

# Oracle® Banking Enterprise Limits and Collateral Management

## Release Notes



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# Preface

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## Background

Oracle Banking Enterprise Limits and Collateral Management (OBELCM) is a comprehensive solution that centralizes the processes of limits and collateral managements, providing real time, enterprise-wide view of exposures, along with effectively managing the underlying rules and the validations needed.

It's industry leading capabilities supports creation and management of flexible multi-level credit facilities, hierarchical exposure tracking and collateral structures with collateral pooling.

It is enabled for multi-currency, multi-entity, multi-instance operations including centralized online tracking of coherence-based (scalable, fault-tolerant, cloud-ready, and distributed platform) utilizations helping banks monitor exposures by customer, business line, product, and industry in real time.

It has set of rich functionalities such as revaluations, fee architecture, breach tracking among others that transforms financial institution's credit risk management making them more resilient, complaint and efficient in managing credit and collateral. Being built on SOA, Oracle Banking Enterprise Limits and Collateral Management offers strong integration capability to coexist with the existing application landscape.

Oracle Banking Enterprise Limits and Collateral Management 14.8.0.0.0 is enhanced on the Base Version 14.7.0.0.0 of Oracle Banking Enterprise Limits and Collateral Management.

## Purpose

The purpose of this Release Notes is to provide an insight about the new features in OBELCM 14.8.0.0.0.

## Audience

This guide is intended for the following audience:

- Customers
- Partners

## Abbreviations

**Table   Abbreviations**

Abbreviation	Description
OBECM	Oracle Banking Enterprise Collateral Management
OBELCM	Oracle Banking Enterprise Limits and Collateral Management
OBELM	Oracle Banking Enterprise Limits Management
FCUBS	Oracle FLEXCUBE Universal Banking
SOA	Oracle Service-Oriented Architecture
XML	Extensible Mark-up Language
GL	General Ledger
OBMA	Oracle Banking Microservices Architecture

## Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <https://www.oracle.com/corporate/accessibility/>.

### 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.

## 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.

## 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.

## 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*

# 1

## Release Highlights

The following enhancements are released as part of OBELCM 14.8.0.0.0 version.

- Redwood Changes
- New OBMA Utilization service based on Helidon and Coherence
- Pricing
- New Frequency for Accrual and Liquidation of Facility Fees
- Fee Beyond Expiry and Facility Logical Closure
- Drawing Power
- Covenant Linkage Modification
- Facility-Limit schedule (dropline limits and seasonal schedule)
- JEE Dependency Changes
- Integration with Oracle Banking Routing Hub

This topic contains the following sub-topics:

- [Common Changes](#)  
These are the common changes are released as part of OBELCM 14.8.0.0.0 version.
- [Limits Management](#)  
These are the limits management enhancement are released as part of OBELCM 14.8.0.0.0 version.

### 1.1 Common Changes

These are the common changes are released as part of OBELCM 14.8.0.0.0 version.

#### **Redwood Changes**

Oracle Redwood Design is the Oracle standard for any of its application's look and feel. Oracle globally has standardized Redwood implementation to ensure consistency across the user interfaces of all Oracle product offerings. Oracle Enterprise Limits and Collaterals Management is adopting Redwood Design as part of this release. Standard JavaScript Components are being replaced with OJET components and the UI layer - UI rendering, databinding & data transformation are performed using OJET Version v13.1.0.

#### **New OBMA Utilization service based on Helidon and Coherence**

- Utilization services for existing Limits (Liability, Facility and Collateral) have been migrated to OBMA based Helidon and Coherence services. These services have been developed using the OBMA framework, which follows modern software engineering best practices to actively enhance the quality and performance of the existing services. Coherence is a scalable, fault-tolerant, cloud-ready, distributed platform designed for building grid-based applications and ensuring reliable data storage.

- Customers have the option to adopt the new utilization services by enabling the coherence flag in GEDPARAM. However, existing customers who prefer to continue using the old utilization services can do so without making any configuration changes.
- The product is packaged with Oracle Coherence Enterprise Edition under a Restricted Use License (RUL). Depending on the volumes, customers may need to increase their RAM capacity and utilize Solid State Drives (SSDs) for coherence cluster backups.

