



FINACLE WEALTH MANAGEMENT: MARGIN FINANCE

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Finacle Wealth Management: Margin Finance

Overview

The Margin Finance module of the Finacle Wealth Management Solution enables high net worth clients of Bank or Financial Institution to leverage securities portfolio to minimize cash usage and maximize investment returns.

Margin Finance Products



Key Features

- Real-time automation of workflows to ensure up to date margin positions for all clients with pre-order calculations
- Support for multiple margin calculation methods
- Collateral maintenance includes cash, deposits and securities across multiple asset classes (mutual funds, stocks, bonds, structured products etc.)
- Multi-tier security & valuation parameterization at definable levels set by the bank or financial institution
- Configurable risk parameters for credit limit, concentration risk parameters and security level restrictions (price cap, value cap, volume cap and issue share restriction)
- Provision for margin trading transactions across asset classes
- Additional features include: margin facility revaluation, call generation & ageing

Advantages for the Bank / Financial Institution

- Seamless integration between the margin financing and security back office operations
- Provision for what-if capability at the bank and account levels to simulate impact of changes in key margin parameters such as security price and margin ratios among others
- Improved visibility into margin portfolio positions & exposure to different customer segments; margin calls and ageing positions
- Reduced credit & operational risk through appropriate checks on margin drawdown, transaction limits and margin call tracking
- Parameterization and flexibility to accommodate the bank's specific requirements
- Provided as a standalone solution or in integration with wealth management solution

Summary

- The solution enables HNW / Ultra HNW clients to leverage existing portfolio to maximize returns
- The solution offers diversification opportunities to clients via geared portfolios
- The solution helps in building deeper relationships with clients by offering customized margin facilities
- The solution offers multiple variations of leveraged products to clients
- The solution facilitates increase in revenue earning opportunity by expansion of client investments through the bank

About Infosys Finacle

Finacle is the industry-leading universal banking solution from EdgeVerve Systems, a wholly owned product subsidiary of Infosys. The solution helps financial institutions develop deeper connections with stakeholders, power continuous innovation, and accelerate growth in the digital world. Today, Finacle is the choice of banks across 94 countries, and serves over 848 million consumers – estimated to be nearly 16.5 percent of the world's adult banked population. Over a billion bank accounts are powered by Finacle globally.

Finacle solutions address core banking, online banking, mobile banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, and analytics needs of financial institutions worldwide. Assessment of the top 1000 banks in the world reveals that institutions powered by Finacle enjoy 50 % higher returns on assets, 30 % higher returns on capital, and 8.1 % points lesser costs to income than others.

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