

Product Release Note
Oracle Banking Corporate Lending Process Management
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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 14.5.0.0.0.

1.3 Abbreviations

Abbreviation	Description
BPEL	Business Process Execution Language
BPMN	Business Process Model and Notation
UI	User Interface
OBCL	Oracle Banking Corporate Lending
OBCLPM	Oracle Banking Corporate Lending Process Management
OHC	Oracle Help Centre
OJET	Oracle JavaScript Extension Toolkit

1.4 Release Highlights

The scope of the current release of Oracle Banking Corporate Lending Process Management version 14.5.0.0.0 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 Rollover task initiation by machine learning

On uploading the Rollover notice from lead agent, the machine learning job automatically parse the document, read its contents & create a rollover task for the corresponding Syndication Drawdown contract. This task will be available in the free task pool, enabling user to take forward for further evaluation & approvals.

1.4.2 Loan Origination by machine learning

On uploading the Loan Details Agreement, the machine learning job automatically parse the document, read its contents & creates a Bilateral Loan Origination with details extracted are captured in the respective field of the applicable data segments. This task will be available in the free task pool, enabling user to take forward for further evaluation & approvals.

1.4.3 Tranche Financial Amendment

New Syndication Process Tranche Amendment has been added. Through this functionality, user will be able to make changes to the existing Agency or participant Tranche contract. User will be able to increase the Principal amount or change tranche maturity date.

1.4.4 Syndication Drawdown Rollover

A new process flow introduced in Loan Syndication, to rollover or split existing drawdown. A borrower could opt to split the drawdown into 1 or more drawdowns and roll them over. The product & interest preferences for the new child contract could be captured on this process flow. This contains Entry, Enrichment, Approval & Handoff stages.

1.4.5 Participant Transfer

New process, Participant Transfer has been added to handle the Participant Commitment transfer with in a Tranche. Participant Transfer is the process of allocating the Participants Commitment between the existing Participants or with a new Participants. This process also helps the user to remove an existing Participant by allocating its commitment to the remaining Participants.

1.4.6 Scheduled activity for Rollover

Syndication drawdowns & Bilateral loan contracts which have maturity due in the next configured number of days, will be pulled up from OBCL and created as automatic task in the corresponding Rollover process flow. Additionally, these tasks will be listed in the Scheduled activity Widget as well. This will enable the OBCLPM user to proceed with the auto created task – to talk to the customer & decide on the details on rolling it over. Contracts with Rollover opted in manual mode alone will be created as scheduled task

1.4.7 Bulk Payment Process

New process, Syndication Bulk Payment has been added to handle the Loan Payment for both Agency and Participant Facilities. This enables the user to pay down multiple draw down contracts under the same facility in a single payment process. User will be able to pay down both Principal and Interest components of multiple Loan drawdowns selected under various Tranches of the same Facility.

1.4.8 Margin Amendment Process

Syndication Tranche Margin Amendment process has been added to change the existing interest margin of an already existing Tranche. This functionality enables the user to make the changes to the Interest margin of an existing Agency or Participant tranche contract. User will be able to specify the Interest margin for various currencies at various effective dates.

1.4.9 SME Lending Origination Process

New process is added to originate the bilateral loan for SME customers. This functionality enables the user to create the loan for a SME customer.

1.4.10 Consolidated Rollover process

A new process flow introduced in Loan Syndication, to consolidate & rollover existing drawdowns. For a borrower, under a Tranche, a set of existing drawdowns could be bundled and rolled into a single drawdown. The product & interest preferences for the new merged contract could be captured on this process flow. This contains Entry, Enrichment, Approval & Handoff stages.

