | The payment component name will be displayed |
| Amount Due | The amount due for the payment component will be displayed |
| Overdue Days | The overdue days for the payment component will be displayed |
| Overdue | The overdue amount for the payment component will be displayed |
| Outstanding | The outstanding amount for the payment component will be displayed |
| Payable Amount | The payable amount for the payment component will be displayed |
| Advance | The advance amount for the payment component will be displayed |
| Tax | The tax amount for the payment component will be displayed |
| Tottle Settlement Amount | The total settlement amount will be calculated and displayed by the system |

## 1.17.1.5 Review Settlement Account

Review Settlement Account details can be captured for the application in the Syndication Payment Entry Stage.

**Figure 1-195    Review Settlement Account Screen**
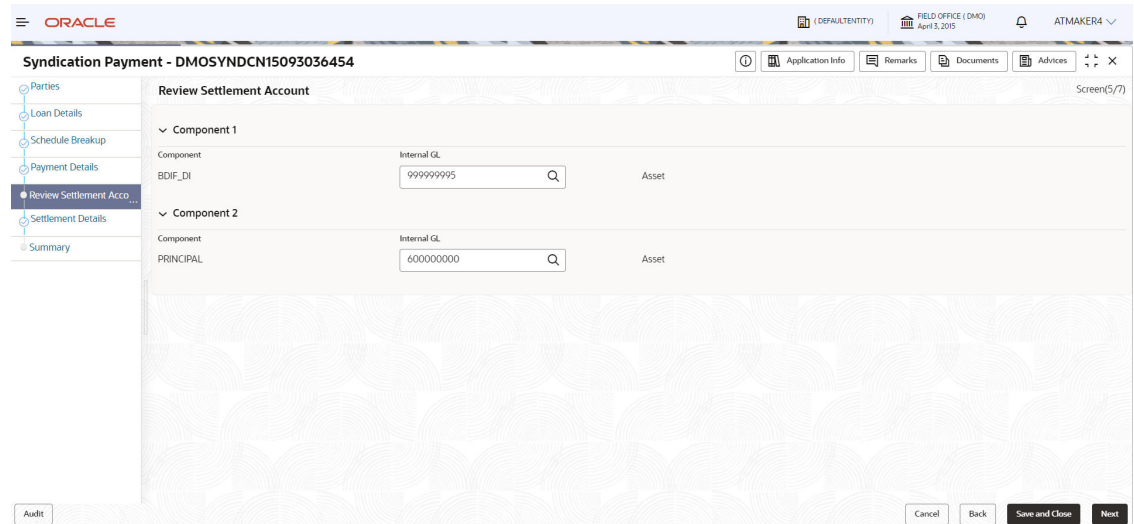


For information on the screen fields, refer to the field description table below.

**Table 1-183    Review Settlement Account - Field Description**

| Field | Description |
| --- | --- |
| Component | The component name will be displayed |
| Internal GL | Select the Internal GL from the LOV |
| Asset | The Asset detail will be displayed |

## 1.17.1.6 Settlement Details

Settlement Details can be captured for the application in the Payment Entry Stage.

**Figure 1-196    Settlement Details Screen**

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

**Table 1-184    Settlement Details - Field Description**

| Field | Description |
|---|---|
| Party Number | The LOV attached to this field is the list of the parties available |
| Party Name | Based on the Party Number selected, the information is auto populated |
| SSI Party Number | Specify the customer account or general ledger account number |
| SSI Party | Specify the customer account or general ledger account name |
| Existing SSI | Toggle to select an Existing SSI defined |
| Primary SSI | Toggle to select a primary SSI |
| SSI Mnemonic | SSL Mnemonic value to be selected |

# 1.17.2 Sighting Funds Match Review

If sighting funds required option was selected while adding payment details, Sighting Funds Match Review stage will be displayed. It has the option to capture match sightng fund details of the application.

• Match Sighting Funds

## 1.17.2.1 Match Sighting Funds

Match Sighting Fund Details can be captured for the application in the Sighting Funds Match Review Stage.

