

AN APEX REGULATORY BODY FOR OVERALL REGULATION AND LICENSING OF REGIONAL RURAL BANKS AND APEX COOPERATIVE BANKS IN INDIA.

SOLUTION



Capital cube - An integrated treasury and ALM solution was implemented to support business growth and regulatory compliance. An integrated front-to-back office treasury that could provide a complete view of assets and liabilities, liquidity gaps and impact of interest rates. A resource mobilization module was also provided for efficient mobilization of funds through borrowings

KEY CHALLENGES



- The bank's regional offices shared liquidity data which was not consolidated and made the reporting process cumbersome
- Computation of VaR was done outside the ALM system
- Data pertaining to static transfer pricing rate table across regional offices and products were being handled manually
- Computation of transfer pricing profitability was a manual process
- Liquidity and Risk Management was done as per traditional disciplines

VALUE DELIVERED

- An integrated front-mid-back office platform supporting the total trade lifecycle led to higher operational efficiency
- Single platform, real-time solution mitigating operational, settlement and financial risk
- Holistic view of balance sheet to monitor and optimize liquidity and interest rates exposures, helping maximize the use of funds while strategically managing liquidity positions
- Cash visibility and management enabling just-in-time funding, thereby reducing the cost on avoidable borrowings
- Resource Mobilization increased operational efficiency by supporting complete pre-issue and post issue activities
- Plotting maturity profiles better helped optimize investment decisions