

PORTFOLIO MANAGEMENT & FUND ADMINISTRATION PLATFORM

Built for every portfolio you run

with fund, investor and accounting operations aligned end to end

alignINVEST delivers end-to-end control across the investment lifecycle — from model construction and rebalancing to NAV computation, allocation and unitholder servicing — within a single unified system. It supports discretionary mandates, mutual and private funds and Islamic placements, empowering asset managers and fund administrators to run every portfolio with accuracy and complete compliance.

SERVES ASSET MANAGEMENT | WEALTH MANAGEMENT | MUTUAL & PRIVATE FUNDS | FUND ADMINISTRATION

Portfolio Management

Models, rebalancing, NAV, compliance and performance

MODEL CONSTRUCTION & REBALANCING

- **Model Portfolios** — instrument-level min / target / max bands, with asset class, sector and geography rolling up automatically from the security master
- **Five-Layer Drift Analysis** — actual vs target weight compared at Asset Class, Sub-Asset Class, Geography, Sector and Security
- **Rebalancing Workflow** — individual, group (block trading) or direct order, all converging on the same compliance and execution lifecycle
- **Bulk Upload** — models built row-by-row or loaded from Excel, with identifiers resolved against the instrument master
- **Live Order Blotter** — order placement, amendment and cancellation with real-time execution

PRODUCT COVERAGE & CORPORATE ACTIONS

- **Equities & Bonds** — full corporate action support for equities; bonds accrue daily on face value $\times$ coupon rate $\times$ day-count convention
- **Sukuk & Islamic Instruments** — profit accrual, Sharia-compliant treatment and corporate action processing applied automatically
- **Murabaha, Fixed Deposit & Wakala** — unified placement lifecycle — place, accrue daily, then mature, settle early or roll into a new deal
- **Automated Entitlement & Tracking** — entitlements computed on record date and tracked to cash receipt, with aging and escalation on overdue items

NAV VALUATION, SETTLEMENT & RECONCILIATION

- **Mark-to-Market** — equities, bonds, Sukuk, commodities, funds and deposits, each valued by the method that fits
- **iNAV Process** — indicative NAV computed on predefined frequencies
- **Four-Step Workflow** — Pre-Check, Compute, Approve, Post — deviation thresholds require supervisor confirmation, with entries posted to the accounting books
- **Four Reconciliation Dimensions** — NAV Component, Trade, Suspense Clearing and NAV-vs-Custodian, each on its own timing

COMPLIANCE & PERFORMANCE

- **AI Compliance Authoring** — plain-language regulatory text drafted into executable rules, reviewed, versioned and enforced pre- and post-trade
- **Pre- & Post-Trade Screening** — every order screened against live exposures before release; every active portfolio re-checked on the EOD position book
- **Performance & Attribution** — TWR, MWR and XIRR returns with benchmark-relative metrics and holding-level attribution

Fund Administration

Order & transaction processing, NAV allocation and self-service

ORDER & TRANSACTION PROCESSING

- **Subscription & Redemption** — amount- or unit-based, including in-kind redemption and automatic order splitting across NAV cycles
- **Systematic Plans (SIP / SWP)** — configurable frequency, process day, start/end date, pause and close
- **Unit Switch & Transfer** — switch between funds or transfer ownership for closed-end funds, with unit pledging for collateral
- **Blocking & Payment Adjustment** — hold customer cash or units against an account, or amend settlement dates on allocated transactions
- **Corporate Actions** — capital calls / drawdowns, fund mergers, dividend distribution and reinvestment

NAV & ALLOCATION

- **Allocation Engine** — auto or manual allocation of units to customers post-NAV approval, through to settlement

TRADING & SETTLEMENT

- **Buy / Sell Orders** — market or limit orders matched by the back-office engine, with status tracked from pending to executed, plus settlement and expiry handling

CUSTOMER SELF-SERVICE — PORTAL & MOBILE

- **Investor Dashboard** — watchlist, holdings and order book; manage balances, transact (subscribe, redeem, switch, trade, payment) and update KYC details

Cash Management

Outbound payments and inbound credits

- **Complete Account Visibility** — confirmed, reserved and expected funds across every bank and currency at a glance
- **Customer Virtual IBANs** — a dedicated virtual account per customer; every inbound credit auto-identified and posted correctly
- **Intelligent Channel Routing** — sweeps, customer payoffs and vendor payments transformed into each bank's required format
- **Automated Reconciliation** — bank statements matched to payment records, updating balances and surfacing exceptions
- **Block & Settle** — funds reserved when a payment is raised and released on settlement, tracked through SARIE submission and confirmation

Customer Relationship

Individual & corporate customer lifecycle

- **KYC based onboarding** — institutional, resident and international customers in one workflow
- Automated identity verification and AML screening
- Continuous risk monitoring and fraud protection
- Audit-ready regulatory reporting on customer records

