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Stocks recorded a highly bullish November as the S&P 500 advanced 9.1%, the Dow Jones Industrial Average charged 9.2% higher, and the NASDAQ surged 10.8%. The Russell 1000 finished November up 9.3%, and the small-cap Russell 2000 added 9.1%. Global indices joined the party as well—Emerging Markets posted an 8.0% gain in November and EAFE jumped 9.3%.

Out of the 503 S&P 500 constituents, 441 of them posted positive returns in November. In other words, 87.7% of the S&P 500 had a positive month.

In Europe, UK stocks end November on upbeat note, midcap index logs best month in 2023. Britain's FTSE 100 hit a six-week high on 1<sup>st</sup> Dec, boosted by solid gains in metals miners, while markets cheered after Federal Reserve Chair Jerome Powell acknowledged progress in lowering inflation, keeping alive hopes that interest rates have peaked.

Asian equities attracted substantial foreign investment in November, signalling the prospects of continued inflows next year, bolstered by a decrease in U.S. Treasury yields. According to data from stock exchanges across Taiwan, South Korea, India, Indonesia, the Philippines, Thailand, and Vietnam, foreign investors bought a net \$11.16 billion in stocks in November, the most since May. So far this year, Asian equities have received a net \$14.03 billion, a significant turnaround from the approximately \$57.52 billion in net selling in 2022.

In China, Credit rating agency Moody's cut its outlook for Chinese sovereign bonds to negative citing risks from a slowing economy and a crisis in its property sector. Moody's said the downgrade, its first for China since 2017, reflects risks from financing troubles of local and regional governments and state-owned enterprises.



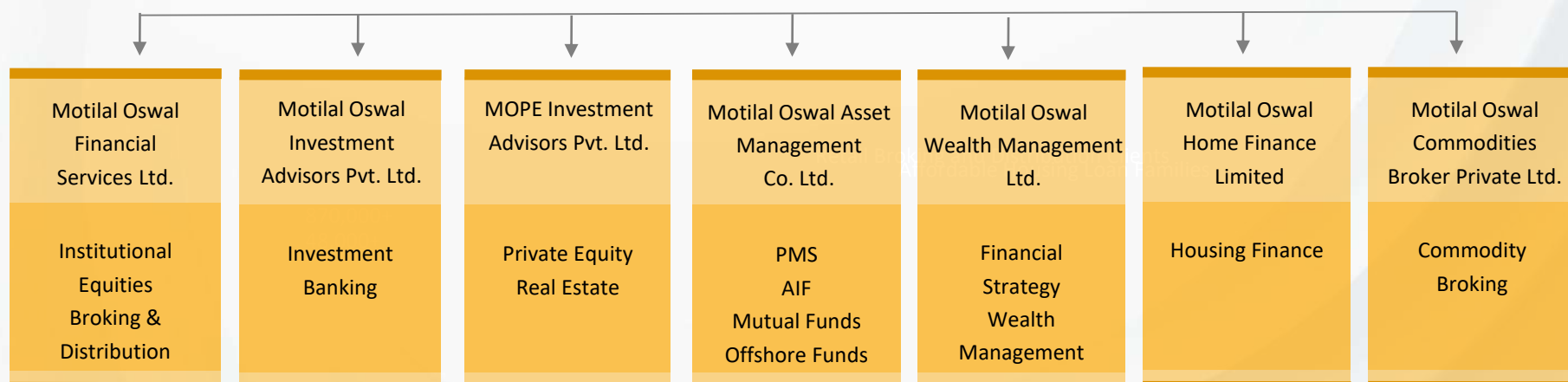
## MOFSL- Overview

- **Group Profile & Structure**
- **Business Evolution**
- **Business Snapshot**



- Well-diversified, financial services company offering a range of financial products and services
- Focused on wealth creation for all its customers, such as institutional clients, HNWI's and retail customers
- Network spread over 450+ cities comprising 2200+ business locations operated by our business partners and us with 1 Million+ total registered customers
- Shares listed on the Bombay Stock Exchange and National Stock Exchange.

### Motilal Oswal Financial Services Ltd.

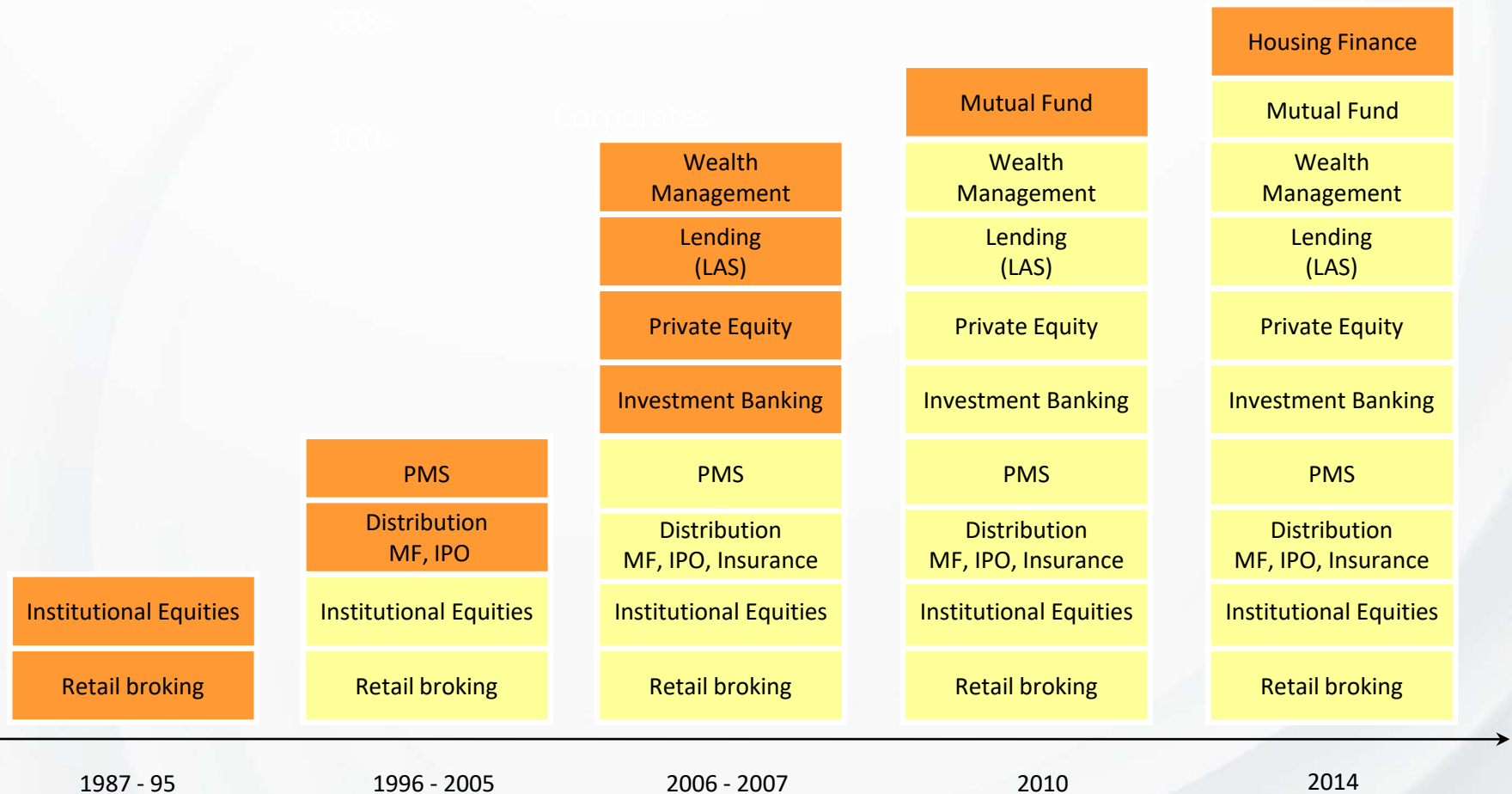




# Business Evolution

Broking

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- Award-winning research covering **95%+ of market capitalization.**
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- **Real-time portfolio monitoring and restructuring** tools which help you to make investment decisions on the move & Ability to get **recommendations across asset classes at your fingertips.**
- Feature rich execution options for customers through **MOBILE | TAB | DESKTOP | WEB | Call & Trade**

*\*AUM Mentioned here is combined AUM of MOFSL in all Investment Products ( PMS, MF, Fixed income, Alternate Investment Product and Insurance )*



## Market Update

- **Equity Market Update**
- **Fixed Income Update**
- **Mutual Funds Update**





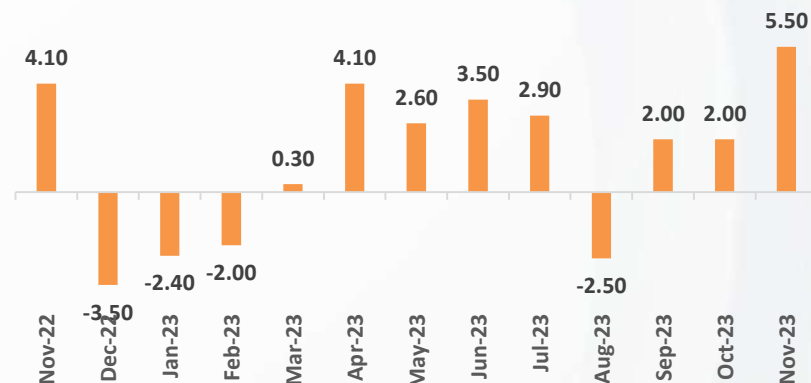
The global and domestic markets made a smart come back in the month of November'23 amid cheerful festive season and positive global cues. Investor sentiments turned buoyant as concerns have eased post dovish Fed commentary and strong economic data indicating that US Fed may not go with further rate hike.

Broad-based rally was seen in the month of November with Nifty gaining +5.5% for the month to close at 20,133 levels, while Nifty Midcap 100 / Nifty Smallcap 100 indices, outperformed with gains of 10.4%/12%.

IPO market was too in spotlight, with 10 main board IPOs worth Rs.14106cr open for subscription during the month. Tata group led Tata Tech saw a record 7.34 million applications and listed at premium of 140%.

DII's recorded inflows of Rs.12,762 crore, their fourth consecutive month of strong inflows. While FIIs turned net buyers to the tune of Rs.5,795 crore after witnessing selling for three consecutive months.

**Nifty 50 M-o-M (%)**



INDEX	30 <sup>th</sup> November, 2023	M-o-M (%)	Y-o-Y (%)
SENSEX	66,988	5.0	6.2
NIFTY	20,133	5.5	7.3
FTSE	7,453	1.8	-1.6
DOW	35,950	8.8	3.9
Nasdaq	14,226	10.7	24.0
Hang Sang	17,042	-0.4	-8.4



## Fixed Income Outlook

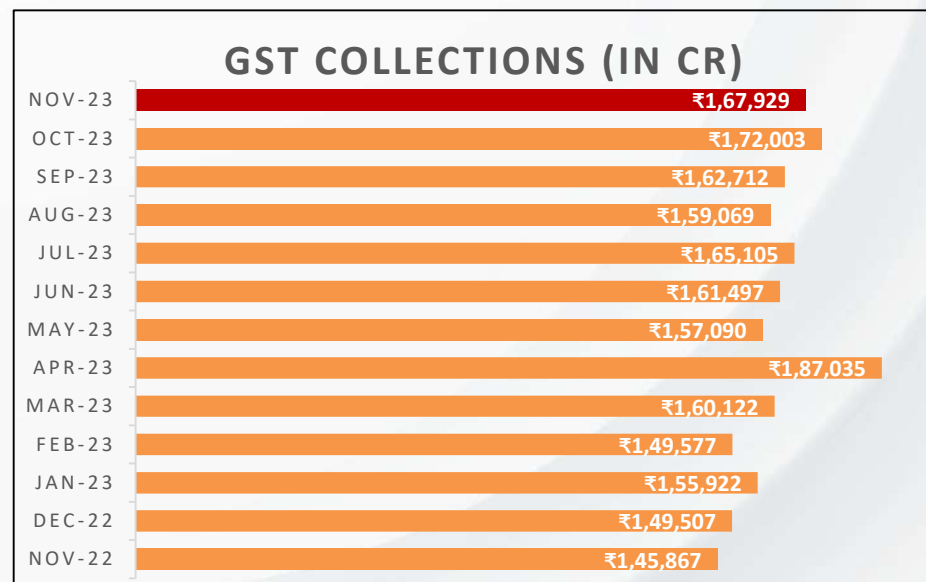
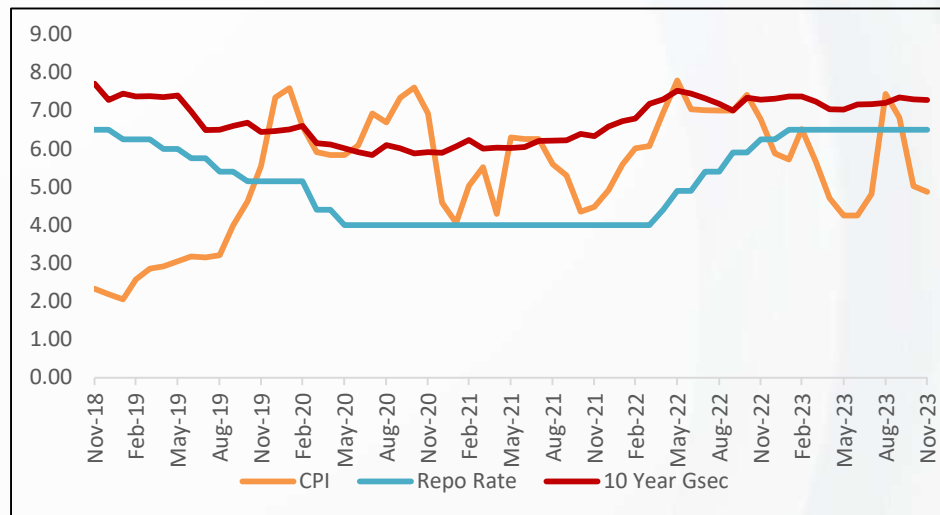
Bond yields declined along with the fall in U.S. treasury yields after the Fed Chair's remarks stoked hopes that the U.S. central bank was finished raising rates.

A sharp decline in crude oil prices after U.S. data revealed a increase in gasoline inventories which raised concerns about fuel demand globally added to the gains. However, gains were restricted after the RBI kept key interest rate unchanged and refrained from making any major announcements in its latest policy decision.

**GST revenue collection for November 2023 came at nearly Rs 1.68 lakh crore, which is a 15% jump on an annual basis.** This is the sixth time that gross GST collections have crossed the ₹1.60 lakh crore mark during the ongoing fiscal.

The gross GST revenue collected in the month of October 2023 stood at ₹1.72 lakh crore, the second highest ever after April 2023 when GST collection came in at ₹1.87 lakh crore.

Source: Bloomberg, RBI | Data as on  
11<sup>th</sup> December, 2023





The AUM of the Indian MF Industry has grown from ₹8.9 trillion as on November 30, 2013 to ₹49.05 trillion as on November 30, 2023 more than 5 fold increase in a span of 10 years.

Equity mutual funds witnessed positive inflows of nearly Rs. 15,536 crores

In the equity segment, Small Cap funds saw highest inflow of Rs. 3,699 crore in November 2023.

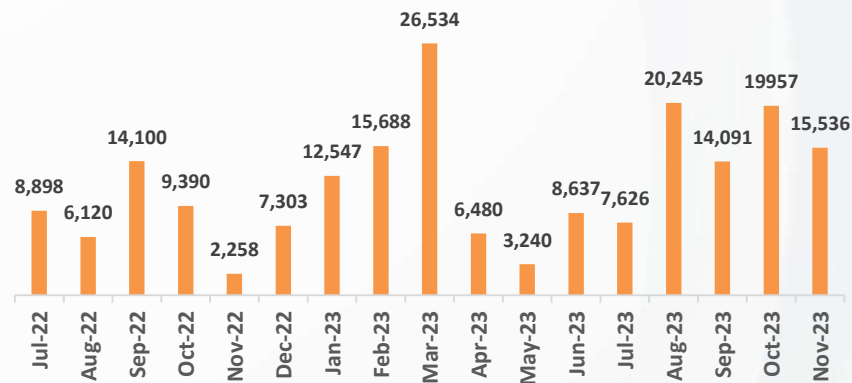
However, the debt segment saw a net outflow of Rs.4,706 crore last month, among debt funds, Money market funds saw the maximum inflows of Rs.865 crore. Inflows from Long Duration funds stood at Rs. 86 crore.

The outflows in the Liquid fund were Rs.644 crore and inflows in Money Market fund was Rs.865 crore in November.

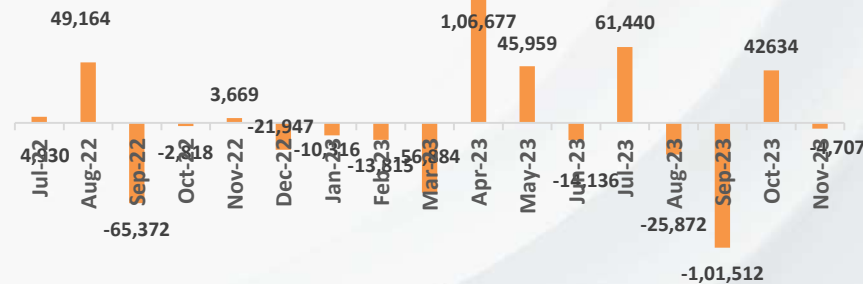
Net inflows in the hybrid schemes stood at Rs.13,538 crore in November, 2023 compared to net inflows of Rs.9,907 crore in previous month.

**SIP contribution stood at Rs. 17,073 crore in November 2023 as against Rs. 16,928 crore in October.**

**Open ended schemes Net Inflows (+ve) / Outflows (-ve) Equity Mutual Funds (Rs. Crores)**



**Open ended schemes Net Inflows (+ve) / Outflows (-ve) Debt Mutual Funds (Rs. Crores)**





## Mutual Fund

- Passive Funds
- Equity Mutual Funds
- ELSS Funds
- Hybrid Funds
- DAAF Funds
- Arbitrage Funds
- Short term Debt Funds
- Accrual & Credit Funds
- Duration Funds
- Multi Assets Funds

## PMS

- MOAMC Value
- MOAMC NTDOP
- MOAMC IOP
- MOAMC IOP V2
- MOAMC BOP
- MOAMC Focused Midcap Strategy
- MOAMC Ethical Strategy.
- MOAMC Founder
- ASK Indian Entrepreneur Portfolio
- ASK India Vision
- Invesco DAWN
- Renaissance Midcap
- Renaissance Opportunities.
- Alchemy High Growth
- Marcellus Consistent Compounders
- Marcellus Global CCP
- Marcellus Kings of Capital
- White Oak India Pioneers Equity PMS
- Abakkus All Cap Approach
- Abakkus Emerging Opp Fund

## \*Fixed Income

- RBI Floating Rate Savings (Taxable) Bonds
- Corporate Fixed Deposits
- Preference Shares
- Perpetual Bonds
- High Credit Bonds & NCDs
- Tax –free Bonds
- Capital Gain Bonds
- Sovereign Gold Bond
- Structured Product

## \*Alternate Assets

- Motilal Oswal Next Trillion Dollar Opportunity Fund
- Motilal Oswal Hedged Equity Multifactor Strategy
- Motilal Oswal Value Fund
- Neo Special Credit Opportunities Fund
- Motilal Oswal Growth Anchors (Founders) Fund.
- Abakkus Diversified Alpha Fund Series II.
- ASK Growth India Fund
- Neo Infra Opportunities Fund

## Insurance

### 1. Life Insurance

- Term Insurance
- Traditional Insurance
- 1. Par- endowment
- 2. Non-Par endowment
- Pension Plans
- ULIPs

### 2. Health Insurance

### 3. General Insurance

\*Alternate Assets and Fixed Income are as per availability.



## Product Update

- **Portfolio Management Services (PMS)**
- **Alternate Investment Fund (AIF)**
- **Mutual Funds**
- **Fixed Income**
- **Insurance**
- **Real Estate**



## Portfolio Management Services

- **MOAMC Value Strategy**
- **MOAMC Next Trillion Dollar Opportunity Portfolio**
- **MOAMC India Opportunity Portfolio**
- **MOAMC India Opportunity Portfolio V2**
- **MOAMC Business Opportunities Portfolio**
- **MOAMC Mid to Mega**
- **MOAMC Ethical Strategy**
- **Motilal Oswal Founders PMS**
- **ASK India Entrepreneur Portfolio**
- **ASK India Vision Portfolio**
- **Renaissance Midcap Portfolio**
- **Renaissance Opportunities Portfolio**
- **Narnolia 5T PMS – Industry Champs**
- **Narnolia 5T PMS - Mid & Small Cap Strategy**
- **Narnolia 5T PMS - Multi Cap Strategy**
- **Narnolia 5T PMS – 5Tx 5T Strategy**
- **Marcellus Kings of Capital**
- **Marcellus Consistent Compounders**
- **Marcellus Global Consistent Compounders**
- **Invesco DAWN Strategy**
- **Alchemy High Growth PMS**
- **White Oak India Pioneers Equity PMS**
- **Abakkus All Cap Approach**
- **Abakkus Emerging Opportunity Fund**



## MOAMC Value Migration Strategy {Multi Cap}

- The strategy aims to benefit from the long term compounding effect on investments done in good businesses, run by great business managers for superior wealth creation.
- Each of the portfolio companies are market leaders in their respective segments.
- 20+ years of track record with annualized return of 19.73% since inception.
- Concentrated portfolio of 23 stocks with high earnings growth.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	Value Strategy	S&P BSE 500 TRI	Value Strategy	S&P BSE 500 TRI
1 Month	9.73	7.06	1.10	1.07
3 Months	14.75	6.19	1.15	1.06
6 Months	31.38	14.40	1.31	1.14
1 Year	31.90	13.44	1.32	1.13
2 Years	16.91	12.08	1.37	1.26
3 Years	20.52	20.27	1.75	1.74
4 Years	15.31	17.78	1.77	1.92
5 Years	16.49	16.00	2.15	2.10
7 Years	13.92	15.70	2.49	2.78
10 Years	14.85	15.59	3.99	4.26
Since Inception	19.73	17.84	42.19	30.34

Inception Date	Benchmark	Fund Manager
18-Feb-2003	S&P BSE 500 TRI	Mr. Vaibhav Agrawal

### Top 5 Holdings Weightage = 33.94%

Scrip Name	(%) of Market value
BSE Ltd.	8.11
Zomato Ltd.	7.08
Suzlon Energy Ltd.	6.46
Angel One Ltd.	6.35
Prestige Estates Projects Ltd.	5.94

### Market Cap

Particular	(%) of Assets
Large Cap	20.00
Mid Cap	19.60
Small Cap	60.10

### Top 3 Sectors Weightage = 48.61%

Sector Name	(%) of Market value
Capital Goods	23.83
Capital Markets	14.46
Consumer Services	10.32





## MOAMC Next Trillion Dollar Opportunity Strategy (NTDOP) {Multi Cap}

- The strategy aims to deliver superior returns by investing in stocks from sectors that can benefit from the Next Trillion Dollar GDP growth.
- A multi-cap strategy focused on identifying businesses benefitting from India's growing GDP.
- 15+ years of track record with annualized return of 14.97% since inception.
- High quality concentrated portfolio of 31 stocks.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	NTDOP Strategy	S&P BSE 500 TRI	NTDOP Strategy	S&P BSE 500 TRI
1 Month	9.37	7.06	1.09	1.07
3 Months	11.36	6.19	1.11	1.06
6 Months	21.38	14.40	1.21	1.14
1 Year	17.94	13.44	1.18	1.13
2 Years	6.07	12.08	1.13	1.26
3 Years	15.24	20.27	1.53	1.74
4 Years	12.64	17.78	1.61	1.92
5 Years	11.37	16.00	1.71	2.10
7 Years	11.87	15.70	2.19	2.78
10 Years	18.05	15.59	5.26	4.26
Since Inception	14.97	11.54	9.75	5.94

Inception Date	Benchmark	Fund Manager
03-Aug-2007	S&P BSE 500 TRI	Mr. Vaibhav Agrawal

### Top 5 Holdings Weightage = 24.65%

Scrip Name	(%) of Market value
BSE Ltd.	5.91
Zomato Ltd.	5.68
Piramal Enterprises Ltd.	4.82
Indusind Bank Ltd.	4.20
ITC Ltd.	4.04

### Market Cap

Particular	(%) of Assets
Large Cap	32.50
Mid Cap	43.60
Small Cap	23.00

### Top 3 Sectors Weightage = 33.09%

Sector Name	(%) of Market value
Capital Goods	13.23
Consumer Services	10.35
Finance	9.51





# MOAMC India Opportunity Portfolio (IOP)

## {Mid & Small Cap}

- The strategy aims to generate long term capital appreciation by creating a focused portfolio of high growth stocks having the potential to grow more than the nominal GDP for next 5-7 years across and which are available at reasonable market prices.
- Small cap oriented portfolio which invests in companies with high earnings growth.
- 13+ years of track record with annualized return of 10.05% since inception.
- High quality concentrated portfolio of 24 stocks.

