



Fortified Liquid Treasury Strategy

Company Overview

Fiscaleye Private Limited (SEBI Registration No: INP000009278) is a SEBI-registered Portfolio Management Services (PMS) provider offering Discretionary, Non-Discretionary, and Investment Advisory Services. We specialize in research-driven investment strategies tailored for investors seeking stability, liquidity, and long-term returns. Our approach focuses on risk management, dynamic asset allocation, and institutional-grade execution, ensuring clients receive optimized financial solutions.

Who We Are

At Fiscaleye, we specialize in precision-driven investing through data, research, and risk management. Our customized investment solutions across equity and fixed-income markets ensure capital growth and stability. We specialise in providing Client specific Customised Treasury Management Solutions to Corporates, Institutions and Family Offices. We optimize ROI while maintaining strong liquidity profile of a portfolio by dynamically adjusting allocations based on market trends. With institutional-grade execution, transparent reporting, and investor-centric services, we empower clients to navigate financial markets with confidence.

Offering Details

Investment Objective

The investment objective of the Fortified Liquid Treasury Strategy is to build a stable and highly liquid portfolio by investing exclusively in government securities and money market instruments. This strategy focuses on efficient liquidity management, ensuring capital preservation and steady income generation. The Fortified Liquid Treasury Strategy aims to deliver optimised ROI while maintaining a strong liquidity profile.

| | |
|--------------------|--|
| Targeted Yield | 7.5% - 9% p.a. |
| Investment Horizon | < 1 year |
| Instruments | Government Securities & Money Market Instruments |
| Management Fees | 0.35% p.a. |
| Minimum Investment | Rs. 50 lacs |
| Exit Loads | NA |
| Liquidity | Ultra Liquid |

Benefits of Fortified Liquid Treasury Strategy



Diversification

The allocation of resources across government and money market instruments helps mitigate potential losses and ensures portfolio stability



Customised Solutions

Providing tailored liquidity solutions to meet the unique financial objectives and risk tolerance of corporate treasuries, institutions, and HNs.



Professional Management

Oversight by experienced fund managers, proficient in analysing market trends, interest rate movements, and liquidity conditions to optimize portfolio performance.

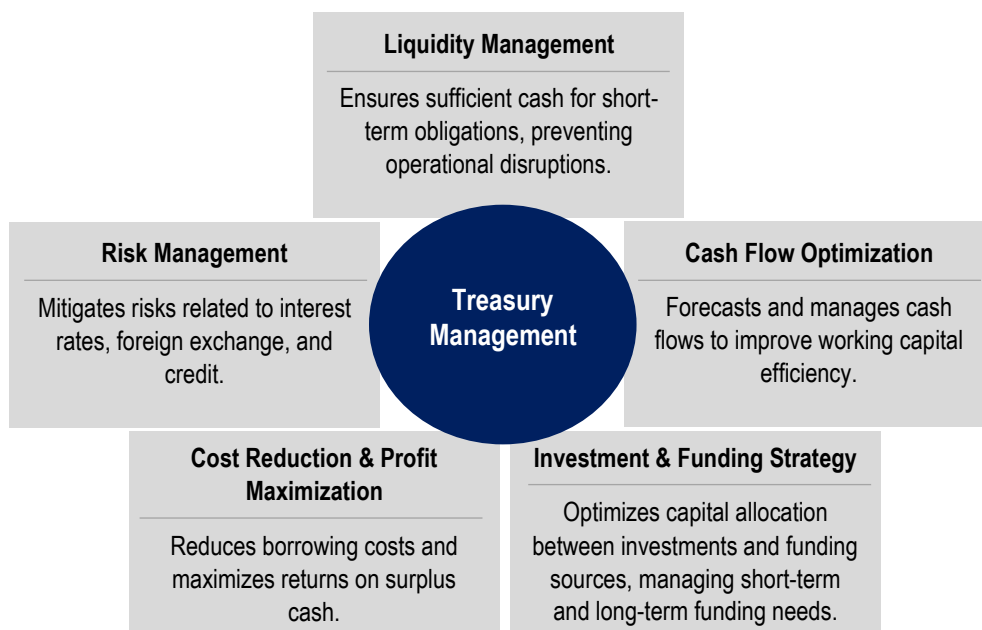


Transparency & Reporting

Investors receive detailed reports on:

- Portfolio performance
- Asset allocation
- Strategy adjustments

Why Treasury Management?



