

(Division) Loans

Booking a New Loan

Overview

Introduction

Follow this procedure to book a new loan within the (Division) framework.

Who Is Responsible

The following personnel are involved in creating new Customer and Facility records for a (Division) loan:

- (Division) Credit Relationship Specialist (CRM)
-

In This Section

This section contains information on the following topics:

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Add Cost of Funds Schedule.....	
Add Repayment Schedule	
Screen Shots for “Create New Bundle”	
Screen Shots for “Create New Loan Record”	
Screen Shots for “Add Accrual Schedule”	
Screen Shots for “Add Cost of Funds Schedule”	
Screen Shots for “Add Repayment Schedule”	

Procedures for Booking a New Loan

Create New Bundle

Introduction

This topic outlines the procedures for creating a new Bundle. This is the first procedure in the overall process of booking a new (Division) loan.

Who Is Responsible

The following individuals are responsible for create new bundle:

- (Division) Credit Relationship Specialist (CRM)
-

Procedure

Complete the procedure in the table below to create a new bundle.

Step	Action
1	Log in to (SYSTEM).
2	Open the (LOAN PROCESSING) application.
3	In the Views column on the right side of the application window, click Accounts . <u>Result:</u> The (Loan processing) window appears.
4	Search for an Account as follows: <ul style="list-style-type: none">• Click one of the radio buttons in the Search By: section to choose a search criterion.• In the Search For: field, type a string to search for within the information category you choose in the Search By: section.• Click Search. <u>Result:</u> The search results appear in the field under the Search By / Search For sections.
5	Select an account from the (Loan processing) window. <u>Result:</u> The Facilities and Loans windows display the Facilities and Loans associated with this Account.

Create New Bundle, Continued

Step	Action								
6	<p>In the Facilities window, right-click on the name of the Facility within which you want to book a new loan. <u>Result:</u> The context menu for this Facility appears. <u>Reference:</u> Error! Reference source not found. in Appendix – Input Screens</p>								
7	<p>Select Create New Bundle from the context menu. <u>Result:</u> The Create Bundle dialog box appears.</p>								
8	<p>In the Bundle Manager window, enter “General” information about the new Bundle in the following fields: <u>Note:</u> When the Bundle Manager appears in this context, two of the three required fields are prefilled; it is only necessary to check the Allow Transactions To Have Different Effective Dates check box. All other fields are optional. <u>Reference:</u> Error! Reference source not found. in Appendix – Input Screens</p> <table border="1"> <thead> <tr> <th>Field Name</th> <th>Data Required</th> </tr> </thead> <tbody> <tr> <td>Bundle Name</td> <td>The name for the new Bundle (optional)</td> </tr> <tr> <td>Bundle Context</td> <td>The context for this Bundle. (Select General Bundle, Customer Bundle or Facility Bundle; if you selected Customer Bundle or Facility Bundle, click Search to choose a Customer or Facility. In this context, Facility Bundle is pre-selected, and the Facility name is pre-specified.) (REQUIRED)</td> </tr> <tr> <td>Bundle priority</td> <td>This Bundle’s priority. (In this context, Normal is pre-selected.) (optional)</td> </tr> </tbody> </table>	Field Name	Data Required	Bundle Name	The name for the new Bundle (optional)	Bundle Context	The context for this Bundle. (Select General Bundle , Customer Bundle or Facility Bundle ; if you selected Customer Bundle or Facility Bundle , click Search to choose a Customer or Facility. In this context, Facility Bundle is pre-selected, and the Facility name is pre-specified.) (REQUIRED)	Bundle priority	This Bundle’s priority. (In this context, Normal is pre-selected.) (optional)
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Bundle priority	This Bundle’s priority. (In this context, Normal is pre-selected.) (optional)								
9	<p>Add Date Settings for this Bundle in the following fields:</p> <table border="1"> <thead> <tr> <th>Field Name</th> <th>Data Required</th> </tr> </thead> <tbody> <tr> <td>Posting Date</td> <td>A posting date for this Bundle. (You can use the calendar popup to select a date.)</td> </tr> <tr> <td>Allow Transactions To Have Different Effective Dates</td> <td>(check box) For a new Loan, check this box. (REQUIRED)</td> </tr> </tbody> </table>	Field Name	Data Required	Posting Date	A posting date for this Bundle. (You can use the calendar popup to select a date.)	Allow Transactions To Have Different Effective Dates	(check box) For a new Loan, check this box. (REQUIRED)		
Field Name	Data Required								
Posting Date	A posting date for this Bundle. (You can use the calendar popup to select a date.)								
Allow Transactions To Have Different Effective Dates	(check box) For a new Loan, check this box. (REQUIRED)								

Create New Bundle, Continued

Step	Action
10	Click Create Bundle . <u>Result</u> : The Create Bundle window disappears. The Bundle Manager window appears. <u>Reference</u> : Error! Reference source not found. in Appendix – Input Screens
11	Go On To the next Procedure.

