

Oracle® Banking Corporate Lending Process Management Release Notes



Release 14.8.0.0.0
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ORACLE®

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Preface

This topic contains following sub-topics:

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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 supports business processes for Corporate loans proposals, evaluation, issuance and subsequent life cycle operations, for Bilateral, SME (Small and Medium sized Enterprises) and Loan Syndications.

A robust workflow engine enables transparency of the process from initiation to fulfilment and brings in rich user experience and process efficiencies.

Purpose

The purpose of this Release Note is to propagate the features of Oracle Banking Corporate Lending Process Management for the 14.8.0.0.0 release.

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 Process Management User Manuals*
- *Oracle Banking Corporate Lending Process Management License Guide*
- *Oracle Banking Microservices Architecture Guides*

Conventions

The following text conventions are used in this document:

Table 1 Conventions

Convention	Meaning
boldface	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.

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

Table 2 Acronyms and Abbreviations

Abbreviation	Description
JDK	Java Development Kit
OBCL	Oracle Banking Corporate Lending
OBCLPM	Oracle Banking Corporate Lending Process Management
OHC	Oracle Help Center
OJET	Oracle JavaScript Extension Toolkit
RDMS	Relational Database Management System
SME	Small and Medium Sized Enterprises
UI	User Interface

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Release Notes

This topic provides the information about the release notes added to the product in this release.

This topic contains the following subtopics:

- [Release Highlights](#)
This topic provides the information on the release highlights added to the product in this release.
- [Release Enhancements](#)
This topic provides information about the release enhancements for this release.

1.1 Release Highlights

This topic provides the information on the release highlights added to the product in this release.

The rationale for the product release of Oracle® Banking Corporate Lending Process Management 14.8.0.0.0 is to support the business processes for Corporate loans proposal, evaluation, issuance and subsequent life cycle operations, for Bilateral, SME (Small and Medium sized Enterprises) and Loan Syndication and help improve the competitiveness of our product in the market.

The scope of the current release comprises of the following enhancements:

- Float Rate Pickup for Bilateral and Syndication
- RFR (Risk Free Rate) support for Bilateral and Syndication
- Coherence
- API Gateway
- UI update for Redwood
- Data Replication
- Static Maintenance
- Advice Media Maintenance
- Application Summary
- Application Status
- Settlement Instructions
- Entity Details
- SME
- Component wise Waive and Capitalize options for manual payment.
- Ability to capture Prepayment Penalty and Preferences.
- Ability to link an existing Collateral Pool to Loan Application.
- AI Assist in Loan Origination

This release also focused on technical qualification to comply with approved Tech Stack along with data privacy features.

1.2 Release Enhancements

This topic provides information about the release enhancements for this release.

This topic contains the following subtopics:

- **Functional Features**
This topic provides the information about the various functional features added in this release.
- **Non-Functional Changes**
This topic describes about the non-functional changes added in this release.
- **Technical Changes**
This topic provides the information about the technical changes added in this release.
- **Platform Changes**
This topic provides information about the platform changes added in this release.
- **Deprecated Features**
This topic provides the information on the features deprecated from the product in this release.

1.2.1 Functional Features

This topic provides the information about the various functional features added in this release.

- **Float Rate Pickup for Bilateral and Syndication**
System is enriched to pickup and display interest rate based on selected Floating Rate code in below scenarios.
 - In the Interest Details data segment, once system defaults interest components system will pick up and display Interest rate for maintained Floating Rate code if that component preferences is set as Floating type.
 - Post default of interest component, if bank user is changing Floating rate code or interest type (Fixed to Floating etc) then system will do pickup and display interest rate online.

This feature is enabled in below process flows:

- Bilateral Loan Origination
- Bilateral Loan Drawdown
- SME Loan Origination
- SME Loan Drawdown
- Agency Drawdown
- Participant Drawdown
- **RFR (Risk Free Rate) support for Bilateral and Syndication**
Risk Free Rates support is brought in for Bilateral and Syndication process flows with below features:
 - Both RFR type Rate and Index is supported with Observation shift
 - For RFR, 8 methods are supported that is Lookback, Lockout, Plain, Payment delay, Interest Rollover, Principal Adjustment, Last reset, Last recent

- The combinations of methods supported as well, as below :
 - * Lookback + Lockout
 - * Lookback + Payment Delay
 - * Lockout + Payment Delay
- Corresponding to the method opted, Look Back Days / Payment Delay Days / Lockout Days, Rounding Unit can be captured.
- Interest computation method supports both Amount and Rate compounding along with options as Simple and Compounding for Base Rate, Spread/Margin and Spread Adjustment, separately.

This feature is enabled in below process flows:

- Bilateral Loan Origination
- Bilateral Loan Drawdown
- SME Loan Origination
- SME Loan Drawdown
- Agency Drawdown
- Participant Drawdown
- **Coherence**
Implemented remote caching solution for static/dynamic data using Oracle Coherence.
- **Static Maintenance**
User can maintain static data for different types (like Application Channel, Loan purpose, Document Type etc) from Front end along with API call.
- **Advice Media Maintenance**
User can maintain advice specific Mail subject and Mail body in system. While sending mail out, OBCLPM will read this info and prepare mail accordingly, instead of hard-coded subject and body.
- **Application Summary**
A consolidated view allows users to check the details of given application. Users can search by application number, and the system will display the details of all data segments related to that application number. Users can further drill down into each data segment details.
- **Application Status**
An Application Status screen has been introduced, it allows users to track the status of external system calls using the application number. Users can query the application number to view details of external calls, including status, external reference number, and any errors or warnings.
- **Settlement Instructions**
A new process flow has been introduced for users to maintain settlement instructions for customers. After approval, the system will trigger the back-office service to create the settlement instructions.
- **Entity Details**
A new process flow has been introduced, it allows users to manage new entity for customers. After approval, the system will trigger the back-office service to create the instructions.
- **SME**
 - Float Rate Pickup for SME flows

