Dear Mr. \_\_\_\_\_\_\_,

Greetings of the day.

To give a brief introduction, **Kedia Capital Services Private Limited is** a box of **Investment Advisory, Stock Broking and Research Analyst** which also manages investments for other **Families**, **CXO suite, NRI clients** (**typically the retirement corpus**) through listed equity platform both in India and in the Global markets.

We currently provide our specialized offerings to**Business Owners, Corporate Executives, SME and Corporate in India and globally.**

As part of our offerings, we do provide Corporate Treasury Advisory Services to our institutional clients. Its focus areas include:

o   **Key Goals** of Treasury Management: (i) **Safety** –  Not losing capital/liquid reserves of the business, (ii) **Liquidity** – Providing funds to the business when required and (ii) **Maximization of risk-adjusted returns** – Best utilization of Treasury funds keeping the first 2 objectives at the forefront

o   Traditionally, **Corporate Treasuries invest primarily in debt** (due to explicit or implied mandates), given the paramount importance of liquidity and safety.
However, there are **two problems with that approach**:

* + - Liquid & Debt funds do not maintain the purchasing power of the corpus, especially when Central Banks have been practicing financial repression
		- Secondarily, while trying to improve returns/yield on a debt portfolio, unknown higher risks can get incorporated in the portfolio.

o   **We offer advisory solutions** to minimize credit risk (safety first), balance duration risk (laddered strategy) and additionally **improve the long-term income and return profile of the corpus** through low volatility, dividend-oriented equity strategies.

o   **For Treasuries with longer horizon and excess cash** (beyond their foreseeable business requirements) **and slightly higher risk appetite**, apart from Multi-Act offers investment solutions that follow low risk, highly liquid Direct Equity strategies: Nifty Plus (25), Long Horizon Portfolio (LHP) & F&O Strategies (for enhancing income on existing equity exposures).

Regards

Senior Wealth Manager