

Infosys® | INDIA WEALTH  
Finacle | CONNECT 2025

# Shaping India's Wealth



# Finacle Wealth Management

A comprehensive solution that offers a full spectrum of wealth products, enhances customer experience, improves the productivity of financial advisors, and streamlines front-to-back-office operations.

- **Serves diverse institutions** including universal, private, and wealth management banks.
- **Supports full customer lifecycle:** risk profiling, goal planning, portfolio monitoring, and fees.
- **Unified platform** offering thousands of products across 12 asset classes.
- **Cloud-ready, modular solution** that integrate with core banking and channels.
- **Enhances advisor productivity** with digital tools for client engagement and insights.



# Robust capabilities

A unified platform covering over 12 different asset classes



Mutual Funds



Equity



Bonds



Exchange Traded  
Funds (ETF)



3rd Party Portfolio  
Management  
Services (PMS)



Private Equity  
(PE)



Structured  
Products



Insurance



Futures &  
Options



Alternate  
Funds



Held-away  
Assets



Precious  
Metals

## CASE STUDY

**DBS India** went live with the Finacle Wealth Management Solution starting with digital banking in 2017 and retail segments in 2019, migrating around 30,000 investment accounts. Key modules include Mutual Funds with 78,000 holdings, Insurance with multi-vendor integration, and features like 24/7 transaction processing and online investment account creation. Deployed across six Asian markets, the platform supports Bonds, Equity, Retirement Accounts, Structured Products, Margin Finance, IPOs, and more, enabling rapid product launches and streamlined operations. Finacle improves fee accuracy, curbs revenue leakage, supports multi-currency and compliance needs, and cuts dual currency deposit processing time by 90%, enhancing client experience and driving revenue growth.

# Built on Next-Gen architecture:

A modular, interoperable and open solution for seamless collaboration



Cloud-ready



Modular design



Seamless integration



Flexible deployment



Multi-entity capability



Secure application

## CASE STUDY

**HDFC Bank** went live with Finacle Wealth Management in February 2022, implementing key modules including Bonds, Mutual Funds, Held Away Assets, Financial Planning, and Margin Lending. Key enhancements included an automated Revaluation Module with custom reporting and Autosys batch jobs for efficient portfolio processing, real-time Bloomberg integration for bond and mutual fund data, and seamless client onboarding via integration with Core Banking and RM portals. This modern solution enabled bank to streamline operations, provide holistic customer engagement, and support robust advisory services, strengthening its competitive position in both domestic and international markets.



# Finacle Bancassurance

Finacle Bancassurance enables banks to seamlessly offer diverse insurance products while streamlining the entire process from acquisition to policy administration. It boosts customer convenience and creates new revenue streams.



Supports full insurance lifecycle: policy initiation, premium collection, renewals, and claims.



Enables real-time insurer connectivity for multi-mode premium payments and policy updates.



Automates commission tracking, reconciliation, and clawback for compliance.



Uses analytics to deliver personalized, customer-centric insurance offerings.

## CASE STUDY

**Axis Bank** implemented Finacle Wealth Management in 2015 to unify operations across Burgundy, Priority, and Mass Market segments. It manages over \$51 billion in assets on a seamless platform. The solution provides relationship managers with 360-degree client insights, enabling personalized advice. It supports diverse products like mutual funds, insurance, bonds, equity, and IPOs, enhancing customer convenience and revenue. Automated data aggregation improves accuracy and reduces manual work. Integration with Finacle Core Banking enabled real-time transaction workflows and reporting. Smart bundling of wealth and retail services boosted customer experience and competitiveness. This led to significant growth in revenue, clients, and assets over the past decade.

# Finacle Custody Management

Finacle Custody Management is a cloud native solution focused on the efficient, secure management and administration of client assets across the capital markets value chain. The solution ensures precision, compliance, and operational excellence in custody functions.



Automates trade processing, clearing, settlement, reconciliation, and corporate actions.



Single source for custody master data across assets, clients, and transactions.



Supports flexible fee models with automated billing.



Provides automated reports and alerts for monitoring and decision support.

## CASE STUDY

**One of the largest banks in Oman** selected Finacle Wealth Management to transform its custody operations. The solution enables efficient management of custody services for customers, trust accounts, and institutional clients. It supports custody for funds issued by external asset managers, including investor maintenance, asset custody, NAV calculation, and fund accounting. The platform accommodates multiple custody fee models such as AUM-based, transaction-based, and performance-based fees, providing comprehensive and flexible custody management capabilities to meet diverse client needs.



# Finacle Margin Finance

A cloud-native solution that offers banks flexible and efficient margin lending across various financing models. It streamlines operations with comprehensive account maintenance, dynamic risk management, and real-time monitoring to reduce risks.



Supports Loan Against Collaterals, Portfolio Margin Finance and Security-based Lending.



Uses market scenario simulations for better decision-making and risk management.



Rule-based system to ensure continuous collateral monitoring and automated margin calls.



Solution installs and upgrades independently, on-premises or cloud.

## CASE STUDY

One of India's largest private banks leveraged Finacle Margin Finance to transform wealth and margin management across Dubai and Bahrain. The solution enables multi-currency investments, efficient limit monitoring, and faster transaction processing. Customers can access liquidity by leveraging bonds and mutual funds without liquidation. Relationship managers benefit from automated workflows for transaction validation, limit checks, and approvals, streamlining margin lending operations. Real-time portfolio revaluations trigger margin calls, which clients meet by consolidating funds or pledging collateral. Loan repayments are processed automatically upon redemption, ensuring smooth financing closure. Comprehensive reporting offers insights on portfolio valuation, margin utilization, and risk exposure for informed decision-making.





## Everest Group rates Infosys Finacle as a Leader among Wealth Management Solutions

Everest Group PEAK Matrix Wealth Management Products Assessment 2023

**Infosys® | Finacle**  
**Inspiring Better Banking**

**100+  
Countries**

**1 billion+  
customers**

**1.7 billion  
accounts**

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