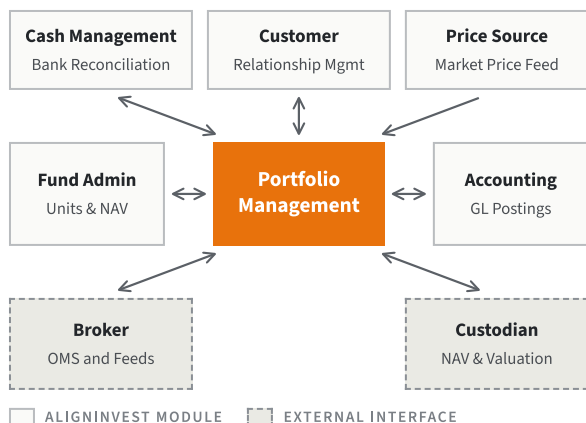
Accounting

Multi-ledger accounting engine

- **Multi-ledger platform** — corporate, omnibus off-balance-sheet and fund ledgers
- Customisable pre-built Chart of Accounts templates for capital market institutions
- Atomic voucher engine posts multi-leg entries across every book at once
- Fund wise Balance Sheet, Profit & Loss, Sub Ledgers, Cost Centres and Cashflow

Solution Ecosystem

PORTFOLIO MANAGEMENT AT THE CENTRE



Portfolio Management is the book of record every other function reads from and writes to. Positions, prices, units and cash converge on one ledger, so exposures, NAV and returns are all derived from the same data rather than reconciled after the fact.

- **Execution** — OMS and broker supply orders, fills and trade reconciliation; the custodian confirms holdings, valuation and NAV
- **Valuation** — the price source streams market prices; fund administration returns units and NAV per mandate
- **Books & cash** — accounting receives GL postings automatically, while cash management reconciles bank movements against payments
- **Servicing** — customer relationship data ties every mandate, holding and instruction back to its investor

Application Framework

• Customer Portal & Mobile App

Let investors subscribe, redeem, switch and trade, and monitor portfolios, holdings and balances.

• Reports & Feeds

Comprehensive regulatory, customer and statistical MIS reports, plus feeds for downstream systems generated automatically or on demand in agreed formats.

• Workflow & Control

Configurable multi-level approvals before execution, with a complete tamper-proof audit trail.

• AI-Powered Assistance

An AI chatbot across back office, portal and apps — get position insights and perform transactions conversationally.

• Role-Based Security

Granular role-based permissions across every channel, with maker-checker controls and a full audit trail.

• Message Notification

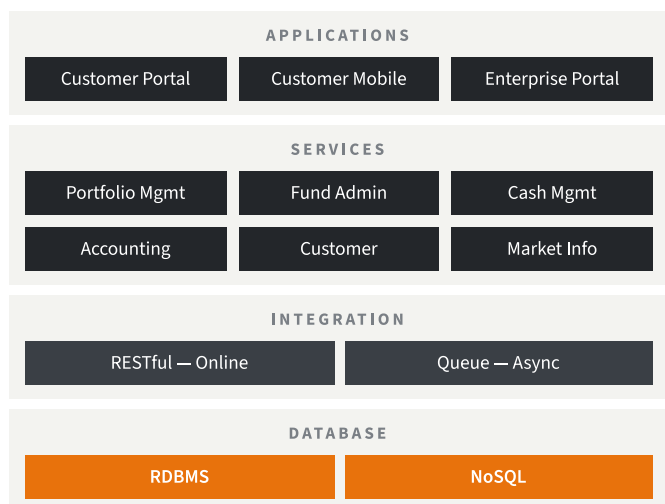
User-defined, template-based message dispatching for individual and batch Email and Push notifications.

Technology

ON-PREMISE

CLOUD

A banking-grade stack — compliant, fault-tolerant and built to scale.



- **Applications** — multi-platform web and mobile edge interfaces built for investors, dealers and internal staff.
- **Microservices** — independent, horizontally scalable service containers isolating core business domain logic.
- **Integration** — native market protocols alongside synchronous RESTful APIs and asynchronous event-driven message queues.
- **Database** — polyglot persistence pairing a transactional RDBMS with high-velocity NoSQL schema flexibility.

The primary advantage of this layered architecture is **separation of concerns**. By isolating the system into distinct, decoupled tiers — Applications, Services, Integration and Databases — each layer has been developed, maintained and scaled independently without impacting the others. This modular structure protects the core database behind security boundaries, and enhances reusability by letting multiple frontend applications share the exact same underlying business logic.

About ValignIT Technologies

Founded in 2019, ValignIT Technologies is led by a team of seasoned technocrats with proven expertise across technology and business domains. Over the past seven years we have expanded our reach to serve a diverse, global customer base, investing continuously in people, processes and tools to streamline the transformation journey for our clients. As a single source for end-to-end IT solutions — from application consultancy to strategic staff augmentation — we go beyond consultancy with our own suite of proprietary products.

150+

YEARS COMBINED
EXPERIENCE



ValignIT Technologies (P) Ltd.

Sun City · Rangareddy · Hyderabad · India

+91 79959 25961 · info@valignit.com · www.valignit.com



SCAN TO CONNECT