

Import Term Loan (W5)

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PURPOSE

This document shows the detailed procedure of importing term loan transactions.

WHY IS THIS IMPORTANT?

This is important because this saves time for the user when there are a lot of trades that need to be inputted into the system quickly. The import feature allows also users to import Term Loan transactions with irregular repayment schedules that agreed with counterparty.

PROCEDURE

1. From the Term Loan menu, click New. The New Term Loan screen is displayed.

New Term Loan

←
Book
Import
Settle'm Bank ▼
[Check Compliance](#)

Transaction* ▼
Accounting Centre* ▼
TDate* 19/11/2019
Vdate* 19/11/2019
Mdate* dd/mm/yyyy
First Coupon dd/mm/yyyy
Ccy* ▼
Principal*
Reset/Fix Rate*
Cap Rate
Floor Rate
Float Basis* ▼
Margin(%)* 0.000000
Facility* ▼ 🔄
Counterparty ID
Portfolio ▼
Advance

2. Click Import. The Import Term Loan screen is displayed.

Import Term Loan Trades

←
Template
Read File ☐

ID	Ref	BorrowLend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*
No records found.							

3. Click Template to download the Load_TL_Template in Excel format to your computer.

4. After the import template is successfully downloaded, open the import template.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1	Ref	Borrow/Lend	Acct Cntr	FacilitySN	TDate	VDate	MDate	First Coupon	Ccy	Principal	Reset Rate(%)	Cap Rate	Floor Rate	Margin(%)	Float Basis	Frequency	Day Convention	Settle Convention	ActualDealerID
2																			
3																			

5. There are two tabs in the Load_TL_Template. They are “TL_Trades” and “TL_Structure”. If you wish to load the Term Loan transaction without a pre-set repayment schedule and wish the system to automatically generate the repayment schedule, fill in only the “TL_Trades” tab. If you wish to load Term Loan transactions with a specific repayment schedule, fill in both “TL_Trades” and “TL_Structure” tabs.

6. The followings explain the fields in the “TL_Trades” tab. Note that fields that marked with an asterisk (*) are mandatory.

Ref

This is reference for the transaction being inputted. The Excel file has two tabs, “TL_Trades” and “TL_Structure”, the reference lets the system know that the term loan trade is associated with the term loan repayment schedule on the other tab. In this example, TL_A will be the reference code.

Borrow/Lend*

Type either Borrow or Lend for the transaction.

Acct Cntr*

Type the accounting centre for this transaction. Make sure to type it in exactly as it was set up in the system. In this example, it will be AC04.

FacilitySN*

Type the Facility short name as how it was set up. In

this example, it will be AC04<DBS-TL.

TDate*

This is the transaction date when the contract is made between parties. The date format can be any Excel dates format.

VDate*

This is the start date of the transaction. VDate cannot be earlier than TDate. The date format can be any Excel dates format.

MDate*

This is the maturity date of the transaction. MDate cannot be earlier than VDate. The date format can be any Excel dates format.

First Coupon

Non-mandatory. This is to adjust the first interest repayment date.

Ccy*

Type the transaction currency as it is set up in the system. In this example, SGD will be used.

Principal*

Type the amount of the transaction.

Reset Rate(%)*

Type in the fixed interest rate or the inception rate at the point the transaction is made for floating rate loan. The rate inputted must be the All-in-Rate.

Cap Rate

This is to set the cap rate. If the rate goes above the cap rate, system will set to the cap rate.

Floor Rate

This is to set the floor rate. If the rate goes below the floor rate, system will set to the floor rate.

Margin(%)*

Input 0 if there is no margin interest rate.

Float Basis*

Type the values according to what has been set up in the user definable menu, to know how to set this up, [click here](#). In this example, one will use Sibor 6 mth.
For a fixed loan, input as “-FIXED-”.

Frequency*

Type in the repayment frequency: Annual, Daily, Monthly, Quarterly, Semi-Annual or Weekly.

Day Convention

Non-mandatory. To learn more about this, check the user guide [Day Convention for Dates Generation](#).
Leave blank will default to No Adjustment.

Settle Convention

Non-mandatory. To learn more about this, check the user guide [Day Convention for Dates Generation](#).
Leave blank will default to No Adjustment.

Reset Convention

Non-mandatory. To learn more about this, check the user guide [Day Convention for Dates Generation](#).
Leave blank will default to No Adjustment.

Reset Days

Non-mandatory. This is to set the number of days before the next interest reset. Default is 0.

ActualDealerID*

This must be the user id set up in the system.

Accruals

Non-mandatory. Leave blank will default to default accrual method set up as per the currency. See [Currency Set Up](#).

