

# Oracle® Banking Credit Facilities Process Management Release Notes



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# 1

## Preface

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### 1.1 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

### 1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

### 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

#### **Access to Oracle Support**

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

### 1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

### 1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners,

we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## 1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## 1.7 Related Resources

For more information on any related features, refer to the following documents

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

# 2

## Understanding Patch Releases

A patch release is an official Oracle patch release for Oracle Banking Credit Facilities Process Management. The fourth & fifth digit in a patch release string indicates the patch release number. The first three digits indicate the release to which the patch is applied. This is a consolidated release.

Each patch release includes libraries and files that have been rebuilt to implement one or more fixes. Each patch release is incremental. In other words, the latest patch release includes new fixes released after last patch released for the same release.

# 3

## Patch Requirements

Customers can apply this patch over and above OBCFPM 14.7.0.0.0 Release.

# 4

## Applying the Patch Release

Customers installing this patch release should refer to the "Installation Guide" chapter in the Oracle Banking Credit Facilities Process Management Release 14.7.0.0.0 Installation Guide, which is available here: [https://docs.oracle.com/cd/F75096\\_01/index.htm](https://docs.oracle.com/cd/F75096_01/index.htm)



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## Enhancements

As part of Oracle Banking Credit Facilities Process Management – Release following enhancements were released:

### 1. **Covenant and Condition:**

- **Covenant Schedule**

As part of this enhancement, the schedule for the tracking process will be generated based on the start date, end date and frequency. The user will be able to modify the target value for particular schedules.

- **Existing Covenant Amendment**

New functionality has been added to edit the following for existing covenants:

- Covenant Description
- Covenant Classification type
- Revision Frequency
- Notice Date
- Grace Date
- Covenant Target Value
- Covenant Check Condition

- **Covenant Tracking**

- As part of this enhancement user will be able to search for a customer and mark the compliance status of their covenant.
- This enables user to mark the compliance statuses without depending on the tracking tasks initiated in OBCFPM.

- **T&C Enhancements**

- As a part of this enhancement Pre-Sanction option has been added to the Condition type. These T&C will have to be complied with before the credit task can be approved.
- In sync with covenant, Notice Date and Grace Date fields have also been included for T&C.

### 2. **Facility:**

- **Eligibility Checker**

- Using this functionality RMs or customer facing users in the bank would be able to quickly determine the funding eligibility of a prospective as well as existing borrower.
- On input of key financial and non-financial information, the eligibility checker tool would refer the eligible programs for the borrower and display on the screen the eligible facility, amount, etc. Users will be able to select a program and initiate a proper CP application.

- **SME Initiation**

- OB Credit will now support initiation of credit work flow for SME customers.
  - This work flow is different from the corporate work flow and is shorter keeping in mind the requirement in this customer segment.
  - **SME Amendment**  
Using SME Amendment process, bank would be able to cater to ad hoc or planned changes to borrower's facility, collateral, covenant or T&C changes.
  - **Program Management**
    - Using Program Management Banks will be able to set specific lending programs to be given in the market. The Programs will be pre-defined according to the borrowers financial and non-financial information and can be offered to the customers when they meet the eligibility criteria.
    - Under the program the banks will be able to stipulate the products, amounts, discount to be offered.
  - **Facility Exposure View**  
Users will now be able see additional parameters while linking an exposure to a facility. This will help determine the right exposure linking. Following are the parameters:
    - Exposure code
    - Exposure Type
    - Exposure Amount
    - Utilization
    - Available Amount
- 3. Collateral**
- **Collateral Dashboard**  
Dashboards will help RMs in their day-to-day jobs and make it easier to find information about customer collateral and prioritize their work.
- 4. Common change**
- **To Do Task**  
To Do Task widget will enable the Relationship Manager track various activities to be done, on or before the due date. The RM will be notified of the system generated tasks as well as they would be able to add tasks manually.
- 5. Sustainability assessment**
- **ESG Management**
    - OB Credit will now support assessing borrowers on their ESG parameters. Using the parameter definition, the bank would be able to set the parameters, the answers, scores and depending on the answers covenant and condition recommendations can also be predefined.
    - Further banks would be able to do periodic scoring of customers and generate a grade using the ESG scoring process.

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