

# Managing financial risk is a balancing act

At Almus we partner with you in sustaining your competitive advantage. You do what you do best. And we will manage your Currency, Commodities and Interest Rate Risks.

**A Perfect Balance**



**ALMUS**  
FX - Advisory | Consulting | Outsourcing



# ALM US Who we are?

At Almus, we are a team of passionate treasury professionals and offer, **Advisory, Consulting & Outsourcing** of FX and Interest Rate Risk Management

Our customer portfolio now includes the following business segments:

- **Automobile**
- **Chemical**
- **Energy**
- **Gems & Jewellery**
- **Health Care**
- **Metals**
- **Oil**
- **Pharma**
- **Shipping**
- **Software**
- **Stationary**
- **Steel**
- **Textiles**

**Vision: To be the leader in currency, commodity and interest rate risk management**

## Our Infrastructure



Almus is the only risk consulting firm having an in-house corporate dealing room with global information providers for customer centric execution and risk management.

- Thomson Reuters Eikon enabled cross asset dealing room
- Real time price discovery and dealing facility from multiple leading bank
- Highly experience team managing the integrated Front Office / Mid Office / Back Office treasury operations
- Treasury management system to support, manage & monitor risk and performance



# Your Almus Advantage

## Advisory

- Access to fundamental & technical reports on INR, FX majors, commodities & interest rates
- Manage your hedge position with experts advise
- Review your hedging strategy, approach (dynamic hedging)
- Active support for trade finance related issues and correspondence



## Consulting

We consult at strategic & tactical levels.

- Exposure identification
- Create, adhere & review risk management policy
- Get expert advice on borrowing in appropriate currencies and manage the exposures of the same
- Scenario and sensitivity analysis
- System studies and implementation of treasury management systems
- Treasury risk performance evaluation and measurement

### Treasury Setup

- Setting up dealing room
- Talent acquisition
- Turnkey approach



## Outsourcing FX Treasury

### Planning

- Frame risk management policy
- Exposure identification
- Scenario and sensitivity analysis
- System study & implementation of treasury management systems

### Execution

- Execution of hedging strategy
- Manage, measure & monitor risk
- Shared resources, information systems, treasury expertise
- Back and mid office support
- Treasury performance evaluation & measurement

### Key Benefits:

- Focus on core business.
- Cost reduction
- Cash flow certainty
- Performance measurement
- Technology – Dashboard and online tracking of exposure and performance



## ECB Management

- Analysis of long term foreign currency liabilities
- Identifying gaps in balance sheet
- Preparation of risk management policy
- Scenario and sensitivity analysis
- Long term hedging strategies, evaluation & execution
- Management of hedges
- Transactions ensuring hedge accounting
- Performance evaluation, measurement and performance reporting
- Periodically review with management



## Customer Speaks

## Almus Management

*"They 'own' both, our issues and the solutions they provide. With an ideal mix of youth and experience, theory and practice, conservatism and progressiveness, they help us manage in uncertain and volatile time as an owner of the business."*

**Russell Mehta**  
**Managing Director**  
**Rosy Blue (India) Pvt Ltd**

*"In Almus, we have the partner that supports us in diligently managing our foreign currency exposures this partnership was important in redefining our currency risk management strategy and implementation thereof. We are now able to manage currency risk on a everyday basis more efficiently and importantly monitor treasury performance."*

**Rajesh Rathi**  
**Managing Director**  
**Sudarshan Chemical Industries Limited**



**Maulik R. Shah** is the Co-Founder and CEO at Almus. He is a Chartered Accountant (rank holder) Cost Accountant and Chartered Financial Analyst. He has more than 22 years' experience in senior financial and treasury role and his last position was CFO at Rosy Blue (World Leader in Gems & Jewellery Industry).



**Jayaram K** is a Co-founder and Chief Operating Officer at Almus. He is a Certified Associate of Indian Institute of Bankers with 25 years of experience in FX Markets. He was heading treasury at a corporate after his stint with Canara and Calyon Bank. He specializes in fundamental research on currencies and uses it for managing hedges for clients.



**Venkatesh S. Bijoor** is a Co-founder and Chief Strategy Officer at Almus. He is a Certified Associate of Indian Institute of Bankers with 30 years of experience in foreign exchange treasury and strategic consulting. He was a chief dealer at ING Vysya Bank, Secretary and Vice Chairman of Forex Association of India and Managing Committee of FEDAI.



**Pankaj Kumar Rathi** is a Head Treasury and Partner at Almus. He is a Chartered Accountant, CFA charter holder & FRM. He has overall experience of more than 20 years in financial markets. His previous association was with an infrastructure financing company. He has a significant experience in managing foreign currency and interest rate risk.