Create New Loan Record

Introduction

This topic outlines the procedure for creating the new Loan record.

Who Is Responsible

The following individuals are responsible for this procedure:

- (Division) Credit Relationship Specialist (CRS)
-

Procedure

Complete the procedure in the table below to create a new Loan record.

Step	Action										
1	Click the New Loan icon in the Bundle Manager window's icon toolbar. <u>Result:</u> The New Loan window appears. <u>Reference:</u> Error! Reference source not found. in Appendix – Input Screens										
2	In the Loan Options box in the top left corner of the New Loan window, make sure the following check boxes are BOTH checked: <ul style="list-style-type: none">• New Loan Tied To Facility• Show All Loan Tabs										
3	If necessary, click the New Loan tab to bring this tab panel to the front.										
4	In the New Loan tab panel, add Basic Loan Information about this New Loan in the following fields: <table border="1"><thead><tr><th>Field Name</th><th>Data Required</th></tr></thead><tbody><tr><td>Facility</td><td>The Facility within which this new loan will be booked. (required)</td></tr><tr><td>Overall/Section</td><td><i>Leave the default value in this field.</i></td></tr><tr><td>Instrument</td><td>The Instrument type (Select from a dropdown list.)</td></tr><tr><td>Effective Date</td><td>The effective date for this new Loan. (You can use the calendar popup to select a date.)</td></tr></tbody></table>	Field Name	Data Required	Facility	The Facility within which this new loan will be booked. (required)	Overall/Section	<i>Leave the default value in this field.</i>	Instrument	The Instrument type (Select from a dropdown list.)	Effective Date	The effective date for this new Loan. (You can use the calendar popup to select a date.)
Field Name	Data Required										
Facility	The Facility within which this new loan will be booked. (required)										
Overall/Section	<i>Leave the default value in this field.</i>										
Instrument	The Instrument type (Select from a dropdown list.)										
Effective Date	The effective date for this new Loan. (You can use the calendar popup to select a date.)										

Create New Loan Record, Continued

Step	Action	
	Rate Setting	The date on which the rate for this Loan is set. (You can use the calendar popup to select a date.) <i>For a new loan, this should be the same as the Effective Date.</i>
	Rate Maturity	(optional) The date on which this loan's rate matures. (You can use the calendar popup to select a date.) <i>For a new Loan, this should be the same as the Maturity Date.</i>
	Maturity Date	(optional) The date on which this Loan matures. (You can use the calendar popup to select a date.)
	Borrower	The Borrower's name. (Select from a dropdown list.) <i>For a new Loan, leave as NONE.</i>
	Booking Option	(Select from a dropdown list.)
	Loan Number	The unique ID number for this Loan. The value for this field is auto-generated.
	Loan Amount	The amount borrowed. (You can use the Calculator popup to compute a value for this field.)
	Currency	The type of currency in which this Loan Amount is expressed. (Select from a dropdown list.)
	Reference Number	This Loan's reference number. Leave this field blank.
	Revolving Limit	If this is a revolving loan, the maximum amount that the Borrower can owe. (You can use the Calculator popup to compute a value for this field.)
5	Add Special Options for this New Loan in the following fields:	
	Field Name	Data Required
	Draft Loan	(check box) Check this box if this is a Draft loan <i>For a new Loan, DO NOT check this box.</i>
	Separate Notice	(check box) Check this box if information about this Loan is to be sent to the borrower in a separate notice (not in a notice that also reports on other financial instruments or obligations). <i>For a new Loan, DO NOT check this box.</i>

