LENDING TRANSACTION ROADMAP

Standard Lending Process

From initial review through loan disbursement

ESTIMATED OVERALL TIMELINE

4–6 Weeks

Assuming timely documentation and no material issues during due diligence

The Seven-Stage Process

Each stage below moves the transaction from initial review to funding.

01	02	03	04	05	06	07
Initial Review & Due Diligence	**Credit Assessment & Internal Approval**	**Term Sheet Issuance**	**Legal Due Diligence & Loan Documentation**	**Execution of Loan Documents**	**Satisfaction of Conditions Precedent**	**Loan Disbursement**
5–10 business days	*5–10 business days*	*2–5 business days following approval*	*1–3 weeks*	*2–5 business days*	*2–7 business days*	*1–2 business days*

Total estimated timeline: 4–6 weeks from initial review through funding, assuming prompt documentation.

Stages 1–2 — Review & Approval

STAGE 01

Initial Review & Due Diligence

Preliminary assessment of the borrower, project, financial information, and any collateral offered.

PARTICIPANTS

Origination Team, Credit Analyst

TYPICAL DOCUMENTATION

Financial statements, corporate documents, project information, business plan, borrower ID, asset information

Estimated timeline: 5–10 business days

STAGE 02

Credit Assessment & Internal Approval

Detailed underwriting review, including financial analysis, risk assessment, repayment capacity, and security evaluation.

PARTICIPANTS

Credit Department, Credit / Investment Committee

TYPICAL DOCUMENTATION

Supporting financial documentation, due diligence reports, valuations, legal information

Estimated timeline: 5–10 business days

Stages 3–4 — Terms & Legal Documentation

STAGE 03

Term Sheet Issuance

Upon internal approval, a non-binding term sheet is issued outlining the principal commercial terms.

PARTICIPANTS

Lending Team with Internal Credit Approval

TYPICAL DOCUMENTATION

Executed acceptance of the Term Sheet

Estimated timeline: 2–5 business days following approval

STAGE 04

Legal Due Diligence & Loan Documentation

Legal counsel prepares loan documentation while completing any remaining legal due diligence.

PARTICIPANTS

Legal Counsel (Borrower & Lender), Lending Team

TYPICAL DOCUMENTATION

Loan Agreement, Security Documents, Corporate Resolutions, Legal Opinions, Insurance Certificates

Estimated timeline: 1–3 weeks

Stages 5–6 — Execution & Closing Conditions

STAGE 05

Execution of Loan Documents

Once all parties agree on the documentation, the loan agreement and security documents are executed.

PARTICIPANTS

Borrower, Lender, Legal Counsel

TYPICAL DOCUMENTATION

Fully executed financing documents

Estimated timeline: 2–5 business days

STAGE 06

Satisfaction of Conditions Precedent

All conditions in the loan agreement must be satisfied or waived prior to funding.

PARTICIPANTS

Lending Team, Legal Counsel

TYPICAL DOCUMENTATION

Closing checklist, security registrations, evidence of insurance, compliance certificates

Estimated timeline: 2–7 business days

Stage 7 — Loan Disbursement

FINAL STAGE

Loan Disbursement

After confirmation that all conditions precedent have been met, funds are released per the loan agreement.

PARTICIPANTS

Operations / Funding Team, Finance Department

TYPICAL DOCUMENTATION

Funding authorization, wiring instructions

Estimated timeline: 1–2 business days

OVERALL TIMELINE

4–6

WEEKS FROM REVIEW TO FUNDING

May extend for:

- Complex deal structures
- Cross-border elements
- Multiple security interests
- Additional regulatory requirements

KEEPING THE TIMELINE ON TRACK

What Helps This Move Quickly

Prompt Documentation

Submit requested financial, corporate, and legal documents as early as possible in each stage.

Responsive Communication

Timely responses during due diligence and legal review keep the process moving.

Legal Readiness

Early engagement of counsel reduces delays during documentation and closing.

Clear Coordination

Alignment among borrower, lender, and legal counsel avoids last-minute conditions.

We will keep you informed throughout the process and provide regular updates as the transaction progresses.

FUNDING TERMS

Funding Structures Offered

Available capital solutions across debt, equity, and hybrid structures.

A

Debt Financing

AMOUNT
Min $2,000,000 – Max $500,000,000

INTEREST RATE
4% – 9% p.a.

TERM
3 – 25 Years

REGIONS
North & South America, Europe, Emerging Economies

SECTORS
All sectors except government projects

B

Joint Venture (JV)

AMOUNT
Min $2,000,000 – Max $300,000,000

STRUCTURE
Equity Share / Profit Split

TERM
3 – 25 Years

REGIONS
North & South America, Europe, Emerging Economies

SECTORS
All sectors except government projects

C

Hybrid Funding

AMOUNT
Min $2,000,000 – Max $300,000,000

STRUCTURE
Base Interest + Equity Participation

TERM
3 – 25 Years

REGIONS
North & South America, Europe, Emerging Economies

SECTORS
All sectors except government projects

D

Direct Investment

AMOUNT
Min $2,000,000 – Max $200,000,000

STRUCTURE
Targeted ROI / Ownership Stake

TERM
3 – 25 Years

REGIONS
North & South America, Europe, Emerging Economies

SECTORS
All sectors except government projects

All structures are subject to satisfactory due diligence, credit approval, and execution of financing documentation.

COMMODITY FUNDING TERMS

Commodity Trade Finance

Terms applicable to commodity-backed transactions.

Scope & Eligibility

ELIGIBLE COMMODITIES
Agricultural (grains, rice, wheat, corn, soybeans, sugar, coffee, cocoa, cotton), soft commodities, metals (gold, silver, copper, aluminium, steel), energy (crude oil, refined petroleum, natural gas, LNG), fertilizers & chemicals, industrial raw materials, and other approved commodities

FUNDING AMOUNT
Subject to approval and transaction size

ADVANCE RATE
Up to 90% of commodity value

TENOR
30 – 365 days

Pricing & Security

INTEREST & FEES
Transaction-specific, based on risk profile and market conditions

SECURITY DEPOSIT
Refundable deposit may apply for volatile commodities (e.g. precious metals, energy, soft commodities), determined by risk and market conditions

SECURITY
Commodity, warehouse receipts, receivables, assignment of sale proceeds, corporate/personal guarantees, or other acceptable collateral

Process & Compliance

DOCUMENTATION
Purchase & sales contracts, invoices, shipping documents, warehouse receipts, financial statements, insurance, KYC/AML

DISBURSEMENT
Direct payment to supplier or as agreed under the financing facility

REPAYMENT
Upon commodity sale or per the agreed repayment schedule

CONDITIONS
Subject to due diligence, credit approval, KYC/AML compliance, execution of financing documents, and security deposit requirements where applicable

GOVERNING LAW
As specified in the financing agreement

RISK-BASED TERMS

Additional Terms Based on Risk Profile

Depending on the project's risk profile, one or more of the following may also apply.

1

Profit Sharing

A percentage of the net profit generated by the project may be requested by our company.

2

Refundable Security Deposit

May be requested for high-risk projects, such as:

- Mining & mineral exploration
- Early-stage oil & gas exploration
- Greenfield infrastructure in politically or economically unstable regions
- Unproven or early-stage renewable energy technology
- Highly volatile commodity trading
- Emerging-market real estate development
- Start-ups / early-stage ventures without an operating track record
- Project Location

3

Equity Share

An equity stake in the company may be requested as part of the funding terms.

4

Fixed Asset Security

Any fixed asset with a recognized international market value may be pledged as security against the funding.

Applicability is determined on a case-by-case basis following the risk assessment and credit approval process.