

How Agentic AI Transforms Treasury Management

A White Paper by DCM Infotech
For CFOs and Treasury Leaders of
Power, Infrastructure, Hospitals &
Utility Companies, Managing - Multi-
Bank, Multi-Account – Hospital,
Utilities, Infrastructure & Power
Treasuries

MULTIPLE BANKS. HUNDREDS of ACCOUNTS,
ONE DAILY DECISION.

LOWEST-LOSS / HIGHEST YIELD COMPUTE



The Hidden Cost of Conventional Treasury at Enterprise Scale

Multiple banks × Multiple accounts

The scale of the daily lowest-loss / highest yield computation requires- FD rates checked manually across every bank, MF NAVs pulled from multiple sites, before a decision can be made.

Every day, multiple analysts. One question: which instruments do we break, in what sequence, to meet today's cash outflow at the lowest possible loss/highest yield?

Every large Indian hospital, utility, multi-national, infrastructure or power enterprise runs a version of the same daily operation. The Core Treasury holding INR and USD as FDs and mutual funds, receives inflows from multiple directions: project funding from banks, multilateral agencies like ADB and World Bank, and state and central government disbursements; and operational cash flows from the business, insurance disbursements etc.

Against these inflows, a daily cash requirement is shared with the treasury team. What follows is a manual, multi-step process: check each of the different banks for current FD rates, pull MF NAVs from multiple sites, then run the operations research computation to identify the lowest-loss combination of instrument breaks.

With multiple banks and hundreds of accounts, this is not a simple lookup - it is a full-day analytical exercise.

The Lowest-Loss Computation

The core challenge is not finding the answer it is finding the *optimal* answer, across a combinatorically large solution space. With FDs spread across multiple banks at varying tenors and rates, and MFs across multiple AMCs with different exit loads and NAVs, the number of possible break combinations runs into the thousands.

Manual Excel models can explore a fraction of this space. The agentic system explores all of it.

The 3 PM Trading Window

The daily computation must be complete before the trading window closes at 3 PM. If the team of analysts hasn't reached a defensible decision by then, the window is lost. On a large corpus, a single missed window or a suboptimal break chosen under time pressure can cost several lakhs in forgone yield.

The Judgement-Call Risk

Even with structured Excel models, the final call involves human judgement reading rate trajectories, weighting tenors, assessing exit load impact. A small error in any of these judgements can cost ₹2–5 lakhs on a single decision. Across 250 trading days, these errors accumulate into a material, measurable drag on treasury performance.

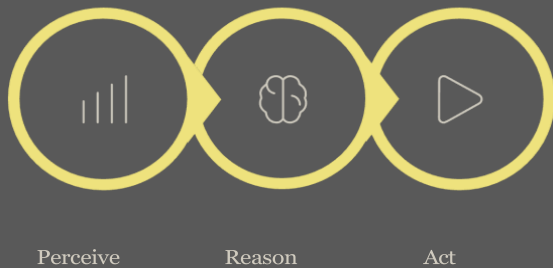
The Scale Multiplier

The complexity is not static. As the corpus grows, as new banks are added, as the mix of FDs and MFs shifts, the solution space expands. Excel-based operations research was not designed for multi bank, multi account, and a sub-3-PM deadline. The tool has outgrown the problem.

What Is Agentic AI in Treasury Management - And Why It's Fundamentally Different

The daily 'compute lowest loss' step the final stage of every treasury outflow cycle is precisely the class of problem that Agentic AI was built to solve. It is a constrained optimisation problem: given a cash requirement, a corpus of FDs across 29 banks at varying tenors and rates, and MFs across multiple AMCs with different exit loads, find the combination of breaks that minimises total yield loss and exit penalties. An agentic system does not assist with this computation it runs it, completely, across the full solution space, in seconds. And unlike a static model, it learns from every decision cycle, becoming more accurate over time.

Organisations with treasury corpus of ₹1,000 Cr and above realise the full value of agentic treasury intelligence — where complexity, velocity, and stakes justify autonomous AI decision-making.