Create New Loan Record, Continued

Step	Action																				
6	<u>Note</u> : The Cash Offsets tab is used in other procedures to log cash-based transactions related to this loan. It is not used in this procedure.																				
7	Click the Servicing tab to bring this tab panel to the front. <u>Reference</u> : Error! Reference source not found. in Appendix – Input Screens																				
8	In the Servicing section of the Servicing tab panel, add information about this New Loan in the following fields:																				
	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Field Name</th> <th style="text-align: left;">Data Required</th> </tr> </thead> <tbody> <tr> <td>Servicing User</td> <td>The person in charge of servicing this Loan. (Click the Search icon to search for the Servicing User’s name.)</td> </tr> <tr> <td>Servicing Unit</td> <td>The name or address of the office through which this Loan will be serviced. (Click the Search icon to search for the Servicing Unit name/address.)</td> </tr> <tr> <td>Servicing Section</td> <td>The name of the ML section responsible for the Loan. (Select from a dropdown list.)</td> </tr> <tr> <td>Beneficiary</td> <td>The name of the Loan’s Beneficiary. (Click the Search icon to search for the Beneficiary’s name.) <i>For a New Loan, leave this field blank.</i></td> </tr> <tr> <td>Administrative User</td> <td>The Loan’s chief designated administrator. (Click the Search icon to search for the Administrator’s name.)</td> </tr> <tr> <td>Correspondence</td> <td>(Click the Folder icon to To browse for ...) <i>For a New Loan, leave this field blank.</i></td> </tr> <tr> <td>Closure Type</td> <td>(Select from a dropdown list.) <u>Reference</u>: a list of Closure types <i>For a new Loan, select “Open-Ended Account”</i></td> </tr> <tr> <td>Financial DDA Number</td> <td><i>For a new Loan, make sure this check box is UNCHECKED.</i></td> </tr> <tr> <td>Liquidation Date</td> <td>(You can use the calendar popup to select a date.) <i>For a New Loan, leave this field blank.</i></td> </tr> </tbody> </table>	Field Name	Data Required	Servicing User	The person in charge of servicing this Loan. (Click the Search icon to search for the Servicing User’s name.)	Servicing Unit	The name or address of the office through which this Loan will be serviced. (Click the Search icon to search for the Servicing Unit name/address.)	Servicing Section	The name of the ML section responsible for the Loan. (Select from a dropdown list.)	Beneficiary	The name of the Loan’s Beneficiary. (Click the Search icon to search for the Beneficiary’s name.) <i>For a New Loan, leave this field blank.</i>	Administrative User	The Loan’s chief designated administrator. (Click the Search icon to search for the Administrator’s name.)	Correspondence	(Click the Folder icon to To browse for ...) <i>For a New Loan, leave this field blank.</i>	Closure Type	(Select from a dropdown list.) <u>Reference</u> : a list of Closure types <i>For a new Loan, select “Open-Ended Account”</i>	Financial DDA Number	<i>For a new Loan, make sure this check box is UNCHECKED.</i>	Liquidation Date	(You can use the calendar popup to select a date.) <i>For a New Loan, leave this field blank.</i>
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Financial DDA Number	<i>For a new Loan, make sure this check box is UNCHECKED.</i>																				
Liquidation Date	(You can use the calendar popup to select a date.) <i>For a New Loan, leave this field blank.</i>																				

