



Centralized Limits and Collateral Management

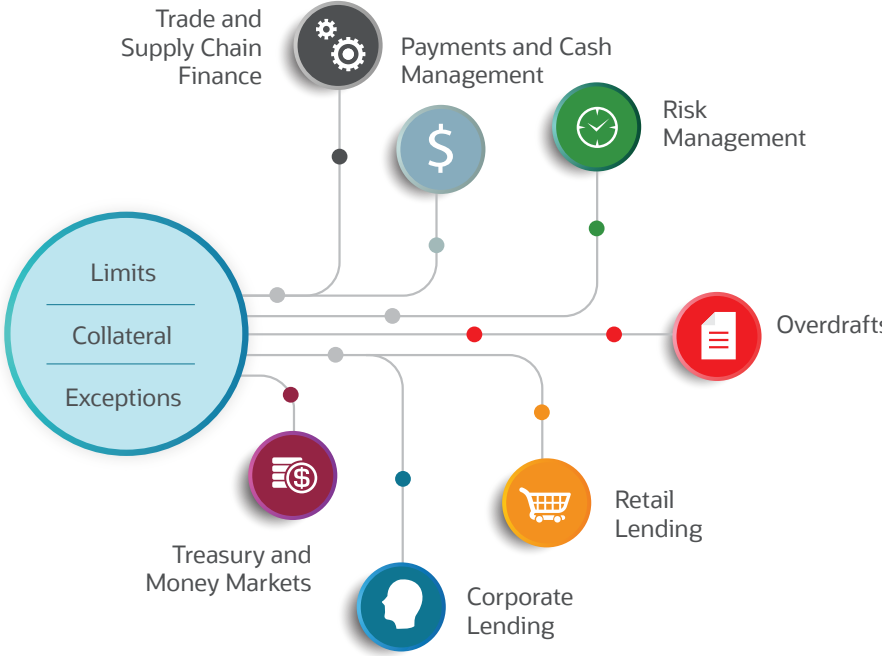
Oracle Banking Enterprise Limits and
Collateral Management



Corporate credit management is plagued with inefficiencies and if they do not transform now they risk losing a significant portion of the revenue. Equipped with superior digital technologies today's corporates are growing by leaps and bounds and their credit needs have radically changed. Corporate customers are now demanding on-demand customized credit suited to their unique business needs. Banks on the other hand are still traditional in nature. They are offering commoditized credit solutions as they are unable to process vast amount of data and derive purposeful insight to gain an understanding of specific needs of the customers.

Apart from the inability to meet corporate customers' credit needs banks are not in position to calculate global credit exposures to customers in real-time. In an age where the market dynamics is changing so rapidly, if banks are unable to calculate the global credit exposures effectively their non-performing assets will significantly rise and they may even jeopardize due to significant business risks.

Oracle Banking Enterprise Limits and Collateral Management is an enterprise application that enables banks to manage their credit exposure by centralizing limits definition process and collateral management, and effectively managing the underlying documentation. It is a real-time solution for exposure tracking, credit facility creation and renewal, collateral pooling and collateral revaluation and is enabled for multi-currency, multi-entity, multi-instance operations. Oracle offers the flexibility to deploy Enterprise Limits Management and Enterprise Collateral Management as a separate installation.



Comprehensive Functionality Covering the Entire Lifecycle for Limits and Collateral Management

“Banks should play an important role in corporate’s globalization efforts especially in the areas of credit management, cash management, foreign exchange exposure, and investments.”



CENTRALIZED LIMITS & COLLATERAL MANAGEMENT HELPS BANKS EFFECTIVELY MANAGE CREDIT EXPOSURE

Efficient Limit Utilization

Oracle Banking Enterprise Limits and Collateral Management enables efficient limits monitoring across the institution with centralized online tracking and monitoring of multi-currency limits for all transactions across all branches or entities - in countries as well as regions. Utilization management can be used for keeping a check on usage of credit limits. This ensures that a customer's liability to the bank at a given point in time remains within a predefined limit. The exposure tracking mechanism in utilization management helps track industry or sector-based exposure of liability for a specific period. Enterprise Limits can also work with one or more external collateral management system.

Seamless Collateral Management

Oracle Banking Enterprise Limits and Collateral Management enable banks to offer complete collateral lifecycle management solution. The solution enables a flexible collateral management structure and revaluation of collateral at a desired frequency. Centralization of collateral management capabilities enables banks to undertake accurate valuation of all collaterals of customers across the globe and also effectively link collaterals to the right credit line and customers' subsidiary. Enterprise Collateral Management system can also work with an external Limit Monitoring system.

Effective Credit Appraisal Management Process

Effective credit appraisal management will enable banks to process the credit proposal faster and determine overall credit limit of the corporate. Based on the credit limit, corporate can avail new loans or additional loan or can extend the overdraft limits in CASA Account. Oracle solution helps banks make informed credit decisions with fast and accurate credit information - by customer and segment - while also helping to improve exposure management.

“Worldwide bad loans ratios and stricter capital requirements are forcing banks for an efficient credit exposure management.”

Centralized Limits and Collateral Management

CONNECT WITH US

Call +1.800.ORACLE1 or visit oracle.com.
Outside North America, find your local office at oracle.com/contact.

 blogs.oracle.com

 facebook.com/oracle

 twitter.com/oracle

Copyright © 2022, Oracle and/or its affiliates. All rights reserved. This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

