

Intellect launches CALM 20, a unified contextual ALM platform to manage balance sheet risks

Combining the power of seamless data aggregation, Balance Sheet Risk Algorithms and Analytics to manage correlated balance sheet risks

Chennai, May 28, 2020: Intellect Design Arena Ltd, a specialist in applying true Digital Technologies across Banking, Capital Markets & Insurance, announced the launch of [CALM 20](#)



(Contextual ALM 2020), a contextual ALM platform that enables financial institutions to have a holistic view of balance sheet, monitor and manage liquidity risk and interest rate risk, perform stress testing and ensures regulatory compliance through liquidity monitoring tools.

Asset Liability Management (ALM) plays a critical role in weaving together the different business lines in a financial institution. Managing liquidity and balance sheet are crucial for the existence of a financial institution and sustenance of its operations.

Built on the robust principles of Design Thinking at the R&D Innovation Lab at Intellect, [CALM 20](#) value chain is a powerful combination of

- Coherent Data Fabric for seamless data aggregation
- 6 Balance Sheet Risk Algorithms providing integrated risk impact
- Advanced Analytics for informed decision making

The foundation of a strong ALM solution ensures efficiency of data aggregation, which is obtained from multiple source systems. Coherent Data Fabric -Intellect's enterprise integration framework is a low coding platform which simplifies and standardizes the bank's interfaces with external and internal entities, making it extensible and future proof.

Intellect [CALM 20](#) has an intuitive UI to define risk appetite of the financial institutions. It covers Behavioral Quantification, Stress Test (Sensitivity/Scenario based), and Risk Algorithms including static, dynamic and interest rate sensitive gap, market and economic value, duration, NII, liquidity risk, leverage, capital adequacy, leverage, funding and market risk. A library of 6 correlated Risk Algorithms, viz Capital Adequacy, Liquidity Risk, Interest Rate Risk, Funding, Leverage and Market Risk provide an integrated risk impact.

Interactive dashboards enable decision-makers assess the impact of changes in balance sheet values as well as examine the impact of strategic decisions on the numbers. Dynamic visualizations help banks explore large portfolios, drill down to granular results and create customized dashboards. [CALM 20](#) provides the users with ready tools to evaluate the impact of changing business strategy, market rates and customer behaviour.

Driving Higher Efficiency

- Significant reduction in effort and cost through seamless data aggregation
- Actionable output in the form of reports, graphs and dashboards

- Simulations and other dynamic quantifications of potential impacts on cash flows and earnings

Empowered Decision Making

- Data driven analysis of market risk, forecasting of balance sheet performance to make critical business decisions
- Comprehensive analytics, performance measurement and decision-support for ALCO by integrating critical financial management systems

Compliance Flexibility

- Helps financial institutions comply with latest regulations and guidelines of Basel, IFRS , LCR, NSFR, Market Risk IMA Models.
- Capital charge computation on treasury products on an ongoing basis
- Technology built for quick adaptation to changing regulations

Extensive coverage across ALM value chain

- 360 degree view of balance sheet risks
- Scenario dependent projections of future earnings, balance, market values, yields, cash-flows, etc.
- Ability to measure earnings effects, future liquidity risk, and product inherent optionality risk
- Powerful new business simulation with user defined volume projections, instrument characteristics, price rate models, and maturity schedules
- Ability to capture customer behaviour, product shift simulations and multi factor prepayment modeling

[CALM 20](#) is compliant with latest regulatory guidelines, policies and limits prescribed by central banks globally, including mandates by the Reserve Bank of India. The latest guidelines stipulated by the RBI in November 2019, for NBFCs is also fully addressed and complied with. Being Basel III compliant helps the solution adapt to new jurisdictions and respective central bank regulations with minimal time and resources.

TV Sinha, CEO, Intellect Treasury & Capital Markets, Intellect Design Arena Limited said, “The



traditional ALM modeling approach has its own limitations due to compromise in accuracy and the use of disparate systems leading to inconsistencies and increased reconciliation costs. Intellect [CALM 20](#) uses the next generation of ALM modeling delivered in a framework that enables a consistent approach for modeling assets and liabilities. The solution handles both static and dynamic ALM effectively, with various real scenarios as well as stressed and behavioral situations. Most importantly, it addresses regulatory compliance with central bank guidelines in multiple jurisdictions in a timely manner. It provides a complete overview of both sides of the balance sheet in a single platform offering powerful and strategic decision making capabilities that drives competitive advantage adding significant value to the business.”

Join our exclusive webinar, where we introduce you to Contextual ALM – The changing landscape of balance sheet management in banks

Webinar

Contextual ALM - The changing landscape of balance sheet management in banks

8th June, 2020 – Monday
 12:00 - 12:45 PM SGT
 02:00 - 02:45 PM AEST
 04:00 - 04:45 PM IST

9th June, 2020 – Tuesday
 03:00 - 03:45 PM EAT
 04:00 - 04:45 PM GST

[Register here](#)

Register now:

<https://www.intellectdesign.com/webinar/asset-liability-management>

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. Intellect generates annual revenues of more than USD 208 million, by serving more than 240 customers through offices in 91+ countries, with a diverse workforce of more than 4,000 solution architects, domain specialists, and technology experts in key financial hubs around the world. For further information about the company and the various solutions it offers, please visit intellectdesign.com

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