Create New Loan Record, Continued

Step	Action													
	Notify When Rate Changes	(check box) Check this box to tell the system to send out a notification when this Loan's rate changes. <i>For a new Loan, make sure this check box is UNCHECKED.</i>												
9	<p>In the Agent Information section of the Servicing tab panel, add information about this New Loan in the following fields:</p> <p><i>Note: for a new Loan, leave these fields blank and skip to the next Step.</i></p> <table border="1" data-bbox="256 653 1482 1073"> <thead> <tr> <th data-bbox="256 653 537 688">Field Name</th> <th data-bbox="537 653 1482 688">Data Required</th> </tr> </thead> <tbody> <tr> <td data-bbox="256 688 537 747">Agent</td> <td data-bbox="537 688 1482 747">(Click the Search icon to search for the Agent name.)</td> </tr> <tr> <td data-bbox="256 747 537 806">Agent Address</td> <td data-bbox="537 747 1482 806">(Click the Folder icon to browse for the Agent Address.)</td> </tr> <tr> <td data-bbox="256 806 537 865">Correspondence</td> <td data-bbox="537 806 1482 865">(Click the Folder icon to browse for ...)</td> </tr> <tr> <td data-bbox="256 865 537 974">Outgoing Payment Instructions</td> <td data-bbox="537 865 1482 974">(Click the Folder icon to browse for ...)</td> </tr> <tr> <td data-bbox="256 974 537 1073">Incoming Payment Instructions</td> <td data-bbox="537 974 1482 1073">(Click the Folder icon to browse for ...)</td> </tr> </tbody> </table>		Field Name	Data Required	Agent	(Click the Search icon to search for the Agent name.)	Agent Address	(Click the Folder icon to browse for the Agent Address.)	Correspondence	(Click the Folder icon to browse for ...)	Outgoing Payment Instructions	(Click the Folder icon to browse for ...)	Incoming Payment Instructions	(Click the Folder icon to browse for ...)
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Agent	(Click the Search icon to search for the Agent name.)													
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Correspondence	(Click the Folder icon to browse for ...)													
Outgoing Payment Instructions	(Click the Folder icon to browse for ...)													
Incoming Payment Instructions	(Click the Folder icon to browse for ...)													
10	<p>In the Other section of the Servicing tab panel, add information about this New Loan in the following fields:</p> <table border="1" data-bbox="256 1171 1482 1640"> <thead> <tr> <th data-bbox="256 1171 537 1207">Field Name</th> <th data-bbox="537 1171 1482 1207">Data Required</th> </tr> </thead> <tbody> <tr> <td data-bbox="256 1207 537 1335">Booking Type</td> <td data-bbox="537 1207 1482 1335">. (Select from a dropdown list.) <u>Reference:</u> list of Booking Types</td> </tr> <tr> <td data-bbox="256 1335 537 1520">Account Structure</td> <td data-bbox="537 1335 1482 1520">(Select from a dropdown list.) <u>Reference:</u> list of Account Structure types <i>For a new Loan, select "STAND-ALONE".</i></td> </tr> <tr> <td data-bbox="256 1520 537 1640">Interest Rate Type</td> <td data-bbox="537 1520 1482 1640">(Select from a dropdown list.) <u>Reference:</u> list of Interest Rate Types</td> </tr> </tbody> </table>		Field Name	Data Required	Booking Type	. (Select from a dropdown list.) <u>Reference:</u> list of Booking Types	Account Structure	(Select from a dropdown list.) <u>Reference:</u> list of Account Structure types <i>For a new Loan, select "STAND-ALONE".</i>	Interest Rate Type	(Select from a dropdown list.) <u>Reference:</u> list of Interest Rate Types				
Field Name	Data Required													
Booking Type	. (Select from a dropdown list.) <u>Reference:</u> list of Booking Types													
Account Structure	(Select from a dropdown list.) <u>Reference:</u> list of Account Structure types <i>For a new Loan, select "STAND-ALONE".</i>													
Interest Rate Type	(Select from a dropdown list.) <u>Reference:</u> list of Interest Rate Types													
11	<p>Click the Risk tab to bring this tab panel to the front.</p> <p><u>Reference:</u> Error! Reference source not found. in Appendix – Input Screens</p>													
12	<p>In the Risk tab panel, add General Information about this New Loan in the following fields:</p>													

Create New Loan Record, Continued

Step	Action	
	Field Name	Data Required
	Current Officer	The name of the ML officer who is currently responsible for assessing the Risk associated with this Loan. (Click the Search icon to search for the Officer's name.) <i>For a new Loan, leave this field blank.</i>
	Officer Risk Date	(You can use the calendar popup to select a date.) <i>For a new Loan, leave this field blank.</i>
	Loan on Watch List	(check box) Check this box to put this Loan on the Watch List. <i>For a new Loan, make sure this check box is UNCHECKED.</i>
	Review Frequency	The amount of time between required reviews. "NO REVIEW" is a possible value. <i>For a new Loan, leave this field blank.</i>
	New Review Date	The date for the next review of this Loan's risk value. (You can use the calendar popup to select a date.) <i>For a new Loan, leave this field blank.</i>
13	<p>In the Risk Rating section of the Risk panel, choose a Risk Rating for this Loan as follows:</p> <ul style="list-style-type: none"> • To assign this Loan an Officer rating, click the Officer Rating radio button and select a rating from the adjacent dropdown list, • To choose a Risk Scenario for this Loan, click the Scenario radio button and select a Scenario from the adjacent dropdown list. <p><i>For a new Loan, leave this field blank.</i></p> <p><u>Reference:</u> List of Officer Rating values, list of Scenario values</p>	
14	<p>Click the Regulatory tab to bring this tab panel to the front.</p> <p><u>Reference:</u> Error! Reference source not found. in Appendix – Input Screens</p>	
15	<p>In the General section of the Regulatory tab panel, add information about this New Loan in the following fields:</p>	
	Field Name	Data Required
	Product Group	This Loan's Group.

