

Intellect/SEC/2019-20

19<sup>th</sup> February, 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** - CBX-O, an end-to-end loan origination platform launched to empower the customers with improved data analysis and automation for delivery of smarter & faster decisions


Contextual Banking eXperience–Origination (CBX-O), a cloud based, end-to-end loan origination product is launched from the house of Intellect to re-imagine the loan origination. The comprehensive platform will allow financial institutions to automate processes, streamline operations, save operational costs and provide a superior customer experience.

Built on modern cloud-native, cloud-agnostic and API-first technology, CBX-O is a cloud-based end-to-end loan origination platform designed to deliver intelligent credit decisions. The platform is powered by AI & ML for data aggregation and credit risk analysis that gives real-time contextual insights, while driving greater productivity across the entire credit ecosystem.

Please find enclosed herewith a copy of proposed Media Release dated February 19<sup>th</sup>, 2020 titled as **“CBX-O, an end-to-end loan origination platform launched to empower the customers with improved data analysis and automation for delivery of smarter & faster decisions”**

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**

Registered Office: 244 Anna Salai, Chennai - 600 006, India | Ph: +91-44-6615 5100 | Fax: +91-44-6615 5123  
Corporate Headquarters: SIPCOT IT Park Siruseri, Chennai - 600 130, India | Ph: +91-44-6700 8000 | Fax: +91-44-6700 8874  
E-mail: [contact@intellectdesign.com](mailto:contact@intellectdesign.com) | [www.intellectdesign.com](http://www.intellectdesign.com)



## **CBX-O, an end-to-end loan origination platform launched to empower the customers with improved data analysis and automation for delivery of smarter & faster decisions**

*Commercial Loan Origination is the first cloud based product from the stable of CBX where customer experiences are being re-imagined to be context-aware, seamless and secure*

*Redefine loan origination to enable customers to automate processes, streamline operations, save operational costs and provide superior customer experience*

**Chennai (India), 19 February, 2020:** [Contextual Banking eXperience–Origination \(CBX-O\)](#), a cloud based, end-to-end loan origination product is launched from the house of Intellect to re-imagine the loan origination. The comprehensive platform will allow financial institutions to automate processes, streamline operations, save operational costs and provide a superior customer experience.

Built on modern cloud-native, cloud-agnostic and API-first technology, CBX-O is a cloud-based end-to-end loan origination platform designed to deliver intelligent credit decisions. The platform is powered by AI & ML for data aggregation and credit risk analysis that gives real-time contextual insights, while driving greater productivity across the entire credit ecosystem.

The commercial lending space is changing across the globe. Time consuming processes and multiple levels of approval have made commercial lending highly complex and inefficient for customers. Lenders are under pressure to maximise revenue, reduce costs, boost operational efficiency, reduce time taken to close new and extended loans, and provide a stellar customer experience. In an increasingly fragmented and competitive marketplace, the cloud-based loan management platform is a boon to financial institutions. It eases out the entire process and delivers an exceptional lending experience for greater customer retention.

[Contextual Banking eXperience \(CBX\)](#), is a suite of products that delivers market-leading, compliant and highly secured, functionally rich banking products, as a service. CBX-O is a comprehensive commercial loan origination system designed to leverage the power of data for faster analysis of information from disparate sources to drive peak efficiencies across the credit lifecycle. The system has the capability to offer custom solutions by re-configuring workflows to suit the uniqueness of any business.

The solution is adaptable, agile and offers an enterprise class origination platform that is responsive to changing business needs in loans. It assists banks to meet service levels without conceding on cost and become more agile to be competitive, thus delivering significant return-on-investment. Financial institutions can deliver instant, automated decisions to applicants from any origination channel due to powerful decisioning, dynamic features, extensive third-party integrations and highly customizable applications.

### **Key Benefits and Improved functionalities of CBX-O:**

CBX-O boasts of a host of new and improved functionalities, which is set to attract banks across the globe.

#### **Empowered Ecosystem**

- Componentised/modular architecture to grow, as business grows
- Extreme deployment flexibility for extreme scale and selective rollbacks
- Open APIs for ease of integration with internal and external systems

### Driving Higher Efficiency

- Informed credit decisions, leveraging structured and unstructured data
- Consultative conversations with reduced TAT
- Smart aggregation of post sanction information and actionable

### Designed for Digital

- Configurable widgets giving role-based contextual insights
- Intuitive decisions views, enabling informed decision-making
- Document monitoring and Covenant Compliance

### Customer-Centric

- Customisable workflows for expertise-driven processes; Dynamic product offering with cross-sell recommendations
- On-the-fly workflows to handle emergent and exceptional scenarios
- Defining credit score, advance warning and determining risk-adjusted pricing

“For many organisations the commercial loan origination process is plagued with various issues: high cost of acquisition, complexity, labour-intensiveness, critical customer data, legacy systems, rising risk scenario and an ever-changing regulatory framework, not to mention the need for speed and efficiency by demanding customers.”, said **Ramanan S V, CEO, Strategic Monetisation, Intellect Design Arena Limited.**



**He further added,** “With CBX-O, banks can now 'Reimagine Commercial Lending'. First from our CBX stable, the platform provides a highly flexible, enterprise-level credit risk management framework, aimed at empowering Credit Heads to deliver real-time informed decisions. The in-built configurable and streamlined processes of the system implements complex risk assessment and decision-making processes for banks and financial institutions to make faster decisions at every stage of the credit life cycle.”

The platform’s architecture gives the flexibility to the bank to configure workflows basis the business needs, providing an ecosystem for easy integration of internal and external systems. Commercial loan origination is configured to empower banks with the much needed data analysis and automation for the delivery of smarter and faster decisions. It speeds up the entire credit decisioning process and eliminates overheads, thereby helping to streamline, manage and automate the loan processing system.

Financial institutions that wish to digitise and streamline their commercial lending processes are invited to book for a free personalised demo of CBX-O at <https://www.cbxsuite.com/>

### **About Contextual Banking eXperience (CBX):**

Contextual Banking eXperience (CBX), is a suite of products that delivers market-leading, compliant and highly secured, functionally rich banking products, as a service. Built on the robust principles of Design Thinking at the R&D Innovation Lab at Intellect US, CBX creates exceptional user experiences that help make intelligence and data actionable. Powered by AI & ML, customer experiences are being re-imagined to be context-aware, seamless and secure. It accelerates banks digital transformation helping them to become more agile and innovate faster. With the modern cloud-native, cloud-agnostic and API-first technology, CBX allows new digital banks to come to market swiftly, acquire customers rapidly, decreasing reduce customer on-boarding time whilst reducing their operational hurdles. For further information about CBX, please visit <https://www.cbxsuite.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. 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](http://intellectdesign.com)

**For Media related info, please contact:**

Nachu Nagappan  
Intellect Design Arena Ltd  
Mob: +91 89396 19676  
Email: [nachu.nagappan@intellectdesign.com](mailto:nachu.nagappan@intellectdesign.com)

**For Investor related info, please contact:**

Praveen Malik  
Intellect Design Arena Limited  
Mob: +91 89397 82837  
Email: [Praveen.malik@intellectdesign.com](mailto:Praveen.malik@intellectdesign.com)