The agentic loop runs continuously every market signal triggers a fresh cycle of perception, reasoning, and action within your defined policy guardrails.

Automated Rate Aggregation: No More Manual Lookups

The first step in the outflow process checking different banks for FD rates and pulling MF NAVs from multiple sites is fully automated. The agent continuously ingests live rate data from all banking counterparties and AMC platforms, maintaining a real-time view of the entire instrument corpus. By the time the daily cash requirement arrives, the data is already current. The manual lookup step is eliminated entirely.

Lowest-Loss Scenario Engine: Thousands of Combinations, Seconds to Solve

With live rate data in hand, the agent runs the optimisation: which FDs to break (across which banks, which tenors), which MFs to redeem (across which AMCs, at what exit load), in what sequence to meet the exact cash requirement at the lowest possible total loss. It generates and ranks hundreds of fully costed scenarios. The optimal solution and the next-best alternatives are presented on a dashboard before 10 AM. The 7-analyst, full-day compute cycle is replaced by a morning review.

Self-Learning Accuracy: The Human-in-Loop Shrinks Over Time

As the agent processes more decision cycles tracking actual vs forecast cash flows, observing rate movements, learning the inflow patterns from ADB/World Bank disbursements and government funding its models become more refined. Decision accuracy improves. The confidence threshold for autonomous action rises. Over time, the human-in-loop is reserved for genuinely novel situations: a new bank counterparty, an unusual disbursement pattern, a policy exception. Routine lowest-loss computation becomes fully autonomous.

AI-Powered Cash Management: Three High-Impact Use Cases for CFOs



Lowest-Loss Break Optimisation Across Multiple Banks

The agentic system ingests live FD rates from all 29 banking counterparties and real-time MF NAVs from all AMC platforms continuously, not on demand. When the daily cash outflow requirement arrives, the optimisation runs immediately: which FDs to break (which bank, which tenor, what penalty), which MFs to redeem (which AMC, what exit load, what NAV impact), and in what sequence to meet the exact requirement at the lowest possible total loss. Hundreds of combinations are evaluated. The optimal solution is on the dashboard before 10 AM. The manual rate-check and compute cycle is eliminated.



Proactive Deployment: Matching Tenors to Inflow Patterns

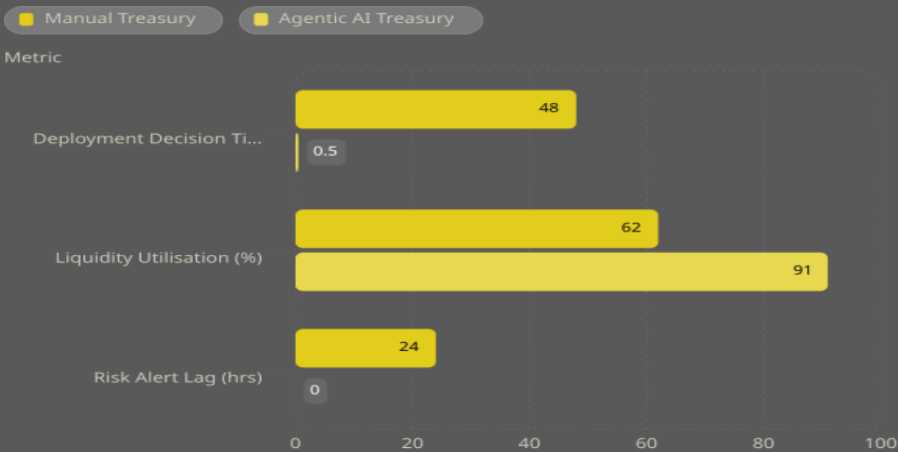
The same system that optimises breaks also prevents them. By learning the inflow patterns disbursement cycles, state and central government funding timelines, and operational cash rhythms, insurance payouts the agent deploys surplus liquidity into FDs and MFs at tenors that align with forecast outflow dates. When deployment is right, breaks become rare. The multiple accounts across different banks are managed as a single, intelligently orchestrated corpus not as hundreds of separate decisions.