- RFR (Risk Free Rate) support for SME flows
- **Component wise Waive and Capitalize for manual payment**
This enhancement supports the waiving or capitalizing a part or full due amount, for any component (Interest or Principal) on any day during the lifecycle of the loan.
- **Ability to capture Prepayment Penalty and Preferences**
The Prepayment preferences, including Penalty Amount, Penalty Rate, and Schedule Processing options (FIFO, LIFO, Prorata) have been introduced on the payment screen for manual liquidation during the prepayment process.
- **Ability to link an existing Collateral Pool to Loan Application**
Linkage of Facility and collateral has been enhanced to link an existing Collateral Pool to a Bilateral Loan or Syndication Drawdown, along with capturing additional details.
- **AI Assist in Loan Origination**
The Loan Origination screen has a new AI Assist feature that allows users to upload scanned documents such as the Loan Agreement, Sanction Letter, Credit Memo, and so on. When a loan is initiated, GEN AI extracts all necessary data from these documents and populates them in according to the predefined parameters based on specified prompts.

1.2.2 Non-Functional Changes

This topic describes about the non-functional changes added in this release.

There are no non-Functional Changes in this release.

1.2.3 Technical Changes

This topic provides the information about the technical changes added in this release.

Data Replication

This enhancement is done in OBCLPM and OBCL systems to replicate data automatically from Back-office to Mid-office to avoid manual work. Scheduler is introduced in OBCL that will invoke APIs exposed in OBCLPM to replicate entities like Product, Mnemonic, Contracts, and so on.

- Auto replication will happen from OBCL to OBCLPM for below adaptor tables.
 - CLMO_TB_ADAPTER_COMP_NAMES
 - CLMO_TB_ADAPTER_ENTITY_DETAILS
 - CLMO_TB_ADAPTER_MNEMONIC
 - CLMO_TB_ADAPTER_OBCL_PRODUCT
 - CLMO_TB_ADAPTER_ADMINISTRATOR
 - CLMO_TB_ADAPTER_LOAN_DETAILS
 - CLMO_TB_ADAPTER_SYND_DETAILS
 - CLMO_TB_ADAPTER_TRANCHE_DETAIL
 - CLMO_TB_ADAPTER_TRNCH_BORROWER
 - CLMO_TB_ADAPTER_TRNCH_UTIL_CCY
 - CLMO_TB_ADAPTER_DRAWDOWN_DTLS
- Below adaptor tables will not be used anymore and facility and collateral data will be fetched directly from ELCM.

- CLMO_TB_ADAPTER_EL_FACILITY
- CLMO_TB_ADAPTER_EL_LIAB
- CLMO_TB_ADAPTER_EL_LIAB_CUST
- CLMO_TB_ADAPTER_EL_COLLATERAL

1.2.4 Platform Changes

This topic provides information about the platform changes added in this release.

- **API Gateway Update**
Zuul Replaced with spring-cloud-gateway, Spring Oauth version updated.
- **UI Update**
Traditional ALTA theme is replaced with Redwood Theme.

1.2.5 Deprecated Features

This topic provides the information on the features deprecated from the product in this release.

There is no deprecated feature for this release.

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Components of the Software

This topic explains the change in software components.

Documents Accompanying the Software

The various documents accompanying the software are as follows:

- Product Release Note
- Installation Manuals
- User Manuals

Software Components

Software Components of Oracle® Banking Corporate Lending Process Management that are part of this release are as follows:

Host

- Service and API Components
- UI Components (OJET)
- Database objects which include tables, sequences, and static data
- Configuration files used for deployment
- Locale files (xliff)

A

Environment Details

Tech Stack – Oracle

Table A-1 Tech Stack - Oracle Banking Corporate Lending Process Management

Component	Deployment option	Machine	Operating System	Software	Version Number
Oracle Banking Corporate Lending Process Management	Single Instance Standalone	Application Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle WebLogic Server	14.1.2.0.0
				Java HotSpot (TM) JDK (with WebLogic Application Server)	Oracle JDK 17.0.12
		Database Server	Oracle Linux Server 8.7 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	Oracle Database 19c Enterprise Edition Release 19.26.0.0.0
		Message Broker	Oracle Linux Server 8.7 (x86 64 Bit)	Apache Kafka	2.13-3.8.0
		-	Oracle Linux Server 8.7 (x86 64 Bit)	Conductor	3.15.0
		-	Oracle Linux Server 8.7 (x86 64 Bit)	Coherence	14.1.2.0.0

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 10 and Mac OS.
- # **Client Machines:** For detailed information on Browser Support, please refer to the Oracle Software Web Browser Support Policy at: <https://www.oracle.com/middleware/technologies/browser-policy.html>.
- Oracle Applications are developed and tested on Oracle Linux, which is optimized for performance, stability and security.

Table A-2 UI Stack

Software Type	Recommended Software	Version Number
UI	Oracle JET	v17.0.4
Build Tool	Gradle	8.10.2

B

Third-Party Software Details

This topic describes about the license information for third-party software.

For information on the third-party software, refer to the *Oracle Banking Corporate Lending Process Management License Guide* of this release.

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