

**PRESS RELEASE**

**Aurionpro**

**TECHCOMBANK SELECTS INTEGRO'S COLLATERAL AND LIMITS MANAGEMENT SYSTEM (CLIMS) TO IMPROVE ITS CREDIT PROCESSING & RISK MANAGEMENT ACTIVITIES**

*Hanoi, Vietnam – Sept 19, 2014.*


Integro Technologies, subsidiary of Aurionpro, is proud to announce that Vietnam's leading bank, Techcombank, has chosen its SmartLender Collateral and Limits Management System (CLIMS) to strengthen their credit processing and risk management activities and to improve its customer services. Integro was selected over other multinational competitors for this effort based on SmartLender's best-in-class functionality set as well as Integro's proven ability to ensure successful implementation of their CLIMS platform.

CLIMS includes 2 modules, the first of which, the *collateral management module*, helps manage collateral from end-to-end and provides features spanning collateral management, loan balancing, lookup, and early warning. This system will enable the storage of collateral across the entire bank, and will provide information for other related systems. The *credit risk management module* helps manage customer relationships and related customer groups. It also configures and manages credit risk limits for individual customers, for groups by different industries, and by multi-dimensions.

Deployment of the CLIMS platform will create a solid foundation for all of Techcombank's credit risk activities, enabling increased efficiency and quality of loan processing, enhanced risk management, and improved overall customer service operations. Other benefits of the solution are expected to include increased labor productivity, reduced credit processing costs, effectively managed operational and credit risk, and improved transparency and security of Techcombank's systems.

Commenting on Techcombank's selection of SmartLender CLIMS, Mr Hung, Chief of Operations and IT of Techcombank remarked, "This is an important initiative for Techcombank. It shows Techcombank's increased commitment towards strengthening our risk management processes while helping Techcombank establish a solid risk-reward balance. We are looking forward to a close partnership with Integro to deploy SmartLender CLIMS and to help us achieve our business objectives."

Commenting on Techcombank's selection of SmartLender CLIMS, Shekhar Mullatti, President of Aurionpro's Asia-Pacific region, remarked, "We are extremely pleased that Techcombank has selected Aurionpro's industry-leading Collateral and Limits Management System (CLIMS) to drive their collateral processing and risk management operations. We are looking forward to a close partnership with Techcombank to deploy SmartLender CLIMS and to help them achieve their business objectives."





The CLIMS project will be deployed in Techcombank from September 2014, and is expected to go live bank-wide by October 2015. This solution is one of the important initiatives that will help Techcombank to well meet international standards on risk management such as Basel II requirements. The CLIMS project is also one of many initiatives of Techcombank that showcases Techcombank's strong commitment to continuously enhancing its IT infrastructure for better customer services while strengthening its risk management system for sustainable development. Their efforts have been well recognized by many prestigious international awards. Most recently, on 9 September 2014, Techcombank has been acknowledged with 10 awards, including: Best Retail Bank Vietnam 2014, Best Customer Service Bank Vietnam 2014, Best Internet Bank Vietnam 2014, and Best Trade Bank Vietnam 2014 from Global Banking & Finance Review.

### **About Techcombank**

Established on September 27<sup>th</sup>, 1993 with an initial capital of VND 20 billion, Techcombank has grown to be one of the leading joint stock commercial banks in Vietnam after 20 years of development, offering complete financial service solutions to individuals, corporates, and financial institutions.

As of June 30<sup>th</sup>, 2014, Techcombank's total assets reached VND 171 thousand billion and its chartered capital was up to VND 8,878 billion. With a workforce of over 7,000 employees and many foreign personnels in the board of management, and a wide network of 315 branches and 12,000 ATMs in the BankNet, Smartlink system, Techcombank has currently served 3.4 million individual customers and nearly 87,000 corporate clients.

Not only focused on developing business, Techcombank always proves its corporate social responsibility through various programs, focusing on education, health, and environment, with an annual investment of up to hundreds of billions each year. These activities are planned continuously through many years. One of the outstanding programs is the "Red Scarf to School Program".

Techcombank has been recognized by many prestigious awards from local, as well from international organizations, for its efforts in business activities: Best Bank in Vietnam from Finance Asia, Best Cash Management Bank in Vietnam, and many others.

With the vision to become the leading bank meeting international standards on professionalism, based on our advantages in capital, networks, human resources, and technology, Techcombank is striving to develop a strategic change program to become a leading joint stock bank in Vietnam.

### **About Integro & Aurionpro**

Aurionpro Solutions (NSE: AURIONPRO) (BSE: 532668) is a publicly traded technology company that helps Fortune 1000 companies to be more efficient through domain-driven software and consulting offerings. Employing more than 1200 individuals across North America, Asia, and Europe, the company has been recognized by Deloitte, Forbes, and FinTech 100 as one of the world's fastest growing technology companies. For more information, visit [www.aurionpro.com](http://www.aurionpro.com).



For more information please contact:

**Jonathan Bank**

aurionpro.com

Tel: +1-925-242-0777

Email: jonathan.bank@aurionpro.com

**Mrs Nguyễn Thị Hồng Thắm**

**Techcombank**

T: +84 4 3944 6368 - Ext: 2312; M: +84 987 666 316

Email: [thamnth2@techcombank.com.vn](mailto:thamnth2@techcombank.com.vn)

For Aurionpro Solutions Limited

Mehul Raval

Company Secretary