Performance (%)			Value of 1 Cr. Invested	
Period	IOP	S&P BSE 500 TRI	IOP	S&P BSE 500 TRI
1 Month	10.79	7.06	1.11	1.07
3 Months	15.50	6.19	1.15	1.06
6 Months	41.98	14.40	1.42	1.14
1 Year	47.65	13.44	1.48	1.13
2 Years	12.34	12.08	1.26	1.26
3 Years	20.23	20.27	1.74	1.74
4 Years	15.80	17.78	1.80	1.92
5 Years	12.42	16.00	1.80	2.10
7 Years	8.38	15.70	1.76	2.78
10 Years	12.69	15.59	3.30	4.26
Since Inception	10.05	12.91	3.75	5.34

Inception Date	Benchmark	Fund Manager
15-Feb-2010	S&P BSE 500 TRI	Mr. Rakesh Tarway

### Top 5 Holdings Weightage = 29.90%

Scrip Name	(%) of Market value
Global Health Ltd.	6.90
Tvs Motor Ltd.	6.31
One 97 Communications Ltd.	6.16
Suzlon Energy Ltd.	5.50
IDFC First Bank Ltd.	5.03

### Market Cap

Particular	(%) of Assets
Large Cap	14.40
Mid Cap	31.60
Small Cap	46.70

### Top 3 Sectors Weightage = 48.02%

Sector Name	(%) of Market value
Capital Goods	24.16
Information Technology	14.06
Capital Markets	9.80



# MOAMC India Opportunity Portfolio V2 (IOP V2)

## {Mid & Small Cap}

- The Strategy aims to deliver superior returns by investing in stocks from sectors that can benefit from India's emerging businesses. It aims to predominantly invest in Small and Midcap stocks with a focus on identifying potential winners. Focus on Sectors and Companies which promise a higher than average growth.
- Identification of companies in their early stages which have the potential to become midcap or large cap, thus resulting in wealth creation
- Small cap oriented concentrated portfolio of 24 stocks investing in companies with high growth profile.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	IOPV2	S&P BSE 500 TRI	IOPV2	S&P BSE 500 TRI
1 Month	10.82	7.06	1.11	1.07
3 Months	15.62	6.19	1.16	1.06
6 Months	42.22	14.40	1.42	1.14
1 Year	47.92	13.44	1.48	1.13
2 Years	12.44	12.08	1.26	1.26
3 Years	22.92	20.27	1.86	1.74
4 Years	22.85	17.78	2.28	1.92
5 Years	16.64	16.00	2.16	2.10
Since Inception	10.73	13.37	1.81	2.08

Inception Date	Benchmark	Fund Manager
05-Feb-2018	S&P BSE 500 TRI	Mr. Rakesh Tarway

### Top 5 Holdings Weightage = 29.89%

Scrip Name	(%) of Market value
Global Health Ltd.	6.91
Tvs Motor Ltd.	6.31
One 97 Communications Ltd.	6.15
Suzlon Energy Ltd.	5.50
Idfc First Bank Ltd.	5.02

### Market Cap

Particular	(%) of Assets
Large Cap	14.40
Mid Cap	31.50
Small Cap	46.50

### Top 3 Sectors Weightage = 47.81%

Sector Name	(%) of Market value
Capital Goods	23.89
Information Technology	14.18
Capital Markets	9.74



# MOAMC Business Opportunities Portfolio (BOP) {Multi Cap}

- BOP is a multi-cap strategy with a balanced mix of Large Cap, Mid Cap and Small Cap allocation.
- The portfolio has been positioned in well-chosen themes: primarily select consumer and financial services businesses which are expected to perform relatively better in open up economic environment.
- Concentrated portfolio of 25 stocks with high earnings growth.

Performance (%ge)			Value of 1 Cr. Invested	
Period	BOP	S&P BSE 500 TRI	BOP	S&P BSE 500 TRI
1 Month	10.64	7.06	1.11	1.07
3 Months	11.23	6.19	1.11	1.06
6 Months	24.49	14.40	1.24	1.14
1 Year	28.07	13.44	1.28	1.13
2 Years	17.53	12.08	1.38	1.26
3 Years	19.15	20.27	1.69	1.74
4 Years	17.37	17.78	1.90	1.92
5 Years	17.17	16.00	2.21	2.10
Since Inception	13.55	13.22	2.13	2.09

Inception Date	Benchmark	Fund Manager
18-Dec-2017	S&P BSE 500 TRI	Mr. Atul Mehra

## Top 5 Holdings Weightage = 39.46%

Scrip Name	(%) of Market value
Phoenix Mills Ltd.	9.79
Max Financial Services Ltd.	8.85
ICICI Bank Ltd.	7.47
HDFC Bank Ltd.	7.08
LT Foods Ltd.	6.27

## Market Cap

Particular	(%) of Assets
Large Cap	43.50
Mid Cap	18.60
Small Cap	37.20

## Top 3 Sectors Weightage = 44.87%

Sector Name	(%) of Market value
Banks	25.45
Realty	9.79
Information Technology	9.63



## MOAMC Mid to Mega (MTM) {Mid & Small Cap}

- The Strategy aims to deliver superior returns by investing in stocks of India's emerging businesses. It aims to predominantly invest in midcap stocks that can benefit from growth in earnings and re-rating of businesses. It aims to invest bottom up by identifying high quality companies, having superior growth and sustainable competitive advantage.
- The strategy seeks to primarily invest in midcap segment having 101st to 400th companies in terms of full market capitalization. However, the strategy has the flexibility to invest in companies across the entire market capitalization spectrum
- The Strategy at present has a concentration in 24 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	MTM	S&P BSE 500 TRI	MTM	S&P BSE 500 TRI
1 Month	10.73	7.06	1.11	1.07
3 Months	13.79	6.19	1.14	1.06
6 Months	38.78	14.40	1.39	1.14
1 Year	45.96	13.44	1.46	1.13
2 Years	12.43	12.08	1.26	1.26
3 Years	24.75	20.27	1.94	1.74
Since Inception	27.53	17.92	2.60	1.91

Inception Date	Benchmark	Fund Manager
24-Dec-2019	S&P BSE 500 TRI	Mr. Rakesh Tarway

### Top 5 Holdings Weightage = 29.22%

Scrip Name	(%) of Market value
TVS Motor Ltd.	6.23
One 97 Communications Ltd.	6.20
Global Health Ltd.	6.12
BSE Ltd.	5.41
Suzlon Energy Ltd.	5.26

### Market Cap

Particular	(%) of Assets
Large Cap	14.30
Mid Cap	31.60
Small Cap	47.70

### Top 3 Sectors Weightage = 47.70%

Sector Name	(%) of Market value
Capital Goods	23.13
Information Technology	14.15
Capital Markets	10.42



- The Strategy is Shariah Certified by TISIS. TISIS (Taqwaa advisory and Shariah Investment Solutions) is Shariah Advisory Partner of National Stock Exchange. Their certification ensures 100% compliance to Shariah standards of investing.
- The Strategy will deploy sector and accounting screeners (detailed below) for stock selection leading to very high scores for Jain Community Investing standards as well as ESG investing standards.
- **Portfolio Themes:** Economic Recovery | Consumer Discretionary | Structural Shifts | Favorable Tailwinds
- The Strategy at present has a concentration in 21 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	Ethical Strategy	S&P BSE 500 TRI	Ethical Strategy	S&P BSE 500 TRI
1 Month	9.27	7.06	1.09	1.07
3 Months	6.17	6.19	1.06	1.06
6 Months	19.86	14.40	1.20	1.14
1 Year	29.10	13.44	1.29	1.13
2 Years	11.34	12.08	1.24	1.26
Since Inception	14.41	13.52	1.40	1.37

Inception Date	Benchmark	Fund Manager
08-Jun-2021	S&P BSE 500 TRI	Mr. Vaibhav Agrawal
Top 10 Holdings Weightage = 32.23%		
Scrip Name		(%) of Market Value
Birlasoft Ltd.		6.86
Global Health Ltd.		6.78
Kirkoskar Oil Engines Ltd.		6.67
KEI Industries Ltd.		6.04
Bharat Electronics Ltd.		5.88
Market Cap		
Particular		(%) of Assets
Large Cap		29.00
Mid Cap		21.00
Small Cap		50.10
Top 5 Sectors Weightage = 75.95%		
Sector Name		(%) of Market Value
Capital Goods		44.41
Healthcare		15.98
Information Technology		15.56



## MOAMC Founders Strategy – {Multi Cap}

- The fund objective is to invest in Indian businesses where founders or top management have a 'Skin In The Game' and responsible for growth and success of the company.
- The two-fold investment objective – Capital Preservation & Capital Appreciation.
- The portfolio manager follows diversified approach by investing across different sectors and market capitalizations which helps to reduce risk and capture carious opportunities.
- The portfolio consist of 23 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	Founders Strategy	S&P BSE 500 TRI	Founders Strategy	S&P BSE 500 TRI
1 Month	9.49	7.06	1.09	1.07
3 Months	12.20	6.19	1.12	1.06
6 Months	29.35	14.40	1.29	1.14
Since Inception	46.56	26.12	1.31	1.18

Inception Date	Benchmark	Fund Manager
16-Mar-2023	S&P BSE 500 TRI	Mr. Vaibhav Agrawal

### Top 5 Holdings Weightage = 33.33%

Scrip Name	(%) of Market Value
Zomato Ltd.	7.15
Angel One Ltd.	6.78
Prestige Estates Projects Ltd.	6.70
Suzlon Energy Ltd.	6.61
Kalyan Jewellers India Ltd.	6.06

### Market Cap

Particular	(%) of Assets
Large Cap	14.80
Mid Cap	35.30
Small Cap	48.80

### Top 5 Sectors Weightage = 50.12%

Sector Name	(%) of Market Value
Capital Goods	26.12
Consumer Services	13.17
Realty	10.83





# ASK Indian Entrepreneur Portfolio (IEP) {Multi Cap}

- Quality of Business (Capital Efficiency) - Minimum ROCE of 25%
- Only companies > 25% promoter / family holding (except in very rare and fit cases), Universe of Entrepreneurs and/or Family Owned Business.
- Two more filters for selection of stocks a) Minimum 20-25% earnings growth over the next 3 to 5 years without capital dilution and b) Price-Value gap (Margin of Safety) of 20%
- The strategy comprises of 27 stocks.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	ASK IEP	BSE 500 TRI	ASK IEP	BSE 500 TRI
1 Month	6.19	7.06	1.06	1.07
3 Months	4.33	6.19	1.04	1.06
6 Months	9.96	14.40	1.10	1.14
1 Year	11.41	13.44	1.11	1.13
2 Years	3.59	12.08	1.07	1.26
3 Years	14.59	20.21	1.50	1.74
4 Years	14.54	17.77	1.72	1.92
5 Years	13.95	16.00	1.92	2.10
7 Years	14.65	15.70	2.60	2.78
10 Years	18.03	15.58	5.25	4.25
Since Inception	17.39	12.55	9.21	5.14

Inception Date	Benchmark	Fund Manager
25-Jan-2010	BSE 500 TRI	Mr. Sumit jain Mr. Chetan Thacker
Top 5 Holdings Weightage = 29.74%		
Scrip Name	(%) of Market value	
APL Apollo Tubes Ltd.	6.19	
Bajaj Finserv Ltd.	6.13	
Bajaj Finance Ltd.	5.90	
Cholamandalam Inv & Fin. Co. Ltd.	5.76	
AU Small Finance Bank Ltd.	5.76	
Market Cap		
Particular	(%) of Assets	
Large Cap	68.75	
Mid Cap	28.33	
Small Cap	1.59	
Top 3 Sectors Weightage = 31.52%		
Sector Name	(%) of Market value	
NBFC	11.65	
Pharma	10.96	
Banks	8.91	



# ASK India Vision Portfolio {Multi Cap}

- ASK India Vision Portfolio is a Discretionary Equity PMS.
- It aims to build a portfolio of businesses representing quality and superior long-term compounding potential, across market capitalizations.
- Business with ROCE over 25% and earnings growth above 20%.
- Businesses benefitting from Value Migration (example Ownership Migration; PSU banks losing market share to Private Sector Banks; shift from Unorganised to Organised)
- 3 main drivers for compounding wealth: Quality, Valuation & Time. Key Beneficiaries of the economic shift in India: Financial, FMCG, & Consumer Discretionary.
- The strategy comprises of 24 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	ASK India Vision	BSE 500 TRI	ASK India Vision	BSE 500 TRI
1 Month	6.39	7.06	1.06	1.07
3 Months	3.11	6.19	1.03	1.06
6 Months	11.99	14.40	1.12	1.14
1 Year	13.45	13.44	1.13	1.13
2 Years	5.55	12.08	1.11	1.26
3 Years	15.30	20.21	1.53	1.74
Since Inception	13.48	17.85	1.66	1.94

Inception Date	Benchmark	Fund Manager
20-Nov-2019	BSE 500 TRI	Mr. Kuldeep Gangwar
Top 5 Holdings Weightage = 31.26%		
Scrip Name	(%) of Market value	
APL Apollo Tubes Ltd.	7.05	
Patanjali Foods Ltd.	6.78	
Bajaj Finserv Ltd.	6.33	
Bajaj Finance Ltd.	6.00	
AU Small Finance Bank Ltd.	5.10	
Market Cap		
Particular	(%) of Assets	
Large Cap	47.70	
Mid Cap	41.09	
Small Cap	8.13	
Top 3 Sectors Weightage = 32.52%		
Sector Name	(%) of Market value	
Banks	12.96	
NBFC	10.88	
Retail	8.68	





## Renaissance Midcap Portfolio {Mid Cap}

- Sustainable Quality Growth at Reasonable Price (SQGARP).
- Companies with sustainable and durable business models.
- The fund invests into midcap companies that can become large caps in the future.
- Flexibility to take exposure in small caps which can be mid caps of tomorrow.
- The strategy comprises of 28 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	Renaissance Midcap PMS	Nifty 50	Renaissance Midcap PMS	Nifty 50
1 Month	6.98	5.60	1.07	1.06
3 Months	5.24	4.75	1.05	1.05
6 Months	22.81	9.34	1.23	1.09
1 Year	26.85	8.47	1.27	1.08
2 Years	25.15	10.19	1.57	1.21
3 Years	28.69	17.17	2.13	1.61
4 Years	24.22	15.00	2.38	1.75
5 years	20.38	14.46	2.53	1.96
Since Inception	13.48	12.97	2.11	2.06

Inception Date	Benchmark	Fund Manager
01-Jan-2018	Nifty 50	Mr. Pawan Parakh

### Top 5 Holdings Weightage = 24.58%

Scrip Name	(%) of Market value
Cummins India Ltd.	5.81
Birlasoft Ltd.	5.21
Power Finance Corporation Ltd.	4.73
IDFC First Bank Ltd.	4.46
Varroc Engineering Ltd.	4.37

### Market Cap

Particular	(%) of Assets
Large Cap	22.00
Mid Cap	34.00
Small Cap	40.00

### Top 3 Sectors Weightage = 57.54%

Sector Name	(%) of Market value
BFSI	28.95
Consumer Discretionary	15.45
Industrials	13.14



# Renaissance Opportunities Portfolio {Multi Cap}

- Sustainable Quality Growth at Reasonable Price (SQGARP).
- Companies with sustainable and durable business models.
- A concentrated portfolio that invests in companies across businesses which are at different states of their business lifecycles.
- Capable of delivering sustainable, market-leading growth and are at a reasonable valuation.
- The strategy comprises of 24 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	Renaissance Opp PMS	Nifty 50	Renaissance Opp PMS	Nifty 50
1 Month	6.58	5.60	1.07	1.06
3 Months	5.35	4.75	1.05	1.05
6 Months	11.98	9.34	1.12	1.09
1 Year	17.86	8.47	1.18	1.08
2 Years	16.55	10.19	1.36	1.21
3 Years	24.23	17.17	1.92	1.61
4 Years	18.96	15.00	2.00	1.75
5 years	17.09	14.46	2.20	1.96
Since Inception	12.79	12.97	2.04	2.06

Inception Date	Benchmark	Fund Manager
01-Jan-2018	Nifty 50	Mr. Pawan Parakh

## Top 5 Holdings Weightage = 30.25%

Scrip Name	(%) of Market value
Tech Mahindra Ltd.	6.53
Bharti Airtel Ltd.	6.32
Sun Pharmaceutical Industries Ltd.	6.27
One 97 Communications Ltd.	6.02
United Spirits Ltd.	5.11

## Market Cap

Particular	(%) of Assets
Large Cap	74.00
Mid Cap	12.00
Small Cap	13.00

## Top 3 Sectors Weightage = 49.44%

Sector Name	(%) of Market value
BFSI	19.76
Pharma & Chemicals	15.74
Industrials	13.94



## Narnolia 5T PMS: Industry Champs {Large Cap}

- Large-Cap Strategy / Industry Leaders comprises of companies those are leaders in their respective industries in which they operate. 80% weightage in this sub-scheme is to companies those are a part of the Nifty Large cap 100 Index.
- The targeted aggregate fundamentals of the sub-strategy are: Growth - higher than nominal GDP growth ideally above 12%, ROE 20% or more and high margin of safety in terms of current valuation inside the last ten years valuation envelope.
- The portfolio consist of 20 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	Narnolia Industry Champs	Nifty 50 TRI	Narnolia Industry Champs	Nifty 50 TRI
1 Month	6.40	5.60	1.06	1.06
3 Months	3.76	4.75	1.04	1.05
6 Months	9.17	9.34	1.09	1.09
1 Year	10.48	8.47	1.10	1.08
2 Years	4.31	10.19	1.09	1.21
3 Years	14.32	17.17	1.49	1.61
4 Years	13.26	15.00	1.65	1.75
5 Years	12.29	14.46	1.78	1.96
7 Years	13.92	15.04	2.49	2.67
Since Inception	16.09	13.71	5.70	4.48

Inception Date	Benchmark	Fund Manager
28-Mar-2012	Nifty 50 TRI	Mr. Shailendra Kumar
Top 5 Holdings Weightage = 35.64%		
Scrip Name		(%) of Market value
HDFC Bank Ltd.		8.18
ICICI Bank Ltd.		7.28
Tata Consultancy Services Ltd.		7.04
State Bank of India		6.62
Bharti Airtel Ltd.		6.52
Market Cap		
Particular		(%) of Assets
Large Cap		84.26
Mid Cap		8.15
Small Cap		8.14
Top 3 Sectors Weightage = 84.60%		
Sector Name		(%) of Market value
Financials		32.43
Industrial		28.01
Consumers		24.16

Source: Respective AMCs /  
Data as on 30th November,  
2023



## Narnolia 5T PMS: Mid & Small Cap Strategy {Mid & Small Cap}

- The sub strategy combines of high quality moat companies with high growth companies.
- The targeted aggregate fundamentals of the sub-strategy are: Growth - ideally above 18%, ROE 20% or more and high margin of safety in terms of current valuation inside the last ten years valuation envelope.
- In the market cyclical when expansion phase occurs these Mid & Small Cap provide higher return.
- The portfolio consist of 26 stocks.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	Narnolia Mid & Small Cap	BSE 500 TRI	Narnolia Mid & Small Cap	BSE 500 TRI
1 Month	6.54	7.06	1.07	1.07
3 Months	6.39	6.19	1.06	1.06
6 Months	26.95	14.40	1.27	1.14
1 Year	34.93	13.44	1.35	1.13
2 Years	13.69	12.08	1.29	1.26
3 Years	20.41	20.27	1.75	1.74
4 Years	23.15	17.79	2.30	1.93
5 Years	21.43	16.01	2.64	2.10
7 Years	18.80	15.71	3.34	2.78
Since Inception	20.09	13.33	4.80	2.92

Inception Date	Benchmark	Fund Manager
04-May-2015	BSE 500 TRI	Mr. Shailendra Kumar

### Top 5 Holdings Weightage = 29.03%

Scrip Name	(%) of Market value
Narayana Hrudayalaya Ltd.	7.30
IDFC First Bank Ltd.	6.10
Action Construction Equipment Ltd.	5.38
VST Tillers Tractors Ltd.	5.23
Computer Age Management Services Ltd.	5.02

### Market Cap

Particular	(%) of Assets
Large Cap	4.47
Mid Cap	20.64
Small Cap	72.00

### Top 3 Sectors Weightage = 91.11%

Sector Name	(%) of Market value
Consumers	46.79
Financials	26.95
Industrial	17.37



## Narnolia 5T PMS: Multi Cap Strategy {Multi Cap}

- Multi-Cap investing provides opportunity to take optimum investment exposure across market capitalization of Indian listed companies along with diversified industries' representation inside the investment basket.
- The targeted aggregate fundamentals of the sub-strategy are: Growth - ideally above 15%, ROE 20% or more and sufficient margin of safety in terms of current valuation inside the last ten years valuation envelope.
- The portfolio consist of 21 stocks.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	Narnolia Multi Cap	Nifty 50 TRI	Narnolia Multi Cap	Nifty 50 TRI
1 Month	4.40	5.60	1.04	1.06
3 Months	1.49	4.75	1.01	1.05
6 Months	9.36	9.34	1.09	1.09
1 Year	8.94	8.47	1.09	1.08
2 Years	5.47	10.19	1.11	1.21
3 Years	15.70	17.17	1.55	1.61
4 Years	13.13	15.00	1.64	1.75
5 Years	11.84	14.46	1.75	1.96
7 Years	11.59	15.04	2.15	2.67
Since Inception	16.20	13.71	5.77	4.48

Inception Date	Benchmark	Fund Manager
28-Mar-2012	Nifty 50 TRI	Mr. Shailendra Kumar

### Top 5 Holdings Weightage = 38.44%

Scrip Name	(%) of Market value
Mahindra & Mahindra Ltd.	8.56
ICICI Bank Ltd.	8.38
HDFC Bank Ltd.	8.32
State Bank of India	6.90
Larsen & Toubro Ltd.	6.28

### Market Cap

Particular	(%) of Assets
Large Cap	61.90
Mid Cap	16.74
Small Cap	21.50

### Top 3 Sectors Weightage = 84.20%

Sector Name	(%) of Market value
Financials	36.93
Consumers	27.27
Industrial	20.00



## Narnolia 5T PMS: 5Tx5T Strategy {Multi Cap}

- Narnolia 5Tx5T provides a unique theme-based investing opportunity in the Indian market. As India approaches towards becoming a 5 trillion economy by GDP.
- The total Market Cap of Indian companies will also set to increase by 11-12% CAGR. This strategy focuses on themes that should form part of India's next growth engine.
- The portfolio consist of 19 stocks.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	Narnolia 5Tx5T	Nifty 50 TRI	Narnolia 5Tx5T	Nifty 50 TRI
1 Month	5.94	5.60	1.06	1.06
3 Months	4.85	4.75	1.05	1.05
6 Months	16.62	9.34	1.17	1.09
1 Year	17.91	8.47	1.18	1.08
2 Years	8.58	10.19	1.18	1.21
3 Years	17.16	17.17	1.61	1.61
4 Years	16.81	15.00	1.86	1.75
5 Years	15.91	14.46	2.09	1.96
7 Years	17.06	15.04	3.01	2.67
Since Inception	16.68	12.24	3.75	2.69

Inception Date	Benchmark	Fund Manager
04-May-2015	Nifty 50 TRI	Mr. Shailendra Kumar

### Top 5 Holdings Weightage = 38.46%

Scrip Name	(%) of Market value
State Bank of India	9.09
Larsen & Toubro Ltd	8.21
ICICI Bank Ltd	7.53
HDFC Bank Ltd	7.33
Narayana Hrudayalaya Ltd	6.30

### Market Cap

Particular	(%) of Assets
Large Cap	47.31
Mid Cap	23.11
Small Cap	30.12

### Top 3 Sectors Weightage = 90.94%

Sector Name	(%) of Market value
Consumers	44.65
Financials	28.83
Industrial	17.46

Source: Respective AMCs | Data as on 30th November, 2023





## Marcellus Kings of Capital (KCP) {Large Cap}

- Kings of Capital PMS strategy will be a **concentrated portfolio of 10 to 14 financial companies** with median market cap of ~63K Crs.