### Terms and Conditions

- Terms and conditions functionality for entities like customer, facility and collateral is supported with the following features.
- T&C Maintenance
  - Common terms and conditions maintenance for all 3 entities.
  - Creation, modification, inquiry, and summary features for maintenance.
- T&C Linkage
  - Support for linking terms and conditions with entities like customer, facility, and collateral.
  - One or more conditions can be attached to an entity.
  - For facility and collateral, separate sub-system is provided in existing maintenance screen for Terms and conditions.
  - For customer, separate function is provided for linking terms and conditions.
  - Once a condition is updated as part of tracking, tracking related details are updated in linkage level.
- T&C Tracking
  - Common tracking screen for conditions of all entities.
  - Condition is available for tracking on or after the due date.
  - As part of tracking condition status can be updated like met, breached, waived, or deferred.
  - New due date can be signified for deferred condition in the linkage screen.
  - Deferred condition can be tracked and taken for a logical closure by updating the status like met, breached, or waived.

### Drawing Power

- OBELCM now supports creation of facilities backed by Drawing Power (DP).
  - Provision to capture if the facility is DP backed by signifying DP amount.
  - New effective line amount basis as min (Limit amount, DP Amount) introduced which is applicable for DP backed facilities.
  - Signifying stock statement submission at facility maintenance (for DP backed facilities) by updating last stock statement submission date and DP amount.
  - Provision to specify the number of days for zeroization of drawing power and zeroizing the DP amount if configured number of days crossed since last stock submission date as part of the batch process.
  - System capability to restore drawing power on submission of latest stock statement.
  - Changes to inventory and account receivable collaterals to signify values based on stock statement submission.



- Linkage of the collaterals to DP backed facility with handling of effective line amount.

### **Covenant Linkage Modification**

- Covenants functionality is now enhanced to support modification of the existing covenant linkage attributes.
  - The modification is applicable at all covenant linkage levels – Facility, Collateral and Customer.
  - Below set of attributes are now allowed for modification, post linkage and during covenant lifecycle.
    - \* Frequency - change the frequency during the covenant period.
    - \* Notice Days - change a covenant's 'Notice days' during the covenant period.
    - \* Grace Days - change a covenant's 'Grace days' during the covenant period.
    - \* End Date – modify the covenant's end date.
    - \* Covenant Target Condition – modify the covenant's existing target condition value during the covenant period.
    - \* Covenant Target Value – modify the covenant's existing target value based on target condition.
  - System considers modification impact on current/next instance considering further tracking.

### **JEE Dependency Changes**

- JEE Dependency Exclusion (EJB / MDB):
  - ODT products were specifically designed for deployment on JEE Application Servers. Modifications have been made to improve compatibility with non-JEE deployments.
  - The application source code depends on EJB and MDB components, which are exclusively managed by JEE Application Servers. These components are not supported on non-JEE servers using third-party libraries, as JEE Application Servers provide proprietary lifecycle management for EJBs and MDBs.
  - Successfully transitioned from using JEE (EJB/MDB) to the Spring Framework (Spring Core/Context/JMS).
  - The Entity Manager has been updated to utilize an application-managed Entity manager instead of a server-managed Entity manager.
- Packaging Changes:
  - As part of this transition, the deployment method for ODT products has been updated. WAR files will be generated instead of EAR for packaging purposes.

### **Integration with Oracle Banking Routing Hub**

OBELCM is now integrated with Oracle Banking Routing Hub. Oracle Banking Routing Hub enables seamless and standardized integrations between Oracle Banking Products using configurations provided as part of the product infrastructure. Both service providers and service consumers can be configured that uses API's for request/response in JSON/XML format.

## **1.2 Limits Management**

These are the limits management enhancement are released as part of OBELCM 14.8.0.0.0 version.

## Pricing

- Pricing functionality is supported for facility with the following features.
  - New Pricing sub-system is introduced in facility maintenance.
  - Pricing components like Interest, Charges and Commission are supported.
  - Multiple records of pricing components can be signified for a facility.
  - Based on facility type, applicable pricing components can be signified. For ex., for Funded type of facility, Interest and Charges are supported whereas for non-funded type of facility, Commission and charge components are supported.
  - Applicable attributes are provided for each pricing component.
  - The Pricing details captured in ELCM can be used by other PPs (Loans, OD etc) by querying the facility.