Repayment Style*

Bullet or Regular Principal. For bullet repayment, interest is repaid periodically and principal is repaid on maturity. With the regular principal basis, the size of the principal payment is the same for every payment. It is computed by dividing the amount of the original loan by the number of payments. Interest is computed on the amount of the unpaid balance of the loan at each payment period.

CtpyDealer

Non-mandatory. Type in the counterparty dealer's name.

Portfolio

Non-mandatory. This is used for transaction tagging purposes. The value inputted must be same as set up in the Portfolio. See [Portfolio set up](#).

Project

Non-mandatory. This is user-definable. See how to set this up [here](#).

SubType

Non-mandatory. This is user-definable. See how to set this up [here](#).

Narrative

Non-mandatory. Type in trade narrative if any.

AcctCntr Division

Non-mandatory. Fill in only if is required for accounting integration purposes.

Ctpy Division

Non-mandatory. Fill in only if is required for accounting integration purposes.

WHTType

Non-mandatory. Fill in only if is required for accounting integration purposes.

7. Next, to set the repayment schedules of your Term Loan trades, fill in the "TL_Structure" tab. The followings explain the fields in this tab. Fields marked with asterisk (*) are mandatory.

Ref*

Type in the reference code, make sure it is the same as in the "TL_Trades" tab for system to link the Term Loan trade and its repayment schedule.

Principal Type*

Input whether it is a "Drawdown" or "Repayment". The first item of each repayment schedule must be a "Drawdown".

End Date*

Type in the End Date. End date is used for interest computation. There is no need to input start date because the start date is always the previous End Date.

VDate*

Type in the Value Date. This is the settlement date.

Interest Rate(%)*

Type in the interest rate/ reset rate.

Principal Amt*

Type in the principal amount if there is a drawdown or repayment of principal. Input 0 if there is no principal repayment.

Interest Amt*

Type in the interest amount if there is repayment of interest. Input 0 if no interest repayment.

Capitalise Amt*

Type in the interest amount to be capitalised in this field. Input 0 if there is no interest to be capitalised.

8. A sample of the Term Loan import template is as per below. Click [here](#) to retrieve the sample import file.

TL_Trade

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	Ref	Borrow/Lend*	Acct Cntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)*	Float Basis*	Frequency*	Day Convention	Settle Con
2		Borrow	TFS-SG	TFS < DBS-SG	9-Nov-15	9-Nov-15	9-Nov-18		SGD	180,000,000.00	6.000000				0 -FIXED-	Semi-Annual	No Adjustment	No Adjust
3		Borrow	TFS-SG	TFS < DBS-SG	4-Oct-16	4-Oct-16	4-Oct-17		SGD	1,000,000.00	3.260000				0 -FIXED-	Monthly	No Adjustment	No Adjust
4		Borrow	TFS-SG	TFS < DBS-SG	6-Oct-16	6-Oct-16	5-Oct-18	5-Apr-17	SGD	8,000,000.00	4.600000				0 -FIXED-	Quarterly	No Adjustment	No Adjust
5		Borrow	TFS-SG	TFS < DBS-SG	6-Oct-16	6-Oct-16	6-Oct-20		SGD	3,000,000.00	5.600000				0 Sibor 6 mth	Semi-Annual	Next Business Day	Next Busi
6		Borrow	TFS-SG	TFS < DBS-SG	6-Oct-16	6-Oct-16	6-Mar-20	6-Mar-17	SGD	5,000,000.00	0.800000				0 -FIXED-	Semi-Annual	No Adjustment	No Adjust
7	TL_A	Borrow	TFS-SG	TFS < DBS-SG	6-Oct-16	6-Oct-16	6-Mar-20	6-Mar-17	SGD	5,000,000.00	0.800000				0 -FIXED-	Semi-Annual	No Adjustment	No Adjust

TL_Structure

	A	B	C	D	E	F	G	H
1	Ref*	Principal Type*	End Date*	VDate*	Interest Rate(%)*	Principal Amt*	Interest Amt*	Capitalise Amt*
2	TL_A	Drawdown	6-Oct-16	6-Oct-16	0.8	5000000	0	0
3	TL_A	Repayment	6-Mar-17	6-Mar-17	0.8	0	16000	0
4	TL_A	Repayment	6-Sep-17	6-Sep-17	0.8	0	20001	0
5	TL_A	Repayment	6-Mar-18	6-Mar-18	0.8	0	20001	0
6	TL_A	Repayment	6-Sep-18	6-Sep-18	0.8	0	20001	0
7	TL_A	Repayment	6-Mar-19	6-Mar-19	0.8	0	20001	0
8	TL_A	Repayment	6-Sep-19	6-Sep-19	0.8	0	20001	0
9	TL_A	Repayment	6-Mar-20	6-Mar-20	0.8	5000000	20001	0

9. When completed, save the Term Loan import file.

10. In the CS Lucas system, tick the check box Read File. The screen will be displayed like below.

Import Term Loan Trades

←
Template
Read File ☒

File
Read File
Browse...
No file selected.