**Figure 1-197    Match Sighting Funds Screen**



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

**Table 1-185     Match Sighting Funds - Field Description**

| Field | Description |
| --- | --- |
| Borrower Name | The name of the borrower is displayed |
| Effective Date | The effective date of the contract will be displayed |
| Total Amount | The total amount of the contract will be displayed |
| Match Manually | If enabled, matching fund details has to be entered manually |
| Transaction Reference Number | The transaction reference number for the fund details has to be given |
| Amount | The amount for the fund details has to be given |
| Value Date | The value date for the fund details has to be given |
| Matching Status | The matching status for the fund details has to be given |

## 1.17.3 Payment Approval

Payment Approval stage has the option to view and approve the payment details of the application.

- Application Verification

### 1.17.3.1 Application Verification

Payment details can be verfied and approved for the application.

**Figure 1-198     Application Verification Screen**
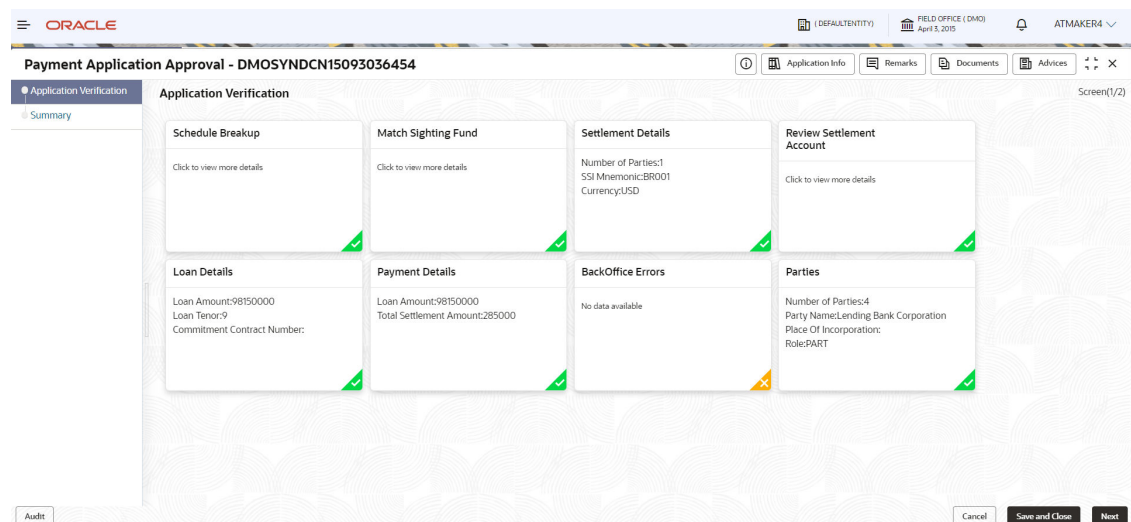


## 1.18 Consolidate Rollover

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.



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

   **Table 1-186    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.<br>• Applicable stages and its data segments<br>• Required documents and checklists<br>• 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. |

**Table 1-186    (Cont.) Consolidation Rollover**

| Field | Description |
|---|---|
| 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. |

4. 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.

• Consolidation Rollover Entry

• Approval

**Related Topics**

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

# 1.18.1 Consolidation Rollover Entry

Consolidation Rollover Entry Stage has the option to view the Parties and can capture Consolidation detail, Consolidation drawdown details and Interest margin details for the application.

• Parties

• Consolidation Detail

• Consolidation Drawdown

• Interest Margin Details

## 1.18.1.1 Parties

Party details of the contracts selected for the rollover will be displayed in the Entry Stage.