## Facility fee liquidation on month-end

‘Month-End Liquidation’ is supported for Facility Fee - Fee liquidation will happen on the last date of every month. This configuration is available at the Fee Class Maintenance level.

## Fee Beyond Expiry and Facility Logical Closure

- Facility Expiry functionality is now enhanced to handle below transactions.
  - Handling of contingent GL accounts due to de-utilizations on the facility post expiry, in case of revolving line.
  - Posting of entries between contingent accounts on extension duly considering payments post expiry.
- Users can terminate the facility duly signifying logical closure.
  - Logical closure of facility can be done when there is no outstanding utilization on the facility.
  - Facility once logically closed cannot be activated again.
  - CLOS event will be triggered with contingent entries in case facility is closed before expiry duly updating the user defined status as closed.
- Enhanced Fee functionality allows fee collection post expiry of the facility.
  - Fees can now continue to be collected post expiry of the facility till logical closure or till fee end date.
  - On logical closure, all due fees till the date of closure are handled and appropriate accrual and liquidation entries are posted.

## Facility-Limit schedule (dropline limits and seasonal schedule)

- Limit schedule functionality in OBELCM is enhanced to support the following.
  - Dropline limits
  - One-time schedule
  - Recurring schedule
- Dropline limits
  - Dropline limit schedule is based on limit amount. This can be signified as part of facility creation as well as during facility amendment.
  - User can signify dropline limit duration, schedule frequency and percentage/ amount to be considered for schedule generation.

- Limit schedule will be generated covering the signified duration and limit amount will get zeroised at the end of the schedule.
- System will prompt appropriate message if the limit amount is not dropping down to zero on end date based on percentage/amount signified.
- Multiple instances of schedule definition can be signified with validation that generated schedules are not overlapping.
- One time configuration is provided to allow/disallow application of limit amount as per dropline schedule considering the utilization amount at the time of limit updating and appropriately logged when available balance goes to negative on account of schedule application.
- One-time schedule
  - User can specify the duration during which schedule limit amount to be considered on the facility.
  - Start date to be signified by the user with validation that start date is greater than facility start date/business date when one time schedule is defined.
  - Schedule limit amount is derived considering the percentage/amount signified on the limit amount based on increase/decrease specified. User can also specify fixed amount to be considered for the schedule.
  - Multiple instances of schedule definition can be signified duly ensuring they are not overlapping.
  - System provides option to reset the limit amount at the end of schedule definition.
- Recurring schedule
  - In line with seasonal requirements of the borrower, limit amount at facility level will be updated (increase or decrease) based on the recurring frequency.
  - User can signify specific dates in a month during which limit amount to be updated across specified number of months.
  - Modified limit amount will be derived based on the percentage/amount specified based on increase/decrease/fixed opted.
  - Likewise, user can specify month/s during which limit amount to be updated across specified number of years.
  - System provides an option to reset the limit amount at the end of specified duration.

# 2

## Components of the Software

### Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Release Notes
- Installer Kit
- User Guides and Installation Guides

### Software Components

Software Components of Oracle Banking Enterprise Limits and Collateral Management 14.8.0.0.0 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
  - Oracle FLEXCUBE Installer documents
  - Gateway
- SMS Related Components
- Online Help Files

# 3

## Annexure A: Environment Details

### Tech Stack – Oracle

**Table 3-1 Tech Stack**

Layer / Tier	Operating System	Technology Stack Software	Technology Stack Software Version Number
Application Tier	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic	14.1.2.0.0
-	-	Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 17.0.12+
-	-	Oracle Coherence	14.1.2.0.0
Database Tier	Oracle Enterprise Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database 19c Enterprise Edition Release 19.26.0.0.0
Messaging	-	Apache Kafka	2.13-3.8.0
UI	-	Oracle JET	17.0.4
End User Machine(s)	-	Apple Safari	Apple Safari(17+)
-	-	Google Chrome	Google Chrome Release (Version 131+)
-	-	Microsoft Edge	Microsoft Edge(131+)
-	-	Mozilla Firefox	Mozilla Firefox Release (132+)

**Table 3-2 UI Stack**

Software Type	Recommended Software	Version
UI	Oracle JET	v17.0.4

## Annexure B: Third Party Software Details

For information on the third-party software used, refer Oracle Banking Enterprise Limits and Collateral Management 14.8.0.0.0 License Guide.

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