BALM
Bank Asset Liability Management

Risk and Returns – In a single view

Our ALM solutions make it easier for you to control risks and rewards.

BALM, with its graphical interfaces and what-if's, enables a bank to go on the path of risk based pricing. By providing complete visibility to interest rate, market and liquidity risks and returns at a bank level, BALM helps you meet challenges of running a bank profitably, while minimizing risks, with adequate capital.

BALM is scalable at an application level, handling complex and simple products; it's functional architecture is simple, yet sophisticated. BALM can work across subsidiaries and provide a consolidated view centrally.

BALM is installed in diverse geographies across sizes of banks, thereby inheriting wisdom of varying sophistication in requirements and varying sizes.

BALM gets implemented in record times – automation of data extraction programming a key Surya differentiator.

We offer ALM solution using which banks can:

1 Manage Liquidity Risk

2 Manage Interest Rate Risk

3 Model Interest Income and Expense

4 Simulate stressed positions

5 Price Assets & Liabilities based on ALM

6 Plan Long Term Financial, Funding and Capital Strategy

7 Create Innovative and Imaginative Banking products

8 Adhere to Regulatory Requirements

KNOW WHERE YOUR INCOMES, HEDGES AND RISKS STAND. GAIN NEW INSIGHTS.

Are you confronted with questions like:

- % What is the effect on my net interest income if LIBOR moves by 50 bps?

- % Do I have a good understanding of my income profile?

- Effect of stress testing through various transformations on ALM items?

- Have I submitted all ALM regulatory reports on time, accurately?

- $ Do I have any serious liquidity gaps in my profile that I should cover, considering all contingent cash flows?

- How much of my savings accounts are core and how much is volatile?

- Are such statistics being back-tested regularly?

BALM provides answers to these and many other questions of this genre. Equipped with state of the art rule engines, BALM is designed to meet not just today's needs but future needs as well.

Objectives are to maximize profitability and capital, and always have just enough liquidity to meet current needs, without exposing bottom line to risk of substantial losses.

BALM provides a comprehensive set of analytical tools to analyze maturity profile of a bank's cash flows. Emphasis is given to graphical reports. Key analytical tools are:

- Automated Data extraction
- Structural Liquidity Analysis
- Interest Rate Sensitivity Analysis
- NII & NIM Analysis
- Duration Gap

- User defined Ratio Builder
- Generalized Trend Analysis
- Present Value Analysis
- Scenario Analysis

ALM regulatory reports to be submitted to central banks are a part of our standard offering. If your country is not covered, we will cover it as a part of our standard product.

Surya specializes in risk and treasury management systems for financial services industry. With an implementation base spanning several countries across continents, Surya's solutions help enterprises to minimize risk, improve profitability and effectively monitor financial performance. Central to our products are robust frameworks and plug-n-play software components that ensure cost efficiency, scalability, ease of use and rapid implementation.

Surya is focused on developing solutions that help clients to keep abreast of changing internal and external financial risk management requirements.

Surya