ID	Ref	BorrowLend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate
No records found.													

11. Click Browse to browse for the saved Term Loan import file.

Import Term Loan Trades

←
Template
Read File ☒

File
Read File
Browse...
Load_TL_Template.xls

ID	Ref	BorrowLend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)
No records found.														

12. Click Read File.

13. If there is error, the system will prompt with some explanations. Correct the errors in the Term Loan import file.

14. Once corrected, tick on the Read File checkbox to read the file again.

15. If no error detected, you will see the Load button in the Import screen.

Import Term Loan Trades

dev01

←

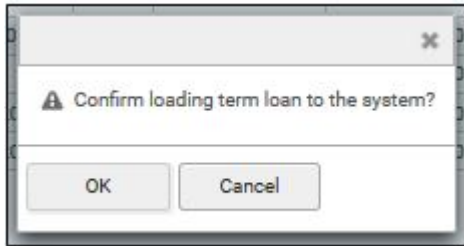
Load

Template

Read File

ID	Ref	Borrow/Lend*	Acct/Cntr*	Facility/SN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)*	FloatBasis*	Frequency*	Day Convention	Settle Convention
1		Borrow	TFS-SG	TFS < DBS-SG	9 Nov 2015	9 Nov 2015	9 Nov 2018		SGD	180,000,000.00	6.000000			0.000000	-FIXED-	Semi-Annual	No Adjustment	No Adjustment
2		Borrow	TFS-SG	TFS < DBS-SG	4 Oct 2016	4 Oct 2016	4 Oct 2017		SGD	1,000,000.00	3.260000			0.000000	-FIXED-	Monthly	No Adjustment	No Adjustment
3		Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	5 Oct 2018	5 Apr 2017	SGD	8,000,000.00	4.600000			0.000000	-FIXED-	Quarterly	No Adjustment	No Adjustment
4		Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	6 Oct 2020		SGD	3,000,000.00	5.600000			0.000000	Sibor 6 mth	Semi-Annual	Next Business Day	Next Business Day
5		Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	6 Mar 2020	6 Mar 2017	SGD	5,000,000.00	0.800000			0.000000	-FIXED-	Semi-Annual	No Adjustment	No Adjustment
6	TLA	Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	6 Mar 2020	6 Mar 2017	SGD	5,000,000.00	0.800000			0.000000	-FIXED-	Semi-Annual	No Adjustment	No Adjustment

16. Click Load to import the Term Loan trades. Click OK in the popup.



17. You will see the following confirmation message once loaded successfully.

Import Term Loan Trades

←

Template

Read File

The TradeIDs has been assigned to trade that has been successfully loaded.

ID	TradeID	Ref	BorrowLend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)*
1	TML100008.00		Borrow	TFS-SG	TFS < DBS-SG	9 Nov 2015	9 Nov 2015	9 Nov 2018		SGD	180,000,000.00	6.000000			0.000000
2	TML100009.00		Borrow	TFS-SG	TFS < DBS-SG	4 Oct 2016	4 Oct 2016	4 Oct 2017		SGD	1,000,000.00	3.260000			0.000000
3	TML100010.00		Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	5 Oct 2018	5 Apr 2017	SGD	8,000,000.00	4.600000			0.000000
4	TML100011.00		Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	6 Oct 2020		SGD	3,000,000.00	5.600000			0.000000
5	TML100012.00		Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	6 Mar 2020	6 Mar 2017	SGD	5,000,000.00	0.800000			0.000000
6	TML100013.00	TLA	Borrow	TFS-SG	TFS < DBS-SG	6 Oct 2016	6 Oct 2016	6 Mar 2020	6 Mar 2017	SGD	5,000,000.00	0.800000			0.000000

18. Click Back Button to return to Term Loan screen.

19. From the Term Loan screen, select the appropriate Acct Cntr, MDate From and click Refresh. The transactions imported will be displayed.

