20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **Treasury Management covers the planning, organising and controlling of an organisation's holdings, finances and working capital.**
   Its aim is efficient money use, liquidity, lower funding cost and reduced risk.

2. **Treasury Management spans corporate finance, currency management, working capital management and financial risk management.**
   These four areas together keep an organisation financially healthy.

3. **Liquidity is the primary goal of Treasury Management.**
   A business must hold enough free cash to cover outflows without panic borrowing.

4. **Efficiency is the second key goal of Treasury Management.**
   Idle cash represents a missed opportunity, so treasury seeks to deploy it productively.

5. **The four core functions of Treasury Management are cash management, liquidity control, optimal use of resources and risk management.**
   Mastering these four pillars covers the entire subject for exam purposes.

6. **Cash management involves a well-planned collection and payment mechanism for the business.**
It keeps both money inflows and outflows tightly controlled.

7. **Liquidity control means maintaining an ideal level of liquidity to meet obligations as they fall due.**
This ensures a business can pay suppliers, employees and creditors on time.

8. **Risk management in treasury involves identifying, measuring, analysing and managing financial risk.**
This ensures the company can pay debts on time and sustain expected performance.

9. **Treasury Management is considered one of the highest-scoring papers in the CAIIB framework.**
Its concepts are logical and become scoring once explained clearly with practice.

10. **Treasury deploys funds into markets such as the money market rather than letting cash sit idle.**
Smart deployment of surplus funds avoids wasted opportunity cost.

11. **A treasury management system speeds up payments and cuts approval time, delivering time efficiency.**
This is described as the biggest benefit of effective treasury management.

12 **Efficient treasury improves cash flow, lowers borrowing cost and maximises working capital use.**
This directly contributes to cost savings for the organisation.

13 **Strong treasury relationships with banks and financial institutions unlock better terms and products.**
Relationship management supports financial success and future growth.

14 **Treasury Management PDF notes for CAIIB are organised into Module A and Module B chapters.**
Module A covers financial markets and scope of treasury; Module B covers liquidity and instruments.

15 **Module A of Treasury Management includes Financial Markets, Treasury, and Scope and Functions of Treasury Management.**
These form the conceptual foundation before moving to Module B topics.

16 **Module B of Treasury Management includes Liquidity Management, Integrated Treasury and Treasury Instruments.**
These carry many exam questions and build on Module A concepts.

17 **Managing cash flow well in treasury reduces interest rate risk and the need for short-term funding.**
Better cash flow control lowers dependence on costly short-term borrowing.

18 **Treasury delivers exact, up-to-date financial data that supports better decision-making.**
This data helps analyse investments and optimise capital structure.

19 **Skipping numerical practice is a common mistake aspirants make in Treasury Management preparation.**
Calculation-based questions should be practised early, not left for the final week.

20 **Marks and weightage for Treasury Management can change across exam cycles.**
Aspirants should always confirm the current pattern on the latest official IIBF notification.