

Oracle® Banking Corporate Lending Release Notes



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Oracle Banking Corporate Lending Release Notes, Release 14.7.5.0.0

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Preface

This topic contains the following sub-topics:

- [Background](#)
- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Acronyms and Abbreviations](#)

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.

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 14.7.5.0.0

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.
<i>italic</i>	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.

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
CO (Core)	Oracle FLEXCUBE Core
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
SMS	Security Management System
SOFR	Secured Overnight Financing Rate
STP	Straight Through Processing
UI	User Interface
VAMI	Value Dated Amendment

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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 comprises of the following functional enhancements.

- Version Rollover
- Compounding Interest
- Support for Capitalization during manual payment
- Component wise balance verification

1.2 Release Enhancements

Version Rollover

The process of rolling over a loan to a new version has been enhanced to allow better control over the amount and date of the rollover. Thus, the loan could have a different product in the next version.

The rollover amount can be controlled for each component, the extent to which it is liquidated, waived, or rolled over. Additionally, version rollover can be applied to both past and current dates. This is supported for both Bilateral and Syndicated loans.

Compounding Interest

New schedule type Compounding has been introduced in the drawdown product and drawdown contract screens. This supports compounding of interest and penalty on the Accrued amount.

When user select the compounding schedule for interest and penalty components, the system performs an upfront calculation and compounding. The system adds the Outstanding Principal amount with the Accrual amount up to the current date and modifies the basis amount for future accrual calculation. The system then updates the Interest component due accordingly.

Support for capitalization during manual payment

During manual payment, a new feature now allows you to capitalize specific components, such as interest or penalties, into a particular amount.

It involves delaying interest or penalty payments, which allows the unpaid interest or penalties to be added to the loan's outstanding principal balance for future repayment. This method applies to both bilateral and syndicated loans.

Component wise balance verification

The ECA Check Required has been enhanced at the component level for Bilateral and Syndication contracts. This allows you to control at both the product and contract levels.

Based on the values selected for each component at the product level, the settlement subsystem will populate values during contract creation.

The ECA Allowed field can be toggled (both checked or unchecked) for the components. Based on this selection, an ECA request to be generated for the borrower's debit account.

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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
- User Guides and Installation Guides

Software Components

Software Components of Oracle Banking Corporate Lending that are 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](#)

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 Linux Server 8.3 (x86 64 Bit)	Oracle Weblogic Server	14.1.1.0.0
				Java HotSpot(TM) JDK (with WebLogic Application Server)	Oracle JDK 11.0.16
				Open Symphony Quartz	2.4.0
		Database Server	Oracle Linux Server 8.3 (x86 64 Bit)	Oracle RDBMS Enterprise Edition	19.18.0.0.0
Oracle Banking Corporate Lending Integration Gateway	<ul style="list-style-type: none"> Web services (incoming) HTTP Servlet (incoming) EJB (incoming) MDB (incoming) Notifications (outgoing) 	Integration Server	Oracle Linux Server 8.3 (x86 64 Bit)	Oracle WebLogic Server	14.1.1.0.0
Oracle Banking Corporate	Web services	Integration Server	Oracle Linux Server 8.3 (x86 64 Bit)	JDK	Oracle JDK 11.0.16

Table A-1 (Cont.) Tech Stack – Oracle

Component	Deployment option	Machine	Operating System	Software	Version Number
e Lending REST Services				Oracle WebLogic Server	14.1.1.0.0
				Oracle Toplink	14.1.1.0.0
Oracle Banking Corporate e Lending Oracle Digital Assistant Integration	Centralized	Application Server	Oracle 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.
- # **Client Machine:** For detailed information on Browser Support, please refer to 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.

B

Annexure: Third Party Software Details

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