Credit Architecture Programme (CAP)-Central Limit System(CLS)

**June 18, 2018**

# **Overview**

Introduction on CAP CLS Architecture.

Limits:

CLS serves as a single source of truth in providing accurate, complete and real time limits and collateral information globally in a consolidated and integrated manner. CLS contains all limit structures. The limit structure can also be sync-ed to the stand-alone limit systems if required (e.g. MLC/low credit exposure systems) CLS contains latest up-to-date limit data (approved/activated/utilized), except the utilization for low IBG credit exposure products which is refreshed at T+1, and for PCE/SET utilization, it is up-to-date till last 1 hour (intra-day hourly update)

# **Evolution**

1. I joined DBS Project in Feb 2017 as a Developer. At first, I was very skeptical about the project. As this was my first experience in BFS Sector. Earlier I only had chance to work in Travel and Analytics Domain. After working in this Sector, I strongly agree that I am very fortunate. Not even DBS was cooperative, whenever I required IBM’s support the management staff was very prompt in answering my queries.
2. IBM and DBS partnership are very old. From the days when DBS got IBM’s mainframe technology to boost their banking services. Now era has changed, IBM is not only a Mainframe Tech giant for DBS but it has given DBS an idea to enhance their software using latest technology available in the market. No questions for IBM to be involved in this journey of ‘transformation’ of a normal bank into a latest tech savvy bank.
3. CAP-CLS program is one of the most talked program in DBS. In CAP-CLS we leverage the latest technology to develop cost effective, highly tested and less maintainable software that can change the future of banking.
4. Started with the development of Reference Codes on the fly from UI using the latest technology i.e. Angular 4.0 and REST Web services. However, development of reference code was just the starting, we went on and developed highly anticipated banking product ‘Collaterals’, using our developed product it is very EASY to create and modify a collateral. We started with Guarantee as collateral and with the quality of software we have delivered, we have developed Deposit, Vehicle, Vessel, Property and Others type of collaterals in mere 3 months of time and from which Guarantee, Others and Property collateral is now Production Ready. From Angular 4.0 to creating Jenkins pipeline to dev ops. I can call myself as a ‘Full Stack Developer’.
5. As like Collaterals, Limits are also very important part of banking industry. As technology is moving rapidly, DBS have decided to move away from Angular to a very latest technology called as ‘Web components’. Limits UI has been developed in couple of months and is ready for production as well. From last couple of weeks, we were involved in integrating Collaterals UI and Limits UI to Credit Workbench (a dashboard for managers to get a 360-degree view of all the required banking services under one roof).