

Finacle Limits, Collateral, and Covenant Management Suite

Solution Introduction

Finacle Limits, Collateral, and Covenant Management Suite is a comprehensive, componentized, cloud-native solution suite designed to bolster credit risk management and optimize credit portfolio exposure for your financial institution. It offers enterprise-level limits, collateral, and covenant management with centralized oversight, granular exposure aggregation across dimensions, and real-time propositions. Seamlessly integrating with Finacle and non-Finacle systems, the solution suite's flexible interface and fully parameterized business functionalities, help banks optimize and future-proof their exposure management strategies.

Key Components and Features

- **Finacle Limits Management** – Centralized limits definition and maintenance | Flexible limits hierarchies | Configurable parameters | Real-time or scheduled exposure aggregation
- **Finacle Collateral Management** – Centralized collateral definition and maintenance | Multiple collateral valuation methods | Configurable collateral types or codes | Multi-entity linking support | Comprehensive collateral lifecycle management
- **Finacle Covenant Management** – Centralized covenant definition and maintenance | Multi-entity linking support | Extensive covenant lifecycle monitoring

Success Story - Transforming Limits, Collateral management at a large Southeast Asian bank.

A major multi-national bank from Southeast Asia, with operations across Southeast Asia, the US, the UK, China, and India, chose Finacle for its limits and collateral management transformation. The bank leveraged Finacle's Limits and Collateral, and Covenant Management Suite to manage exposure over 16+ systems, including CRM, lending, trade finance, and treasury. By implementing this cloud-native solution, the bank successfully consolidated exposure data from disparate systems, enabling enterprise-wide exposure tracking and management on a robust, centralized platform. This transformation provided comprehensive functionality, high availability, rapid scalability, and a reduced total cost of ownership (TCO).

