

Oracle Banking Corporate Lending Process Management

Many banks are still using manual, labour-intensive processes for their corporate lending operations, which places severe limits on visibility and efficiency. However, to thrive among competitors in this digital age, corporate banks will need to digitize. Oracle Banking Corporate Lending Process Management answers this call and provides a digital-first path, addressing each of the corporate lending processes from initiation to fulfilment. It enables banks to meet customers' on-demand and custom financing needs. It can help banks accelerate the process of loan origination, servicing and closure – all without sacrificing user experience or transparency in the application process.

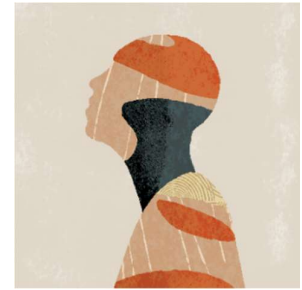
Comprehensive, end-to-end solution

Oracle Banking Corporate Lending Process Management is a comprehensive, end-to-end solution that supports the full lifecycle of corporate lending across bilateral and syndicated loan. It handles the business processes for bilateral loan funding and servicing in addition to quick evaluation and proposals generation. Its unique value lies in its ability to support a wide range of lending types, terms loans, trade loans, working capital loan, project financing and so on.

The solution powers the full lifecycle from loan origination through loan drawdown, draft proposal, rate quotation and servicing, so banks can streamline all the activities in the life cycle of a corporate loan process. It also enables advice generation such as loan approval, loan initiation response, loan rejection and draft approval advice.

Oracle Banking Corporate Lending Process Management handles the business process for syndicated loan origination and syndicated loans servicing. It supports a wide variety of syndicated loan origination processes, including pre-mandate co-arranger process, pre-mandate lead arranger process, post-mandate agent process, post-mandate arranger process and post-mandate participant process. On the servicing side the product caters to the business process flows for: agency drawdown process and syndication drawdown for bank role as participant. The solution provides facility to maintain the documents required for different stages within a process and allows user to upload/view and download documents.

Leveraging Machine Learning (ML) - Natural Language Processing (NLP) framework, the intelligent system allows automatic processing of loans



Key Features

- Single solution for life cycle of bilateral and syndicated loan
- Bilateral loan funding and servicing
- Syndicated loans origination and syndicated loan draw down
- Quick evaluation and proposals generation
- Integration with the Machine Learning – NLP framework
- Role based dashboards
- Multi-liability and commitment linkages

Key Benefits

- Improve employee productivity with dashboard facility, efficient workflows, and process automation
- Offer complete transparency and real-time status updates across channels
- Meet on-demand customer financing needs with loan origination that is minimalistic
- Easily meet customer renegotiation needs with flexible loan restructuring capability
- SLA for every business process

drawdown notices received from agent bank, thereby reducing labour-intensive manual efforts.

Oracle Banking Corporate Lending Process Management provides powerful analytics and dashboards to help relationship managers to uncover insights and spot assets at risk, loans maturing, loans application status, rate quotation status, pending loan disbursements, application ageing status and syndication invitation status.

When combined with Oracle Banking Digital Experience, this integration empowers corporate customers to check the detailed view of each loan account. They can perform the same actions as a banker, such as view the information of upcoming and overdue loan instalments and the detailed loan account activity.

Modular application

The standalone product is built on an adaptable micro services architecture and can be easily co-deployed with third-party applications.

Facing new operational constraints and a renewed focus on reducing operational costs, banks seek new levels of flexibility, simplicity, and cost-efficiency from their corporate lending process management platform. Oracle Banking Corporate Lending Process Management offers the opportunity to streamline operations, improve performance, and reduce costs, which enable businesses to focus on winning their business every day.

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