Unified Treasury Visibility: INR + USD, All Entities, All Banks

A single real time view of the entire Core Treasury - INR and USD positions. real-time MF NAVs from all AMC platforms continuously, not on FD maturities, MF redemption values, and account balances across all banks and accounts. Inflows from project funding and operations are tracked against outflow commitments. When a shortfall is forecast, the system flags it days in advance giving the treasury team time to plan exits at full tenor rather than forcing emergency breaks at a loss.

Figures are illustrative benchmarks for directional guidance subject to validation against client-specific treasury parameters.



Agentic vs Manual Treasury: The Performance Gap

The performance gap begins at step one of the outflow process rate aggregation and compounds through every subsequent step. By the time a manual treasury team is ready to compute, the agentic system has already presented the optimal solution. The 3 PM window is captured every day, not just on good days.

Metric	Manual Treasury	Agentic AI
Daily Rate Aggregation	Manual checks across different banks + MF sites (2-3 hrs)	Automated, real-time, always current
Scenario Coverage	Partial (Excel constraints)	Full solution space (thousands of combinations)
Decision Ready By	2:30-3:00 PM (window risk)	Before 10 AM
Judgement-Call Error	₹2-5 lakhs per decision × 250 days	Near zero (model-driven)
Cost	3-5% of corpus annually	Near zero (tenor-matched deployment)
FD/MF Break Rate		

The Strategic Payoff: Lower Cost of Capital, Higher Liquidity Efficiency,

For a CFO overseeing a treasury spread across different banks and hundreds of accounts, the return on agentic treasury intelligence is visible from day one not in abstract efficiency metrics, but in the specific, daily operations that currently consume a team of 7 analysts from morning to the 3 PM trading window. The gains are immediate, measurable, and compounding: each decision cycle makes the next one sharper, and the human-in-loop progressively shifts from computation to strategy.

Multiple

banks aggregated automatically

Live FD rates from all 29 banking counterparties and MF NAVs from all AMC platforms — ingested continuously, not checked manually. The 2–3 hour daily rate aggregation step is eliminated before the working day begins

5 hrs

earlier than the 3 PM window

The optimal lowest-loss scenario is on the treasury dashboard before 10 AM — not at 2:30 PM under time pressure. Every trading window is captured. The cost of a missed window — several lakhs in foregone yield — becomes a thing of the past.

₹0

judgement-call error cost

Model-driven optimization across the full solution space eliminates the ₹2–5 lakh per-decision error risk that accumulates across 250 trading days. Over a full year, this alone represents a material, recoverable P&L line for any large treasury operation

↑Over Time

autonomous accuracy

As the agent learns inflow patterns ADB/World Bank disbursement cycles, insurance disbursements, government funding timelines, operational cash rhythms its forecasts sharpen and its break recommendations become more precise. The human-in-loop progressively reduces. The team of analysts is redeployed from daily computation to strategic treasury management.

DCM InfoTech Limited

Purpose-built agentic treasury intelligence for India's largest infrastructure and power enterprises designed for the complexity, compliance requirements, and capital scale of this sector.

Talk to DCM Infotech

Ready to Transform Your Treasury?

DCM Infotech partners with India's leading infrastructure and power enterprises to deploy agentic treasury intelligence. Our engagements are structured around your existing ERP and banking stack with measurable outcomes from day one.

- Automated rate aggregation across 29 banks and all AMC platforms
- Lowest-loss break optimisation across the full instrument corpus, before 10 AM daily
- Self-learning accuracy with progressive reduction in human-in-loop

Sources

The following sources informed the research and benchmarks cited in this white paper.

➤ [ArcelorMittal Nippon Steel India: Real-Time Treasury Transformation | Insights | HSBC](#)

➤ [Agentic AI Shifts Treasury from Copilot to Autopilot | Fintech Inshorts](#)

➤ [The Agentic CFO in Your Pocket | CoinDesk](#)

➤ [AI.Receivables | Frictionless Finance | Capgemini India](#)

➤ [Agentic Artificial Intelligence \(AI\) in Finance - Statistics & Facts | Statista](#)