### Why Invest in Kings of Capital PMS strategy now?

- To benefit from the financialization of Indian household savings over the next decade, the portfolio will consist of the full spectrum of financial service providers – lenders (banks, NBFCs and housing finance companies), life insurers, general insurers and asset managers/brokers.
- Financial companies are leveraged businesses and hence the impact of poor accounting quality is magnified.
- The Strategy consists of 12 stocks.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	KCP	Nifty 50 TRI	KCP	Nifty 50 TRI
1 Month	3.33	5.60	1.03	1.06
3 Months	2.23	4.75	1.02	1.05
6 Months	5.56	9.34	1.06	1.09
1 Year	6.94	8.47	1.07	1.08
2 Years	0.42	10.19	1.01	1.21
3 Years	3.64	17.18	1.11	1.61
Since Inception	9.87	20.82	1.37	1.88

### Inception Date      Benchmark      Fund Manager

28-Jul-2020      Nifty 50 TRI      Mr. Tej Shah

### Top 5 Holdings Weightage = 62.00%

Scrip Name	(%) of Market value
HDFC Bank Ltd.	16.00
Bajaj Finance Ltd.	15.00
Kotak Mahindra Bank Ltd.	15.00
ICICI Bank Ltd.	9.00
Info Edge India Ltd.	7.00

### Market Cap

Particular	(%) of Assets
Large Cap	85.00
Mid Cap	-
Small Cap	14.00

### Sectors

Sector Name	(%) of Market value
Financial Sector (BFSI Focused)	



## Marcellus Consistent Compounders (CCP) {Large Cap}

- Marcellus Consistent Compounders is a concentrated portfolio of heavily moated companies that can drive healthy earnings growth over long periods of time.
- The Strategy currently consists of 15 stocks.

### Portfolio construction process to build a portfolio of 10-20 stocks.

- Filter out companies with accounting and governance issues.
- Using defined thresholds for revenue growth and RoCE, identify cash generative franchises that are scaling rapidly
- Analysis of annual reports, management interviews and other published reports in public domain
- Independent channel checks to verify management claims and to form a view on capital allocation and governance

Period	Performance (%ge)		Value of 1 Cr. Invested	
	CCP	Nifty 50 TRI	CCP	Nifty 50 TRI
1 Month	6.41	5.60	1.06	1.06
3 Months	5.83	4.75	1.06	1.05
6 Months	10.04	9.34	1.10	1.09
1 Year	7.73	8.47	1.08	1.08
2 Years	2.05	10.19	1.04	1.21
3 Years	10.40	17.18	1.35	1.61
Since Inception	16.38	14.46	2.13	1.96

Inception Date	Benchmark	Fund Manager
01-Dec-2018	Nifty 50 TRI	Mr. Rakshit Ranjan

### Top 5 Holdings Weightage = 46.45%

Scrip Name	(%) of Allocation
HDFC Bank Ltd.	11.00
Bajaj Finance Ltd.	9.75
Titan Company Ltd.	9.00
Asian Paints Ltd.	8.50
Divi's Laboratories Ltd.	8.20

### Market Cap

Particular	(%) of Assets
Large Cap	78.65
Mid Cap	12.85
Small Cap	8.00

### Top 3 Sectors Weightage = 75.80%

Sector Name	(%) of Market value
Financial Services	33.95
Consumer Discretionary	25.00
Home-Building Materials	16.85





## Marcellus Global Consistent Compounders {Large Cap}

- Marcellus Global Compounder (GCP) prime characteristics is to go beyond tech, rely on high longevity, and aligned management.
- It follows a process driven fundamental investment approach to identify and invest in dominant exceptionally run businesses and best in class global capital allocators.
- Marcellus insist on proprietary portfolio construction - TORQUE framework – to support risk mitigated wealth creation journey.
- The Strategy consists of 20-30 stocks

Performance (%ge)			Value of 1 Cr. Invested	
Period	GCP	S&P 500 TRI	GCP	S&P 500 TRI
1 Month	11.54	9.07	1.12	1.09
3 Months	3.53	1.62	1.04	1.02
6 Months	11.09	9.25	1.11	1.09
1 Year	19.97	13.27	1.20	1.13
Since Inception	25.61	17.06	1.28	1.19

Source: Respective AMCs | Data as on 30th November, 2023

Inception Date	Benchmark	Fund Manager
28-Oct-2022	S&P 500 TRI	Mr. Arindam Mandal
Top 5 Holdings Weightage = 35.82%		
Scrip Name		(%) of Market value
Berkshire Hathaway Inc-Cl B Ltd.		9.53
Heico Corp-Class A Ltd.		7.34
Costco Wholesale Corp Ltd.		7.00
Ametek Inc Ltd.		6.03
Constellation Software Inc Ltd.		5.92
Market Cap		
Particular		(%) of Assets
Large Cap		95.42
Mid Cap		2.18
Small Cap		-
Top 5 Sectors Weightage = 70.46%		
Sector Name		(%) of Market value
Industrials		28.82
Information Technology		27.63
Consumer Discretionary		14.01



# INVESCO DAWN Strategy {Multi Cap}

- Focus on mean reversion & value style.
- Catalyst for investing – Cyclical recovery, earning recovery and Under owned to Value style.
- **D:** Demand recovery across cyclical & consumer discretionary sectors.
- **A:** Attractive valuation to provide Margin of Safety.
- **W:** Winning companies on the cusp of a new demand cycle leading to operating & financial leverage efficiencies.
- **N:** New credit & investment cycle to provide a boost to earnings recovery.
- Focused portfolio approach and currently has 25 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	DAWN	S&P BSE 500 TRI	DAWN	S&P BSE 500 TRI
1 Month	7.58	7.06	1.08	1.07
3 Months	7.79	6.19	1.08	1.06
6 Months	14.32	14.40	1.14	1.14
1 Year	14.99	13.44	1.15	1.13
2 Years	14.43	12.09	1.31	1.26
3 Years	23.12	20.29	1.87	1.74
5 Years	14.91	16.02	2.00	2.10
Since Inception	9.76	13.91	1.79	2.26

Inception Date	Benchmark	Fund Manager
28- Aug-2017	S&P BSE 500	Mr. Neelesh Dhamnaskar

Top 5 Holdings Weightage = 27.29%	
Scrip Name	(%) of Market value
ICICI Bank Ltd.	6.54
Hindustan Aeronautics Ltd.	5.59
Axis Bank Ltd.	5.36
HDFC Bank Ltd.	4.95
UltraTech Cement Ltd.	4.85

Market Cap	
Particular	(%) of Assets
Large Cap	73.75
Mid Cap	9.22
Small Cap	11.47

Top 3 Sectors Weightage = 69.84%	
Sector Name	(%) of Market value
Financials	35.97
Industrials	17.35
Consumer Discretionary	16.52



## Alchemy High Growth PMS {Multi Cap}

- Consistent and superior long term absolute returns can be made across market cycles by investing in growth companies with good management teams.
- Businesses which address large and growing external opportunities, have a competitive advantage in effectively exploiting those opportunities and have a scalable business model with higher-than-average ROCE over the investment horizon.
- The Portfolio consists of 20-25 Stocks.

Period	Performance (%ge)		Value of 1 Cr. Invested	
	Alchemy HG	BSE 500 Composite	Alchemy HG	BSE 500 Composite
1 Month	10.94	7.06	1.11	1.07
3 Months	9.00	6.19	1.09	1.06
6 Months	19.10	14.40	1.19	1.14
1 Year	19.34	13.44	1.19	1.13
2 Years	9.27	12.08	1.19	1.26
3 Years	17.56	20.27	1.62	1.74
4 Years	10.37	17.78	1.48	1.92
5 Years	8.63	16.00	1.51	2.10
7 Years	9.90	15.70	1.94	2.78
10 Years	13.95	15.59	3.69	4.26
Since Inception	20.08	17.00	51.72	29.51

Inception Date	Benchmark	Fund Manager
08-May-2002	BSE 500 Composite	Mr. Hiren Ved Mr. Alok Agarwal

### Top 5 Holdings Weightage = 29.83%

Scrip Name	(%) of Market value
Larsen & Toubro Ltd.	6.80
Hindustan Aeronautics Ltd.	6.72
Multi Commodity Exchange Of India Ltd	5.68
Axis Bank Ltd	5.50
Lupin Ltd	5.13

### Market Cap

Particular	(%) of Assets
Large Cap	45.00
Mid Cap	21.00
Small Cap	28.00

### Top 3 Sectors Weightage = 65.28%

Sector Name	(%) of Market value
Industrials	24.78
Financials	22.72
Consumer Discretionary	17.78

Source: Respective AMCs | Data as on 30th November, 2023. The benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 8 May 2002 to 15 April 2008 and TRI values since 15 Apr 2008, as the TRI data of BSE 500 is not available prior to Apr 2008



# White Oak India Pioneers Equity Portfolio

{Multi Cap}

- The investment strategy is long only with a bottom-up stock selection approach.
- The investment philosophy is, that outsized returns are earned over time by investing in great businesses at attractive values.
- Research underpinned on a 'proprietary analytical model' honed over two decades; replicable across markets and businesses
- The Portfolio consists of 79 stocks.
- Performance first culture built-upon:
  - a) team of local experts with global experience
  - b) bottom-up stock selection philosophy
  - c) disciplined fundamental research
  - d) balanced portfolio construction

Period	Performance (%ge)		Value of 1 Cr. Invested	
	White Oak India Pioneer	S&P BSE 500 TRI	White Oak India Pioneer	S&P BSE 500 TRI
1 Month	6.67	7.06	1.07	1.07
3 Months	4.23	6.19	1.04	1.06
6 Months	12.37	14.40	1.12	1.14
1 Year	12.01	13.44	1.12	1.13
2 Years	5.71	12.09	1.12	1.26
3 Years	16.32	20.29	1.57	1.74
4 Years	18.74	17.79	1.99	1.93
Since Inception	17.68	15.23	2.13	1.93

**Inception Date**      **Benchmark**      **Fund Manager**

09-Apr-2019

S&P BSE 500 TRI

Mr: Prashant  
Khemka

**Top 5 Holdings Weightage = 25.88%**

Scrip Name	(%) of Market value
ICICI Bank Ltd.	7.41
HDFC Bank Ltd.	6.65
Nestle India Ltd.	4.43
Tata Consultancy Services Ltd.	3.70
Titan Company Ltd.	3.69

**Market Cap**

Particular	(%) of Assets
Large Cap	73.69
Mid Cap	17.32
Small Cap	8.98

**Top 3 Sectors Weightage = 60.60%**

Sector Name	(%) of Market value
Financials	30.13
Consumer Disc	15.74
Industrials	14.73



# Abakus All Cap Approach (AACA) {Multi Cap}

- The investment objective of the Abakus All Cap Approach would be to generate alpha and risk adjusted returns for client by investing in benchmark agnostic multicap portfolio.
- Abakus follows **MEETS** Framework:
- Management:** Quality - Capability and track record; Capital Allocation – capex is fine if ROE is maintained or enhanced.
- Earnings:** Companies that can double profits in 4 years or less or where EV/EBITDA can halve in four years
- Events/Trends:** Stock movement because of events.; Disruptive trends/New themes; Can be Buy or Sell opportunity.
- Timing:** Good company is not necessarily a good investment if price is not right; Time frame of investment; Mean Reversion.
- Structural:** Size of the opportunity; Competitive positioning / MOAT; Consistent growth in profits.
- The Portfolio consists of 25 stocks. (excluding less than 1% holdings).

Period	Performance (%ge)		Value of 1 Cr. Invested	
	AACA	S&P BSE 500 TRI	AACA	S&P BSE 500 TRI
1 Month	5.23	7.06	1.05	1.07
3 Months	4.74	6.19	1.05	1.06
6 Months	21.75	14.40	1.22	1.14
1 Year	28.20	13.44	1.28	1.13
2 Years	16.17	12.09	1.35	1.26
3 Years	32.18	20.29	2.31	1.74
Since Inception	33.02	23.83	2.41	1.93

Inception Date	Benchmark	Fund Manager
29-Oct-2020	S&P BSE 500 TRI	Mr: Sunil Singhania Mr: Aman Chowhan

## Top 5 Holdings Weightage = 28.20%

Scrip Name	(%) of Market value
Jindal Stainless Ltd.	6.33
Polycab India Ltd.	5.84
lfl Finance Ltd.	5.46
Max Financial Services Ltd.	5.31
Bharti Airtel Pp Ltd.	5.26

## Market Cap

Particular	(%) of Assets
Large Cap	65.96
Mid Cap	26.11
Small Cap	-

## Top 3 Sectors Weightage = 49.30%

Sector Name	(%) of Market value
Industrials	23.30
NBFC	13.29
Banks	12.71



## Abakus Emerging Opportunities Approach (AEOA) {Mid & Small Cap}

- The fund investment objective is to generate alpha for clients by investing in mid cap and small cap companies.
- The fund follows differentiated portfolio picked on a bottom basis and adhering to the framework.
- The fund follows the fundamental research based investing to generate alpha and wealth creation by investing with 3-5 years holding period.
- The Portfolio consists of 25 stocks (excluding less than 1% holdings).

Performance (%ge)			Value of 1 Cr. Invested	
Period	AEOA	S&P BSE 500 TRI	AEOA	S&P BSE 500 TRI
1 Month	7.14	7.06	1.07	1.07
3 Months	6.54	6.19	1.07	1.06
6 Months	32.14	14.40	1.32	1.14
1 Year	46.49	13.44	1.46	1.13
2 Years	21.99	12.09	1.49	1.26
3 years	39.85	20.29	2.74	1.74
Since Inception	40.25	22.96	3.01	1.96

Inception Date	Benchmark	Fund Manager
26-Aug-2020	S&P BSE 500 TRI	Mr: Sunil Singhania Mr: Aman Chowhan
Top 10 Holdings Weightage = 26.91%		
Scrip Name		(%) of Market Value
ION Exchange India Ltd.		6.22
Jindal Stainless Ltd.		5.98
Pnb Housing Finance Ltd.		4.94
Ujjivan Financial Services Ltd.		4.89
Anup Engineering Ltd.		4.88
Market Cap		
Particular		(%) of Assets
Large Cap		19.46
Mid Cap		48.00
Small Cap		23.67
Top 5 Sectors Weightage = 56.84%		
Sector Name		(%) of Market Value
Industrials		28.16
NBFC		18.18
Materials		10.50





## Buoyant Opportunities Portfolio {Multi Cap}

- The fund investment objective is to generate superior returns with some safety for clients by investing in large cap and small cap companies.
- The fund house have Core & Satellite framework allows us to adopt as “Aggressive stance” when we intend to generate superior returns, and adopt a “Defensive stance” when we want to protect capital.
- The Portfolio in the scheme consists of 25 stocks.

Performance (%ge)			Value of 1 Cr. Invested	
Period	Buoyant opportunities	S&P BSE 500 TRI	Buoyant opportunities	S&P BSE 500 TRI
1 Month	4.94	7.06	1.05	1.07
3 Months	3.70	6.19	1.04	1.06
6 Months	19.83	14.40	1.20	1.14
1 Year	32.62	13.44	1.33	1.13
2 Years	20.81	12.08	1.46	1.26
3 Years	36.27	20.27	2.53	1.74
4 Years	27.40	17.79	2.63	1.93
5 Years	23.14	16.01	2.83	2.10
7 Years	23.84	15.71	4.47	2.78
Since Inception	22.65	15.30	5.76	3.39

Inception Date	Benchmark	Fund Manager
01-Jun-2016	S&P BSE 500 TRI	Mr. Sachin Khivasara
Top 10 Holdings Weightage = 26.37%		
Scrip Name		(%) of Market Value
HDFC Bank Ltd.		9.75
ICICI Bank Ltd.		5.25
State Bank Of India Ltd.		4.06
Orient Cement Ltd		3.67
Ramkrishna Forgings Ltd.		3.64
Market Cap		
Particular		(%) of Assets
Large Cap		36.28
Mid Cap		3.16
Small Cap		34.92
Top 5 Sectors Weightage = 36.16%		
Sector Name		(%) of Market Value
Banking		22.46
Insurance		7.76
Automobile		5.94



## IREF

- **Launch of India Realty Excellence Fund VI (IREF VI)**

*New Offering*





### Investment Objective

*Restriction on Banks, HFCs & NBFCs presents a huge opportunity for early stage funding through AIF platforms. IREF VI taps this opportunity with unique fund structure to cater to different groups of investors. IREF VI is a Category II AIF with a target corpus of Rs 2000 crore*

#### The Market

- **65%** of Indian population is **below 35 years** of age
- Foreign capital flows **jumped 3 times** in the past 5 years
- 12 months inventory overhang in 2022 – **Lowest in 10 years**
- **INR 70,000 Cr+ /year** market value of land developed in Tier I cities

#### The Opportunity

- Real estate market poised to grow 5 times by 2030
- Preference for bigger homes post pandemic
- Decade high sales of 549 mn sq.ft
- Restriction on banks & NBFC for funding RE funds

#### IREF VI Fund

- Focused on early stage investment
- Quality partner selection
- Focus on Tier I cities (60% demand exists)
- Focus on residential segment (min 65%)
- Active asset management



# Key Differentiators & Past Performance

## Key Differentiators

- **Deep Knowledge and Expertise** – Cumulative 200+ years of real estate experience
- **Active Asset Management**- Proactive network building with lender and stakeholders
- **Portfolio Diversification**- 15 to 40 transactions in each fund
- **Significant commitment to RE Platform**- Sponsor committed ~10% in each fund
- **Early Identification of trends**- Timely reassessment of exposure to cities, developers and strategy

## Performance of Motilal Oswal Real Estate (MORE) Funds

Fund Name	Fund Type	Fund Size (INR Cr)	Final Close	Number of Investments	Amount Invested (in Cr)	Number of Exits	Amount Divested (in Cr)	Gross IRR on exits
IREF V	Post approval	1,215	2022	15	985	3	371	18.1%
IREF IV	Pre approval	1,149	2020	37	2,099	18	1,551	20.7%
IREF III	Pre approval	1,031	2017	26	1,441	18	1,709	21.0%
IREF II	Pre approval	489	2015	14	679	13	983	19.8%
IREF	Pre approval	164	2009	7	140	7	199	10.3%
Sub Total		-	-	99	5,345	59	4,813	-

Source: IREF VI



## Key Terms & Fee Structure

Fund Details	
Target Fund Size	INR 2,000 Cr (incl. greenshoe option of INR 750 Cr)
Fund Type	AIF Category II
Target Returns	~20% IRR (Portfolio level)^
Tenure of fund	7 years from first closing date
Commitment period	3 years from final closing date
Sponsor Commitment	10% (subject to minimum of INR 100 Cr)
Minimum Commitment	INR 2 CR

Capital Commitment	Management Fee	Additional Return (including catch up)
Up to INR 10 Cr	2.00% p.a.	15.00% p.a.
>INR 10 Cr to INR 25 Cr	1.75% p.a.	12.50% p.a.
>INR 25 Cr	1.50% p.a.	10.00% p.a.

Hurdle Rate	10% IRR (pre-tax)
One-time setup fees	1.00% (+GST)
Annual Operating expenses	At actuals



## Alternate Investment Fund

- **Launch of Motilal Oswal Next Trillion Dollar Opportunity Fund (Category III AIF)**
- **Launch of Motilal Oswal Hedged Equity Multifactor Strategy (Category III AIF)**
- **Launch of Motilal Oswal Value Fund (Category III AIF)**
- **Launch of Motilal Oswal Growth Anchors (Founders) Fund (Category III AIF)**
- **Launch of Motilal Oswal Growth Anchors Fund - Series II (Category III)** *New Offering*
- **Launch of Neo Special Credit Opportunities Fund (Category II AIF)**
- **Launch of HDFC AMC Select AIF FoF - I (Cat II AIF)**



## Alternate Investment Fund

- **Launch of ASK Growth India Fund (Category III AIF)**
- **Launch of 360 One Equity Opportunity Fund (Category-III)**
- **Launch of White Oak India Equity Fund VI (Category-III)**
- **Launch of First Bridge India Growth Fund (Category-III)**
- **Launch of Renaissance India Next Fund III (Category III)**
- **Launch of ICICI Pru Corporate Credit Opportunities Fund (Category II)**
- **Launch of Neo Infra Income Opportunities Fund (Category II)**
- **Launch of Abakkus Diversified Alpha Fund -2 (Category III)**

*New Offering*

*New Offering*

*New Offering*

*New Offering*



# Launch of Motilal Oswal Next Trillion Dollar Opportunity Fund (Category-III)

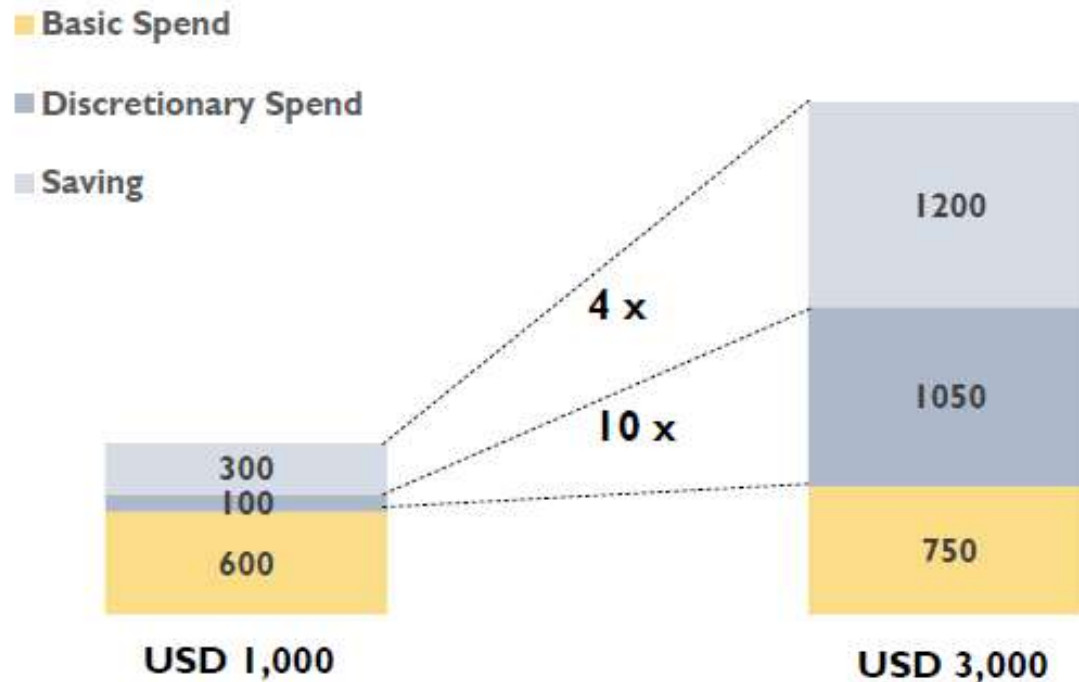


## Fund Objective

*The investment objective of the Motilal Oswal Next Trillion Dollar Opportunity AIF is to invest in the exponential opportunities created due to the growth in the India's GDP.*

## Portfolio Construct

- ❖ The Fund follows the investment philosophy of QGLP – Quality, Growth, Longevity, and Price.
- ❖ NTDOP PMS strategy (now to be replicated on the AIF platform) boasts of a 14+ years track record with consistent outperformance over benchmark across market cycles (10 out 13 calendar years)
- ❖ High quality concentrated portfolio of up to 30 stocks. True multi-cap portfolio with 45% Large Cap & 53% mid & small caps.
- ❖ NTDOP to identify on businesses that benefit from India's growing GDP.



