

Product Release Notes  
Oracle Banking Enterprise Limits and Collateral Management  
Release 14.4.0.3.0  
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# Product Release Notes

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## Table of Contents

### Contents

<b>1. RELEASE NOTES .....</b>	<b>1</b>
1.1 BACKGROUND .....	1
1.2 PURPOSE.....	1
1.3 ABBREVIATIONS .....	1
1.4 RELEASE HIGHLIGHTS .....	1
1.5 ENHANCEMENTS IN EXISTING MODULES / FUNCTIONALITIES.....	2
1.5.1 <i>Collateral Additional Fields</i> .....	2
1.5.2 <i>Backdated Facility Creation</i> .....	3
<b>2. ANNEXURE: MODULE CODE AND DESCRIPTION.....</b>	<b>5</b>

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# 1. Release Notes

## 1.1 Background

Oracle Banking Enterprise Limits and Collateral Management is an enterprise application that enables banks to manage their exposure by centralizing limits definition process along with collateral management and effectively managing the underlying rules and the validations needed. It is a real-time, solution for exposure tracking, credit facility creation, renewal and utilization along with collateral pooling and collateral re-valuation and is enabled for multi-currency, multi-entity, multi-instance operations. Being built on SOA, Oracle Banking Enterprise Limits and Collateral Management offers strong integration capability to coexist with the existing application landscape.

Oracle Banking Enterprise Limits and Collateral Management 14.4.0.3.0 is enhanced on the Base Version 14.4.0.0.0 of Oracle Banking Enterprise Limits and Collateral Management.

## 1.2 Purpose

The purpose of this Release Notes is to highlight the enhancements brought in Oracle Banking Enterprise Limits and Collateral Management 14.4.0.3.0 release.

## 1.3 Abbreviations

Abbreviation	Description
CO	Core Services
OBECM	Oracle Banking Enterprise Collateral Management
OBELCM	Oracle Banking Enterprise Limits and Collateral Management
OBELM	Oracle Banking Enterprise Limits Management
FCUBS	Oracle FLEXCUBE Universal Banking
LOV	List of Values
SOA	Oracle Service-Oriented Architecture
XML	Extensible Markup Language

## 1.4 Release Highlights

The scope of the current Oracle Banking Enterprise Limits and Collateral Management 14.4.0.3.0 release covers the following enhancements:

- Introduction of additional collateral fields, and Insurance and Valuation details subsystems at collateral entity level.
- Backdated facility creation with fee support.

## 1.5 Enhancements in Existing Modules / Functionalities

### 1.5.1 Collateral Additional Fields

- In addition to the existing fields for capturing collateral details, new collateral specific fields are added at appropriate collateral entity screens to enhance OBELCM's collateral data maintenance capability.

Collateral Screen	Attribute Name	Details
Collateral Categories	MOVABLE/IMMOVABLE	Collaterals created with the category classified as movable and the category classified as immovable will be reported as movable and immovable, respectively.
Main Screen - All Collaterals	RISK COUNTRY	Collaterals can be categorized based on risk country.
Obligation	PNW	Present net worth of the guarantor can be captured.
	TOTAL CREDIT EXPOSURE ('000)	Cumulative value of guarantee amount for the same Guarantor customer across multiple obligations type collaterals will be calculated and displayed.
Property	PROPERTY CATEGORY	Property ownership category can be specified as Corporate or Individual.
	PROPERTY PURPOSE	Property purpose can be specified as commercial or personal, or as configured by user.
	LAND REGISTRY	Land registry number can be captured.
	REGISTERED OWNER	Name of the registered property owner can be specified.
	PROPERTY SIZE	Size of property can be captured in specified units.
	PROPERTY ID	Unique identifier used for mapping with collateral ID & insurance details can be specified.
Machinery	REGISTERED OWNER	Registered Owner of machinery can be specified.
Stock, Funds, and Bonds	BEARER	Name of the Stock, Bond, and Fund holders can be captured for the respective collateral types.

- Collateral functionality in OBELCM is enhanced to support capturing valuation and insurance details for each asset (collaterals entities) supplied by the customer against a given collateral type in addition to existing feature of capturing valuation and insurance details at collateral level.

- Provision to capture multiple valuations against a collateral is provided in both existing valuation details screen as well as the new ones for each specific collateral entities.
  - The valuation history of a collateral record will be showcased in valuation details screen based on the valuation-captured dates.
  - Upon capturing new valuation details, last captured valuation will be moved to history for viewing purpose.
- Additionally, insurance and valuation attributes are logically grouped, and signified as mandatory and non-mandatory.
  - Support is provided for migrating existing insurance and valuations records from earlier version of OBELCM to this latest version – Refer DataUpgrade\_14.4.0.3.0 file for information on migration.

### **1.5.2 Backdated Facility Creation**

- Backdated facility creation within the current financial year is supported for the liabilities available as on facility start date.
- Limit schedule from facility start date can be signified during backdated facility creation.
- Facility start date can be back value date from which the facility is effective; however, the facility booking date must be a current business date.
- As part of this release, fee calculation from back value date for backdated facility is supported, if the fee class is available on facility start date.
  - Fee amount due for liquidation till book date will be liquidated on book date for both advance and arrears fees.
  - Individual entries will be posted for multiple cycle fee liquidated from facility start date (back value date) till facility booking date as per liquidation frequency
  - Consolidated fee accrual entries will be posted per liquidation frequency, if the accrual frequency is daily.
  - For other accrual frequencies like Monthly, Quarterly etc. accrual entries will be posted as per frequency configured.
  - Fee accrual for the current cycle will happen from the last liquidation date till book date, if the present liquidation cycle is not complete and liquidation date of present cycle is in future.
  - Fee entries will have transaction date as book date and value date as liquidation date of corresponding fees.
  - Fee transaction date (book date) balance in funding account will be reckoned for posting the transactions when the same are External Credit Approval (ECA) enabled.

- Backdated utilization is also supported after the backdated facility creation.
- Collateral pool linking as well as collateral direct linking to the backdated facility is possible at the time of facility creation, if the collateral is available on facility start date.
- Contingent entries for facility creation will be posted with transaction date as book date and value date as facility start date on facility creation date.
- Exposure codes can be linked during backdated facility creation. Exposure codes linked to facility will get updated based on backdated utilization as on utilization transaction date.
- FX rate revaluation settings (with fixed or derived settings) will be considered for backdated facilities when subsequent backdated utilizations take place till the book date.

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## 2. Annexure: Module Code and Description

Abbreviation / Acronym	Meaning
CO (Core)	Oracle FLEXCUBE Core
SMS	Security Management System
EL	Enterprise Limit
GE	Global Exposure
GC	Global Collateral

Note: For latest user manuals with OBELCM 14.4.0.3.0 updates, visit the following page:  
[https://docs.oracle.com/cd/E96638\\_01/fcelcmptsets.htm](https://docs.oracle.com/cd/E96638_01/fcelcmptsets.htm)