Product Release Note

Oracle Banking Corporate Lending Process Management

Release 14.1.0.0.0

Part No. E97309-01

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FINANCIAL SERVICES

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Product Release Note
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Version 14.1.0.0.0

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1. Release Notes

1.1 Background

Oracle Financial Services Software Limited has developed Oracle Banking Corporate Lending Process Management (OBCLPM), which enable banks to streamline their Corporate Lending operations. Oracle Banking Corporate Loans Process Management handles the business process for Bilateral Loan funding and servicing of Corporate Loans in addition to Quick Evaluation and Proposals generation.

A robust workflow engine enables transparency of the process from initiation to fulfilment and brings in rich user experience and process efficiencies.

1.2 Purpose

The purpose of this Release Note is to propagate the features of Oracle Banking Corporate Lending Process Management 14.1.0.0.0.

1.3 Abbreviations

Abbreviation	Description
BPEL	Business Process Execution Language
BPMN	Business Process Model and Notation
UI	User Interface
OBCLPM	Oracle Banking Corporate Lending Process Management

1.4 Release Highlights

The scope of the current release of Oracle Banking Corporate Lending Process Management version 14.1.0.0.0 is to support bank's Corporate Loans business processes for Bilateral Loan funding and servicing of Corporate Loans in addition to Quick Evaluation and Proposals generation with enhanced user experience that are essential in competitive market.

This release also focussed on technical qualification to comply with approved Tech Stack along with data privacy features.

1.4.1 Corporate Lending Loan Origination Processes

The following Corporate Lending Origination processes are supported in this release:

- Term Loans
- Working Capital Loan
- Real Estate Financing

1.4.2 Corporate Lending Servicing Processes

On the Servicing Side the Product caters to the Business process flows for:

- Maturity Extensions

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- Rollover with Outstanding Principal with/without interest Capitalization

1.4.3   Corporate Lending Quick Evaluation and Draft Proposal Process

The Product caters to the Business process flow for quick evaluation and draft proposal generation

1.4.4   Application Category Configuration

The data that needs to be captured for various business processes that are supported in the product are grouped logically and shipped as data segments. These data segments are configured to the business process stages as per the Bank's requirement.

This feature provides a robust, flexible and powerful configuration mechanism to organize the Bank's process and data capture needs. Following are the data segments supported in the current release

- Draft Proposal
- Loan Details
- Applicant Details
- Business Activity Details
- Directors Details/Management Profile
- Real Estate Loan
- Plant and Machinery Details
- Project Details
- Trade Details
- Legal Clauses
- Legal Verification
- Application Verification
- Charges Details
- Interest Details
- Statement Preferences
- Collateral Details
- Disbursement Schedules
- Rate Revision Schedules
- Payment Schedules
- Additional Loan Details
- Holiday Preferences
- Rollover Preferences
- Customer Acceptance
- Approved Loan Details
- Credit Appraisal
- Restructuring Amendment Details
- Restructuring Linkage Details

1.4.5   Advices Supported

- Loan Approval
- Loan Initiation Response
- Loan Rejection
- Draft Proposal Approval

1.4.6 Additional Features

Following are the features of Oracle Banking Corporate Lending Process Management:

- Customer Email Notification for Advices
- Document Handling
  - Provides facility to maintain the documents required for different stages within a process and allows user to upload/view and download documents
- Checklists
  - Provides a List of 'To Do Activities' per stage in a process and the list can be configured by the bank.
- Remarks
  - Placeholder provided in the UI to capture remarks. The remarks comes with the date, time and user details and can be viewed by other users throughout the process
- Widgets
  - Configurable widgets with features that assists RM, Management and other users in decision making, customer service and operations
- Process Management
  - Ability to Create, Track Application
  - Stages and Screens (Data Segments) are configurable as per roles
  - Workflows engine facilitate movement of the stages and track statuses of tasks
- User friendly UI
  - Screens are role specific
  - All stages have Summary pages which help users in faster processing
- Out of the Box Integration with Oracle Banking Corporate Lending

1.4.7 Dashboard Widgets

The Product caters to the following dashboard widgets that can be configured for a user-role:

- Assets at Risk
  - Widget provides assets at risk grouped by customer category with drill down view of the details.
- Loans Maturing
  - Widget provides weekly count of Loans maturing for the next 10 weeks with drill down view of details.
- Loan Application Status
  - Widget provides summary view of Loans application status grouped by application category with drill down view of the details along with the view of inflight process status.

1.4.8 Core Maintenances

Following maintenance screens have been provided for setting up core maintenances:

- Country Maintenance
- Currency Maintenance
- Core Bank Maintenance
- Core Branch Maintenance
- Holiday Maintenance

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- External Customer Maintenance
- External Accounts Maintenance

1.4.9 <u>SMS (Security Management System)</u>

- Following maintenance screens have been provided for setting up SMS (Security Management System) maintenances:
- User Role Maintenance
- User Maintenance

1.4.10 <u>Privacy by Design</u>

- Personally Identifiable Information (PII) data masking facility based on configurable number of days post deactivation of service at bank level.

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2. Components of the Software

2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note
- Installation Manuals
- User Manuals

2.2 Software Components

Software Components of Oracle Banking Corporate Lending Process Management 14.1.0.0.0 that are part of this release are as follows:

Host

- Service Components
- UI Components (OJET)
- Tables, Sequences, Static Data
- Process Framework components (BPEL, BPMN)
- Configuration files used for deployment
- Advices / Reporting Components (Data models (xdmz), Reports (xdoz),Templates (rtf)
- Locale files (xliff)

3. Annexure - A: Environment Details

3.1 <u>Tech Stack - Oracle</u>

Component	Machine	Operating System	Software	Version Number
Oracle Banking Corporate Lending Process Management	Application Server	Oracle Linux Server release 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 8 Update 162
			Oracle Repository Creation Utility (RCU) - To create SOA related schemas for BPEL	12.2.1.3.0
			Oracle SOA Suite, Oracle BPM Suite	12.2.1.3.0
	Database Server	Oracle Linux Server release 7.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	12.2.0.1.0
	Reporting Server	Oracle Enterprise Linux 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Oracle BI Publisher	12.2.1.3.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Database (for RCU)	12.2.0.1.0
			JDK	JDK 8 Update 162
	Document Management System	Oracle Enterprise Linux Server 7.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.3.0
			Oracle WebCenter Content Imaging	12.2.1.3.0
			Repository Creation Utility	12.2.1.3.0
			Oracle Database (for RCU)	12.2.0.1.0
			JDK	JDK 8 Update 162
	Client Machines#		Internet Explorer	Microsoft Internet Explorer Release (11.*)

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			Mozilla Firefox	Mozilla Firefox Release (52+)
			Google Chrome	Google Chrome Release (66+)
			Microsoft Edge	41.16299.492.0

[Note: Browser support is no longer based on Operating Systems but strictly tied to the browser themselves, no matter on which Operating Systems they are installed. Current release is certified on client workstations with Windows 7, 8, 10 and Mac OS X.]

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4. Annexure - B: Third Party Software Details

For details on the third party software used, see Oracle Banking Corporate Lending Process Management 14.1.0.0.0 Licensing Guide available in the OHC Documentation Library.

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