Doubling of per capita GDP leads to 10x opportunity in discretionary categories

Housing

Autos

Consumer Durables

Entertainment

Travel

Premium Wear

Higher savings also mean opportunities in:

Capital Goods

Infrastructure





## Key Terms & Fee Schedule

<b>Name of the scheme</b>	<b>Motilal Oswal Next Trillion Dollar Opportunities Fund</b>
<b>Type</b>	Category III, open ended scheme
<b>Subscription/Redemption</b>	Subscription: Weekly – Every Monday; Redemption – Month end with 5 business days advance notice
<b>Set up Fee</b>	Upto 2% on Capital contribution
<b>No. of stocks</b>	Upto 30
<b>Benchmark</b>	Nifty 500 TRI
<b>Exit Load – From allotment date</b>	Upto 6 months – 4%, 6 to 12 months – 3%, 12-24 months – 2%, 24 to 36 months – 1%

<b>Class</b>	<b>Fee Structure</b>	<b>Minimum Capital (INR) Commitment</b>	<b>Management Fee p.a.</b>
<b>B1</b>	Fixed Fee	1 Cr < 2.5 Cr	2.50%
<b>B2</b>	Fixed Fee	>= 2.5 Cr < 5 Cr	2.25%
<b>B3</b>	Fixed Fee	>=5 Cr < 10 Cr	2.00%
<b>B4</b>	Fixed Fee	>=10 Cr < 25 Cr	1.75%
<b>B5</b>	Fixed Fee	>= 25 Cr	1.50%



### Fund Objective

*The investment objective of the Motilal Oswal Hedged Equity Multifactor Strategy is to invest in a basket of companies based on growth & Momentum using Factor-based investing with Hedge against Tail Risk events: (Hedged Equity Multi Factor Strategy - HMF).*

### Portfolio Construct

- ❖ The fund make use of Multiple Factor-based Rules: A blend of Quality, Volatility, Value & Momentum with aim of generating alpha to benchmark.
- ❖ The Hedged Multifactor strategy offers low correlation to Nifty50 as investment universe from rank 51-300 by market capitalization; creating differentiated portfolio from peer products..
- ❖ Combination of Multifactor investing and Hedging enables outperformance across all market cycles.



## What is Factor Investing ?

Defining descriptors for each Factor

For e.g., 6M / 12M Price return for Momentum

Establishing rules to select a portfolio of companies using these descriptors

Applying these rules to create portfolios periodically – for e.g., semi-annually

**What factor investing isn't – Ambiguous !**



## Key Terms & Fee Schedule

<b>Name of the scheme</b>	Motilal Oswal Hedged Equity Multifactor Strategy
<b>Type</b>	Category III, open ended scheme
<b>Subscription</b>	Weekly – Every Monday
<b>Redemption</b>	Month end with 5 working days advance notice
<b>Set up Fee</b>	Upto 2% on Capital contribution
<b>No. of stocks</b>	20-30
<b>Benchmark</b>	Nifty 500 TRI
<b>Exit Load</b>	From allotment date: Upto 6 months: 4%, 6-12 months: 3%
	12-24 months: 2%, 24-36 months: 1%

Class	Fee Structure	Minimum Capital Commitment	Management Fee % p.a.
B1	Fixed Fee	$\geq 1$ but less than 5 Cr	2.50
B2	Fixed Fee	$\geq 5$ Cr but less than 15 Cr	2.00
B3	Fixed Fee	$\geq 15$ Cr	1.50

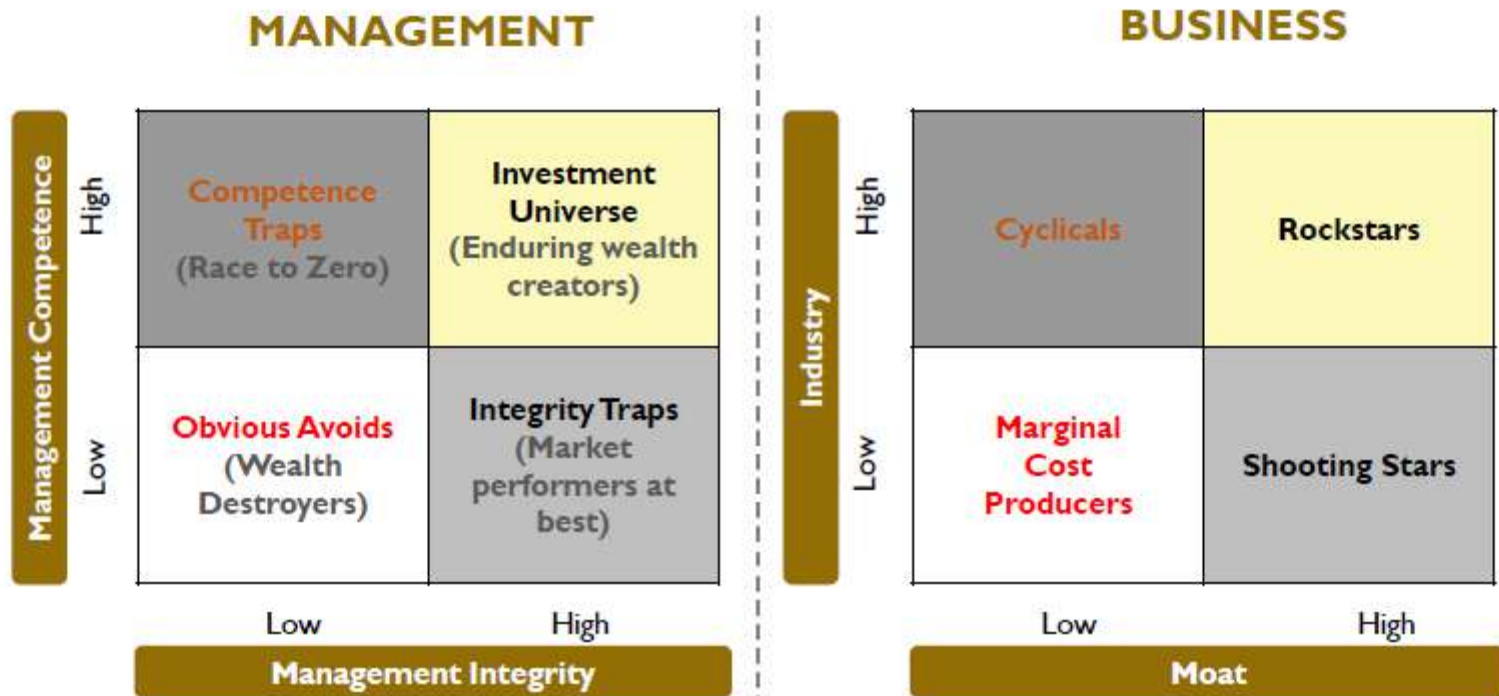


### Fund Objective

*The investment objective of Motilal Oswal Value AIF is to benefit from the long term compounding effect on investments done in good businesses, run by great business managers for superior wealth creation.*

### Portfolio Construct

- ❖ **Capex and Manufacturing** : High Conviction Idea to capture PLI beneficiaries & economic impact of increased spend on infrastructure
- ❖ **Consumer Discretionary** : Expect a J-Curve Recovery as per capita income improves
- ❖ **Insurance** : A Non-Dilutive Sturdy Compounder in an underpenetrated market
- ❖ **Autos** : A Niche Play in Electric + Passenger Vehicle + Commercial Vehicle
- ❖ **IT & Pharma** : Export Oriented Play





## Key Terms & Fee Schedule

<b>Fund Name</b>	Motilal Oswal Value Fund
<b>Structure</b>	Open ended - Category III Alternative Investment Fund
<b>Class of Units</b>	B1, B2,B3
<b>Minimum Capital Commitment</b>	Class B1: Rs. 1 crore ; Class B2: Rs. 5 crores ; Class B3: Rs.25 Crores;
<b>Management Fee</b>	B1 - 2.50% p.a., B- 1.75% p.a. and B3 - 1.50% p.a.
<b>Subscription</b>	Monday
<b>Redemption</b>	Monthly
<b>Exit Load from the date of investment</b>	Up to 6 months from allotment: 4% >6-12 months: 3%, >12-24 months: 2%, >24-36 months: 1%
<b>Administrative expenses</b>	Actuals subject to maximum of 0.25% p.a. of the applicable NAV





# Launch of Motilal Oswal Growth Anchors (Founders) Fund (Category-III)

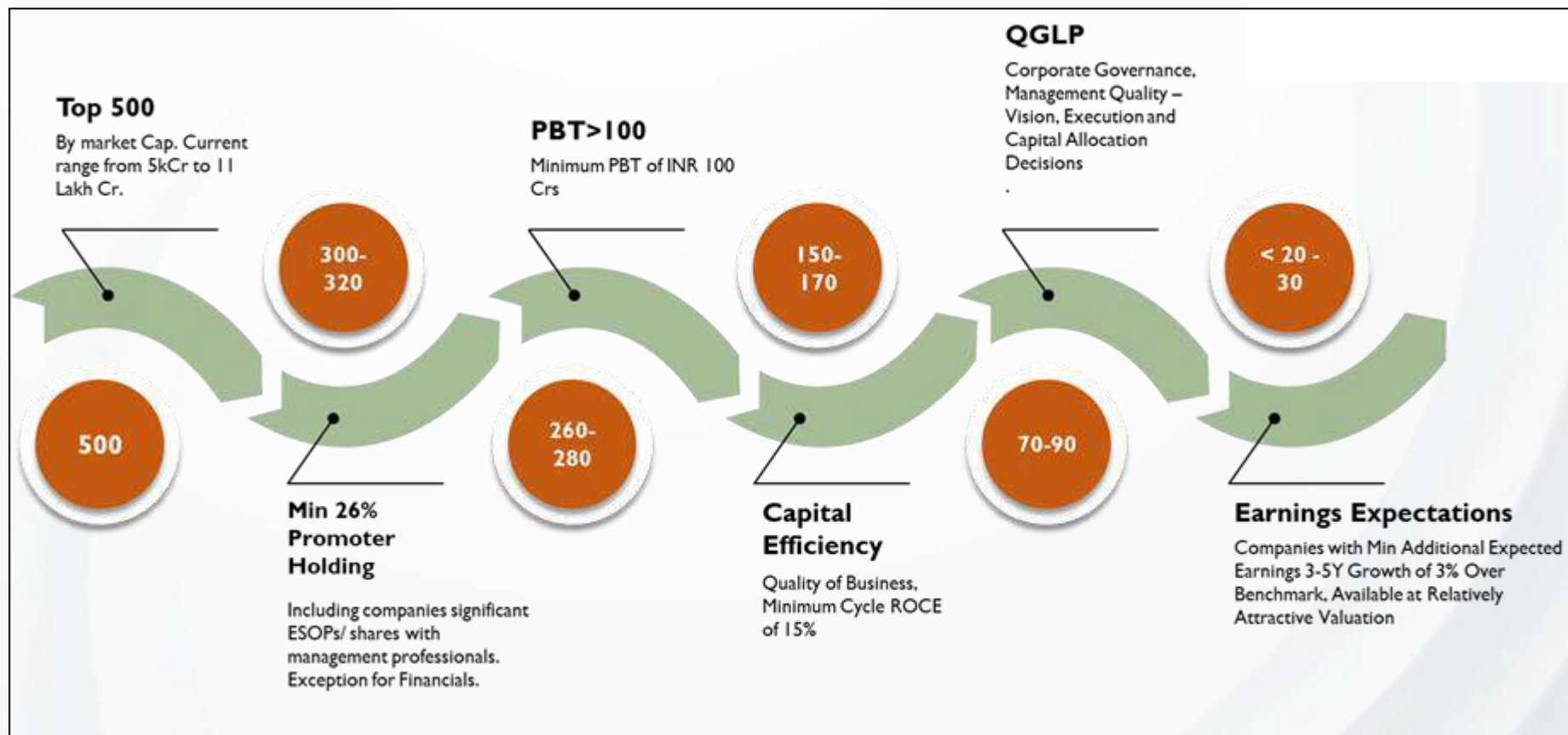


## Fund Objective

*The investment objective of the fund is to focus on quality businesses, run by great management, bought at reasonable price & applying an appropriate risk management framework & to participate in sectors and themes favoured by strong economic tailwinds & a high probability of success in the medium term.*

## Portfolio Construct

- ❖ The fund selects businesses with a minimum RoCE of 15% and a focus on quality businesses
- ❖ The fund filters for Promoter Driven Organizations: Minimum 26% promoter holding OR significant ESOPs held by Top Management with an exception to Financials
- ❖ It has an Investment Universe: Top 500 companies by Market Cap
- ❖ It identifies companies with High Quality of Management





## Key Terms & Fee Schedule

<b>Fund Name</b>	Motilal Oswal Growth Anchors Fund
<b>Tenure</b>	6 years from first close + 2 years extension provision
<b>Exit Load after final close</b>	4%: 24-36 months; 3%: 36-48 months 2%: 48-60 months 1%: 60-72 months Nil thereafter
<b>Lock in Period</b>	24 months from first close
<b>Redemption</b>	Monthly. No redemptions allowed within lock-in period and redemption requests shall be executed only in case of investors have given 100% commitment
<b>Drawdown</b>	30% initial followed by other drawdowns at the discretion of Structure. IM or 10% initial followed by 9 SIPs
<b>Final close</b>	upto 12 months from first close
<b>Commitment period</b>	upto 12 months from final close

Lumpsum Classes	SIP Classes	Min Capital Commitment (Rs Crores)	Management Fee
B1	B5	1 < 2.5	2.50%
B2	B6	2.5 < 5	2.25%
B3	B7	5 < 10	2.00%
B4	B8	>= 10	1.75%



## Fund Objective

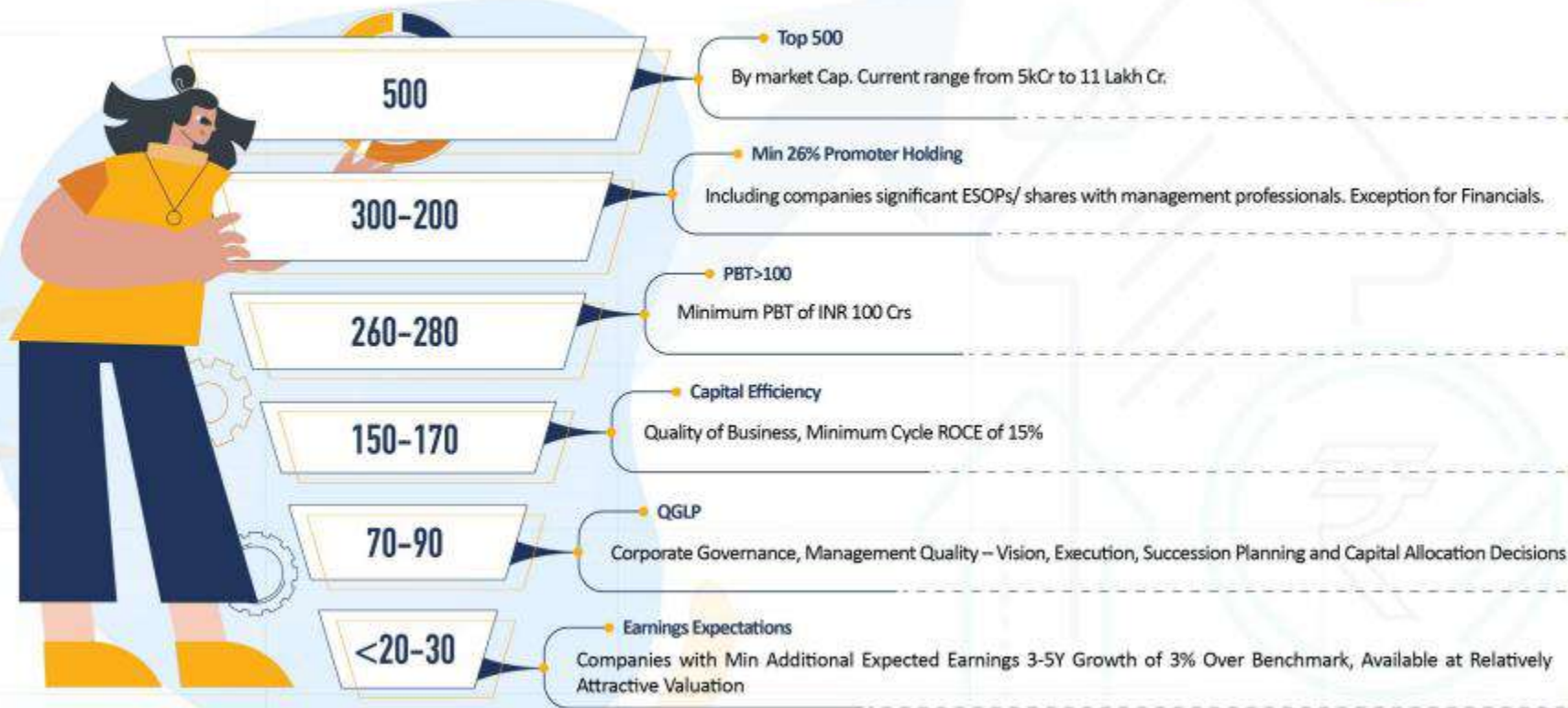
*The investment objective of the fund is to focus on quality businesses, run by great management, bought at reasonable price & applying an appropriate risk management framework & to participate in sectors and themes favoured by strong economic tailwinds & a high probability of success in the medium term.*

## Portfolio Construct

- ❖ The fund selects businesses with a minimum RoCE of 15% and a focus on quality businesses
- ❖ The fund would be backing visionary founders in listed and **unlisted space** for long term wealth creation
- ❖ It has an Investment Universe: Top 500 companies by Market Cap
- ❖ Investment Framework : -
  - **Listed Equity** : Investment Framework with a proven track record (**Founders PMS and AIF**)
  - **Unlisted Equity** : 3-4 High conviction stocks, provision of up to 49% (**Proven track record**)

## INVESTMENT FRAMEWORK: LISTED EQUITY WITH GROWTH ORIENTATION

**MOTILAL OSWAL**  
ASSET MANAGEMENT



Upto 20% of the portfolio may be an exception to the above



## Key Terms & Fee Schedule

<b>Fund Name</b>	Motilal Oswal Growth Anchors Fund Series 2 (Category III AIF)
<b>Tenure</b>	7 years from first close + 2 years extension provision
<b>Drawdown</b>	50% initial contribution followed by other at the discretion of IM/20% initial followed by 4 equal SIPs
<b>Exit Load</b>	3%: 36-48 months 2%: 48-60 months Nil thereafter
<b>Lock In</b>	3 Years applicable on each tranche separately
<b>Redemption</b>	Monthly. Redemption requests shall only be executed for investors who have contributed 100% capital Upto 12 months from first close Upto 12 months from final close
<b>Final Close</b>	Upto 12 Months from final Close

Class	Commitment	Structure	Management Fee	Carried Interest without catchup	Hurdle Rate	Type
B1	1<5	Fixed	2.50%	NA		Drawdown
B2	5<10	Fixed	2.00%			Drawdown
B3	>=10	Fixed	1.75%			Drawdown
B4	1<5	Fixed	2.50%			SIP
B5	5<10	Fixed	2.00%			SIP
B6	>=10	Fixed	1.75%			SIP

Please refer PPM for further details.





# Launch of Neo Special Credit Opportunities Fund (Category-II)

## Fund Objective

*The investment objective of the Neo Special Credit Opportunities Fund AIF is to invest in special Private Credit opportunities.*

## Portfolio Construct

- ❖ The Fund provides a unique opportunity to clients to participate in the India private credit space.
- ❖ Philosophy to recover investments from cash flows (over 3-4 years); second line of defence through least 2x hard assets collateral.
- ❖ Investments are cash flow backed with typical debt/EBITDA in the range of 3-5. A large listed company with such Debt:EBITDA ratio would typically get at-least AA from rating agencies like CRISIL.
- ❖ Neo Special Credit Opportunities Fund also go through a rigorous due diligence process and a robust IC (investment committee) approval process where each IC member needs to approve the deal.





# Neo Special Credit Opportunities Fund Framework :

## Key Factor of Analysis

We invest in EBITDA positive companies that require bespoke credit solutions



Sector agnostic investments

We buy deep value with superior deal structuring, and significant tangible asset value as collateral



~15 investee companies

Provide superior inflation beating risk adjusted returns to investors



Maximum exposure of 10% in a single investee company

**Solving a special situation provides superior risk adjusted returns and a win-win for all counterparties**



## Key Terms & Fee Schedule

<b>Name of the scheme</b>	<b>Neo Special Credit Opportunities Fund</b>
<b>Type</b>	Category II, close ended scheme
<b>Inception Date/Final close</b>	Inception : 31st April 2023 and Final close : December 2023
<b>Fund Term</b>	5 years from Final close
<b>No. of funds investments</b>	Upto 15
<b>Fund Size</b>	~ INR 2000 Crores
<b>Expected IRR</b>	~ 20% p.a.