Create New Loan Record, Continued

Step	Action	
	Product Type	A type description for this Loan. (Select from a dropdown list.) <u>Reference:</u> list of Product Types <i>For a new Loan, this value should match the Product Group.</i>
	Purpose Code	A code representing . (Select from a dropdown list.) <u>Reference:</u> list of Purpose Codes
	Industry Classification	A class description representing . (Click the Folder icon to browse for an Industry Classification.) <i>For a new Loan, keep the default value.</i>
	Reporting Code	A code representing , (Select from a dropdown list.) <u>Reference:</u> list of Reporting Codes <i>For a new Loan, leave this field blank.</i>
	Advance Type	. (Select from a dropdown list.) <u>Reference:</u> list of Advance Types <i>For a new Loan,select “TAKEDOWN UNDER A CREDIT ARRANGEMENT”</i>
	G/L Unit	. (Select from a dropdown list.) <i>For a new Loan, keep the default value.</i>
	Country Booked	The country in which this loan was booked. (Select from a dropdown list.)
	Callable on Demand	(check box) Check this box to indicate that this Loan can be called on demand. <i>For a new Loan, make sure this check box is UNCHECKED.</i>
	Secured	(check box) Check this box if this is a secured loan. <i>For a new Loan, make sure this check box is UNCHECKED.</i>
16	In the US Specific section of the Regulatory tab panel, add information about this New Loan in the following fields:	
	Field Name	Data Required

Create New Loan Record, Continued

Step	Action	
	FRB Classification	This Loan's FRB classification. (Select from a dropdown list.) NOT APPLICABLE is a choice. <u>Reference</u> : list of FRB classes
	FED Pledged	(Select from a dropdown list.) NOT APPLICABLE is a choice. • <u>Reference</u> : list of
	Eligible for 1098	(check box) Check this box if this Loan is... <i>For a new Loan, make sure this check box is UNCHECKED.</i>
	Regulation U	(check box) Check this box if this Loan is subject to Regulation U. <i>For a new Loan, make sure this check box is UNCHECKED.</i>
	Regulation Z	(check box) Check this box if this Loan is subject to Regulation Z. <i>For a new Loan, make sure this check box is UNCHECKED.</i>
17	Click the Miscellaneous tab to bring this tab panel to the front. <u>Reference</u> : Error! Reference source not found. in Appendix – Input Screens	
18	On this tab panel, enter user-defined codes, balances and/or dates for this Loan. <u>Reference</u> : See for more information about how to define custom codes for use in this section. <i>For a new Loan, leave these fields blank.</i>	
19	Click the Facility Information tab to bring this tab panel to the front. <u>Reference</u> : Error! Reference source not found. in Appendix – Input Screens	
20	In the Basic section of the Facility Information tab panel, check the information in the following fields: <i>Note: In this context, these fields are pre-filled. Leave the default values in all these fields and go on to the next Step.</i>	
	Field Name	Data Required
	Facility Number	The Facility Number of the Facility associated with this Loan.
	Facility Currency	The currency used for this Facility.
	Effective Date	This Facility's effective date.
	Final Availability	

Create New Loan Record, Continued

Step	Action	
	Portfolio Currency	The currency used for the associated Portfolio.
	Expiration Date	
	Revolving	
21	<p>In the Accounts section of the Facility Information tab panel, check the information in the following fields:</p> <p><i>For a new Loan, keep the default values in these fields.</i></p>	
	Field Name	Data Required
	Current Amount	The total amount of this Loan.
	Current Used	The amount of available credit actually in use by the client.
	Current Withheld	
	Current Available	The amount of credit actually available to the Customer.
22	Save this Loan information by clicking on the Save icon in the upper left corner of the window.	
23	Go On To the next Procedure.	