Oracle® Banking Corporate Lending
Release Notes

Release 14.7.4.0.0

Oracle Banking Corporate Lending Release Notes, Release 14.7.4.0.0

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Contents

Preface

This topic contains the following sub-topics:

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.

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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.

Purpose

The purpose of this Release Note is to highlight the enhancements and the new fixes released after last patch released in Oracle Banking Corporate Lending 14.7.4.0.0

Audience

This document is intended for the following audience:

- Customers
- Partners

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.

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 make sure 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, you can refer to the following documents:

- *Oracle Banking Corporate Lending User Manuals*
- *Oracle Banking Corporate Lending License Guides*

Conventions

The following text conventions are used in this document:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 1   Acronyms and Abbreviations

Abbreviation	Description
CASA	Current and Savings Account
CDI	Certificate of Deposit Interest
CUSIP	Committee on Uniform Securities Identification Procedures
ELCM	Enterprise Limits and Collateral Management
EOD	End Of Day
FCUBS	FLEXCUBE Universal Banking System
FCY	Foreign Currency
IOF	Financial Operations Tax
LC	Letter of Credit
LB	Loan Syndication
LIBOR	London Inter-bank Offered Rate
LMA	Loan Market Association
LOR	Lender of Records
OBCL	Oracle Banking Corporate Lending
OBDX	Oracle Banking Digital Experience
OBPM	Oracle Banking Payments
OL	Oracle Lending
RFR	Risk Free Rates
SLT	Secondary Loans Trading
SME	Small & Medium Sized Enterprises

Table 1   (Cont.) Acronyms and Abbreviations

Abbreviation	Description
SOFR	Secured Overnight Financing Rate
STP	Straight Through Processing
UI	User Interface
VAMI	Value Dated Amendment

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

Basic Actions

Table 2   List of Basic Actions

Action	Description
Approve	Click **Approve** to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the performed action.
Cancel	Click **Cancel** to cancel the performed action.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click **Authorize**.
Collapse All	Click **Collapse All** to hide the details in the sections. This button is displayed, once the user click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. This button is displayed, once the user click **Compare**.
New	Click **New** to add a new record. The system displays a new record to specify the required data. **✎ Note:** The fields which are marked in asterisk red are mandatory fields.
OK	Click **OK** to confirm the details in the screen.
Save	Click **Save** to save the details entered or selected in the screen.
View	Click **View** to view the report details in a particular modification stage. This button is displayed in the widget, once the user click **Authorize**.

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Table 2   (Cont.) List of Basic Actions

Action	Description
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click **Compare**.

Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table 3   Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.

Table 3   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Calendar
	Alerts
	Unlock Option
	View Option
	New
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search
	Advanced search
	Clear all
	Reset
	Export
	Print
	View Details
	Sorting

Table 4   Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number
	Hold
	Reverse
	Authorize
	Rollover

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Release Notes

This topic contains following sub-topics.

- Release Highlights
- Release Enhancements

1.1 Release Highlights

The scope of the current release Oracle Banking Corporate Lending 14.7.4.0.0 comprises of following functional enhancements.

- Common entities length increase.
- Component wise waive option in manual payment screen for bilateral and syndication loans.
- Component wise payment details.
- Partial liquidation allowed.

1.2 Release Enhancements

COMMON ENTITIES LENGTH INCREASE

This is applicable for all modules in OBCL.

Length of the below common entities have been increased/standardized. This is in sync with common core & other FLEXCUBE suite of products.

Table 1-1   Info

Entity	Current length	Increased length
Branch Code	VARCHAR2(3)	VARCHAR2(6)
User ID	VARCHAR2(12)	VARCHAR2(320)
Customer Number	VARCHAR(9)	VARCHAR2(20)
Customer Name	VARCHAR2(35)	VARCHAR2(140)
Account Number	VARCHAR2(20)	VARCHAR2(34)
Account Description	VARCHA2(105)	VARCHAR2(140)
GL Code	VARCHAR2(20)	VARCHAR2(20)
Entity Code	VARCHAR2(12)	VARCHAR2(20)

Email id also supported as User ID.
GL Code was already supported with 20 characters in OBCL, however, the current enhancement in common core will be in sync, henceforth.

