Oracle Financial Services Credit Risk Analytics Pack (OFS CRA)

Release Notes

Release 8.1.2.9.1

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ORACLE
Financial Services

Document Control

Version Number	Revision Date	Change Log
01	August 28, 2025	• Updated the Bug ID. • Updated the Model Extension Request Summary section.

Table of Contents

1 Preface

This section provides supporting information for the OFS Credit Risk Analytics Pack (OFS CRA) Release Notes.

1.1   Purpose of this Document

This document contains release information of Oracle Financial Services Credit Risk Analytics (OFS CRA).

1.2   Intended Audience

This document is intended for users of Oracle Financial Services Credit Risk Analytics (OFS CRA).

1.3   Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info

OR visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4   Related Documents

This section identifies additional documents related to Oracle Financial Services Credit Risk Analytics (OFS CRA) Application 8.1.2.9.1. You can access Oracle documentation online from the Documentation Library (OHC).

- *OFS Credit Risk Analytics Installation Guide Release 8.1.2.0.0*
- *OFS Credit Risk Analytics User Guide 8.1.2.0.0*
- *OFS Credit Risk Analytics Release Notes 8.1.2.0.0*
- *OFS Credit Risk Analytics Keystrokes Guide 8.1.2.0.0*
- *OFS Credit Risk Analytics Installation Guide Release 8.1.2.9.0*

2 Prerequisites

The following are the prerequisites:

- The minimum patch set level must be OFS Credit Risk Analytics 8.1.2.9.0.

- Model Extension Request Summary

  The model extension request involves tables and columns available in OFS CRA 8.1.2.9.1. For more information, see the *Model Extension Request Summary* file in MOS [Doc ID 2017353.1](#).

3 Installing the OFS CRA 8.1.2.9.1 Release

To install the one-off patch, follow these steps:

1. Log in to My Oracle Support, and search for **38221465** under the *Patches and Updates* tab.

2. Download the `38221465_GENERIC.zip` archive file and copy the file in binary mode, to a temporary folder on the server where the Credit Risk Analytics Pack (OFS_CRA) is installed.

3. Extract the installer file by executing the command:

   `unzip <file_name>.zip`

4. Navigate to the following directory:

   `/OFS_CRA/bin`

5. Grant RWX (755) permissions to the `setup.sh` shell script by executing the command:

   `chmod 755 setup.sh`

6. Execute the install command:

   `./setup.sh SILENT`

7. After the patch is applied successfully, navigate to the `/OFS_CRA/logs` directory, and verify the log file for any errors. In case of any issues, contact My Oracle Support.

8. Stop all the OFSAAI Services. See *Stop the Infrastructure Services* in OFS CRA Installation Guide for details.

9. Restart all OFSAA app and web services. See *Start the Infrastructure Services* in OFS CRA Installation Guide for details.

4 Bugs Fixed in this Release

Bug Description	Change Description
Dataset changes to support Lineage	Dataset changes to support Lineage
Updating Default BPs for Rules	Updating Default BPs for Rules
Updated logic of Scheduled Principal Repayments MTD	Updated logic of Scheduled Principal Repayments MTD
Updated logic of End of Contract Principal Repayments	Updated logic of End of Contract Principal Repayments
Movement of amortization related band population from T2T to Rule	Movement of amortization related band population from T2T to Rule
Updated logic for Account Total Principal Repayment MTD	Updated logic for Account Total Principal Repayment MTD
We need to introduce a Refinance Flag hierarchy at Accounts and Line level	We need to introduce a Refinance Flag hierarchy at Accounts and Line level
Introducing new Rule at Accounts and Line level for populating Refinance Flag	Introducing new Rule at Accounts and Line level for populating Refinance Flag
Introducing Effective Remaining Amortization Term as a Hierarchy at Accounts and Line level	Introducing Effective Remaining Amortization Term as a Hierarchy at Accounts and Line level
Introduce a Rule at Credit Line level to compute Refinance Date	Introduce a Rule at Credit Line level to compute Refinance Date
New Rule Introduction for populating Origination Amortization Range(HCRA0085) Hierarchy at Accounts an Line level	New Rule Introduction for populating Origination Amortization Range(HCRA0085) Hierarchy at Accounts an Line level
Addition of 81291 columns to BI tables	Addition of 81291 columns to BI tables
We need to introduce Drawing Limit as a Measure in all four Mat Views	We need to introduce Drawing Limit as a Measure in all four Mat Views
Add two new BPs for exposure amount computation at the Accounts Level(CRARULE0059)	Add two new BPs for exposure amount computation at the Accounts Level(CRARULE0059)
Add two new BPs for exposure amount computation at the Line Level(CRARULE0081)	Add two new BPs for exposure amount computation at the Line Level(CRARULE0081)
Introduce Rule to populate Drawing Limit at Line and accounts level	Introduce Rule to populate Drawing Limit at Line and accounts level
Include refinance flag as a hierarchy in "Origination Credit Line" population Rule at both line and accounts level	Include refinance flag as a hierarchy in "Origination Credit Line" population Rule at both line and accounts level
Name Modification and New BPs addition in the rule to compute Non	Name Modification and New BPs addition in the rule to compute Non Revolving Readvanceable outstanding at accounts level

Revolving Readvanceable outstanding at accounts level	
Readvanceable/Non Readvanceable: Default BPs need to be updated	Readvanceable/Non Readvanceable: Default BPs need to be updated
New BP introduction to the Rule (CRARULE0164 - CRA - Credit Line Non Readvanceable Outstanding Non Revolving)	New BP introduction to the Rule (CRARULE0164 - CRA - Credit Line Non Readvanceable Outstanding Non Revolving)
BP addition to the rule CRARULE0074 - CRA - Current Loan to Value	BP addition to the rule CRARULE0074 - CRA - Current Loan to Value