Qarik Group Corporate Project

Group Bear

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Erdos Institute Presentations, Fall 2021

Outline

Outline

Examples of Loan Document

CONFORMED COPY

LOAN NUMBER 3247 POL

(Structural Adjustment Loan)

between

REPUBLIC OF POLAND

and

INTERNATIONAL BANK FOR RECONSTRUCTION
AND DEVELOPMENT

Dated August 31, 1990

LOAN NUMBER 3247 POL

LOAN AGREEMENT

AGREEMENT, dated August 31, 1990, between REPUBLIC OF POLAND (the Borrower) and INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT (the Bank).

WHEREAS (A) the Bank has received a letter dated July 2, 1990, from the Borrower describing a program of actions, objectives and policies designed to achieve structural adjustment of the Borrower's economy (hereinafter called the Program), declaring the Borrower's commitment to the execution of the Program, and requesting assistance from the Bank in the financing of urgently needed imports and services required during such execution; and

(B) on the basis, inter alia, of the foregoing, the Bank has decided in support of the Program to provide such assistance to the Borrower by making the Loan in two tranches as hereinafter provided;

NOW THEREFORE the parties hereto hereby agree as follows:

ARTICLE I

General Conditions; Definitions

Section 1.01. The "General Conditions Applicable to Loan and Guarantee Agreements" of the Bank, dated January 1, 1985, with the modifications thereof set forth below (the General Conditions) constitute an integral part of this Agreement:

(a) Section 2.01, paragraph 11, shall be modified to read:

"'Project' means the imports and other activities that may be financed out of the proceeds of the Loan pursuant to the provisions of Schedule 1 to the Loan Agreement.";

(b) Section 9.07 (c) shall be modified to read:

"(c) Not later than six months after the Closing Date or such later date as may be agreed for this purpose between the Borrower and the Bank, the Borrower shall prepare and furnish to the Bank a report, of such scope and in such detail as the Bank shall reasonably request, on the execution of the Program referred to in the Preamble to the Loan Agreement, the performance by the Borrower and the Bank of their respective obligations under the Loan Agreement and the accomplishment of the purposes of the Loan."; and

(c) The last sentence of Section 3.02 is deleted.

Section 1.02. Unless the context otherwise requires, the several terms defined in the General Conditions and in the Preamble to this Agreement have the respective meanings therein set forth and the term "SITC" means the Standard International Trade Classification, Revision 3 (SITC, Rev. 3), published by the United Nations in Statistical Papers, Series M, No. 343 (1986).

ARTICLE II

The Loan

Section 2.01. The Bank agrees to lend to the Borrower, on the terms and conditions set forth or referred to in the Loan Agreement, various currencies that shall have an aggregate value equivalent to the amount of three hundred million dollars ($300,000,000), being the sum of withdrawals of the proceeds of the Loan, with each withdrawal valued by the Bank as of the date of such withdrawal.

Section 2.02. The amount of the Loan may be withdrawn from the Loan Account in accordance with the provisions of Schedule 1 to this Agreement.

Section 2.03. The Closing Date shall be December 31, 1991 or such later date as the Bank shall establish. The Bank shall promptly notify the Borrower of such later date.