Following parameters are introduced in cstb_param:

- BRANCH_CODE_LENGTH – To capture the branch code length. Can be 3 to 6 characters long.

- REF_NUM_GEN_FORMAT – Value O for this will generate the process & contract reference numbers in the existing format. If this is N, indicating new format, will generate as Product/Process Code (4 char) + Julian Date (5 char) + Sequence Number(7 digits).

COMPONENT WISE WAIVE OPTION IN MANUAL PAYMENT SCREEN FOR BILATERAL AND SYNDICATION LOANS
Component wise waive option is added in manual payment screen to support waiving a part or full due amount, for any component (Interest and Principal) on any day during its lifecycle. Additional field provided in the payment screen to display the Prepaid Principal Amount. This will display any Principal amount paid in excess than the current due. User can input the penalty rate and upon click of 'Sum', the calculated penalty amount, based on the excess Principal paid, will be displayed in the penalty amount field. User can proceed with the calculated penalty amount or overwrite the penalty amount, if required.

COMPONENT WISE PAYMENT DETAILS
New tab 'Component Wise Payment Details' has been introduced which displays the Component Wise details on click of Payment Details button in both Loans (OL) & Syndication (LS), in the following screens : OLDTRONL, OLDTROSI, OLDTROIC, OLDVAMND, OLDVAMSI, LBDTRONL & LBDDDONL.

On selecting a Component from the Component Summary block, system will display all schedules for that component in ascending order in the Schedule Details block. Then, on selecting a schedule from the Schedule Details block, system will list the breakup of the due for the specific component & due (which is same as 'Schedule wise Payment Details'). Existing Payment details which are displayed on Click of Payment Details has been moved under the tab 'Schedule wise Payment Details'.

PARTIAL LIQUIDATION ALLOWED
Currently Allow Partial Liquidation flag is supported at product level. Same is extended to contract level now, in both Loans (OL) & Syndication (LS), in the following screens: OLDTRONL, OLDTROSI, OLDTROIC, FCDTRONL, LBDTRONL and LBDDDONL.

New field 'Partial Liquidation Allowed' is added at contract level. By default, value will be populated from the product. For new Facility, the default value would be Y. And user can amend 1-5 it during contract creation. An override will be thrown during New action Save if the value for field 'Partial Liquidation Allowed' is different from product. During Partial liquidation, the system will check the contract level 'Partial Liquidation Allowed' flag and shows the override message to the user if it's not allowed.

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Components of the Software

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/en/industries/financial-services/banking-corporate-lending/14.7.4.0.0/index.html

Software Components

Software Components of Oracle Banking Corporate Lending 14.7.4.0.0 that form part of this release are as follows:

* Host
  - UI Components (JS,XML)
  - Stored Procedures (Packages, Functions, Procedures, Triggers, Views)
  - Reporting Components(Data models(xdm), Reports(xdo and rtf))
  - Process Framework components (BPEL)
* 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
- Reports
    - Stored Procedures (Packages, Functions, Procedures, Views)
    - Repositories and pre-defined Reports
- Online Help Files

Annexure

This topic contains following sub-topics:

- Annexure: Environment Details
- Annexure: Third Party Software Details
- Annexure: Module Code and Description

A
Annexure: Environment Details

Tech Stack – Oracle

Table A-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 341
				Open Symphony Quartz	2.4.0
		Database Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.16.0.0.0
		*Client Machines	Windows 10 and Mac OS X	Mozilla Firefox	102+
				Google Chrome	107+
			-	Microsoft Edge	107+
				Apple Safari	15+

Table A-1   (Cont.) Tech Stack – Oracle

Component	Deployment option	Machine	Operating System	Software	Version Number
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
Oracle Banking Corporate Lending REST Services	Web services	Integration Server	Oracle Enterprise Linux Server 8.3 (x86 64 Bit)	JDK	1.8 Update 341
				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.

B

Annexure: Third Party Software Details

For information on the third party software details, refer Oracle Banking Corporate Lending 14.7.4.0.0 *License Guide*.

C
Annexure: Module Code and Description

Table C-1   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