<b>Class</b>	<b>Contribution</b>	<b>Management Fee p.a.</b>	<b>Carry</b>
<b>A1</b>	1 Cr to 5 Cr	1.25%	15% with catch-up. Hurdle 10%
<b>A2</b>	5 Cr to 10 Cr	1.00%	15% with catch-up. Hurdle 10%
<b>A3</b>	10 Cr to 25 Cr	0.85%	10% with catch-up. Hurdle 10%
<b>A4</b>	Greater or equal to 25 Cr	0.75%	10% with catch-up. Hurdle 10%

Contribution will be expected to be collected in 5 instalments within 18 to 24 months  
Initial drawdown will be ~25% of capital committed



### Fund Objective

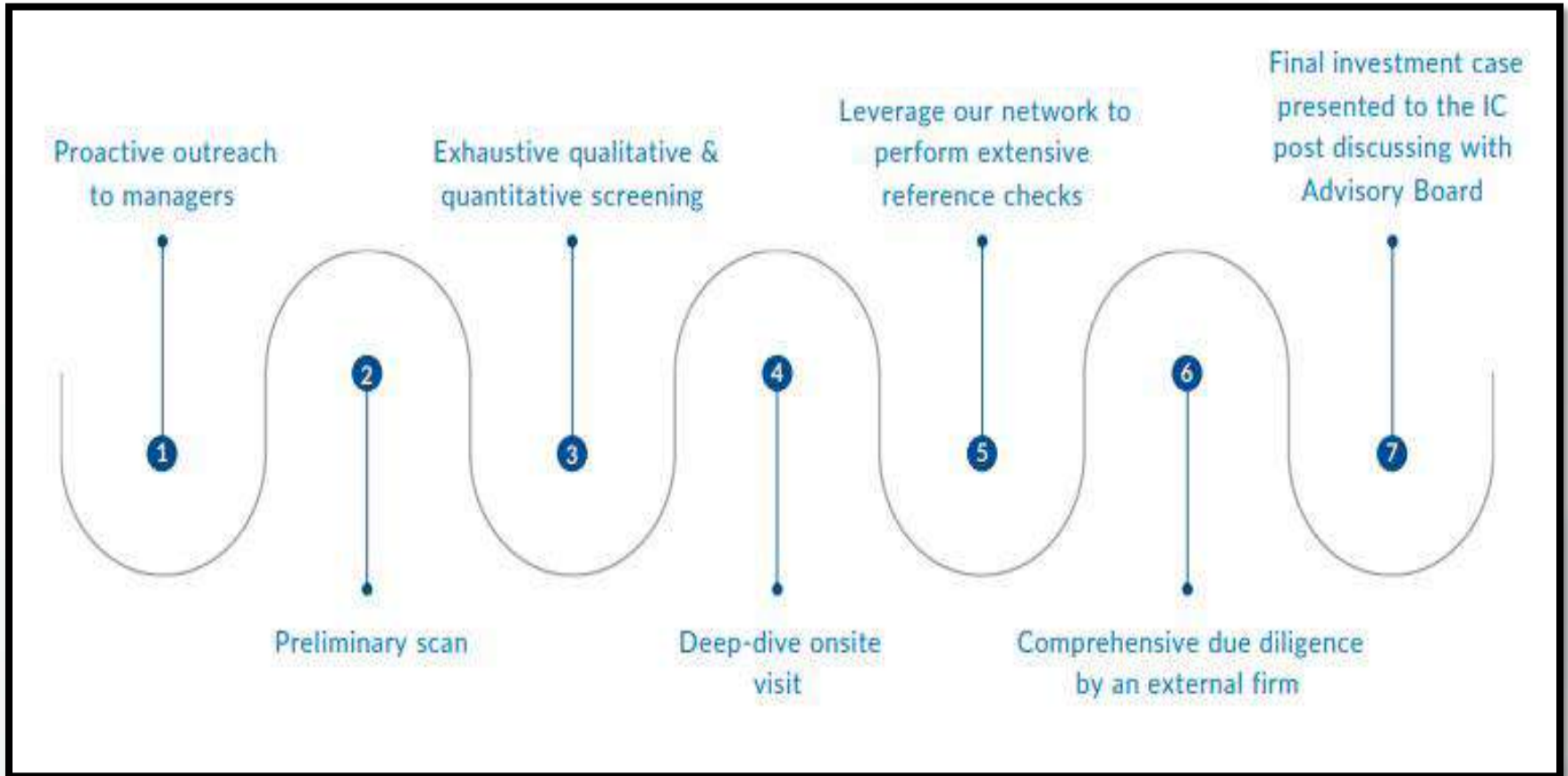
*The objective of the fund is to invest in Category I and II Venture Capital/Private Equity (VC/PE) oriented AIFs investing across stages, market segments, themes and vintages. The Investment Manager will endeavour to further optimise the performance of the fund by capitalising on co-investment opportunities.*

### Portfolio Construct

- ❖ Out of the total funds, up to 50% will be invested in venture capital funds and balance in private equity funds.
- ❖ In the fund, 30% of the corpus will be the maximum exposure to co-investment opportunities.
- ❖ The fund looks to invest in ~15 VC/PE funds.
- ❖ It will be diversified across various stages, investment styles, sectors and vintages.



## Holistic, Rigorous & Analytical Fund Selection





## Key Terms & Fee Schedule

<b>Fund Name</b>	HDFC AMC Select AIF FoF – I
<b>Term of Fund</b>	11 + 1 + 1 years
<b>Target Corpus</b>	1500 Cr + upto 1500 Cr Green Shoe Option
<b>Minimum Capital Commitment</b>	INR 1 Cr
<b>Commitment Period</b>	5 years from final close
<b>Sponsor Commitment (Skin in Game)</b>	10% of fund size
<b>Portfolio Construct</b>	Min 50% in PE Funds ; Max 50% in VC Funds ; Upto 30% in direct co-investment deals available with the underlying funds

<b>Management Fee &amp; Carry</b>	2.5% p.a. Management Fee & 20% Carry with full catch-up The Management Fee & Carry set forth above shall be inclusive of any management fees & carry of the underlying Investee Funds by virtue of the FOF Scheme I's investment in such underlying Investee Funds. If any underlying fund charges higher than 20% carry with full catch-up, contributor will bear the same on actuals.
<b>Hurdle Rate of Return</b>	XIRR of 10% (pre-Tax) in Indian Rupees on Capital Contributions received by the FOF Scheme I



### Fund Objective

*The investment objective of ASK Growth India Fund (GIF) is to invest in long-term high-quality companies with an point of view of Capital preservation and appreciation over a period of time.*

### Portfolio Construct

- ❖ ASK Growth India Fund is focusing on Rising India leading through shift in India's Economic Landscape
- ❖ Subjective evaluation of management quality (integrity, vision, execution, capital allocation skills and capital distribution).
- ❖ The fund invests in long-term high-quality companies with strong growth prospects.
- ❖ An investment approach emerges of 20-25 businesses, representing an optimal blend of the overall characteristics, and adequate diversity, with a minimum Margin of Safety of 15%.





## Key Investment Objective and Attributes

### Key investment objectives

- **Capital preservation\*** over a period of time
- **Capital appreciation** over a period of time

### Achieved through...

- Long-term investments in high-quality companies with strong growth prospects







## Key Terms & Fee Schedule

<b>Name of the scheme</b>	<b>ASK Growth India Fund (GIF)</b>
<b>Type</b>	Category III, close ended scheme
<b>Term</b>	4.5 years (from date of Final Closing), may be extended up to 2 years with necessary approvals
<b>Lock-in Period</b>	NIL
<b>Sponsor and investment manager</b>	ASK Investment Managers Limited
<b>Exit Charge</b>	5% in Year 1, 4% in Year 2, 3% in Year 3; 1% in Year 4; Nil post Year 4, all from Final Closing.

Class*	Commitment Amount	Set-Up Cost	Management Fee (p.a.)	Performance Fees**
<b>A1/B1</b>	1 Cr to < 5 Cr	Upto 2.00%	2.50% p.a.	Nil
<b>A2/B2</b>	5 Cr to < 10 Cr	Upto 2.00%	1.75% p.a.	Nil
<b>A3/B3</b>	10 Cr to < 25 Cr	Upto 2.00%	1.50% p.a.	Nil
<b>A4/B4</b>	25 Cr and more	Upto 2.00%	1.25% p.a.	Nil
<b>A5/B5</b>	1 Cr to < 5 Cr	Upto 2.00%	1.50% p.a.	20% over 10% XIRR
<b>A6/B6</b>	5 Cr to < 10 Cr	Upto 2.00%	1.25% p.a.	20% over 10% XIRR
<b>A7/B7</b>	10 Cr and more	Upto 2.00%	1.00% p.a.	20% over 10% XIRR

\*Share Class A for Domestic Contributors, Share Class B for Offshore Contributors

\*\* Performance Fees will be charged at the end of tenure of the fund.

Plus all applicable taxes and statutory levies as applicable. Operating Expenses at actuals subject to a threshold of 0.25% p.a

The scheme also offers other Class of units for subscription, details of which are not furnished above. Kindly refer to the PPM for further details.



### Fund Objective

*The investment objective of the 360 One Equity Opportunity Fund AIF is to invest in the businesses/sectors under stress thus providing a large pool of investment opportunities available at attractive valuations.*

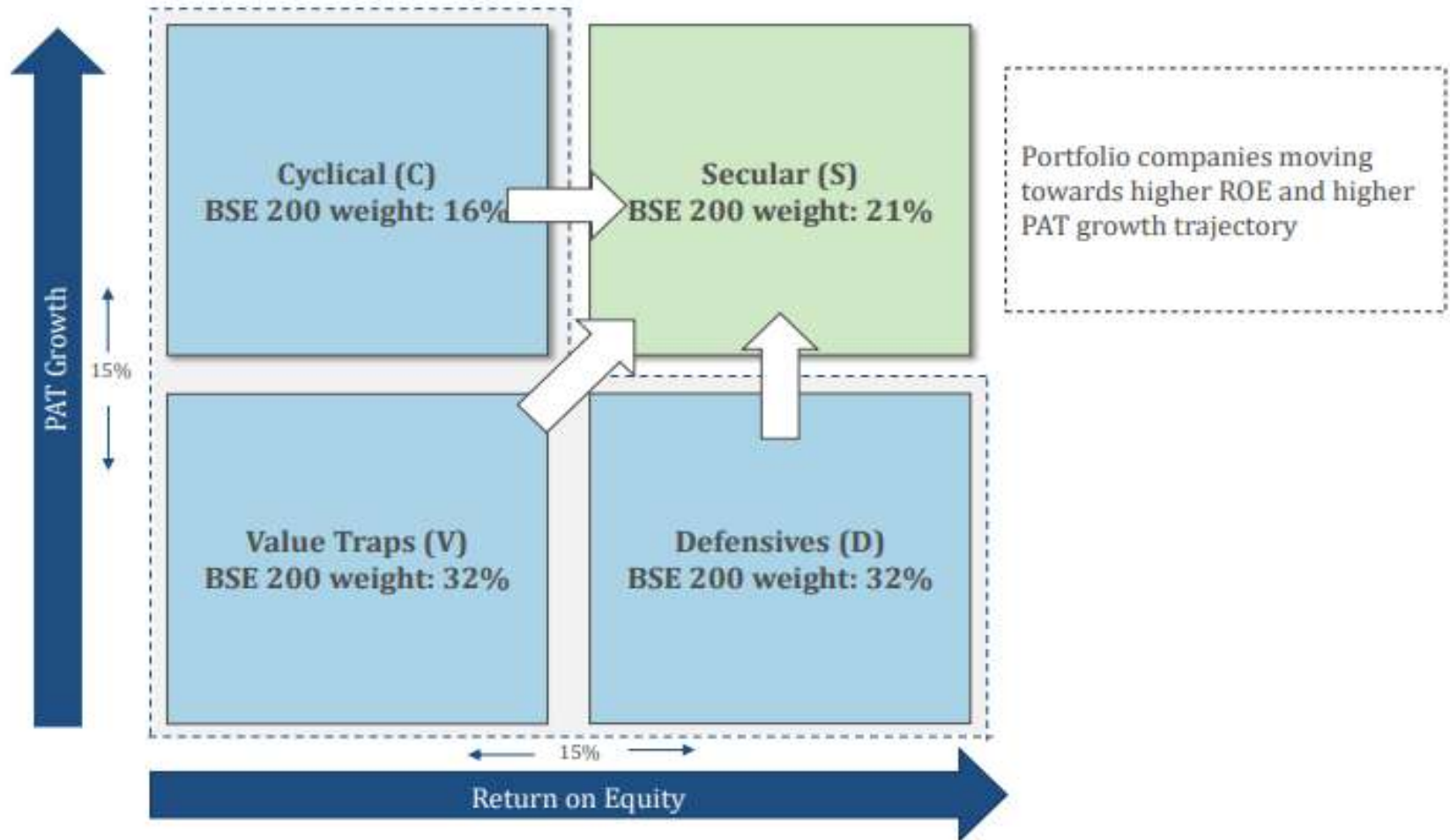
### Portfolio Construct

- ❖ The 360 One Equity Opportunity Fund follows **SCDV Framework** – Secular Growth, Cyclical Growth, Value traps and Defensive growth.
- ❖ The Fund has a disciplined approach and robust analysis to identify companies going through a short term down cycle with high margin of safety and re-rating potential.
- ❖ Pure bottom up stock selection with demonstrated long term track record (greater than 10 years) and capital efficiency (ROE > 15%) and no market capitalization bias
- ❖ Ability to invest across Pre-IPO opportunities (max up to 20%, typically 5-10%)



## SCDV Framework : Portfolio companies moving towards higher ROE and PAT

### SCDV FRAMEWORK





## Key Terms & Fee Schedule

<b>Name of the scheme</b>	<b>360 One Equity Opportunity Fund</b>
<b>Type</b>	Category III, close ended scheme
<b>Tenor</b>	Up to 5 years from final closing date that can be extended up to 2 years subject to approval of Two-Third Majority of the Contributors.
<b>Placement Fee</b>	Up to 2% of the aggregate commitment capital.
<b>Drawdown schedule</b>	25% of the commitment amount payable quarterly.
<b>Benchmark</b>	S&P BSE 200 TRI
<b>Exit Load – From allotment date**</b>	0 to 12 months – 3%, 12-24 months – 2%, 24 to 36 months – 1%

Class	Commitment Amount	Management exp (p.a) on daily asset	Hurdle rate (pre-tax-post exp CAGR)^	Performance Fee* (without catch-up)
<b>A1</b>	1 Cr to < 5 Cr	2.50%	Nil	Nil
<b>A2</b>	5 Cr to < 10 Cr	2.00%	Nil	Nil
<b>A3</b>	10 Cr & above	1.75%	Nil	Nil
<b>B1</b>	1 Cr to < 5 Cr	1.75%	10%	20%
<b>B2</b>	5 Cr to < 10 Cr	1.25%	10%	20%
<b>B3</b>	10 Cr & above	1.00%	10%	15%

\*Performance Fee refers to additional return as defined in the PPM.. For additional details, kindly refer to the PPM \*\*The exit load will be calculated after completion of 12 months (lock-in period) from final drawdown date. Exit load shall be applied on the exit value.

^Hurdle is applicable on the net Capital Contributions from the date of allotment

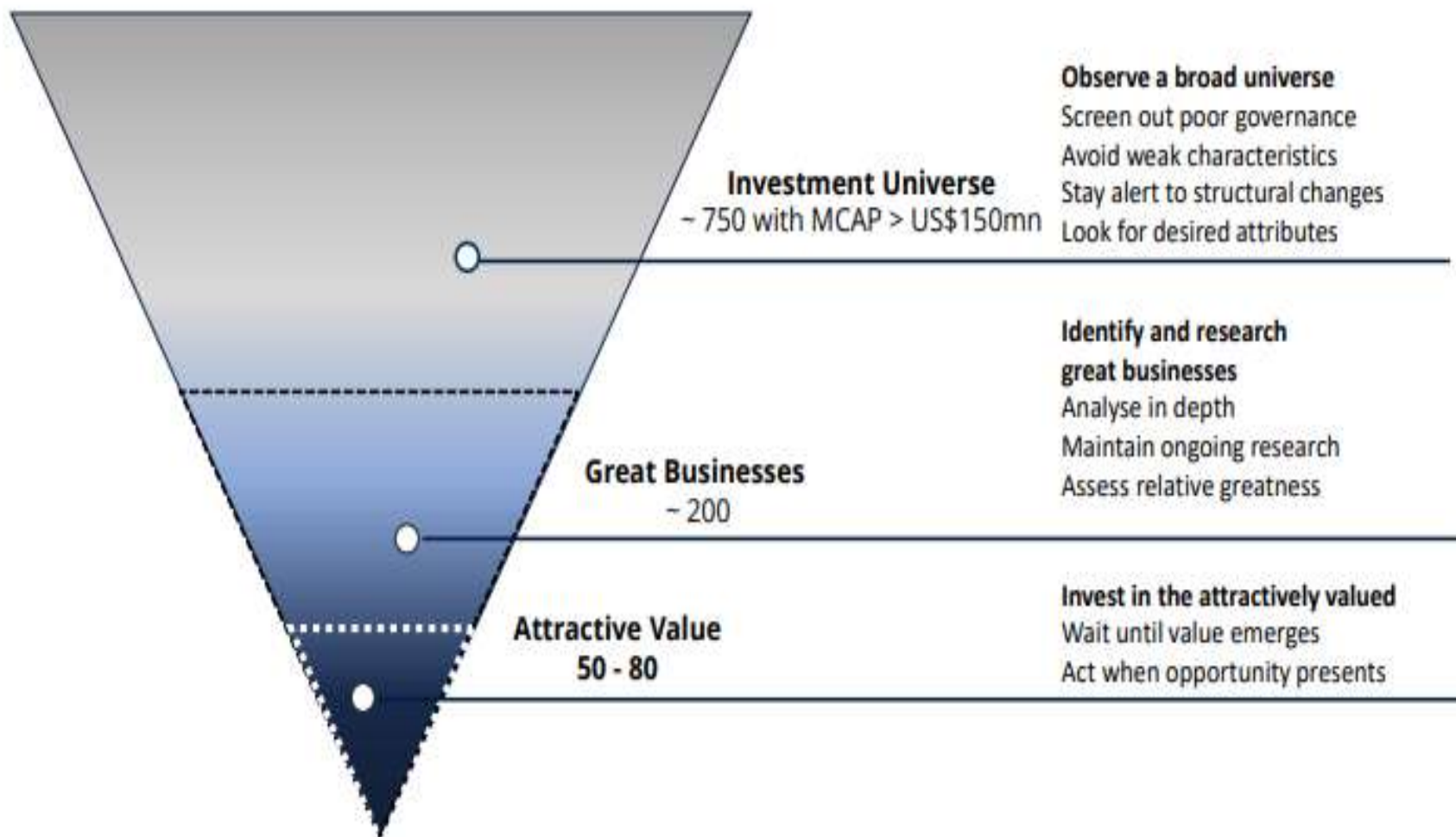


### Fund Objective

*The investment objective of the White Oak India Equity Fund VI AIF is to generate sustained capital appreciation through superior returns over the time.*

### Portfolio Construct

- ❖ The Fund follows proprietary framework **OpCo-FinCo** – Splitting the business into two parts - as a financing company (FinCo) and operating company (OpCo) to identify attractive investment ideas.
- ❖ The fund aims to achieve portfolio goals of diversification and risk mitigation by avoiding taking concentrated bets.
- ❖ Fund have High stock selection alpha, negligible to negative allocation effect & entire performance attributable to stock selection.
- ❖ Fund house looks to build a portfolio that balances between pro-cyclical and defensive businesses





## Key Terms & Fee Schedule

<b>Name of the scheme</b>	<b>White Oak India Equity Fund VI</b>
<b>Type</b>	Category III, close ended scheme
<b>Fund Tenure</b>	Initial tenure of 4 years extendable by an additional period of 1 year with the prior approval of 2/3rd of the Unitholders by value of their Net Capital Contributions.
<b>Set-up Cost</b>	2% of Gross Capital Contribution
<b>Benchmark</b>	S&P BSE 500 TR
<b>Drawdown period</b>	25% at the time of investment and rest 75% over 3 tranches before final close, final Close on or before June 2023 (Tentatively)
<b>Redemption</b>	On maturity of the Fund

<b>Class</b>	<b>Amount</b>	<b>Fixed Management Fees</b>
<b>A</b>	INR 1-5 Crore	2.50% per annum
<b>B</b>	INR 5-10 Crores	2.15% per annum
<b>C</b>	INR 10-25 Crores	1.75% per annum
<b>D</b>	INR 25-50 Crores	1.25% per annum
<b>E</b>	INR > 50 Crores	1.00% per annum





### Fund Objective

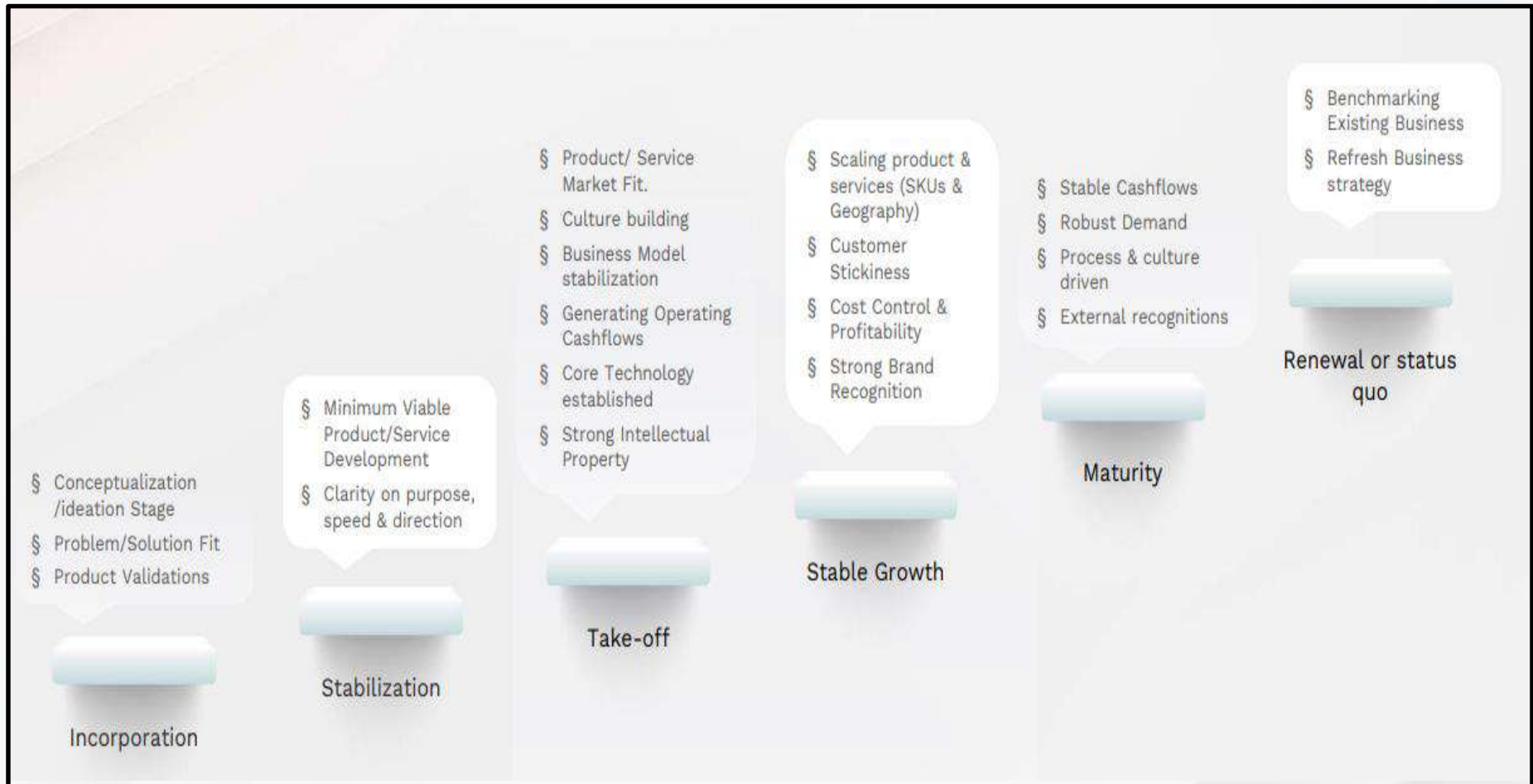
*The investment objective of the fund is to preferably invest in high quality businesses run by first generation entrepreneurs to generate superior risk adjusted returns by investing significant capital to ensure the alignment of interest by maintaining prudent risk management & high governance standards.*

### Portfolio Construct

- ❖ The fund aims to invest majorly in early growth stage of companies.
- ❖ The fund filter companies who have a large addressable market and capitalizing some key trends such as Make in India, Digital India, Urbanization & domestic consumption.
- ❖ The fund will invest in companies having differentiated model, niche positioning, superior technology and visibility of operating cash flow.
- ❖ It identifies companies with passionate and competent management.