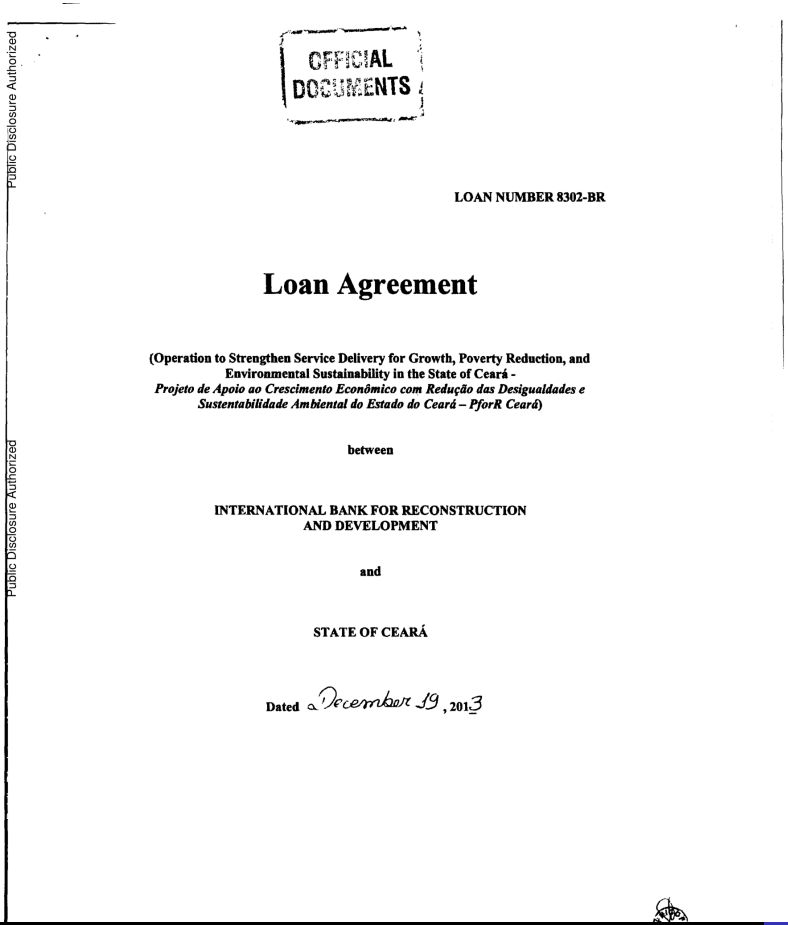
Section 2.04. The Borrower shall pay to the Bank a commitment charge at the rate of three-fourths of one percent (3/4 of 1%) per annum on the principal amount of the Loan not withdrawn from time to time.

Section 2.05. (a) The Borrower shall pay interest on the principal amount of the Loan withdrawn and outstanding from time to time, at a rate for each Interest Period equal to the Cost of Qualified Borrowings determined in respect of the preceding Semester, plus one-half of one percent (1/2 of 1%). On each of the dates specified in Section 2.06 of this Agreement, the Borrower shall pay interest accrued on the principal amount outstanding during the preceding Interest Period, calculated at the rate applicable during such Interest Period.

(b) As soon as practicable after the end of each Semester, the Bank shall notify the Borrower of the Cost of Qualified Borrowings determined in respect of such Semester.

Examples of Loan Document

Scanned PDFs



OFFICIAL DOCUMENTS

LOAN NUMBER 8302-BR

Loan Agreement

(Operation to Strengthen Service Delivery for Growth, Poverty Reduction, and Environmental Sustainability in the State of Ceará -
***Projeto de Apoio ao Crescimento Econômico com Redução das Desigualdades e Sustentabilidade Ambiental do Estado do Ceará – PforR Ceará*)**

