

Import Term Loan

[See previous W5 version guide](#)

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 screen, click on Action and select New. The New Term Loan screen is displayed.

New Term Loan

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

Transaction*

Accounting Centre* TFS-SG

TDate* 04/05/2023

Vdate* 04/05/2023

Mdate* dd/mm/yyyy

First Coupon dd/mm/yyyy

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

Import Term Loan Trades

Cancel Template Read File

ID	Ref	BorrowLend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)*	FloatBasis*	Frequency*	Day Convention	Settle Convention	Res
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.

Ref	BorrowLend*	Acct Cntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)*	Float Basis*	Frequency*	Day Convention	Settle Convention	Reset Convention	Reset Days	ActualDealerID*	Accr

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 ACO4.

FacilitySN*

Type the Facility short name as how it was set up. In this example, it will be ACO4<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

TL_Structure

Ref	Principal Type	End Date	VDate	Interest Rate(%)	Principal Amt	Interest Amt	Capitalise Amt
TL_A	Drawdown	6-Oct-16	6-Oct-16	0.8	5000000	0	0
TL_A	Repayment	6-Mar-17	6-Mar-17	0.8	0	16000	0
TL_A	Repayment	6-Sep-17	6-Sep-17	0.8	0	20001	0
TL_A	Repayment	6-Mar-18	6-Mar-18	0.8	0	20001	0
TL_A	Repayment	6-Sep-18	6-Sep-18	0.8	0	20001	0
TL_A	Repayment	6-Mar-19	6-Mar-19	0.8	0	20001	0
TL_A	Repayment	6-Sep-19	6-Sep-19	0.8	0	20001	0
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.

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

Import Term Loan Trades

Read File

File
 Load_TL_Sample.xls

ID	Ref	BorrowLend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*
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

Read File

ID	Ref	BorrowLend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)*	FloatBasis*	Frequency*	Day Convention	Se
1		Borrow	TFS-SG	DBS-SG < TFS-SG	9 Nov 2015	9 Nov 2015	9 Nov 2018		SGD	180,000,000.00	6.000000			0.000000	-FIXED-	Semi-Annual	No Adjustment	Nc
2		Borrow	TFS-SG	DBS-SG < TFS-SG	4 Oct 2016	4 Oct 2016	4 Oct 2017		SGD	1,000,000.00	3.260000			0.000000	-FIXED-	Monthly	No Adjustment	Nc
3		Borrow	TFS-SG	DBS-SG < TFS-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	Nc
4		Borrow	TFS-SG	DBS-SG < TFS-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	Nc
5		Borrow	TFS-SG	DBS-SG < TFS-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	Nc
6	TLA	Borrow	TFS-SG	DBS-SG < TFS-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	Nc

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

Confirmation

 Confirm loading term loan to the system?

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

Import Term Loan Trades

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

ID	TradeID	Ref	Borrow/Lend*	AcctCntr*	FacilitySN*	TDate*	VDate*	MDate*	First Coupon	Ccy*	Principal*	Reset Rate(%)*	Cap Rate	Floor Rate	Margin(%)*	FloatBasis*	Frequency*	Day C
1	TML100014.00		Borrow	TFS-SG	DBS-SG < TFS-SG	9 Nov 2015	9 Nov 2015	9 Nov 2018		SGD	180,000,000.00	6.000000			0.000000	-FIXED-	Semi-Annual	No Ac
2	TML100015.00		Borrow	TFS-SG	DBS-SG < TFS-SG	4 Oct 2016	4 Oct 2016	4 Oct 2017		SGD	1,000,000.00	3.260000			0.000000	-FIXED-	Monthly	No Ac
3	TML100016.00		Borrow	TFS-SG	DBS-SG < TFS-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 Ac
4	TML100017.00		Borrow	TFS-SG	DBS-SG < TFS-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 E
5	TML100018.00		Borrow	TFS-SG	DBS-SG < TFS-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 Ac
6	TML100019.00		Borrow	TFS-SG	DBS-SG < TFS-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 Ac

18. Click Cancel 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. You may filter transactions by other non-mandatory fields that are available for selections.

Term Loan

AcctCntr*
 Lend/Borrow
 TDate Fr
 MDate Fr*
 Ccy

CtpylID
 Portfolio
 TDate To
 MDate To
 Trade ID

<input type="checkbox"/>	Flag	TradeID ↓↑	Acct Cntr ↓↑	Lend/Borrow ↓↑	Ctpy ↓↑	Portfolio ↓↑	MDate ↓↑	Ccy ↓↑	Principal ↓↑	Outstanding ↓↑	Project ↓↑	Narrative ↓↑
<input type="checkbox"/>		TML100014.00	TFS-SG	Borrow	DBS-SG		9 Nov 2018	SGD	180,000,000.00	0.00		
<input type="checkbox"/>		TML100015.00	TFS-SG	Borrow	DBS-SG		4 Oct 2017	SGD	1,000,000.00	0.00		
<input type="checkbox"/>		TML100016.00	TFS-SG	Borrow	DBS-SG		5 Oct 2018	SGD	8,000,000.00	0.00		
<input type="checkbox"/>		TML100017.00	TFS-SG	Borrow	DBS-SG		6 Oct 2020	SGD	3,000,000.00	0.00		
<input type="checkbox"/>		TML100018.00	TFS-SG	Borrow	DBS-SG		6 Mar 2020	SGD	5,000,000.00	0.00		
<input type="checkbox"/>		TML100019.00	TFS-SG	Borrow	DBS-SG		6 Mar 2020	SGD	5,000,000.00	0.00		

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20. Click on the Edit button of TML100014.00, then click on Repayment. You will see the repayment schedule generated automatically by the system for this trade. Amend from this screen if any changes needed to be made after loading.

Amend Term Loan Repayment

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow	Cum. Int. 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

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21. Click on the TML100019.00 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 needed to be made after loading.

Amend Term Loan Repayment

Start Date	End Date	TradeID	VDate	Principal	Rate	Reset Date	Int. Cap.	Interest	Locked?	Outstanding	Total Cashflow	Cum. Int. 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

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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	Rewritten. Reformatted.
7-Oct-2016	TS	Updated.
19-Nov-2019	Lyra	Updated screenshots.
4-May-2023	TS	Updated to W6 instructions and screenshots.