# Investment Arena





## Key Terms & Fee Schedule

<b>Fund Name</b>	First Bridge India Growth Fund (AIF-Cat II)
<b>Term of Fund</b>	8 years (+1 year + 1 year) from First Close
<b>Target Corpus</b>	Rs 750 crs (Excluding Green Shoe Option of Rs 250 crs)
<b>Minimum Capital Commitment</b>	1 cr.
<b>Target IRR / Hurdle Rate</b>	25%+ / 10% per annum
<b>Sponsor Commitment (Skin in Game)</b>	Rs 30 crs (4% of the Fund size, excluding Green Shoe)
<b>Portfolio Construct</b>	80% in early high growth stage businesses & 20% in late stage growth businesses

<b>Management Fee &amp; Carry</b>	2.0% p.a. - Management Fee & 0.5% - set up fees of committed capital
<b>Hurdle Rate of Return</b>	10% per annum & 20% with catch up



### Fund Objective

*The investment objective of the fund is to focus on sectors/ companies that would lead India's growth over the next 4-5 years. The fund would invest in companies which have multi-year growth visibility and have a strong balance sheet. These would be companies which have a strong business moat to withstand competition.*

### Portfolio Construct

- ❖ The fund selects businesses on 'Sustainable Quality Growth at Reasonable Price' framework
- ❖ The portfolio construction based on ideas on bottom up basis and in line with investment objective and risk limit
- ❖ It identifies companies with High Quality of Management
- ❖ The key theme of the fund would be Manufacturing & Services



## Sustainability

- Companies with Sustainable & Durable Business Models



## Quality

- Superior Quality Businesses as demonstrated by Competitive edge, Pricing power, ROE, FCF
- Good Quality and Competent management teams



## Growth

- Business that can deliver Superior Growth over Medium term to Long term



## Price

- Ability to invest at Reasonable Valuations. Fair Value approach to valuations
- Focus on Economic Value of Business



## Key Terms & Fee Schedule

<b>Fund Name</b>	Renaissance India Next Fund III – India Growth 2.0
<b>Fund Category</b>	Long Only, Focused Multicap
<b>Term of Fund</b>	6 years from launch + 1 year + 1 year
<b>Investment Options</b>	Lumpsum & Drawdown Options
<b>Lock in Period</b>	2 years from final close
<b>Exit Load</b>	2-3 yrs – 3% 3-4 yrs – 2% After 4 yrs – NIL

FUND FEATURES	FIXED FEE OPTION					VARIABLE FEE OPTION		
	A	B	C	F	G	A1	B1	C1
Amount to be contributed	Rs. 1 Cr. & above to < Rs. 5 Cr.	Rs. 5 Cr. & above to < Rs. 10 Cr.	Rs. 10 Cr. & above	Rs. 1 Cr	Rs. 1 Cr. & above	Rs. 1 Cr. & above to < Rs. 5 Cr.	Rs. 5 Cr. & above to < Rs. 10 Cr.	Rs. 10 Cr. & above
Drawdown amount	Lumpsum payment (Entire amount in single tranche at the time of signing the Contribution Agreement.)			Rs. 10 Lakhs on signing the Contribution Agreement & thereafter Rs. 10 lakhs on the 15th day of every month post execution of Agreement	25 % on signing the Contribution Agreement and remaining 75 % equally in three tranches as and when called	Lumpsum payment (Entire amount in single tranche at the time of signing the Contribution Agreement.)		
Placement Fee	Up to 2 % of the total Capital Commitment which shall form part of the management fees.							
Management Fees (During the Commitment Period)	As a percentage of the aggregate Capital Commitments under respective class of units							
	2.50%	2.25%	1.75%	2.50%	2.50%	1.75%	10.5%	1.00%





*The Performing Credit has a market size of \$50 bn+ currently and is expected to grow to ~1200 bn. Traditional sources of capital like Banks, NBFCs and Mutual Funds have shifted focus from wholesale lending. ICICI Pru CCOP II taps this opportunity by focusing on Opportunistic Capital spaces. ICICI Pru CCOP II is a Category II AIF with a target corpus of Rs 1500 crore*

### Investment Thesis



01

The Scheme aims to invest in securities of Corporates within the performing credit space



02

Potential returns to be driven by mix of periodic coupon payment / upside variable returns



03

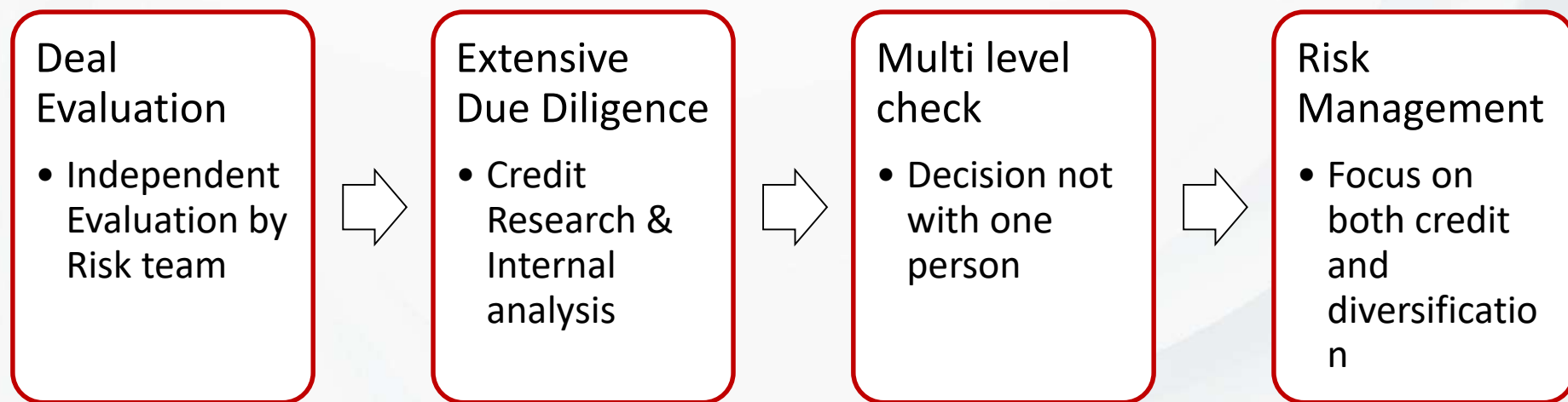
Follow the existing risk management framework and fund management process





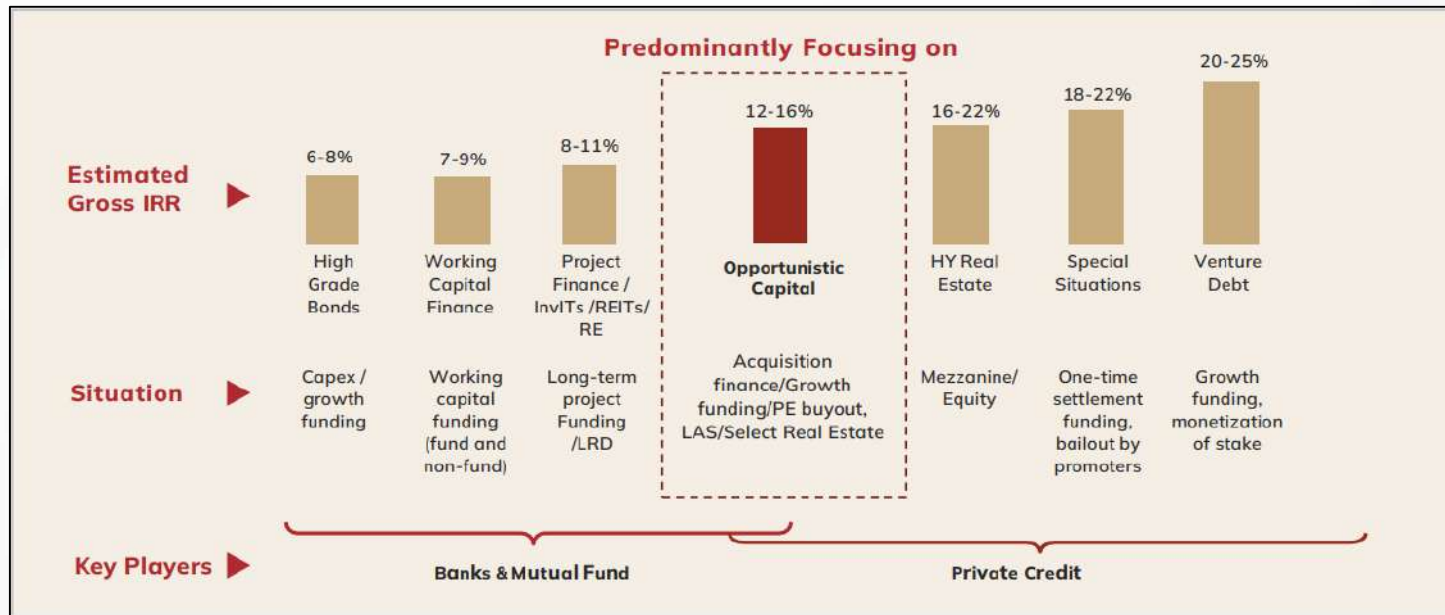
- ✓ **Quality Promoter**- With good track record of governance
- ✓ **Franchise Company** - Renowned in its sector
- ✓ **Origination**- Proprietary Origination
- ✓ **Cash flows** - Operating cash flows of the underlying
- ✓ **Collateral** - Adequate collateral/Comfort from the Promoter Group

### Investment Selection





## Target Segment



- ✓ Aims to predominantly focus on core sectors of the economy: pharmaceuticals, chemicals, infrastructure services, energy, logistics, industrials, manufacturing, healthcare, consumer & education
- ✓ High to medium risk-reward profile with a diversified underlying asset pool



## Key Terms & Fee Schedule

### Fund Details

Target Fund Size	INR 1,500 Cr (green shoe option of Rs 2500 crores)
Fund Type	AIF Category II
Investment Manager Contribution	Rs 5 crores or 2.5% of the aggregate Capital Commitments, whichever is lower
Term of scheme	4 (four) years & 6 (six) months from the date of the First Closing, extendable by 2 extensions of 1 (One) year each, with prior approval of 2/3rd of the Contributors in value and in accordance with the Scheme Documents
Commitment period	36 (thirty six) months from the date of the First Closing, unless terminated sooner or extended by the Investment Manager. The Commitment Period may be extended by up to 12 (twelve) months, by the Investment Manager, at its sole discretion.
Minimum Commitment	INR 1 CR

Class	Minimum Capital Commitment	Management Fee
B1	Rs 1 Crore	1.75 % p.a.
B2	Rs 2 Crore	1.50% p.a.
B3	Rs 10 Crore	1.25% p.a.

Performance fee	Nil
Annual Operating expenses	Expenses shall range between 0.10% up to 1% based on the AUM of the AIF - II (these expenses are estimated at an AUM of Rs.200 cr)



**Investment Objective:** Neo Infra Income Opportunities fund offers effective means of generating stable cash flow and resilient long term capital growth with minimal risk. ~INR 8 lakh crore of equity capital expected to be invested in infrastructure in next 5 years.

**Investment Thesis:** The fund aims to invest in operating infrastructure assets with clear investment guidelines and proven methodology by targeting sectors where regulations are well established and has a history of private investment.

### Investment Strategy:

Invest only in  
Operating Assets

Contracts with  
credible  
counterparties

Ability for  
Financial &  
Operational  
Improvement

Well defined  
Regulatory  
Framework

Long Residual Life  
of assets



Invests strategically using two-prong strategy

**30-40%**

InvITs prior to public listing

Approx. 16% IRRs

**60-70%**

Buyout Infrastructure assets in chosen sub infra sub-sectors

Approx. 20% IRRs

S. No.	Strategy	Fund allocation	Annual Cash yield (%)	Target IRR (%)
1.	Investment Trusts	30-40%	7-8%	~16%
2.	Core Infra Assets / Platforms	60-70%	7-9%	~20%

Average annual distribution :  
~7-9%

Overall Target IRRs:  
~18-20%



## Key Terms & Fee Schedule

Category	SEBI registered Category II AIF
Structure	Close ended
Fund size	~INR 2,000 Cr
*Estimated IRR	~ 18-20% p.a.
Fund term	7 years from first close
Return profile	Coupon distribution + Capital appreciation
Drawdowns	~6
Estimated number of fund investments	10-12
Sector Focus	Road and Renewables (Solar)
Investment manager	Neo Asset Management Private Limited

A1	A2	A3	A4
INR 1-3Cr	INR 3-10 Cr	INR 10-25Cr	> = INR 25 Cr
<b>Management Fee Classification</b>			
2.00%	1.75%	1.50%	1.00%
<b>Performance Fees without catch up</b>			
20%	15%	10%	7.5%
<b>Hurdle Rate</b>			
10% Pre-Tax, Post Expenses			
<b>Fund Expenses</b>			
At Actuals			



### Fund Objective

*The investment philosophy adopts a bottom-up approach, emphasizing a value-conscious style of investing that spans various market caps and sectors. It employs a distinctive 40:30:20:10 approach (i.e. Large , Medium Small and Macro Cap respectively ) to portfolio construction, coupled with a low-churn, long-term ideation strategy.*

### Portfolio Construct

- ❖ Unique 40:30:20:10 approach to portfolio construction
- ❖ Capturing opportunities across market capitalization
- ❖ Lower volatility through large cap and larger mid cap exposure
- ❖ Focus on alpha creation via exposure to mid, small & micro caps
- ❖ Risk discipline and management by way of position sizing
- ❖ Liquidity management as smaller capitalization companies have incrementally smaller weights





## Our unique MEETS framework



### Management

- Quality – Capability and track record
- Capital Allocation – capex is fine if ROE is maintained or enhanced
- Capital Distribution – fair to minority shareholders
- Error in decision – Business errors vs avoidable mishaps

### Earnings

- Quality of earnings vs reported numbers
- Actual earnings vs expected
- Cyclical vs Structural earnings
- Companies that can double profits in 4 years or less or where EV/EBITDA can halve in four years

### Events/Trends

- Stock movement because of events
- Can be Buy or Sell opportunity
- Events on the horizon
- Disruptive trends/New themes

### Timing

- Good company is not necessarily a good investment if price is not right
- What is the price discounting
- Time frame of investment
- Mean Reversion

### Structural

- Size of the opportunity
- Competitive positioning / MOAT
- Consistent growth in profits

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## Key Terms & Fee Schedule

<b>Fund Name</b>	Abakkus Diversified Alpha Fund -2
<b>Fund Category</b>	Invest across market capitalization
<b>Term of Fund</b>	5.5Years(from date of First Closing),with an option to redeem with exit/charges*after the expiry of lock-in period
<b>Drawdown Structure</b>	2 equal tranches or 100% upfront
<b>Lock in Period</b>	12 months from the date of final closing or payment of last drawdown; whichever is later
<b>Exit Load</b>	Exit charges are applicable on exit after the lock-in period as per slabs described below: Between 0 and 12 months from lock in-period: 1%

Class	Capital Commitment	Fixed Management Fees	Additional Return
<b>X1</b>	INR 1 Cr to < INR 5 Cr	2.50%	-
<b>X2</b>	INR 5 Cr to < INR 10 Cr	2.10%	-
<b>X3</b>	INR 10 Cr and above	1.75%	-
<b>Y1</b>	INR 1 Cr to < INR 5 Cr	1.75%	15% sharing over 9% hurdle rate
<b>Y2</b>	INR 5 Cr to < INR 10 Cr	1.40%	15% sharing over 9% hurdle rate
<b>Y3</b>	INR 10 Cr and above	1.10%	15% sharing over 9% hurdle rate
<b>Lock in Period</b>	12 months from the date of final closing or payment of last drawdown; whichever is later		
<b>Exit Charges</b>	Exit charges are applicable on exit after the lock-in period as per slabs described below: Between 0 and 12 months from lock in-period: 1%		



## Mutual Funds

- **International Passive Funds**
- **Domestic Passive Funds**
- **Equity Funds**
- **Equity Linked Saving Schemes**
- **Hybrid Funds**
- **Arbitrage Funds**
- **Dynamic Asset Allocation Fund**
- **Debt Funds**



## International Passive Funds

Scheme	Fund Manager	AUM (Rs. In Cr.)	Inception Date	Absolute Returns (%)	CAGR (%)			Std dev	Beta	Expense Ratio
				1 Year	3 Years	5 Years	Since Inception			

### Index Funds:

Motilal Oswal S&P 500 Index Fund	Ankush Sood	2,886.80	28-Apr-20	17.33	--	--	15.98	14.96	0.68	1.12
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### ETF & FOF:

Motilal Oswal Nasdaq 100 ETF	Ankush Sood	6,674.10	29-Mar-11	40.82	14.00	22.29	22.12	25.05	0.89	0.58
Motilal Oswal Nasdaq 100 FOF	Swapnil P Mayekar	4,234.87	29-Nov-18	34.73	12.59	--	22.10	25.00	0.89	0.57



# Domestic Passive Funds

Scheme	Fund Manager	AUM (Rs. In Cr.)	Inception Date	Absolute Returns (%)	CAGR (%)			Std dev	Beta	Expense Ratio
				1 Year	3 Years	5 Years	Since Inception			
Index Funds:										
Motilal Oswal Nifty 500 Fund	Swapnil P Mayekar	600.42	06-Sep-19	12.73	18.65	--	17.85	22.40	0.97	1.04
Motilal Oswal Nifty Bank Index Fund	Swapnil P Mayekar	485.13	06-Sep-19	2.71	13.88	--	11.44	23.94	0.97	1.00
Motilal Oswal Nifty Midcap 150 Index Fund	Swapnil P Mayekar	1,143.25	06-Sep-19	31.59	28.22	--	27.29	28.72	0.97	1.00
Motilal Oswal Nifty Smallcap 250 Index Fund	Swapnil P Mayekar	512.15	06-Sep-19	36.59	32.16	--	28.27	38.89	0.97	1.04
Motilal Oswal Nifty 50 Index Fund	Swapnil P Mayekar	363.95	23-Dec-19	7.85	16.27	--	14.09	20.51	0.98	0.54
Motilal Oswal Nifty Next 50 Index Fund	Swapnil P Mayekar	159.53	23-Dec-19	9.61	16.12	--	13.71	21.32	0.96	1.03
ETF & FOF:										
Motilal Oswal M50 ETF	Swapnil P Mayekar	36.28	28-Jul-10	8.42	17.01	14.21	10.39	20.55	0.99	0.05
Motilal Oswal Nifty Midcap 100 ETF	Swapnil P Mayekar	334.26	03-Feb-11	34.67	30.21	20.28	14.71	29.92	0.98	0.20
BHARAT Bond FOF - April 2030	Dhawal Dalal	6,641.00	30-Dec-19	7.42	5.23	--	6.99	NA	NA	0.06
BHARAT Bond FOF - April 2031	Dhawal Dalal	4,469.63	23-Jul-20	7.68	4.91	--	4.52	NA	NA	0.06

Source: Ace MF/ Data as on  
30th November, 2023



# Equity Mutual Funds

Scheme	Fund Manager	AUM (Rs. In Cr.)	Inception Date	Absolute Returns (%)	CAGR Returns (%)			Std dev	Beta	Alpha	Expense Ratio
				1 year	3 years	5 years	Since Inception				
Large Cap Fund:											
Motilal Oswal Focused Fund	Siddharth Bothra	1,778.45	13-May-13	12.38	13.11	13.30	13.71	18.61	0.78	-3.73	2.09
HDFC Top 100 Fund	Rahul Bajjal	27,687.12	03-Sep-96	16.62	22.56	14.58	18.85	19.68	0.91	4.33	1.69
Aditya Birla SL Focused Equity Fund(G)	Kunal Sangoi	6,377.20	24-Oct-05	10.54	16.56	13.77	13.95	20.22	0.87	-1.75	1.86
Mirae Asset Large Cap Fund	Gaurav Misra	36,132.35	04-Apr-08	8.04	15.76	13.23	15.02	20.64	0.98	-1.01	1.55
Category Avg	--	--	--	11.54	16.57	13.41	--	--	--	--	--
NIFTY 50 TRI	--	--	--	8.47	17.12	14.45	--	20.76	1.00	--	--
Large & Mid Cap Fund:											
Kotak Equity Opp Fund	Harsha Upadhyaya	16,502.69	09-Sep-04	19.13	21.07	17.81	18.28	20.01	0.79	1.64	1.65
Motilal Oswal Large & Midcap Fund	Aditya Khemani	2,727.40	17-Oct-19	29.33	--	--	21.81	24.55	0.93	0.89	1.97
NIFTY LargeMidcap 250	--	--	--	18.95	22.14	--	--	24.91	1.00	--	--
Flexi/Multi Cap Fund:											
Motilal Oswal Flexi Cap Fund	Siddharth Bothra	8,593.35	28-Apr-14	19.34	13.67	10.60	15.98	19.42	0.81	-6.18	1.79
Aditya Birla SL Flexi Cap	Anil Shah	18,132.74	27-Aug-98	13.15	17.27	13.81	21.37	24.29	1.05	-3.37	1.71
HDFC Flexi Cap Fund	Roshi Jain	42,270.54	01-Jan-95	18.41	28.87	17.81	18.63	22.04	0.93	7.65	1.59
Parag Parikh Flexi Cap Fund	Rajiv Thakkar	48,293.88	29-Jun-12	27.07	22.42	21.61	18.98	24.51	1.02	2.12	1.37
Kotak Flexicap Fund(G)	Harsha Upadhyaya	41,371.57	11-Sep-09	12.36	16.78	13.79	13.81	19.44	0.84	-0.64	1.51
Category Avg	--	--	--	18.46	21.34	16.08	--	--	--	--	--
NIFTY 500 TRI	--	--	--	13.84	20.04	15.83	--	23.05	1.00	--	--