AcctCntr* TFS-SG		MDate Fr* 07/10/2016		CtpyID		Lend/Borrow		Ccy	
TDate Fr dd/mm/yyyy		TDate To dd/mm/yyyy		Trade ID		Narrative			
Refresh		New		Delete		Rates Reset		Book Repayment	
Flag		TradeID		Acct Cntr		Lend/Borrow		Ctpy	
		1000008		TFS-SG		Borrow		DBS-SG	
		TML100008.00						9 Nov 2018	
								SGD	
								180,000,000.00	
								0.00	

20. Click on the TML100008.00, then click on Repayment. You will see the schedule generated automatically by the system

for this trade. Amend from this screen if any changes need to be made after loading.

Amend Term Loan Repayment												
dev01												
←	Reset Rates	Unlock All	Import			<input checked="" type="checkbox"/> Amortise Fee?						
Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Interest Capitalise	Interest	Locked?	Outstanding	Total Cashflow	Cum. Interest Cap
9 Nov 2015	9 Nov 2015	Book	9 Nov 2015	180,000,000.00	6.000000	9 Nov 2015	0.00	0.00	Y	180,000,000.00	180,000,000.00	0.00
9 Nov 2015	9 May 2016		9 May 2016	0.00	6.000000	9 Nov 2015	0.00	5,385,205.48		180,000,000.00	5,385,205.48	0.00
9 May 2016	9 Nov 2016		9 Nov 2016	0.00	6.000000	9 May 2016	0.00	5,444,383.56		180,000,000.00	5,444,383.56	0.00
9 Nov 2016	9 May 2017		9 May 2017	0.00	6.000000	9 Nov 2016	0.00	5,355,616.44		180,000,000.00	5,355,616.44	0.00
9 May 2017	9 Nov 2017		9 Nov 2017	0.00	6.000000	9 May 2017	0.00	5,444,383.56		180,000,000.00	5,444,383.56	0.00
9 Nov 2017	9 May 2018		9 May 2018	0.00	6.000000	9 Nov 2017	0.00	5,355,616.44		180,000,000.00	5,355,616.44	0.00
9 May 2018	9 Nov 2018		9 Nov 2018	180,000,000.00	6.000000	9 May 2018	0.00	5,444,383.56		0.00	185,444,383.56	0.00
1 50												

21. Click on the TML100013.00 which loaded with repayment schedule, you will see the repayment schedule is loaded as is from the import file you prepared. The interest amount will be locked in this case. This means system will not automatically recomputed the interest. Amend from this screen if any changes need to be made after loading.

Amend Term Loan Repayment												
dev01												
←	Reset Rates	Unlock All	Import			<input checked="" type="checkbox"/> Amortise Fee?						
Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Interest Capitalise	Interest	Locked?	Outstanding	Total Cashflow	Cum. Interest Cap
6 Oct 2016	6 Oct 2016	Book	6 Oct 2016	5,000,000.00	0.800000	6 Oct 2016	0.00	0.00	Y	5,000,000.00	5,000,000.00	0.00
6 Oct 2016	6 Mar 2017		6 Mar 2017	0.00	0.800000	6 Oct 2016	0.00	16,000.00	Y	5,000,000.00	16,000.00	0.00
6 Mar 2017	6 Sep 2017		6 Sep 2017	0.00	0.800000	6 Mar 2017	0.00	20,001.00	Y	5,000,000.00	20,001.00	0.00
6 Sep 2017	6 Mar 2018		6 Mar 2018	0.00	0.800000	6 Sep 2017	0.00	20,001.00	Y	5,000,000.00	20,001.00	0.00
6 Mar 2018	6 Sep 2018		6 Sep 2018	0.00	0.800000	6 Mar 2018	0.00	20,001.00	Y	5,000,000.00	20,001.00	0.00
6 Sep 2018	6 Mar 2019		6 Mar 2019	0.00	0.800000	6 Sep 2018	0.00	20,001.00	Y	5,000,000.00	20,001.00	0.00
6 Mar 2019	6 Sep 2019		6 Sep 2019	0.00	0.800000	6 Mar 2019	0.00	20,001.00	Y	5,000,000.00	20,001.00	0.00
6 Sep 2019	6 Mar 2020		6 Mar 2020	5,000,000.00	0.800000	6 Sep 2019	0.00	20,001.00	Y	0.00	5,020,001.00	0.00
1 50												

FREQUENTLY ASKED QUESTIONS

RELATED INFORMATION

[Create Term Loan](#)

[Amend Term Loan and Repayments](#)

[Sample Term Loan Import Template](#)

CHANGE HISTORY

Date	By	Changes
15-Feb-2008	-	Created
9-Sep-2016	Clarissa	Reformatted. Rewritten.
7-Oct-2016	TS	Updated.
19-Nov-2019	Lyra	Updated Screenshots.