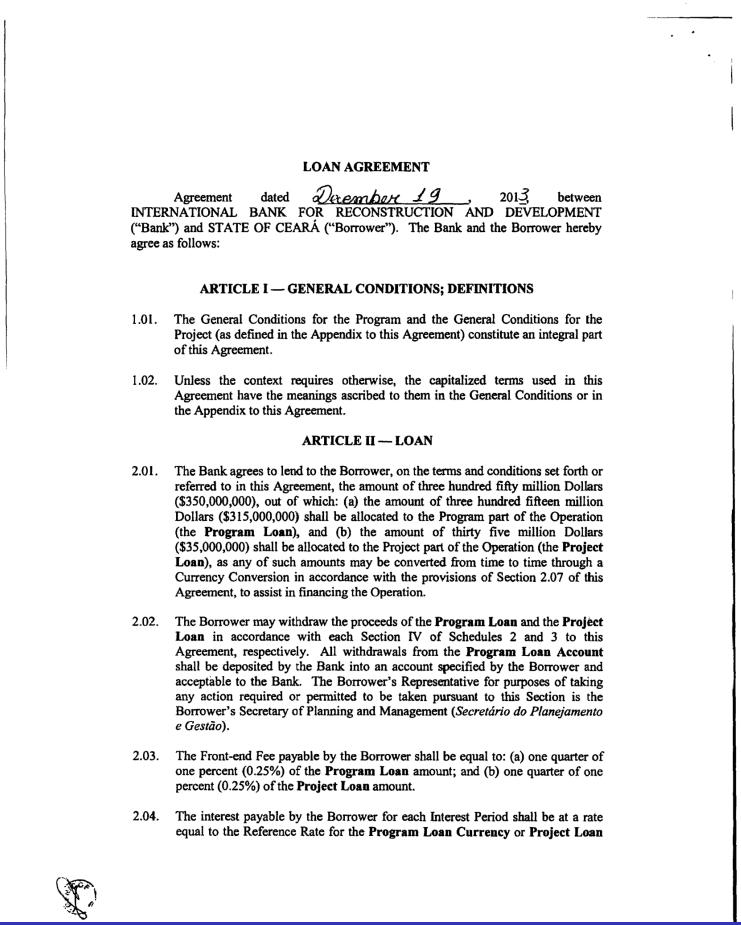
between

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

and

STATE OF CEARÁ

Dated December 19, 2013



LOAN AGREEMENT

Agreement dated December 19, 2013 between INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT ("Bank") and STATE OF CEARÁ ("Borrower"). The Bank and the Borrower hereby agree as follows:

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

1.01. The General Conditions for the Program and the General Conditions for the Project (as defined in the Appendix to this Agreement) constitute an integral part of this Agreement.

1.02. Unless the context requires otherwise, the capitalized terms used in this Agreement have the meanings ascribed to them in the General Conditions or in the Appendix to this Agreement.

ARTICLE II — LOAN

2.01. The Bank agrees to lend to the Borrower, on the terms and conditions set forth or referred to in this Agreement, the amount of three hundred fifty million Dollars ($350,000,000), out of which: (a) the amount of three hundred fifteen million Dollars ($315,000,000) shall be allocated to the Program part of the Operation (the **Program Loan**), and (b) the amount of thirty five million Dollars ($35,000,000) shall be allocated to the Project part of the Operation (the **Project Loan**), as any of such amounts may be converted from time to time through a Currency Conversion in accordance with the provisions of Section 2.07 of this Agreement, to assist in financing the Operation.

2.02. The Borrower may withdraw the proceeds of the **Program Loan** and the **Project Loan** in accordance with each Section IV of Schedules 2 and 3 to this Agreement, respectively. All withdrawals from the **Program Loan Account** shall be deposited by the Bank into an account specified by the Borrower and acceptable to the Bank. The Borrower's Representative for purposes of taking any action required or permitted to be taken pursuant to this Section is the Borrower's Secretary of Planning and Management (*Secretário do Planejamento e Gestão*).

2.03. The Front-end Fee payable by the Borrower shall be equal to: (a) one quarter of one percent (0.25%) of the **Program Loan** amount; and (b) one quarter of one percent (0.25%) of the **Project Loan** amount.

2.04. The interest payable by the Borrower for each Interest Period shall be at a rate equal to the Reference Rate for the **Program Loan Currency** or **Project Loan**

Outline

Extraction Tools

Python Packages considered:

- PDFMiner.six – Fast, cannot read scanned PDFs, section structure not preserved
- PyMuPDF – Fast, cannot read scanned PDFs
- pyTesseract – Good for scanned PDFs, computationally expensive, OCR inaccurate

Results of Extraction

Total Number of Documents: 3205 ranging from 1990 to 2019

- PyMuPDF: 2805 files scanned accurately
- pyTesseract: 400 remaining files

Outline

Features extracted from PDFs

- Date (100%)
- Country (100%)
- Loan Amount (and currency) (92%)
- Project Name
- Project Description (91%)

Outline

Features extracted from External Sources

- GDP
- Historic Exchange Rates

Examples of Loan Document

Outline

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Make Titles Informative. Use Uppercase Letters.

Subtitles are optional.

- Use `itemize` a lot.
- Use very short sentences or short phrases.

Make Titles Informative.

You can create overlays...

- using the `pause` command:
  - First item.
  - Second item.
- using overlay specifications:
  - First item.
  - Second item.
- using the general `uncover` command:
  - First item.
  - Second item.

Make Titles Informative.

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Summary

- The first main message of your talk in one or two lines.
- The second main message of your talk in one or two lines.
- Perhaps a third message, but not more than that.

- Outlook
  - Something you haven't solved.
  - Something else you haven't solved.

For Further Reading I


A. Author.
Handbook of Everything.
Some Press, 1990.


S. Someone.
On this and that.
Journal of This and That, 2(1):50–100, 2000.