1.4.11 Schedule Activity Payment

This function allows user to view all the Schedule payment related transaction, such as Principal Payment, Interest Payment and Principal plus Interest payment which are due in next few days will be visible to under the widget, Back office will push all these transaction to OBCLPM and it will automatically initiate task for such transaction in OBCLPM and will be under "Free Task" menu. Any user has access can pick up the initiated task and can work on it. This function enable operation user and manger forecast and plan what would be the volume of the transaction in upcoming week

1.4.12 Syndication Drawdown Amendment

New process Syndication Drawdown Amendment process has been added to handle the Loan amendment process for both Agency and participant Drawdowns. This enables the user to make changes to the Principal amount, Interest rate and maturity date. This is also enabled with Machine Learning process in which the email content will be extracted by the ML process and Drawdown amendment process will be initiated based on the Principal change or Rate change instruction given in the email.

1.4.13 Syndication Restructure

Syndication Restructure process has been added to handle various restructure processes. At present this process enables the user to pay down the existing Drawdown under a specific Tranche and terminate the Tranche. Through the same process user will be able to create a new Tranche with a difference in Lender allocation based on the amendment agreements received as part of the restructure process and book a new Drawdown under the newly created Tranche. All these activities can be handled through the single Syndication Restructure process.

1.4.14 Syndication Payment Process

A new process Syndication Payment has been added to handle the Loan payment for both Agency and Participation Loans. This enables the user to make the Loan payment along with sighting the incoming funds from the Borrower.

1.4.15 Approval Matrix

System is enhanced to configure the multi-level approval for business process based on the transaction amount. This can be configured at the business process definition and user can define the transaction amounts for 3 levels of approval.

1.4.16 Summary Query Screen for Syndication Facility and Tranche

A new screen is provided to query the syndication facility and tranches associated with a party. This will enable the user to view the list of syndication facility and tranches for the given party. It also gives drill down to view the syndication facility, tranche and drawdowns to view the details in another screen.

1.4.17 Advice generation based on Customer Language

User can chose the targeted party role to which the advices needs to be sent. System is now enhanced to choose the report locale for the customer while capturing the party details and the advice will be generated based on the report locale chosen for the targeted customer.

1.4.18 Widget Enhancement - Conditions Subsequent and Covenant Status

A new widget is provided to track/monitor the Conditions subsequent / Covenants of a Loan Contract. Condition Subsequent is an event or a condition which needs to be complied or monitored during the life of a Loan Contract. Conditions Subsequent will have an expected completion date.

Covenant is an event or a condition which needs to be complied or monitored during the life of a Loan Contract at desired frequency. The frequency can be weeks, months or years. Covenant will have an expected completion date for every frequency

1.4.19 Host based Routing of Integrations with product processors

Routing of the integration calls to the respective product processors now can be done through the Oracle Banking Routing Hub feature, where the user can do the mapping. This enables the customer to route to the respective host end points based on the branch code or host code.

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 14.5.0.0.0 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 Tech Stack – Oracle

Component	Machine	Operating System	Software	Version Number
Oracle Banking Corporate Lending Process Management	Application Server	Oracle Linux Server release 8.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			Java HotSpot (TM) JDK (with WebLogic Application Server)	JDK 8 Update 281
			Oracle SOA Suite, Oracle BPM Suite	12.2.1.4.0
	Database Server	Oracle Linux Server release 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database 19c Enterprise Edition Release 19.10.0.0.0
	Reporting Server	Oracle Enterprise Linux 8.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			Analytics Server	5.9.0
			Repository Creation Utility	12.2.1.4.0
			Oracle Database (for RCU)	19.10.0.0.0
			JDK	JDK 8 Update 281
	Document Management System	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic	12.2.1.4.0
			Oracle WebCenter Content Imaging	12.2.1.4.0
			Repository Creation Utility	12.2.1.4.0
			Oracle Database (for RCU)	19.10.0.0.0
			JDK	JDK 8 Update 281
	Client Machines#		Mozilla Firefox	Mozilla Firefox Release (87+)
			Google Chrome	Google Chrome Release (88+)
			Microsoft Edge	Microsoft Edge (89+)
			Apple Safari	Apple Safari (14+)

[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.]

4. Annexure - B: Third Party Software Details

For details on the third party software used, see Oracle Banking Corporate Lending Process Management 14.5.0.0.0 Licensing Guide available in the OHC Documentation Library.