**Figure 1-199    Parties Screen**
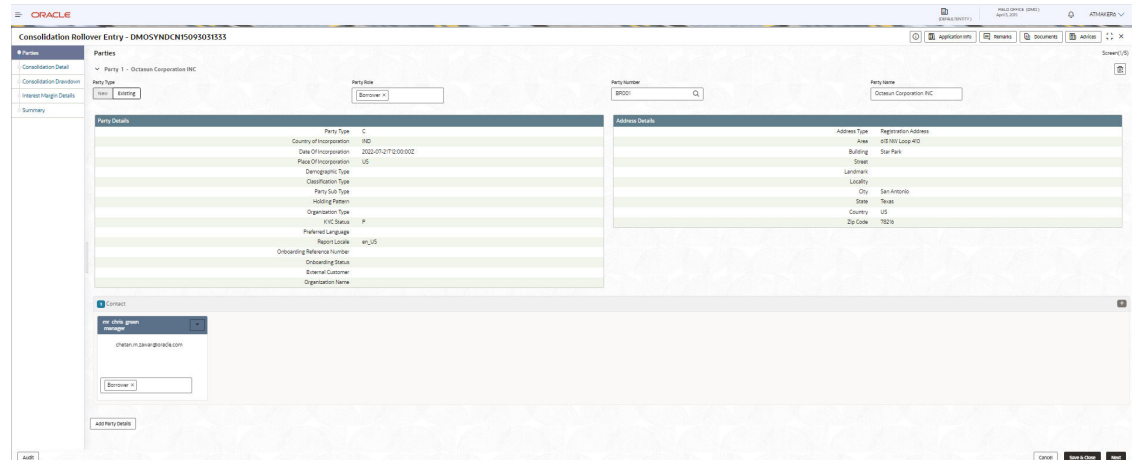


For information on the screen fields, refer to the field description table below.

**Table 1-187      Parties - Field Description**

| Field | Description |
| --- | --- |
| Party Role | The role of the particular party will be displayed |
| Party Name | The name of the particular party will be displayed |
| Contact Role | The role of the contact person of the party will be displayed |

## 1.18.1.2 Consolidation Detail

Consolidation Details can be added for the application in the Entry Stage.

**Figure 1-200     Consolidation Details Screen**



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

**Table 1-188    Consolidation Details - Field Description**

| Field | Description |
| --- | --- |
| Tranche Ref Number | Display the tranche detail which was selected in initiate screen. |
| Value Date | The date refers to the maturity date of the child drawdowns that have to be consolidated as part of rollover. In addition to the same combination of counterparty, product, and currency, the child drawdowns should also have the same maturity date for consolidation to occur. |
| Counter Party | Counter party will be displayed |
| Contract Currency | Select the currency to be used for the drawdown consolidation |
| Product code | Select the drawdown product based on which the system selects the drawdowns for consolidation. This option list the drawdown products associated with the tranche product under which the selected tranche is processed |
| Rollover Type | Select the type of rollover you want to perform If consolidated option is selected, all selected drawdowns with the same combination of Tranche, Drawdown Product, Counterparty, Currency and Maturity Date is consolidated into a single contract upon rollover. If Consolidated + Split option is selected, the system first consolidates the selected drawdowns as per the consolidation instructions and then splits the net result of consolidation as per the split instructions. |
| Rollover Amount | Select the rollover amount option from the dropdown |
| Rollover Mode | Select the rollover mode from the dropdown |
| Maturity Date | You can capture the maturity date of the rolled over drawdown here. If you do not specify the maturity date, the system arrives at the maturity date based on the 'Roll By' value and the 'Maturity Days' specified for the drawdown. |
| Maturity Days | User can input the number of days that is to be added to the value date of the new consolidated drawdown to arrive at the maturity date of the drawdown. |
| Roll By | It indicate the tenor basis upon which the maturity days specified for the rolled-over contract will be derived |

## 1.18.1.3 Consolidation Drawdown

Consolidation Drawdown details can be added for the application in the Entry Stage.

**Figure 1-201    Consolidation Drawdown Screen**

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

**Table 1-189    Consolidation Drawdown - Field Description**

| Field | Description |
| --- | --- |
| Child Contract Ref | Select the child drawdowns that have to be consolidated as part of rollover. The option list displays all drawdowns with the same combination of counterparty, product, currency and maturity date that can be selected |
| Principal Roll Amount | The system displays the outstanding principal that can be rolled over for each child drawdown. You can amend the outstanding principal, if required. This amount can be either greater than or lesser than the outstanding principal amount. The system treats this as a special amount rollover. |
| Interest Roll Amount | In addition to displaying the outstanding principal, the system displays the interest to be capitalized for each drawdown in this field. This amount cannot be amended. |
| Total Roll Amount | Its the sum of Principal Roll amount and Interest Roll amount |
| Driver Contract | From the list of child drawdowns selected for consolidation, we can designate one of them as the 'Driver Contract'. The consolidated drawdown inherits the preferences (information such as settlement details, schedules, MIS details and so on) of the driver contract that is selected. |

## 1.18.1.4 Interest Margin Details

Interest Margin Details can be captured for the application in the Entry Stage.

