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Contextual Asset
Liability Management

# eMACH.ai
# Treasury
# CALM

**Future-proof your
asset liability
management**

# CALM

## Contextual Asset Liability Management

eMACH.ai Treaasury CALM is a comprehensive asset and liability management solution designed to deliver an enterprise-wide view of all on-balance sheet and off-balance sheet risk exposures, profitability, and earnings stability. It enables banks to make informed decisions on their liquidity surplus and shortfalls. Composed on the revolutionary eMACH.ai platform from Intellect, the solution, with its robust functional capabilities, actionable insights, and reporting engine, elevates the asset liability management function in banks and financial institutions of all sizes and regions.

## Enabling banks and financial institutions to

### Compliance
Meet rigorous business and regulatory compliance requirements with agility for central bank and BASEL III liquidity risks.

### Optimum Capital
Ensure growth and stability by maintaining the optimal capital adequacy ratio.

### Risk Management
Enhance market resilience through advanced risk management.

### Economic Value
Manage the impact of interest rate changes on the assets and liabilities to maintain a stable net interest income and margin and overall economic value.

### Liquidity
Ensure adequate liquidity to meet bank's obligations at all times and/or invest surplus funds.

# Salient Features eMACH.ai Treasury CALM

**1**

### No more information silos and inconsistent data flows

Leveraging Intellect's iTurmeric, a low-coding platform and for seamless integration with the Bank's ecosystem, eMACH.ai Treasury CALM helps banks to streamline the design, development and testing of user journeys covering transaction capture and transaction cash flow generation

**2**

### Reduced complexity with Balance Sheet Risk Algorithms and Analytics

eMACH.ai Treasury CALM's user-friendly workbench enables easy user-defined risk policy setup and provides out-of-the-box algorithms for all balance sheet risks and their impact. It provides advanced analytics using the entire banking and trading book to meet all risk management goals, including risk aggregation and robust reporting. Dynamic visualisations further aid decision-making.

## Liquidity Risk
**Manage liquidity gaps and create future projections for better liquidity risk management**
- Liquidity projection
- Stress testing and backtesting
- Behavioural analysis - Simulations for pretermination & rollovers of deposits
- Risk model configuration
- Balance Sheet Ratios
- Basel III Liquidity Ratios
- Liquidity Gap
- Balance sheet forecasting

## Interest Rate Risk
**Capture instrument level characteristics to accurately measure interest rate risk**
- Contractual and repricing Gaps
- Core/Volatile simulation on perpetual products
- Monthly Compounded Zero Coupon Curve
- IRRBB
- NII and NIM
- Interest Rate Sensitivity Analysis
- Interest Rate Risk Attribution Analysis
- Interest Rate Scenario Analysis
- Duration Analysis
- Stress Testing

## Capital Adequacy
**Monitor capital requirements and ensure optimum utilisation of funds.**
- Measure Capital-to-Risk ratio Leverage

## Leverage
**Flexible ratio builder with inbuilt standard ratios and the flexibility to define other critical ratios**
- Measure strain on the assets
- Determine if the bank is over-leveraged

## Funding
**Determine funding requirements and efficiently manage additional liquidity**
- Analyse future cash flows based on the behavior of assets
- Calculate liquidity gap and structural balance sheet ratios
- Flexible Tenor bucketing up to 50 Years

## Contingency Fund Planning
**Create a fund to facilitate contingency based scenarios**
- Large Fund providers
- Liquid assets profile
- Available Collaterals

## Funds Transfer Pricing
**Manage transfers between branches using industry benckmarked cost of funds analysis**
- Matched Maturity Model
- Spread
- Unit wise profitability and interest spread variance

# Business Benefits

### Robust Risk Management
- Identify market risks to actively incorporate risk into decision making and mitigate them
- Early alert mechanism for core banking GL balance mismatch with transaction systems impacting     regulatory reports
- Adjustment module (with maker-checker and audit trail) to plug in data mismatch values

**1**
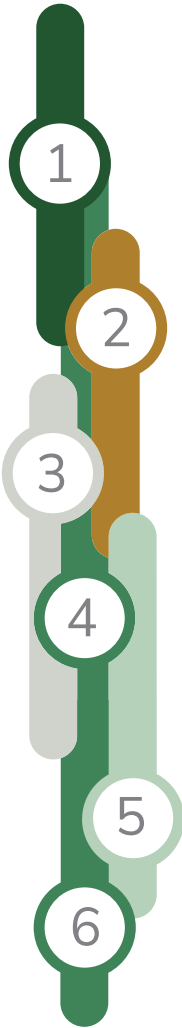
### Effective Liquidity Management
- Maintains adequate liquidity to meet obligations as they come due, without incurring unacceptable losses

**2**

### Regulatory Compliance
- Adhere to banks ALCO policy, central bank regulations and BASEL III regulatory norms related to Liquidity and Interest Rate risks
- Easily configurable and/or customisable based on respective central bank regulatory requirements

**3**

### Improved Reporting
- 360 degree view of Liquidity and Interest Rate Risk through dynamic dashboards
- Robust reporting engine with a wide range of out-of-the-box and fully configurable reports to support changes in future reporting requirements

**4**

### Flexible and Scalable
- Faster implementation cycle time of 8-12 weeks depending on the balance sheet size
- The solution can be deployed on-premise or offered as SaaS
- Flexible pricing based on balance sheet size and number of users

**5**

### Optimised Profit and Stability
- Optimise interest margins through better utilisation of funds while maintaining risk within acceptable limits

**6**

## Recognised by Leading Analysts

**Chartis**
Independent. Insightful. Actionable.

**Rated "Best of Breed" for**

**eMACH.ai Treasury CALM | FTP | LRM | Balance Sheet Optimisation**

(RiskTech Quadrant and Vendor capabilities, 2023)

## Transform your Asset Liability Management with eMACH.ai Treasury CALM

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