Treasury Management Vs. Fixed Deposits

| Criteria | Treasury Management | Fixed Deposits |
|--------------------|--|--|
| Investment Horizon | Focuses on short-term liquidity management and risk mitigation | Designed for medium to long-term capital preservation |
| Risk Management | Actively manages financial risks, including currency fluctuations, interest rate volatility, and liquidity constraints | Generally low risk but subject to institutional stability |
| Liquidity | Offers high flexibility with real-time cash flow management | Limited liquidity; early withdrawals may incur Lower ROI and penalties |
| Return Potential | Enables return optimization through strategic asset allocation | Provides fixed returns based on prevailing interest rates |
| Tax Efficiency | May incorporate tax-efficient investment strategies | Interest income is fully taxable under applicable regulations |

Basis of Selection of Securities:

- **Credit Quality & Safety:**
Preference for Government Securities to ensure zero credit risk. Selection of A1 rated money market instruments (CDs, CPs) for additional yield without compromising safety.
- **Liquidity Considerations:**
Focus on short-term maturities (91, 182, and 364 days) for easy redemption and reinvestment flexibility.
Investment in actively traded securities to allow seamless exit in secondary markets without liquidity constraints.
- **Yield Optimization:**
Strategic allocation between G-Secs for stability and CPs/CDs for enhanced returns.
- **Duration & Interest Rate Sensitivity:**
Maintaining a portfolio duration to balance liquidity and yield. Adjusting asset allocation based on RBI policy changes and interest rate expectations.

Indicative Portfolio Allocation Strategy:

| Asset Class | Allocation | Purpose |
|--------------------------------|------------|---|
| Treasury Bills (T-Bills) | 20 - 25% | Ensures high liquidity with risk-free returns |
| Government Securities (G-Secs) | 25 - 35% | Stable income generation, long-term security |
| Certificates of Deposit (CDs) | 20 - 25% | Enhances yield with short-term flexibility |
| Commercial Papers (CPs) | 20 - 25% | Higher income generation while managing risk |

Safety, Liquidity & Returns:

Liquidity with Capital Safety: How We Manage It

For clients requiring regular monthly cash flows, our Fortified Liquid Treasury Strategy offers a structured and low-risk liquidity solution without compromising on capital safety or returns.

- **Staggered Maturity Structure**
We build a laddered portfolio of Government Securities (G-Secs), Treasury Bills (T-Bills), Commercial Papers (CPs), and Certificates of Deposit (CDs) with rolling maturities.
This ensures predictable inflows every month to meet your liquidity requirements on schedule.
- **Pre-planned Redemption Cycle**
At the time of onboarding, we understand your cash flow needs and pre-allocate short-term instruments (like 91-day or 182-day T-Bills, CPs) to mature at intervals aligned with your monthly payout needs.
Funds are redeemed and made available just-in-time to avoid idle cash drag and maintain full deployment efficiency.
- **Zero Credit Risk for Safety**
Core portfolio remains invested in Sovereign and A1 rated instruments, making default risk negligible.
No exposure to equity, unregulated instruments, or risky corporate debt—ensuring complete capital protection.
- **Liquidity Without Penalty**
Unlike Fixed Deposits (FDs), which charge penalties on early withdrawal, our strategy provides systematic liquidity without exit load by using actively traded securities.
- **Dynamic Reinvestment for Return Optimization**
As each instrument matures, proceeds are dynamically reinvested into new short-duration high-quality instruments—maximizing yield while continuing to plan for the next cycle's payouts.

Company Details

Fiscaleye Private Limited
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Bangalore - 560098.

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Compliance Officer: Dileep Nanjundaiah

Phone No.: 080 – 42084615, **Email ID:** dileepnanjundaiah@fiscaleye.in

SEBI Regn. No.: PMS - INP000009278

Custodians:

ICICI Bank Ltd.

Empire Complex, Custody Hub, 1st Floor, 414, Senapati Bapat Marg,
Lower Parel(West), Mumbai – 400 013, India

SEBI Regn. No.: IN/CUS/005

Orbis Financial Corporation Ltd.

4A, Ocus Technopolis, Sector 54, Gold Club Road, Gurgaon – 122 002, Haryana

SEBI Regn. No.: IN/CUS/020

Nuvama Custodial Services Limited(Formerly Known as Edelweiss Custodial Services Limited)

801–804, Wing A, Building No.3, Inspire BKC, G BKC, Bandra Kurla Complex,
Bandra(East), Mumbai, Maharashtra, India - 400051.

SEBI Regn. No.: IN/CUS/027

Valuation Agency:

Crisil Limited

Lightbridge IT Park, Saki Vihar Road, Andheri East, Mumbai 400 072, India

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Direct On-boarding of Clients: Client has an option for direct on-boarding without intermediation of persons engaged in distribution services. In this mode, client will be charged management fees and portfolio operating expenses. No other charges will be levied.