

INSTITUTIONAL

Strategic Optimizations & Risk Mandates

A Disciplined Framework for Corporate
Asset & Liability Management.

The Fiduciary Mandate

"In an era of shifting interest rates and regulatory complexity, corporate surplus cannot remain static or should not just be preserved –it must be engineered to serve the organization's strategic objectives. Our firm serves as a strategic extension of your treasury department, engineering portfolios that prioritize capital preservation while capturing institutional yields.

We bridge the gap between idle liquidity and strategic growth, ensuring every rupee on the balance sheet is optimized for tax efficiency and organizational resilience."

The “Three Pillars”

- **Treasury Optimization:** Liquidity management and yield enhancement.
- **Risk Engineering:** Keyman and liability hedging.
- **Benefit Architecture:** Employee retention

A Three-Tiered Approach to Liquidity

The Base: Operating Liquidity

- Timeline: 0–3 Months
- Instruments: Overnight Funds, Liquid Funds, High-Grade Commercial Paper.
- Goal: Immediate access and absolute capital protection.

The Middle: Core Surplus

- Timeline: 3–12 Months
- Instruments: Arbitrage Funds, Ultra Short-Term Debt, Corporate Deposits.
- Goal: Yield enhancement and tax-efficient "parking" of funds.

The Top: Strategic Reserve

- Timeline: 12+ Months
- Instruments: Long-term Debt, Conservative Hybrid Structures, Equity Hedges.
- Goal: Inflation-beating growth for long-term reserves.

Regulatory Alignment & Transparency.

The Risk Shield

- Diversification: No single-asset concentration; risk spread across high-rated issuers.
- Credit Quality: Focus on Sovereign, AAA, and A1+ rated instruments.
- Review: Quarterly portfolio stress-testing against market volatility.

The Tax Edge

- Deductibility: Leveraging Section 37(1) for corporate-owned risk structures.
- Indexation: Utilizing long-term capital gains benefits where applicable.
- Balance Sheet Impact: Strategies designed to improve ROE (Return on Equity) without increasing operational risk.

Initiating a Corporate Mandate.

STEP 01

Initial Audit

- A 30-minute diagnostic of current treasury and risk structures. (Assessment of current liquidity)

STEP 02

Framework Design (Proposal)

- A bespoke strategy presented with data-driven projections. (Drafting the Investment Policy)

STEP 03

Implementation (Onboarding)

- Seamless integration with your existing systems. (Executing the mandate)

The Founder Profile



Kaushik Paul

Founder & Principal Strategist

"With a career built on the principles of fiscal discipline and strategic foresight, I founded this practice to bridge the gap between complex financial instruments and the specific needs of corporate treasuries and high-net-worth families.

My approach is rooted in the belief that wealth is not just about accumulation, but about how that wealth is protected, taxed, and transitioned. I serve as a fiduciary partner to my clients, ensuring that every mandate we manage is executed with transparency, regulatory precision, and a focus on long-term resilience."

Kaushik Paul