**Figure 1-202    Interest Margin Details Screen**
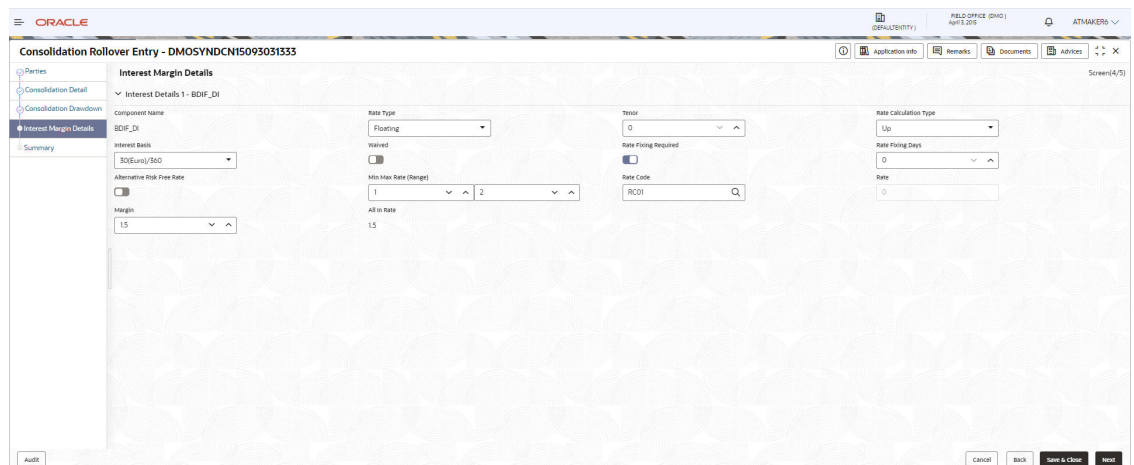


For information on the screen fields, refer to the field description table below.

**Table 1-190    Interest Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Component Name | Specific Interest components which are defined will be displayed |
| Rate Type | Select the Rate Type to be applied for the interest component |

**Table 1-190    (Cont.) Interest Margin Details - Field Description**

| Field | Description |
| --- | --- |
| Tenor | The effective duration of the interest component |
| Rate Calculation Type | Select the Rate Calculation Type to be applied for the interest component |
| Interest Basis | Select the Interest Basis to be applied for the Currency |
| Waived | If enabled the interest component wont be applied for the contract. |
| Rate Fixing Required | The interest rates can be fixed only if you have enabled the 'Rate Fixing Required' option for the interest component |
| Rate Fixing Days | The system arrives at the interest rate fixing date for the drawdown currency based on the Interest rate fixing days |
| Alternate Risk Free Rate | If enabled Risk free Rate will be considered for computing |
| Min Rate | The minimum interest rate which has to be considered for computing |
| Max Rate | The maximum interest rate which has to be considered for computing |
| Rate Code | The system defaults the interest rate based on the rate code |
| Rate | The interest rate which has to be considered for computing |
| Margin | The margin to be applied on the interest rate for the component |

## 1.18.2 Approval

Approval stage has the option to view and approve the details of the Consolidation Rollover application.

