

# Oracle Banking Corporate Lending Process Management Cloud Service



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 Cloud Service answers this call and provides a digital-first path, addressing each of the corporate lending processes from initiation to fulfilment. Combining the power of Oracle's modern corporate lending process management solution with the availability, scalability, performance, and security of Oracle Cloud 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 Cloud Service is a comprehensive, end-to-end solution that supports the full lifecycle of corporate lending across bilateral and syndicated loan - all on a scalable and secure platform in the cloud, thereby reducing the need for additional onsite data center investments and increasing operational efficiency. 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, term loans, working capital loan, real estate financing etc.

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. It supports a wide range of advices, including agent to borrower, arranger, legal & participant, arranger to agent & participant and participant to agent & arranger.

Oracle Banking Corporate Lending Process Management Cloud Service 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

## 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

## Key Benefits

- Rapid enablement – provision of services in under 60 minutes
- Faster time to market - configurable implementations eliminate customization
- High availability - near zero downtime for updates, multiple availability domains for continuous operations
- Automate scaling up or down immediately to meet demands
- Reduce IT management burden
- Empower business users and lower IT dependency
- Drive better visibility, agility, and business outcomes
- Seamless integration using open standards

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 cloud-based 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 drawdown notices from clients, thereby reducing labor-intensive manual efforts.

Oracle Banking Corporate Lending Process Management Cloud Service 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 installments and the detailed loan account activity.

### **The best cloud infrastructure**

Oracle Banking Corporate Lending Process Management Cloud Service is delivered on Oracle's next-generation cloud, Oracle Cloud Infrastructure (OCI). Oracle Cloud Infrastructure beats industry performance standards while providing the security, rock-solid reliability (disaster recovery, high availability across regions), and powerful capabilities that banks need to perform and to meet regional and industry-specific compliance requirements. By delivering supply chain finance software as a service on OCI, we help you save time and money. Oracle's Corporate Lending Process Management Cloud Service eliminates the need for additional hardware and middleware, eliminates installation costs and reduces implementation costs. It also eliminates unpredictable costs of managing, patching, and updating software and hardware. Finally, we offer subscription-based pricing that's flexible, scalable for growth, and cost efficient.

The cloud service offers banks complete support with IT operations, infrastructure administration, disaster recovery and application maintenance services on a single extensible architecture platform; delivering unprecedented scalability, performance, and security while reducing IT risk and complexity and lowering total cost of ownership.

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 Cloud Service 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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