

Intellect/SEC/2020-21

5th October, 2020

1. National Stock Exchange of India Ltd.,

Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051.

Scrip Code :

INTELLECT

2. BSE Ltd.

1st Floor, New Trade Ring, Rotunda Building, PJ Towers,
Dalal Street, Fort, Mumbai – 400 001.

Scrip Code :

538835

Dear Sirs,

Sub: **Media Release** - FAB's significant leap towards principal banking leadership and digital transformation powered by iGTB's Digital Transaction Banking (DTB) intercompany lending and liquidity management solution.

Intellect Global Transaction Banking (iGTB), the transaction banking and technology specialist from Intellect Design Arena Limited, today announced that First Abu Dhabi Bank (FAB), the largest bank in UAE, has expanded its relationship with iGTB to enhance the bank's liquidity management capabilities. With liquidity management now being seen as the key to cash management and vital to retain and attract the largest marquee clients, this move should help FAB achieve its stated aim of improving risk-adjusted returns.

With iGTB's inter-company lending capabilities, FAB can now offer in-house banking capabilities to their top corporate client conglomerates.

Please find enclosed herewith a copy of proposed Media Release dated 5th October, 2020 titled as "**FAB's significant leap towards principal banking leadership and digital transformation powered by iGTB's Digital Transaction Banking (DTB) intercompany lending and liquidity management solution**".

Kindly take the above information on record.

Yours truly,

for Intellect Design Arena Limited



V V Naresh

Company Secretary and Compliance Officer

Intellect Design Arena Limited

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FAB's significant leap towards principal banking leadership and digital transformation powered by iGTB's Digital Transaction Banking (DTB) intercompany lending and liquidity management solution

Empowering First Abu Dhabi Bank to differentiate their client offerings through significant new capabilities in the area of liquidity management

Dubai, October 5, 2020: Intellect Global Transaction Banking (iGTB), the transaction banking and technology specialist from Intellect Design Arena Limited, today announced that First Abu Dhabi Bank (FAB), the largest bank in UAE, has expanded its relationship with iGTB to enhance the bank's liquidity management capabilities. With liquidity management now being seen as the key to cash management and vital to retain and attract the largest marquee clients, this move should help FAB achieve its stated aim of improving risk-adjusted returns.

With iGTB's inter-company lending capabilities, FAB can now offer in-house banking capabilities to their top corporate client conglomerates. This helps their clients accelerate ideal allocation of debt versus equity within the wider group to support shareholder value creation, an optimal capitalisation of entities within that group to meet investment requirements and growth targets of Operation Heads of the entities and the opportunity for the Group Corporate Treasurers to leverage these various entities' different levels of funding access.

This first, large scale intercompany lending implementation, the biggest in the region, positions FAB as a bank with a significant first-mover advantage in the region but also well on the way to becoming the principal banking service provider to corporates.



"We are delighted to extend our partnership, and to go live with FAB. This significant implementation underlines our market leadership in the Middle East, with iGTB being the preferred go-to partner for transaction banks. The deal win reinforces how much the world's best corporate banks bank on iGTB," said [Manish Maakan, CEO, iGTB](#). He further added, "The implementation of the latest enhancements to the bank will boost the bank's product innovation and allow

for operational excellence, enabling it to prepare for future growth and expansion."

Powered by iGTB's Digital Transaction Banking solution (DTB), the intercompany lending capabilities automate the execution of borrowing and lending within the entities of the corporate, tracking of loan agreements rules and parameters in terms of borrowing capacity, debt structure, repayments, facility limits and more. This signals a significant move from all manual processes thereby contextualising & automating the end-to-end process, and legal tracking including comprehensive interest calculation mechanism. This solution will also create the capability for treasurers and operations heads of the corporates to have an end-to-end single view to manage and optimize the complete process.

The Liquidity Management Solution from iGTB is the most powerful such platform in the market, empowering corporate treasurers with not just pooling, sweeping and intercompany loans, but also policy-driven automated investment sweeps, cash flow forecasting and real-time funds checking. Crucially it includes features for Basel III compliance as well as handling local or regional regulatory as well as tax options, to ensure operational compliance and strong corporate governance.

iGTB's liquidity solutions also delivers sophisticated automation and comprehensive analysis with a world-class comprehensive digital, self-service, front-end that delivers a faster, simpler and seamless experience to help banks gain and retain corporate clients. iGTB's proven Liquidity Management Solution is already used by a number of other UAE banks, also users of iGTB's Digital Transaction Banking suite, illustrating the attraction of consolidating IT estates and the strength of iGTB in the Middle-East. More than 30 other global banking groups are benefitting from this world-leading solution which handles 23% of the world's cross-border MNC sweeping structure flows and is present in more than 70 countries.

About iGTB**The World's Best Corporate Banks Bank on iGTB**

Intellect Global Transaction Banking (iGTB) as a division of Intellect Design Arena, is the world's first complete Global Transaction Banking platform helping financial institutions to prepare for a new era of customer-centric services. With a rich suite of transaction banking products, across Payments, Liquidity, Trade and Supply Chain Finance, iGTB is an authority on integrated products that enable banks to meet their ambitions to be the Principal Banker to their clients. iGTB seamlessly integrates all the transactional needs of corporate and FI customers, delighting with the Contextual Banking eXperience (CBX), a white labelled digital transaction banking platform to manage clients' cash and trade finance needs. iGTB leverages machine learning and predictive analytics, delivered through APIs and an omnichannel UX. For more information on iGTB, please visit <https://www.igtb.com/>

About Intellect Design Arena Limited

Intellect Design Arena Ltd., a global leader when it comes to applying true digital technology, is the world's first financial tech company that covers the entire spectrum of banking and insurance needs with its wide suite of products. It does so via its four lines of business, namely, Global Consumer Banking, iGTB (Global Transaction Banking), Risk, Treasury and Markets and Insurance Software. With over 25 years of deep domain expertise, today Intellect is a brand name that progressive financial institutions look to for their digital needs, and for digital transformation initiatives.

Intellect pioneered Design Thinking for cutting-edge banking and insurance products and solutions, with that being the company's salient differentiator when enabling digital transformation. FinTech 8012, the world's first design centre for financial technology, reflects Intellect's commitment to continuous and impactful innovation, such that the growing need for digital transformation may be aptly addressed and answered. For further information about the company and the various solutions it offers, please visit <https://www.intellectdesign.com/>

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