Product Release Note
Oracle Banking Corporate Lending
Release 14.5.5.0.0
[May] [2022]

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FINANCIAL SERVICES

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Product Release Note
[May] [2022]
Version 14.5.5.0.0

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1. Release Notes

1.1 Background

Oracle Financial Services Software Limited has developed Oracle Banking Corporate Lending product to service a big corporate customer, for a huge value transaction in the form of loan. Oracle Banking Corporate Lending suite enables large value corporate loans and syndicated loans. It enables banks to play multitude of roles in syndication. Trading platform enables trading of syndicated loans and keeps track of position and balances of different portfolios of bank.

Bilateral Loans
Empowers financial institutions of varied sizes to offer and manage complex commercial loan products catering to large corporate and SMEs. Product manufacturing enables the bank to create innovative products, cuts down time to market and respond to competition efficiently and effectively. Rule driven delinquency handling provides better control over stressed loan assets enabling timely action.

Syndicated Loans
Empowers large multinational banks and Financial Institutions to structure complex syndicated loans under three tier architecture. Robust multi-currency, multi borrower, multi region participation support makes it easier for arrangers to structure ultra-flexible deals seamlessly. High volume processing is supported to cater to deals with thousands of participants.

Secondary Loans Trading
SLT Module tracks the trading of syndicated loans in the secondary market. It allows the booking and settlement of trades under Lead and Participated facilities. It supports Par and distressed loan trading. It also supports the Assignment and Participation (Silent) type of trades.

1.2 Purpose

The purpose of this Release Note is to highlight the enhancements in Oracle Banking Corporate Lending 14.5.5.0.0

1.3 Abbreviations

Abbreviation	Description
CASA	Current and Savings Account
CUSIP	Committee on Uniform Securities Identification Procedures
ELCM	Enterprise Limits and Collateral Management
EOD	End Of Day
FCUBS	FLEXCUBE Universal Banking System
GL	General Ledger

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Abbreviation	Description
JSON	JavaScript Object Notation
LB	Loan Syndication
OBCL	Oracle Banking Corporate Lending
OBDX	Oracle Banking Digital Experience
OBIEE	Oracle Business Intelligence Enterprise Edition
OL	Oracle Lending
SLT	Secondary Loans Trading
SME	Small & Medium Sized Enterprises
STP	Straight Through Processing
UI	User Interface
VAMI	Value Dated Amendment

For module code and description details, please refer Annexure C.

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1.4   **Release Highlights**

The scope of the current release Oracle Banking Corporate Lending 14.5.5.0.0 comprises of following functional enhancements.

- Loan Syndication - Non-Cascade Participation
- Loan Syndication - Silent Participation
- Loan Syndication – External participant limit tracking
- Loan Syndication – Stand-by fees

1.5   **Enhancements to the Existing Modules**

1.5.1   **Loan Syndication - Non-Cascade Participation**

Drawdown contracts can be created wherein the participant ratios are different from the tranche participant ratios. Such contracts will be internally marked as non-cascade participation contracts. The existing feature of creating drawdown contracts wherein participant ratios are in sync with the tranche participant ratios will continue.

1.5.2   **Loan Syndication – Silent Participation**

The participant transfer function will have the added feature of defining silent participants. The silent participants, as a group, will be represented by a specific entity, as defined during day0 creation. The contribution of all the silent participants, as defined during participant transfer, will be validated against the aforementioned entity. Wrapper contracts will be created & accounting will be done for the life-cycle events via the existing straight-thru-processing jobs mechanism.

Participants that were defined as silent can also be elevated as regular non-silent participants, if need be, using the participant transfer function.

1.5.3   **Loan Syndication – External participant limit tracking**

Limits tracking is enabled for external participants in addition to the existing support for self-participants. Utilization for external participant collateral/pool will take place during tranche creation and will be de-utilized as and when the drawdowns take place, thus making them available for further drawdowns.

1.5.4   **Loan Syndication – Stand-by fees**

Participant lenders are entitled for stand-by fees for non-utilization of funds lent by them to the respective borrowers. Stand-by fees are defined at a facility level and will be applicable if the facility is not fully utilized in the form of drawdowns. Determination of rate for computing stand-by fees will depend on two basic criteria's:

- Outstanding Borrower drawdowns (Overall facility non-utilization) and
- Outstanding Participant drawdowns

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2. Deprecated Features

Below mentioned modules/features are deprecated in Oracle Banking Corporate Lending14.5.5.0.0

- Loan Origination
- Canned Reports
- OBIEE repositories

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3. Components of the Software

3.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Notes
- Installer Kit

Note: User Manuals and Installation Guide can be accessed from

https://docs.oracle.com/cd/F58338_01/index.htm

3.2 Software Components

Software Components of Oracle Banking Corporate Lending 14.5.5.0.0 that form part of this release are as follows:

- Host
  - UI Components (JS,XML)
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- New UI Application Server
  - Java Sources
  - Configuration files used for deployment
- Interface
  - ASCII interface sources
    - → Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Gateway
- Java application layer
  - → Java sources
  - → Configuration files used for deployment
  - Messaging layer
    - → Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
- Installation utilities
  - Front end based installation for host
  - Front end based installation for Gateway backend
  - Installation documents for
    - → Installer documents
    - → Gateway
- SMS Related Components
- Online Help Files

4. Annexure – A: Environment Details

4.1 Tech Stack – Oracle

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Corporate Lending	UI-Host and Centralized	Application Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle Weblogic Server	14.1.1.0.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	1.8 Update 321
				Open Symphony Quartz	2.4.0
		Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.14.0.0.0
		*Client Machines	Windows 10 and Mac OS X	Mozilla Firefox	91+
				Google Chrome	100+
				Microsoft Edge	99+
				Apple Safari	15+
Oracle Banking Corporate Lending Integration Gateway	Web services (incoming) HTTP Servlet (incoming) EJB (incoming) MDB (incoming) Notifications (outgoing)	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic Server	14.1.1.0.0

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Oracle Banking Corporate Lending REST	Web services	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	JDK	1.8 Update 321
				Oracle WebLogic Server	14.1.1.0.0
				Oracle Toplink	14.1.1.0.0
Oracle Banking Corporate Lending Oracle Digital Assistant Integration	Centralized	Application Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	oda-native-client-sdk-js	20.3.1

[* 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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5. Annexure – B: Third Party Software Details

For information on the third party software details, refer Oracle Banking Corporate Lending 14.5.5.0.0 *License Guide*.

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6. Annexure – C: Module Code and Description

Abbreviation/ Acronym	Meaning
CO (Core)	Oracle FLEXCUBE Core
CASA	Current Account and Savings Account
OL	Oracle Lending
LB	Syndications
SLT	Secondary Loan Trading
SMS	Security Management System

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