



Oracle Financial Services Capital Adequacy Application Pack 8.1.2.0.0 Maintenance Level Release #9 (8.1.2.12.0)

Description

Patch ID 40037030 - OFS CAP 8.1.2.0.0 MAINTENANCE LEVEL RELEASE #9 (8.1.2.12.0)

Pre-installation Requirements

The minimum patch set level must be OFS CAP Application Pack version 8.1.2.0.0.

Installing this Release

For detailed instructions on installing this Maintenance Level Release, see [OFS CAP Installation Guide 8.1.2.12.0](#).

New Features

In the OFS Basel Regulatory Capital Release 8.1.2.12.0, we are catering to the latest guidelines of Reserve Bank of India (Commercial Banks - Capital Charge for Credit Risk – Standardised Approach) Directions, 2026 pertaining to Basel 3 Post Crisis Reforms compliance for RBI that comes into effect from 1 April 2027.

India Jurisdiction (RBI)

As part of this release, the solution is compliant with the Basel 3 Post Crisis Reforms compliance for RBI, in conjunction with the latest guidelines available for the same. The key functionalities addressed in this release are as below:

- Credit Risk - Standardized Approach
 - Due diligence Based Risk Weighting
 - Risk Weight Assignment as per the Revised Approach for all Asset Classes
 - Domestic Sovereign
 - Foreign Sovereign
 - Public Sector Entities
 - Multilateral Development Banks
 - Banks
 - Corporates including MSMEs
 - Retail Exposures
 - Real Estate Exposures
 - Unhedged Foreign currency Exposure
 - Treatment for Newer Asset Class of
 - Subordinated Debt and Equity
 - Equity Investment in Funds
 - Eligible Ratings based on Observed Default Rate (ODR) and Issuer Non Co-operating (INC) Scenario

The other components of Counterparty Credit Risk Exposure Amount calculation, Credit Valuation Adjustment, Securitization Risk, Market Risk, Operational Risk and Regulatory Capital had undergone changes as part of the previous updates to the guideline and are up-to-date.