# 1.19 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.
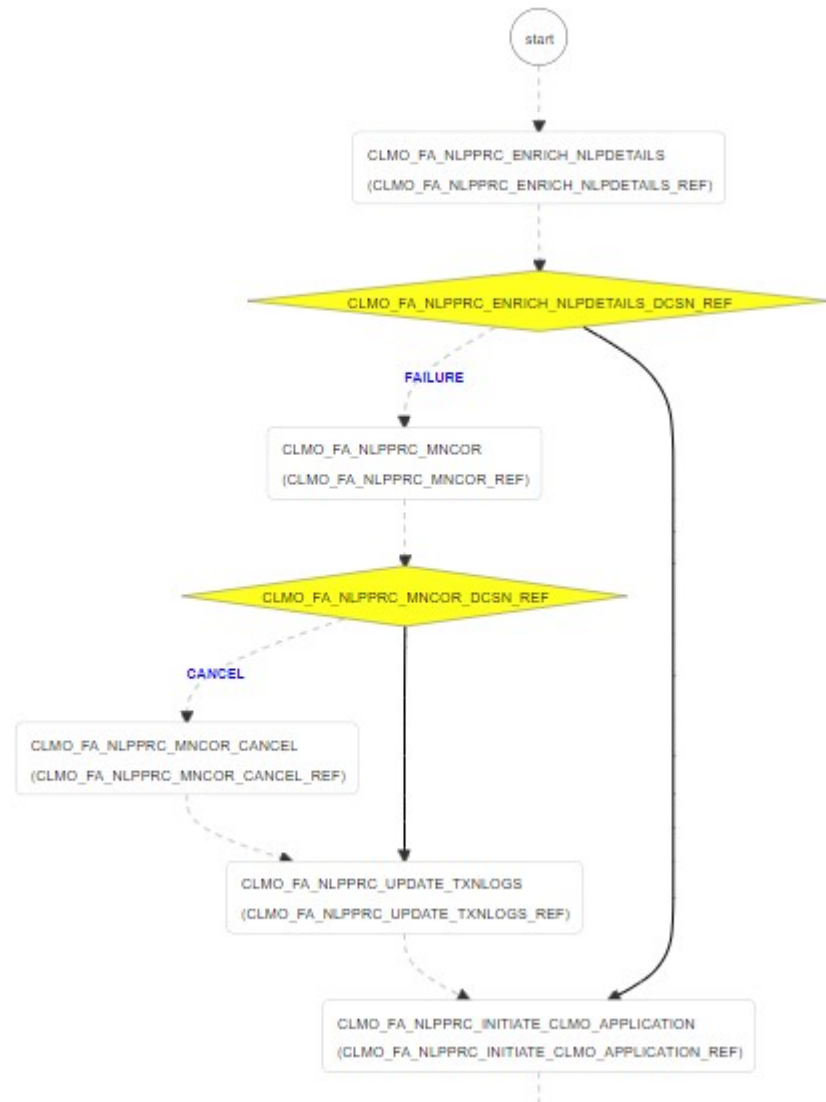
The process flow for NLP undergoes goes the below stages:

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

# 1.19.1 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**



You need to go to the above specified menu option and select the file to upload. Once the Drawdown 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** button to initiate the task.

Upon submitting the document ML process parses the document and initiate the Participant Drawdown 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 Drawdown 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, for the user to proceed further with the additional information.

**Related Topics**

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

# 1.19.2 Drawdown Rollover by Machine Learning

Use Machine Learning for Rollover to initiate the Syndication Participant Drawdown Rollover process with the support of Machine Learning.

This process helps you to initiate the Syndication Participant Drawdown Rollover process with the support of Machine Learning. On uploading the Rollover notice from lead agent, the machine learning job automatically analyses the document, extract its contents and creates a Rollover 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 Rollover**

Machine Learning Process for Rollover can be initiated by giving the basic registration details in the Initiation screen, provided you have 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 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.

# 1.19.3 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**
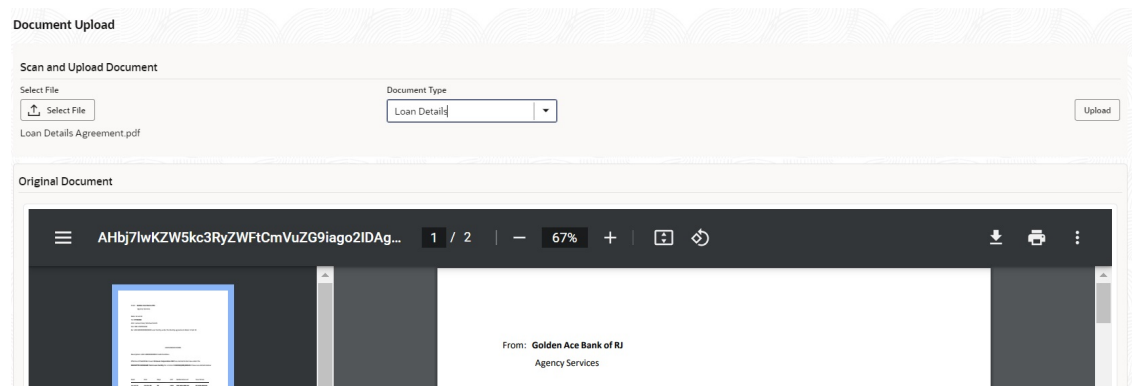


You need to go to the above specified menu option and select the file to upload. Once the Loan Details Agreement is selected, the system reads the document and displays the content of the document. Select the appropriate Document Type from the drop-down and click **Upload** to initiate the task.

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

## 1.19.4 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 Advise 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

# Index