

Intellect/SEC/2018-19

January 14, 2019

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|---|----------------------------------|
| 1. <b>The National Stock Exchange of India Ltd.,</b><br>Exchange Plaza, 5 <sup>th</sup> Floor, Plot No. C/1, G Block, Bandra Kurla<br>Complex,<br>Bandra (E), Mumbai – 400 051. | <b>Scrip Code :</b><br>INTELLECT |
| 2. <b>The BSE Ltd.</b><br>1 <sup>st</sup> Floor, New Trade Ring, Rotunda Building, PJ Towers,<br>Dalal Street, Fort, Mumbai – 400 001.  | <b>Scrip Code :</b><br>538835    |

Dear Sirs,

Sub: **Media Release - Intellect launches Capital Cube, a Treasury and Asset Liability Management solution, for regulatory compliance and business growth - Reg**

Please find enclosed herewith a copy of proposed Media Release dated January 14<sup>th</sup>, 2019 titled as **"Intellect launches Capital Cube, a Treasury and Asset Liability Management solution, for regulatory compliance and business growth"**.

Kindly take the above information on record.

Thanking you,  
for Intellect Design Arena Limited,

  
V V Naresh  
Company Secretary & Compliance Officer



Encl: As above

**Intellect Design Arena Limited**

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## Intellect launches Capital Cube, a Treasury and Asset Liability Management solution, for regulatory compliance and business growth

**London (UK), January 14, 2019:** Intellect Design Arena Limited, a specialist in applying true Digital Technologies across Banking and Insurance, has launched Capital Cube, an integrated treasury and Asset Liability Management (ALM) solution that helps banks to optimize liquidity and leverage risk to increase profitability. It provides real-time, integrated data and actionable treasury insights to power financial decision making.

Treasury is at the heart of the bank. The focus of the treasurer today is on maximizing profitability, complying with capital adequacy and regulatory requirements, efficient use of funds while strategically managing balance sheet, risk governance with meaningful insights to aid decision making. An ecosystem of disparate solutions hampers the treasurer's goal of contributing significantly to the growth of the business. The need of the hour is an intelligence driven integrated real-time system aiding rapid decision making with compliance to evolving regulations.

Capital Cube enables greater strategic planning and execution by bringing together the six key business levers for today's treasurers which are as follows:

- ✓ Treasury – Integrated Front, Mid and Back office with comprehensive asset coverage to mitigate operational, financial and settlement risks and increase operational efficiency
- ✓ ALM – Identifying potential liquidity gaps early and optimally managing assets and liabilities with corresponding NII (Net Interest Income) and NIM (Net Interest Margin) analysis. Funds Transfer Pricing helps to allocate the margins to products and business segments.
- ✓ Capital Adequacy – Maintaining capital as per regulatory requirements ensuring optimum buffer for efficient utilization of funds. Helps track and maintain LCR and NSFR at optimal levels by ensuring proper balance of short and long term funding sources.
- ✓ Risk Management – Real time capabilities to identify and monitor, liquidity and market risk through industry standards and metrics
- ✓ Corporate Business Exchange for FX– Increasing customer engagement index by enabling the bank's clients to hedge positions for better risk-return outcomes to fuel business growth
- ✓ Analytics – 21 key decision support analytics in the areas of pre-deal, sensitivity, risk, balance sheet, P& L etc. providing real-time business insights and highlighting areas requiring management involvement

The solution addresses the strategic and risk management requirements of a bank's treasury across the front, mid and back office, aiding the treasurer to safeguard the bank's financial assets and effectively manage its liabilities. The solution provides updated information on liquidity, funding and exposures, assuring solvency, protecting margins by accurate view of asset and liability positions, effective hedging, performance attributions and providing greater visibility and control to treasury.

Janet Thomas, CEO, Intellect Risk, Treasury & Capital Markets, Intellect Design Arena Limited said, "Capital Cube, outcome of more than a decade's rich risk and treasury domain expertise, has been continuously enriched with changing market, regulatory and technology developments. With this launch, we bring to the treasurer a comprehensive solution which leads to strategic management of the balance sheet, adapt to regulatory regimes, optimize liquidity and leverage risk to maximize profits for the bank. Our proposition is further bolstered by a robust technical architecture designed for 'zero downtime'. We believe that this differentiated offering will enable the treasurer, to plan, control and manage the capital and liquidity requirements within the required compliance, aiding to the business growth".

## About Intellect Design Arena

Intellect Design Arena Ltd, a specialist in applying true Digital Technologies and a global leader in Financial Technology, is the world's first full spectrum Banking and Insurance technology products company, across global consumer banking (iGCB), Central Banking, Global Transaction Banking (iGTB), Risk, Treasury and Markets (iRTM), and Insurance (Intellect SEEC). With over 25 years of deep domain expertise, Intellect is the brand, progressive financial institutions rely on for digital transformation initiatives.

Intellect pioneered Design Thinking for cutting edge products & solutions for Banking and Insurance, with design being the company's key differentiator in enabling digital transformation. FinTech 8012, the world's first design centre for Financial Technology, reflects Intellect's commitment to continuous and impactful innovation addressing the growing need for digital transformation. Intellect generates annual revenues of more than USD 169 million, serving more than 250 customers through offices in 40+ countries and a diverse workforce of more than 4,300 solution architects, domain and technology experts, in major global financial hubs around the world. For further information on the organization and its solutions, please visit [intellectdesign.com](http://intellectdesign.com).

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