



**REQUEST FOR PROPOSAL (RFP) FOR
REVIEW OF SHARED NATIONAL CREDIT (SNC) PORTFOLIO
OF
NEW YORK BRANCH**

Ref: BOB:USA:2025:CREDIT: RFP01-01

Dated: June 3, 2025



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RFP – Review of Shared National Credit (SNC) Portfolio

1. GENERAL

Bank of Baroda, New York Branch is in the process of getting its Shared National Credit (SNC) Portfolio reviewed as per the indicative Scope of Work attached herewith.

Review of the loan policy and SNC Loan portfolio (disbursed / to be disbursed upto March 31, 2025) is required to be carried out and the final report is to be submitted by Sept. 30, 2025.

Kindly send your detailed proposal including the scope (suggested scope is provided on pages 3 and 4 below), timeframe and total fees in US Dollars for the aforesaid work, addressed to Mr. Raveesh Kumar, Chief Executive (US Operations), Bank of Baroda, One Park Avenue, New York, NY 10016, via e-mail to ce.usa@bankofbaroda.com (and a copy to credit.usa@bankofbaroda.com) latest by 5:00 PM on Friday, June 20, 2025 and original be mailed to the said address.

The engagement will be for three years term from the date of engagement. Bidders are advised to quote the fee on per annum basis.

No proposals would be accepted after the deadline of 5:00 PM on Friday, June 20, 2025.

The Bank reserves the right to accept any proposal or reject all the proposals, without assigning any reasons whatsoever. The Bank's decision in this regard shall be final and binding.

If any additional information or clarification is required, kindly contact Mr. Saket Jain, Assistant General Manager (Credit), Bank of Baroda, One Park Avenue, New York, NY 10016 on Telephone 1 (646) 597-7235 (Office-Direct), 1 (646) 477-8697 (Cell) or e-mail credit.usa@bankofbaroda.com.

Scope of Work:

1. **Loan Policy Review:**

Review and provide comments on Bank's Loan Policy based on the adherence to those areas identified in the Interagency Guidance on Leveraged Lending, as provided and governed by the Regulatory Bank Agencies [specifically, the Office of the Comptroller of the Currency ("OCC"), the Board of Governors of the Federal Reserve System ("FRB"), and the Federal Deposit Insurance Corporation ("FDIC").], with particular focus on the following areas:

- (a) Prompt identification of credit weaknesses;
- (b) Validation of and proper adjustment of risk ratings;
- (c) Identification of trends and potential problem areas;
- (d) Adherence of internal policies and procedures;
- (e) Evaluation of lending personnel and management;
- (f) Timely assessment; and
- (g) Accurate and timely financial and regulatory reporting

2. **Shared National Credit (SNC) leveraged Analysis Review:**

Review the SNC leveraged loan credit files and provide comments and recommendations based on the Interagency Guidance on Leveraged Lending.

Provide a narrative report on Bank's review process, findings, and recommendations. May provide a single report or multiple reports depending on the homogenous nature of the loans. The narrative report(s) will provide observations, comments, and recommendations with a primary focus on the Bank's analysis of the following leveraged loan performance indicators:

Transaction Structure: Assess the Bank's review of the structure of the deal to determine if underlying or layered risks have been properly captured, as well as the ability to refinance. Also assess whether the Bank is relying on its lead agents work product appropriately.

Repayment Capacity - Review the Bank's repayment assumptions and review the Bank's determination of the borrower's repayment capacity through review of the amortization of senior secured debt or ability to pay 50% of its total debt within a reasonable period.

Performance to Plan - Review Bank's periodic review to determine variances from plan to actual and quantify the risk implications.

Sensitivity Analyses – Review Bank's periodic portfolio stress test(s) and sensitivity analyses to quantify the potential impacts of changing economic and market conditions.

Enterprise Value Analysis - Review the Bank's calculation of enterprise value and assess the appropriateness of the Bank's use of enterprise value in its periodic credit review.

Capacity to De-Leverage – Review Bank's review of the enterprise's capacity to de- lever to a sustainable level through the use of realistic cash flow projections and quality financial projections.

Borrower Leverage - Assess the Bank's calculation of the enterprise's total leverage as it applies to its overall credit risk.

Borrower Liquidity - Assess the Bank's liquidity analyses, including performance metrics appropriate for the borrower's industry; predictability of the borrower's cash flow; measurement of the borrower's operating cash needs; and ability to meet debt maturities.

3. Fee:

Particulars	Amount in US Dollar per annum
1) Fee for Loan Policy Review (This may be one time exercise initially, but would be recurring as and when there will be revision in the Policy and modifications in leverage lending sections).	
Fee per loan account for Leveraged Loan Credit Analysis Review [Initial sample size may be 40 to 50 accounts, subject to revision as per new approvals / modifications].	