Source: Ace MF| Data as on  
30th November, 2023



# Hybrid Funds | Arbitrage Funds | DAAFs

Scheme	Fund Manager	AUM (Rs. In Cr.)	Inception Date	Absolute Returns (%)	CAGR Returns (%)			Std dev	Beta	Alpha	Expense Ratio	Asset Category (%ge)		
				1 year	3 years	5 years	Since Inception					Equity	Debt	Others/ Cash
Hybrid Fund:														
Motilal Oswal Equity Hybrid Fund	Siddharth Bothra	428.38	14-Sep-18	11.27	11.72	--	11.70	12.77	0.89	-1.79	2.42	78.29	21.71	-
HDFC Hybrid Equity Fund	Chirag Setalvad	21,192.41	06-Apr-05	9.99	17.40	13.40	12.86	16.98	0.81	2.78	1.71	65.70	34.30	-
Aditya Birla SL Equity Hybrid '95 Fund	Mahesh Patil	7,182.30	10-Feb-95	12.01	13.96	10.63	18.09	19.60	1.38	-4.22	1.85	73.15	26.85	-
ICICI Pru Equity & Debt Fund	Sankaran Naren	28,005.82	03-Nov-99	19.05	27.67	18.36	15.06	19.50	1.26	7.67	1.68	65.92	34.08	-
Arbitrage Fund:														
Aditya Birla SL Arbitrage Fund	Lovelish Solanki	6,377.22	24-Jul-09	7.17	4.93	4.99	6.20	1.14	0.69	0.31	1.04	67.49	13.68	18.84
ICICI Pru Equity-Arbitrage Fund	Kayzad Eghlim	16,006.04	30-Dec-06	7.18	4.96	5.01	6.84	1.15	0.69	0.37	0.99	70.65	22.32	9.05
Kotak Equity Arbitrage Fund	Hiten Shah	31,452.45	29-Sep-05	7.46	5.18	5.18	6.86	1.16	0.71	0.53	1.01	75.50	3.81	20.69
Dynamic Asset Allocation Fund:														
Motilal Oswal Multi Asset Fund	Abhiroop Mukherjee	109.95	04-Aug-20	12.71	--	--	6.32	0.11	-0.92	0.13	2.09	42.83	42.37	14.80
Aditya Birla SL Balanced Advantage	Mohit Sharma	6,772.39	25-Apr-00	9.84	10.90	10.55	9.46	11.91	0.60	-0.48	1.78	66.27	33.73	--
HDFC Balanced Advantage Fund	Prashant Jain	68,386.72	11-Sep-00	22.01	25.80	16.83	17.22	15.96	0.73	8.53	1.45	66.20	33.80	--
ICICI Pru Balanced Advantage Fund	Manish Banthia	49,870.86	30-Dec-06	12.09	13.22	11.88	11.11	10.14	0.48	2.34	1.52	66.24	33.76	--

Source: Ace MF| Data as on 30th November, 2023





# Equity Mutual Funds & Equity Linked Saving Scheme (ELSS)

Scheme	Fund Manager	AUM (Rs. In Cr.)	Inception Date	Absolute Returns (%)	CAGR Returns (%)			Std dev	Beta	Alpha	Expense Ratio
				1 year	3 years	5 years	Since Inception				
Mid Cap Fund:											
Motilal Oswal Midcap Fund	Niket Shah	6,804.62	24-Feb-14	30.05	34.05	23.52	21.63	21.44	0.65	11.16	1.81
HDFC Mid-Cap Opportunities Fund	Chirag Setalvad	52,137.70	25-Jun-07	33.81	30.66	21.65	17.35	24.56	0.82	4.98	1.52
Kotak Emerging Equity Fund	Pankaj Tibrewal	36,527.95	30-Mar-07	23.90	26.58	21.56	14.51	28.27	0.94	-0.44	1.50
PGIM India Midcap Opp Fund	Vivek Sharma	9,800.28	02-Dec-13	12.79	25.83	23.65	17.67	37.95	1.22	-2.85	1.72
Category Avg	--	--	--	27.19	26.20	19.90	--	--	--	--	--
NIFTY Midcap 100 TRI	--	--	--	34.83	30.66	20.73	--	30.64	1.00	--	--
Small Cap Fund:											
Invesco India Small Cap Fund	Taher Badshah	3,260.09	30-Oct-18	37.26	34.35	24.35	24.24	32.15	0.81	3.13	1.90
HDFC Small Cap Fund	Chirag Setalvad	25,408.97	03-Apr-08	38.28	37.39	21.40	16.59	35.70	0.91	6.04	1.65
DSP Small Cap Fund	Vinit Sambre	13,094.61	14-Jun-07	35.53	32.03	23.97	18.11	32.71	0.84	4.26	1.76
Kotak Small Cap Fund	Pankaj Tibrewal	13,376.62	24-Feb-05	26.69	31.21	25.16	17.58	43.44	1.07	0.35	1.67
PGIM India Small Cap Fund	Vinay Paharia	1,460.18	29-Jul-21	14.81	--	--	11.94	8.16	0.44	-3.01	2.04
Category Avg	--	--	--	32.40	33.69	23.70	--	--	--	--	--
NIFTY Smallcap 100 TRI	--	--	--	43.01	30.25	19.05	--	44.50	1.00	--	--
Equity Linked Saving Scheme (ELSS):											
Motilal Oswal ELSS Tax Saver Fund	Rakesh Shetty	2,507.68	21-Jan-15	17.51	23.86	15.27	14.16	23.06	0.95	-0.62	1.88
Mirae Asset Tax Saver Fund	Neelesh Surana	17,531.53	28-Dec-15	11.37	21.14	16.78	17.16	26.26	1.13	-1.58	1.61
ICICI Pru Long Term Equity Fund (Tax-Saving)	Harish Bihani	11,062.18	19-Aug-99	8.08	22.11	13.86	18.93	23.31	1.00	-0.93	1.75

Source: Ace MF| Data as on 30th  
November, 2023



## Debt Funds

Scheme	Fund Manager	Inception Date	Simple Annualized (%)			CAGR Returns (%)			Avg Maturity	Mod Dur	Expense Ratio	Gross YTM (%)	Sov & AAA	Below AAA	Call & Cash	Unrated
			3 Month	6 Month	1 year	3 years	5 years	Since Inception								
Overnight Fund- (Investment duration 1 day)																
HDFC Overnight Fund	Anil Bamboli	06-Feb-02	6.58	6.50	6.49	4.61	4.57	5.83	0.01	0.00	0.20	6.79	4.64	0.00	95.36	0.00
ICICI Pru Overnight Fund	Rahul Goswami	15-Nov-18	6.60	6.54	6.54	4.64	--	5.83	0.00	0.00	0.19	6.79	4.69	0.00	95.31	0.00
Liquid Fund- (Investment duration 7 days to 3 months)																
Motilal Oswal Liquid Fund	Rakesh Shetty	19-Dec-18	6.48	6.42	6.46	4.49	0.00	4.50	0.11	0.10	0.37	7.06	93.56	0.00	6.19	0.00
ICICI Pru Liquid Fund	Rahul Goswami	17-Nov-05	6.77	6.76	6.93	4.85	5.16	7.12	0.11	0.10	0.29	7.33	101.01	0.13	-1.41	0.00
HDFC Liquid Fund	Anupam Joshi	17-Oct-00	6.77	6.75	6.91	4.84	5.10	6.80	0.11	0.10	0.30	7.26	92.77	1.14	5.79	0.00
Ultra Short Term Fund - (Investment duration 3 months to 6 months)																
Motilal Oswal Ultra Short Term Fund	Rakesh Shetty	06-Sep-13	5.81	5.76	5.74	3.83	--	4.06	0.17	0.16	1.07	6.91	74.86	0.00	24.98	0.00
Bandhan Ultra Short Term	Harshal Joshi	18-Jul-18	6.49	6.65	7.03	4.78	--	5.86	0.47	0.44	0.44	7.56	92.28	0.00	7.42	0.00
HDFC Ultra Short Term Fund	Anil Bamboli	24-Sep-18	6.47	6.63	6.93	4.87	--	5.98	0.37	0.34	0.69	7.65	98.50	0.00	1.24	0.00



## Fixed Income

- **RBI 8.05% Floating Rate Savings Bond (Taxable)**
- **Capital Gain Bonds (54 EC Bonds)**
- **Corporate Fixed Deposits**
- **Sovereign Gold Bonds (SGB) 2023 – 2024**
- **Secondary Bonds**



## RBI 8.05% Floating Rate Savings Bond (Taxable)

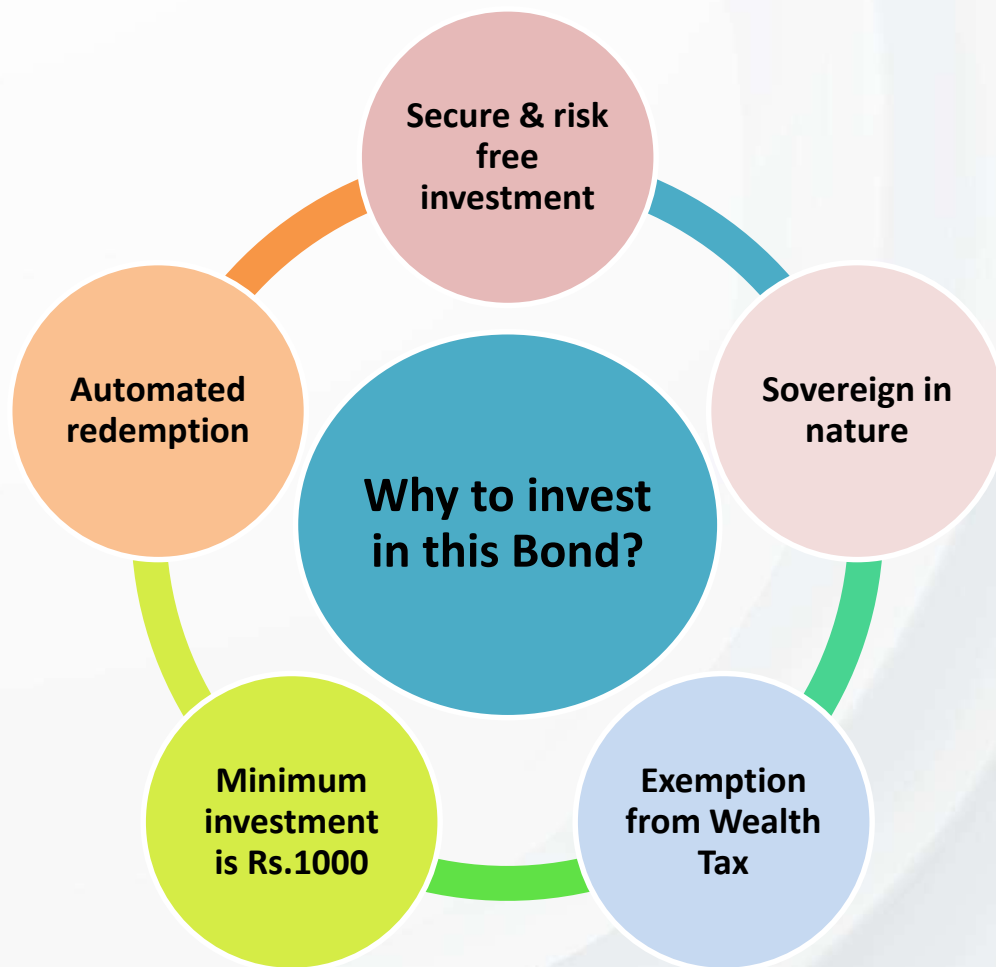
This bond is popularly known as RBI Bonds or GOI bonds, they suit anyone looking for highest safety of principal and a regular income.

### Product Features:

#### Tenure : Facility is available to the eligible investors

Lock in period	Age
4 Years	80 years and above
5 Years	between 70 to 80 years
6 Years	60 to 70 years respectively.

- **Issuer:** RBI
- **Minimum Investment:** Rs.1000
- **Maximum Investment:** No Limit
- **Bonds Issue:** Only in Physical Mode
- **Cheque in Favour:** HDFC BANK FLOATING RATE SAVINGS BONDS,2020 (TAXABLE)
- **Options Available:** Non-Cumulative (Half Yearly)
- **Who Can Invest:** Individual & HUF
- **Transferability:** This Bond is Not Transferable





## Capital Gain Bonds (54 EC Bonds)

As per provisions of Income Tax Act, 1961, any long term capital gains from transfer or sale of real Estate would be taxable. But if the same capital gain money invested in 54 EC Bonds exempted from tax under section 54EC. Investor gets complete capital gain tax exemption subject to the upper limit of INR 50 lakh in a financial year.

### Product Features:

- **Tenure** : 5 years with locking period.
- **Interest** : 5.25% p.a.
- **Interest Frequency**: Annually
- **Rating**: Highest credit rating AAA
- **Minimum Investment**: Rs.20,000 & multiple by Rs.10,000
- **Maximum Investment**: Rs.50 Lakhs in a financial Year
- **Transferability**: This bond cannot be transferred from one person to another at any point of time
- **Bond Issue**: Dematerialized & Physical
- **Transferability**: This bond is Not Transferable

### Available Bonds:

- ❖ Rural Electrification Corporation Limited
- ❖ Power Financial Corporation Limited
- ❖ Indian Railway Financial Corporation Limited

### Eligible Investors:

Individuals/ Hindu Undivided Families (HUF)/ Partnership firm/ Insurance Companies/Companies and Body Corporate/ Provident Funds, Superannuation Funds and Gratuity Funds/Banks/ Mutual Funds/ Financial Institutions (FIs)/ Foreign Portfolio Investors (Subject to existing regulations)/Regional Rural Banks/ NRIs/other foreign eligible investor investing out of NRO A/c on non-repatriable basis/ Cooperative Banks/ Limited liability Partnership.

**Note:** You should invest in 54EC bonds within 6 months of transferring capital asset – Please consult your chartered accountant before investing

Source: MOFSL | Data as on 01st December, 2023



Corporate Fixed Deposits are one of the money raising tools for Companies. Through these, Companies raise money from the public and offer a fixed rate of interest for different tenures. If your risk appetite is low, fixed deposits are perfect for you. Since most of the instruments are rated by rating agencies, investor can easily judge the safety level of the company.

## Product Features:

- **Tenure:** 1 year to 5 years
- **Rating:** We are offering only AAA rated Fixed deposits
- **\*Minimum Investment:** Rs.10,000 (Different for Each Issuer)
- **Interest Rate:** Interest rate is higher than Bank Fixed Deposits and additional interest for senior citizens
- **\*Interest Frequency:** Monthly, Quarterly, Semi-annually, Annually & Cumulative
- **Mode:** In Physical Mode only
- **Options Available:** Cumulative & Non-Cumulative
- **ECS Facility:** ECS facility is available for Interest & Maturity Amount
- **Liquidity:** Most of the Companies are giving pre-matured withdrawal option

## Recommended Fixed Deposits:

- ❖ Bajaj Finance Limited
- ❖ Mahindra & Mahindra Financial Services Limited
- ❖ ICICI Home Finance

## How to choose a good corporate fixed deposits?

- **Better Credit Rating:** You should choose the company with the better credit rating & reputation
- **Shorter Tenure:** This is advisable to invest shorter tenure deposit around 3 years
- You can select non cumulative option for regular income

*\* Depends from company to company*

*Source: MOFSL | Data as on 01st December, 2023*



## Corporate Fixed Deposits | Capital Gain Bonds

Company name	Rating	Cumulative interest rate in (%ge)					Senior citizen Additional ROI (%ge)	Interest mode
		12 m	24 m	36 m	48 m	60m		
Bajaj Finance Ltd.(Rates for Amount upto 5 Cr.)	CRISIL : AAA	7.40	7.55	8.05	8.05	8.05	0.25	M/Q/H/Y
Mahindra & Mahindra Financial Services Ltd.	CRISIL : FAAA	7.60	7.75	8.05	8.05	8.05	0.25	M/H/Q
ICICI Home Finance (Rates for Amount upto 2 Cr.)	CRISIL : FAAA	7.25	7.55	7.65	7.60	7.60	0.25	M/Q/Y

### Capital gain bonds (54 EC Bonds)

Company name	Rate of Interest (60 months)
Rural Electrification Corporation Ltd. - (REC)	5.25%
Indian Railway Finance Corporation Ltd. - (IRFC)	5.25%
Power Finance Corporation Ltd. – (PFC)	5.25%

Data as on 01st December, 2023





## \*Sovereign Gold Bonds (SGB) 2023-2024

Sovereign Gold Bonds are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by Reserve Bank of India on behalf of Government of India.

### Product Features:

- **Tenure:** 8 years
- **Issuer:** Reserve Bank of India
- **Minimum & Maximum Limit:** 1 gram minimum & maximum is 4 kg for individual & HUF and 20 kg for trust & similar entities in a financial year.
- **Interest:** 2.5% annually interest on the investment amount & the same is payable semi annually.
- **Redemption Value:** The redemption price shall be based on average of closing price of gold of 999 purity of previous 3 business days from the date of repayment
- **Listing:** NSE & BSE
- **Nominee:** Nominee facility is available



*\*As per the availability*

*Source: MOFSL | Data as on 01st December, 2023*



## \*Secondary Bonds

The Secondary bond market is the marketplace where investors can buy and sell bonds. A key difference compared to the primary market is that proceeds from the sale of bonds go to the counterparty, which could be an investor or a dealer, whereas in the primary market, money from investors goes directly to the issuer.

There are various types of bonds traded in secondary market, whereas some of them are as follows:

### **1. Perpetual Bonds:**

Perpetual bonds as the name suggests are perpetual in nature, and operate with '**no maturity date**'. Only the issuer has the option of calling it back & the buyer of the bonds cannot sell it to the issuer before the call option is exercised by the issuer. These bonds are generally issued by large manufacturing companies or by banks to fund their long-term capital requirements.

### **2. Tax-Free Bonds:**

Central Government authorizes certain entities such as **PFC, REC** etc. to issue tax free, secured, redeemable, non convertible bonds. These bonds are benchmarked to the **10-year Government Security Bonds**. Tax-free bonds generally have a **long-term maturity** of ten years or more. The government invests the money collected from these bonds in infrastructure and housing.

### **3. Corporate Bonds:**

Corporate bonds are issued by firms to raise capital to fund various expenditures. They are attractive to investors because they provide much higher yields than bonds issued by the government. However, this higher yield is accompanied by higher risk. Investment in corporate bonds comes primarily from pension funds, mutual funds, banks, insurance companies, and individual investors.

*\* As per the availability*

*Source: MOFSL | Data as on 01st December, 2023*



**HDFC Life Guaranteed Wealth Plus**  
**A Non-Linked Non-Participating Individual Life**  
**Insurance Savings Plan**  
**UIN : 101N165V04**



# We Seek Guarantee For Everything In Life

## Guarantees we seek

- To see a happy tomorrow
- For good health and happiness
- Fulfill family's financial needs
- Live a dignified life post retirement



## Guarantees we need

- Family's financial protection
- Consistent & Guaranteed **long term** returns
- Low Volatility
- Tax free returns

Not all wishes can be guaranteed, but some of them can be realized with better financial planning



## Guarantee Your Tomorrow - TODAY

### Presenting HDFC Life Guaranteed Wealth Plus

It is the “Best Plan in the Life Insurance” industry with high guaranteed returns.



Limited Premium Options : **6 Pay | 8 Pay | 10 Pay**

Guaranteed Fixed Income for **30 years**

Long term **guaranteed** returns

Flexibility to choose between **two benefit options** – Lump Sum Variant / Income Variant

One of the few products in the industry to provide **life cover during income payout period** as well – Income Variant

**Ease of Sale** – Uniform benefit payouts basis age band



## Guaranteed Maturity Benefit

Pay premium for a limited term i.e. Single Pay | 6 | 8 | 10 years and enjoy life cover for the entire policy term. At maturity receive a **lump sum** to fulfill the planned financial needs.

- **Maturity Benefit** is calculated as a fixed percentage of total of annualized premiums payable under the policy.
- Within each age bands, the maturity benefit is the same irrespective of age at entry.
- The percentages depend on:
  - Age of life assured on date of inception of policy,
  - Annualized premium band and
  - Policy term as chosen by the Policyholder on Date of inception of the policy and are summarized in the tables.

• **Variants to be opted at inception & can not be changed later**



## Guaranteed Maturity Benefit – Lump Sum Variant (1/2)

Lump Sum Variant – PPT 6 years				
Annualized Premium Band for Limited Pay (₹)	Policy Term-12		Policy Term-15	
	Age<=45	Age >45	Age <=45	Age >45
75,000 - 1,49,999	155.00%	148.00%	196.00%	187.25%
1,50,000 - 1,99,999	155.50%	148.50%	196.50%	187.75%
2,00,000 - 4,99,999	157.00%	149.00%	198.25%	189.00%
5,00,000 & Above	157.75%	149.50%	199.50%	190.00%





## Guaranteed Maturity Benefit – Lump Sum Variant (2/2)

### Lump Sum Variant – PPT 8 years

Annualized Premium Band for Limited Pay (₹)	Policy Term-12		Policy Term-15	
	Age ≤ 45	Age > 45	Age ≤ 45	Age > 45
75,000-1,49,999	152.50%	146.25%	189.00%	181.50%
1,50,000-1,99,999	153.00%	146.75%	189.50%	182.00%
2,00,000-4,99,999	154.00%	148.00%	190.75%	184.00%
5,00,000 & above	154.75%	149.00%	192.00%	185.25%

### Lump Sum Variant – PPT 10 years

Annualized Premium Band for Limited Pay (₹)	Policy Term-12		Policy Term-15	
	Age ≤ 45	Age > 45	Age ≤ 45	Age > 45
75,000-1,49,999	142.75%	137.50%	179.75%	173.00%
1,50,000-1,99,999	143.25%	138.00%	180.25%	173.50%
2,00,000-4,99,999	144.25%	139.25%	181.75%	175.25%
5,00,000 & above	144.75%	140.00%	183.25%	176.50%



## Guaranteed Maturity Benefit – Income Variant

### Under Income variant, policyholder receives:

- A lump sum as maturity benefit at the end of policy term.
- Maturity Benefit will be equal to **100% of the total premiums paid\*\*** during the policy term.

**\*\*Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any rider premium and taxes.**



# Guaranteed Survival Benefit

## Variant 1 : Lump Sum

No survival benefit is payable under this variant.

