Valueonshore Advisors
EXPERIENCE | CLARITY | FOCUS

CASE STUDY

Streamlining Controls in Investment Operations

THE CLIENT AND BUSINESS CONTEXT

- Leading pan-India life insurer under IRDAI & SEBI oversight
- Operates under IRDAI and SEBI oversight, facing complex compliance due to high transaction volumes and regulatory requirements
- Objective: strengthen governance, compliance, and risk mitigation

BUSINESS CHALLENGE

1. **Access Controls:** Tightened dealing room entry/exit logging
2. **Limit Monitoring:** Robust frameworks to prevent breaches
3. **Trade Execution:** Stronger controls for trade, reconciliation, and regulatory risks
4. **Regulatory Reporting:** Timely, accurate disclosures
5. **Broker Controls:** Due diligence, empanelment, performance monitoring

OUR APPROACH

- Walkthroughs with investment process owners
- Review of policies, procedures, and manuals
- Clarification of investment terminology with Subject Matter Expert support
- Identification of regulatory frameworks (IRDAI, SEBI)
- Assessment of internal controls and supporting systems
- Evaluation of accountability and decision-making hierarchy

KEY REVIEWS OF THE INVESTMENT PROCESS

DEALING ROOM CONTROLS

- Access
- Segregation of duties
- Maker-checker

NAV & DISCLOSURES

- Pricing approvals
- ISDA/CSA agreements
- Derivative cash flows

LIMIT MONITORING

- Securities
- Brokers
- Counterparties
- Escalation processes

BROKER EMPANELMENT

- Eligibility
- Agreements
- Compliance
- Performance ratings

TRADE EXECUTION

- Bloomberg
- Broker communications
- Custodian records
- Reconciliations

REGULATORY COMPLIANCE

- IRDAI Investment Regulations 2016
- Master Circular 2022

BUSINESS IMPACT DELIVERED

- Strengthened access controls, reduced mobile usage risks
- Improved breach monitoring & risk reporting
- Validated pricing, trade execution, and derivatives integrity
- Enhanced NAV accuracy, cash flow reconciliation, settlement controls
- Ensured compliance with regulatory reporting & stewardship policies

ABOUT US

Valueonshore ("VOS") Advisors is a global business advisory firm of Big 4 alumni and industry leaders, supporting financial executives on complex, high-impact matters across accounting, M&A, risk, and managed services. Founded in 2009, the firm has grown to ~400 professionals across the U.S., India, and the UAE, serving mid-cap and high-growth companies as a trusted partner in navigating complexity and driving value.

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