## Variant 2 : Income

- **Guaranteed fixed income** for 30 years
- Pay premium for 6|8|10 years and enjoy guaranteed fixed income payout for 30 years.
- Guaranteed Income is payable annually commencing from **end of 8<sup>th</sup> | 10<sup>th</sup> | 12<sup>th</sup> policy year annually** for 6, 8, 10 pay respectively and continues till the end of policy term



# Guaranteed Fixed Income for 30 years – Income Variant (PPT 6 years)

## Guaranteed Income Payout as a % of Annualized Premium

### (Death Multiple post PPT - 10 times)

Annualized Premium Band (₹)	Entry Age <=40 years	Entry Age >40 & <=45 years	Entry Age >45 & <=50 years	Entry Age >50 & <=55 years	Entry Age >55 & <=60 years
75,000-1,49,999	46.00%	45.75%	45.50%	45.25%	42.75%
1,50,000-1,99,999	46.25%	46.00%	45.75%	45.50%	43.00%
2,00,000-4,99,999	46.75%	46.50%	46.25%	46.00%	43.50%
5,00,000 & above	47.25%	47.00%	46.75%	46.50%	44.00%

### (Death Multiple post PPT - 7 times)

Annualized Premium Bands (₹)	Entry Age <=40 years	Entry Age >40 & <=45 years	Entry Age >45 & <= 50 years	Entry Age >50 & <= 55 years	Entry Age >55 & <= 60 years
75,000-1,49,999	46.50%	46.25%	46.00%	45.75%	43.00%
1,50,000-1,99,999	46.75%	46.50%	46.25%	46.00%	43.25%
2,00,000-4,99,999	47.25%	47.00%	46.75%	46.50%	43.75%
5,00,000 & above	47.75%	47.50%	47.25%	47.00%	44.50%



# Guaranteed Fixed Income for 30 years – Income Variant (PPT 8 years)

## Guaranteed Income Payout as a % of Annualized Premium

### (Death Multiple post PPT - 10 times)

Annualized Premium Band (₹)	Entry Age <=40 years	Entry Age >40 & <=45 years	Entry Age >45 & <=50 years	Entry Age >50 & <=55 years	Entry Age >55 & <=60 years
75,000-1,49,999	72.00%	71.50%	71.25%	71.00%	69.25%
1,50,000-1,99,999	72.50%	72.25%	71.75%	71.50%	69.50%
2,00,000-4,99,999	73.00%	72.75%	72.50%	72.25%	70.25%
5,00,000 & above	73.75%	73.50%	73.25%	73.00%	71.25%

### (Death Multiple post PPT - 7 times)

Annualized Premium Bands (₹)	Entry Age <=40 years	Entry Age >40 & <=45 years	Entry Age >45 & <= 50 years	Entry Age >50 & <= 55 years	Entry Age >55 & <= 60 years
75,000-1,49,999	72.25%	72.00%	71.75%	71.50%	69.50%
1,50,000-1,99,999	73.00%	72.75%	72.25%	72.00%	69.75%
2,00,000-4,99,999	73.50%	73.25%	73.00%	72.75%	70.75%
5,00,000 & above	74.25%	74.00%	73.75%	73.25%	71.75%



# Guaranteed Fixed Income for 30 years – Income Variant (PPT 10 years)

## Guaranteed Income Payout as a % of Annualized Premium

### (Death Multiple post PPT - 10 times)

Annualized Premium Band (₹)	Entry Age <=40 years	Entry Age >40 & <=45 years	Entry Age >45 & <=50 years	Entry Age >50 & <=55 years	Entry Age >55 & <=60 years
75,000-1,49,999	105.75%	105.25%	104.75%	104.00%	103.50%
1,50,000-1,99,999	106.00%	105.50%	105.25%	104.50%	104.00%
2,00,000-4,99,999	107.00%	106.25%	105.75%	105.25%	105.00%
5,00,000 & above	107.75%	107.00%	106.75%	106.25%	105.75%

### (Death Multiple post PPT - 7 times)

Annual Premium Bands (₹)	Entry Age <=40 years	Entry Age >40 & <=45 years	Entry Age >45 & <= 50 years	Entry Age >50 & <= 55 years	Entry Age >55 & <= 60 years
75,000-1,49,999	106.25%	105.75%	105.50%	104.75%	104.25%
1,50,000-1,99,999	106.75%	106.25%	105.75%	105.25%	104.75%
2,00,000-4,99,999	107.50%	107.00%	106.50%	106.00%	105.75%
5,00,000 & above	108.25%	107.75%	107.50%	107.00%	106.50%



## Income Variant - Points to be noted

- Guaranteed Income (GI) is calculated as a **fixed percentage of Annualized Premium\***
- The Income Payouts will start **one year after completion of the Premium Payment Term.**
- These percentages depend on life assured's age at inception of the policy, annualized premium band and death benefit multiple post premium payment term as chosen at inception of the policy.

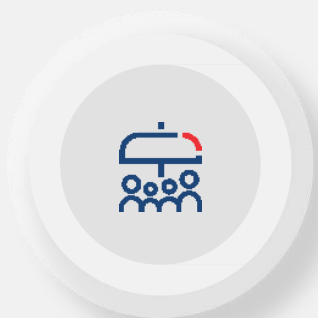
\*Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. The applicable taxes, if any, will be collected from the policyholder separately as over and above such premium.





## Life Cover Throughout Policy Term

This plan ensures that your family is financially protected in your absence by paying them Sum Assured on Death as a lump sum.



Sum assured on death is applicable on death of life assured during the policy term and is defined as higher of:

- X times the annualized premium\* for limited pay and 1.25 times the single premium for Single Premium Payment option for base policy; or
- 105% of the Total Premiums Paid\*\* up to the date of death;

- \*Annualized Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. The applicable taxes, if any, will be collected from the policyholder separately as over and above such premium.
- \*\*Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any rider premium and taxes.



## Death Benefit Calculation Of “X” Times

For **Lump sum Variant** (during the entire policy term) & **Income variant** (during the premium payment term), the multiple of ‘X’ times is defined as follows:

Age	Sum Assured on Death Multiple
3	15.7
4	15.6
5	15.5
6	15.4
7	15.3
8	15.2
9	15.1
10	15
11	14.9
12	14.8
13	14.7
14	14.6
15	14.5

Age	Sum Assured on Death Multiple
16	14.4
17	14.3
18	14.2
19	14.1
20	14
21	13.9
22	13.8
23	13.7
24	13.6
25	13.5
26	13.4
27	13.3
28	13.2
29	13.1
30	13
31	12.9

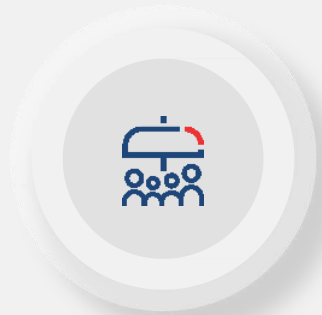
Age	Sum Assured on Death Multiple
32	12.8
33	12.7
34	12.6
35	12.5
36	12.4
37	12.3
38	12.2
39	12.1
40	12
41	11.9
42	11.8
43	11.7
44	11.6

Age	Sum Assured on Death Multiple
45	11.5
46	11.4
47	11.3
48	11.2
49	11.1
50	11
51	10.9
52	10.8
53	10.7
54	10.6
55	10.5
56	10.4
57	10.3
58	10.2
59	10.1
60	10



## Death Benefit Calculation Of “X” Times (contd.)

For **Income Variant** after the premium payment term, the multiple of ‘X’ times is defined as follows:



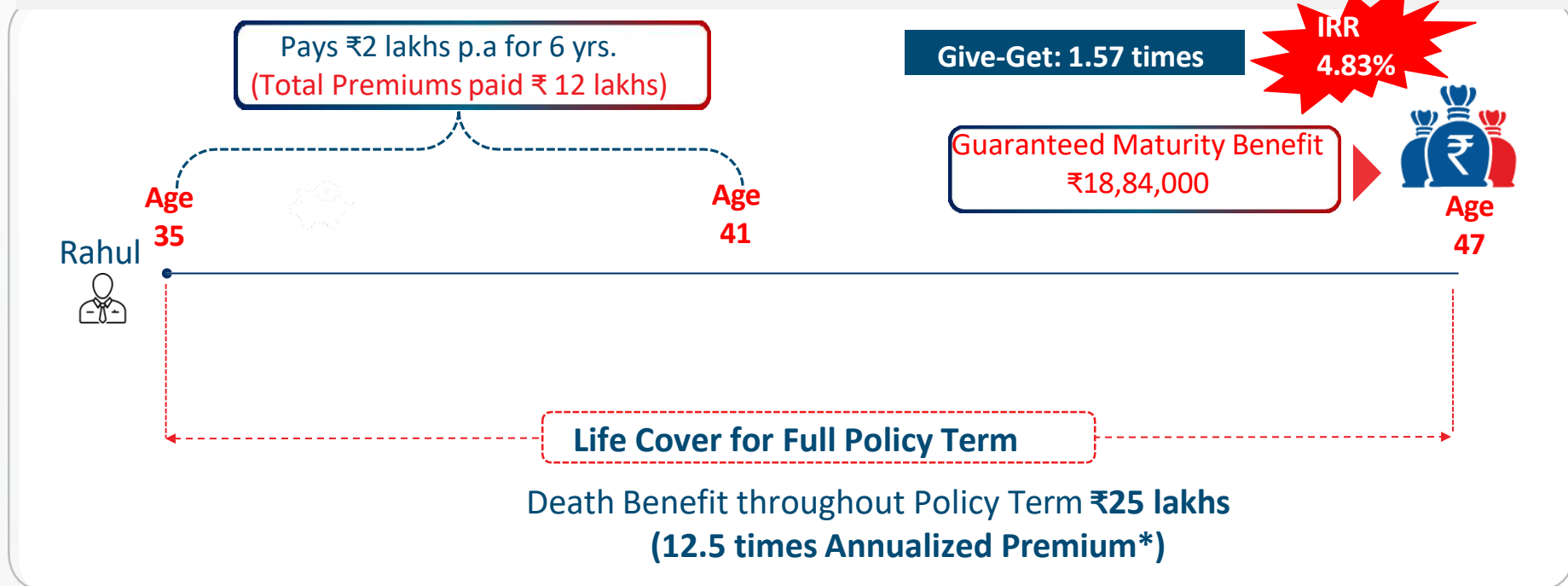
Entry Age	Sum Assured on Death Multiple (X)
Up to 60 years	10 or 7 times, as chosen by the policyholder at policy inception



## For a Salaried Customer aged 30 to 40 years Sales Pitch 1: Save For Your Dream Home

**Rahul**, a 35 years old manager (sole earning member), working in a private company, likes to plan everything in advance & hence invested in **HDFC Life Guaranteed Wealth Plus** so that he can save for his dream home, take care of his family needs & also have life cover throughout the policy term. He **paid Rs 2 Lakhs for 6 years** with a **policy term of 12 years**, a death benefit of ₹ 25 lakhs and opts for **Variant 1 – Lump Sum Variant**. Rahul can now relax while his investment grows over the next years to provide him with:

1. **Lump Sum at Maturity** to help him fulfill his desire by using this lumpsum as a down payment for his dream house.
2. **Life cover throughout the policy term** to provide a death benefit to his nominee in his absence



**\*premium is exclusive of GST**

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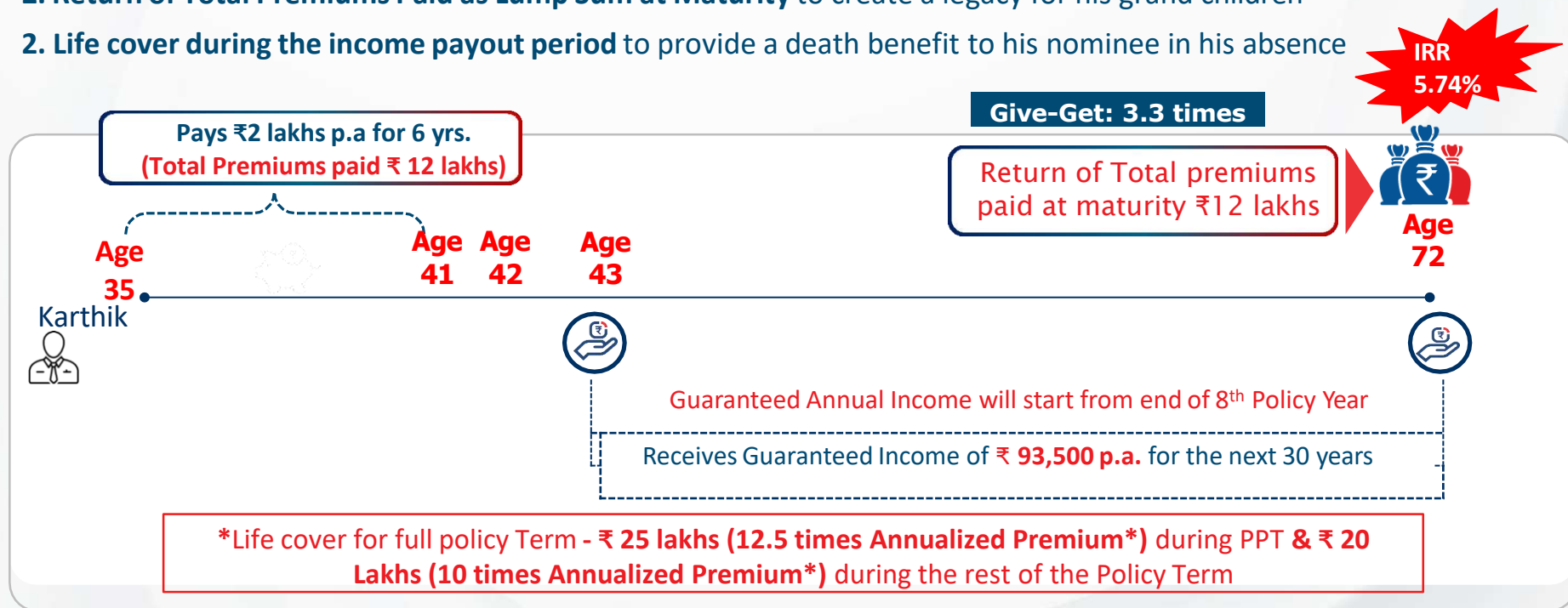


## For a Self Employed Customer aged 30 to 40 years

### Sales Pitch 2: Regular source of Guaranteed Income

Karthik, a 35 years old young businessman wishes to save through a regular source of income & hence invested in **HDFC Life Guaranteed Wealth Plus** to start receiving regular & guaranteed stream of income for the next 30 years, which will allow to maintain same standard of living, take care of his family needs & also have life cover during the income payout period. He **paid Rs 2 Lakhs for 6 years** with a **policy term of 37 years**, death benefit during PPT ₹ 25 lakhs, rest of the PT ₹ 20 lakhs, and opts for **Variant 2 – Income Variant**. Karthik can now relax while his investment grows over the next years to provide him with:

1. **Fixed Guaranteed Income for 30 years** to help him fulfill his desires like family vacation, pay off loans, manage responsibilities like Child's Education etc.
2. **Return of Total Premiums Paid as Lump Sum at Maturity** to create a legacy for his grand children
2. **Life cover during the income payout period** to provide a death benefit to his nominee in his absence



**\*premium is exclusive of GST**  
This is strictly for internal circulation only

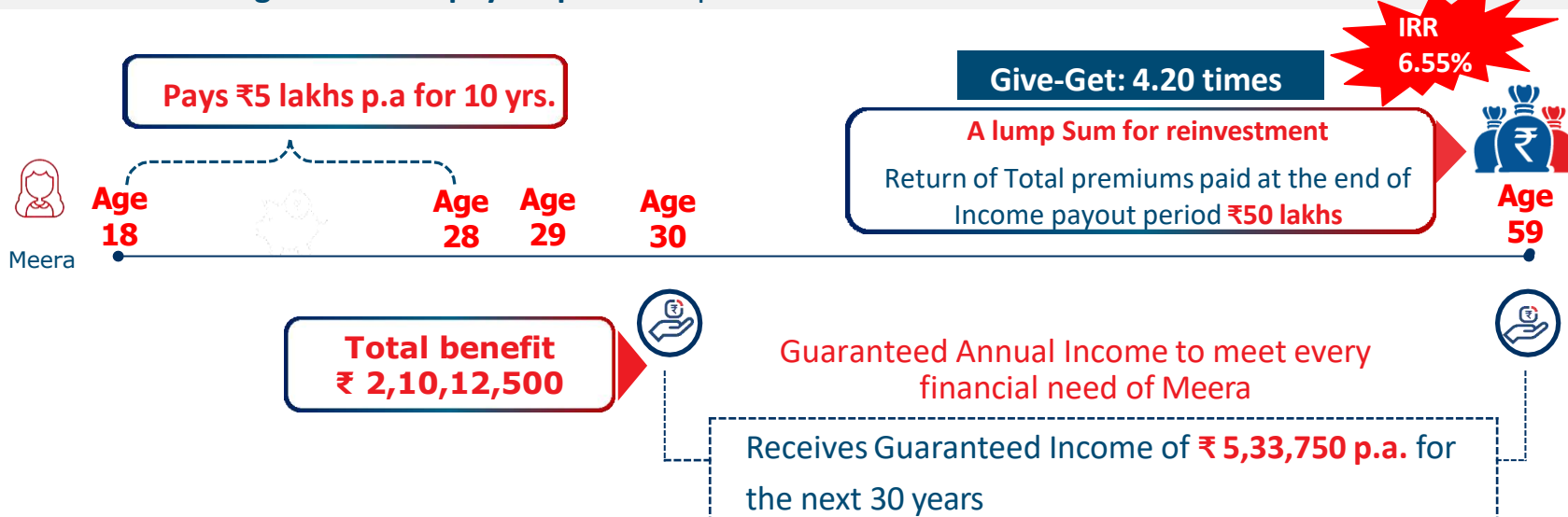


## For a Customer aged 46 to 50 years

### Sales Pitch 3: Gift Your Daughter Financial Security

**Rohit**, a 48 year old Government employee has a daughter named **Meera** who is 18 years of age. He wants to ensure his daughter is financially independent at all times & hence invested in **HDFC Life Guaranteed Wealth Plus**. He paid **Rs 5 Lakhs for 10 years** with a **policy term of 41 years** and opts for **Variant 2 – Income Variant**. Rohit can now relax while his investment grows over the next years to provide his daughter with:

1. **Fixed Guaranteed Income for 30 years** to meet her financial needs
2. **Return of Total Premiums Paid as Lump Sum at Maturity** to help her reinvest, manage responsibilities like Child's Education, marriage etc.
2. **Life cover during the income payout period** to provide a death benefit to her nominee in her absence



**\*Life cover for full policy Term - ₹ 56 lakhs (11.2 times Annualized Premium\*) during PPT & ₹ 52.5 Lakhs (10 times Annualized Premium\*) during the rest of the Policy Term**

**\*premium is exclusive of GST**

This is strictly for internal circulation only



## Give And Get Scenarios\*

Annual Premium (₹)	Lump Sum Variant - 6 years PPT, 15 years PT				Give Get
	Total Premiums Paid during PT (₹)	Maturity Benefit (₹)	IRR		
2 Lakhs	₹ 12,00,000	₹ 23,79,000	5.59%		1.98
5 Lakhs	₹ 30,00,000	₹ 59,85,000	5.64%		2.00
10 Lakhs	₹ 60,00,000	₹ 1,19,70,000	5.64%		2.00

Annual Premium (₹)	Income Variant - 10 years PPT, 41 years PT						Give Get
	Total Premiums Paid during PT (₹)	Income p.a. (₹)	Maturity Benefit (100% ROP) (₹)	Total Benefit (₹)	IRR		
2 Lakhs	₹ 20,00,000	₹ 2,14,000 X 30	₹ 20,00,000	₹ 84,20,000	6.56%		4.21
5 Lakhs	₹ 50,00,000	₹ 5,38,750 X 30	₹ 50,00,000	₹ 2,11,62,500	6.60%		4.23
10 Lakhs	₹ 1,00,00,000	₹ 10,77,500 X 30	₹ 1,00,00,000	₹ 4,23,25,000	6.60%		4.23

- **Gift your daughter financial security** – higher education, marriage
- **Gift yourself and your spouse a dignified retirement** – regular income post retirement
- **Fulfill every financial dream** – Guaranteed lump sum returns to meet life goals like purchasing your dream house
- **Gift your loved ones a financial fit future** – create a legacy for your loved ones

\* For age 35 years, premium amount is excluding taxes. Under Income Variant Death Multiple post PPT is 10 times of Annual Premium





## Product Specifications

### Policy Terms

- **Lump Sum Variant:** 12 and 15 years
- **Income Variant:** 37 | 39 | 41 years

### Premium Payment Terms

- 6, 8, and 10 years

### Minimum Premium

- Annual - ₹ 75,000
- Half-Yearly - ₹ 60,000
- Monthly - ₹ 10,000

### Income Payout Mode

- Annual

### Minimum Age At Entry (as on last birthday)

#### ■ Lump Sum Variant:

Policy Term (Years)	Age (Years)
15	3
12	6

#### ■ Income Variant:

Policy Term (Years)	Premium Payment Term (Years)	Age (Years)
37	6	11
39	8	9
41	10	7

### Maximum Age At Entry

- 60 years

### Minimum Age At Maturity

- Lump Sum Variant: 18 years
- Income Variant: 48 years

### Maximum Age At Maturity

- Lump Sum Variant: 75 years
- Income Variant:

Premium Payment Term (Years)	Age (Years)
6	97
8	99
10	101

#For monthly premium payment mode, 3 monthly premiums are collected in advance on the date of commencement of the policy.



# Real Estate Distribution Services

Motilal Oswal Financial Services Limited (MOFSL) presents a comprehensive range of professional real estate distribution services. As a trusted advisor, MOFSL facilitates sale transaction between client and developers without any financial liabilities. MOFSL offers these services to cater to various client requirements, including residential, commercial, and plotted development, in collaboration with select real estate developers and projects.

Currently these services are operational in Mumbai, we have established business relationship with renowned developers to ensure our clients receive transparent information about their projects. Our services encompass delivering a concise project synopsis based on the client's interests, arranging multiple site inspections, facilitating developer meetings, conducting negotiations, coordinating legal and documentation services, and serving as a single point of contact for all communications between the developer and client. We strive to provide our clients with the overall prevailing market pricing and leverage our knowledge and long standing relationship with developers to secure the lowest price advantage for them.

## Real Estate Asset

Recognizing the significance of real estate as an asset class, we aim to strengthen our client relationships. Whether for self-use or seeking returns, every client has aspirations to enhance and upgrade their allocation to real estate assets. At MOFSL, we understand and support our clients in realizing their goals in the realm of real estate investment.



# Empowering Your Real Estate Journey

**MOTILAL OSWAL**  
Financial Services



Exclusive insights and information on select ready and upcoming projects

Comprehensive details on pricing and product highlights

Strong relationships with developers for enhanced opportunities Seamless process from site tours to property handover

Preferred institutional channel partner for leading developers in Mumbai

**For more Info Contact AMIT SHAH - 8655984956**



# Thank You !

**Motilal Oswal Financial Services Limited (MOFSL)\* Member of NSE, BSE, MCX, NCDEX CIN No.:  
L67190MH2005PLC153397**

Registered Office Address: Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai-400025; Tel No.: 022-71934263; Website [www.motilaloswal.com](http://www.motilaloswal.com). Correspondence Office Address: Palm Spring Centre, 2nd Floor, Palm Court Complex, New Link Road, Malad (West), Mumbai- 400 064. Tel No: 022 7188 1000. Registration Nos.: Motilal Oswal Financial Services Limited (MOFSL)\*: INZ000158836. (BSE/NSE/MCX/NCDEX); CDSL and NSDL: IN-DP-16-2015; Research Analyst: INH000000412. AMFI: ARN - 146822; ; Insurance Corporate Agent: CA0579. Motilal Oswal Asset Management Company Ltd. (MOAMC): PMS (Registration No.: INP000000670); PMS and Mutual Funds are offered through MOAMC which is group company of MOFSL. Motilal Oswal Wealth Management Ltd. (MOWML): PMS (Registration No.: INP000004409) is offered through MOWML, which is a group company of MOFSL. • Motilal Oswal Financial Services Limited is a distributor of Mutual Funds, PMS, Fixed Deposit, Bond, NCDs, Insurance Products, Investment advisor and IPOs etc . These are not Exchange traded products and the Trading Member is just acting as distributor. All disputes with respect to the distribution activity would not have access to Exchange Investor Redressal Forum or Arbitration mechanism • Research & Advisory services is backed by proper research. Please read the Risk Disclosure Document prescribed by the Stock Exchanges carefully before investing. There is no assurance or guarantee of the returns. Details of Compliance Officer: Name: Neeraj Agarwal, Email ID: [na@motilaloswal.com](mailto:na@motilaloswal.com), Contact No.:022-40548085.The securities quoted are exemplary and are not recommendatory. Brokerage will not exceed SEBI prescribed limit. Customer having any query/feedback/ clarification may write to [query@motilaloswal.com](mailto:query@motilaloswal.com). In case of grievances for Securities Broking write to [grievances@motilaloswal.com](mailto:grievances@motilaloswal.com), for DP to [dp grievances@motilaloswal.com](mailto:dp grievances@motilaloswal.com).

**\*Such representations are not indicative of future results.**

**Investment in securities market are subject to market risks, read all the related documents carefully before investing.**





## Awards & Accolades

Voted as the top firm  
across multiple  
categories in the  
**Asiamoney Brokers  
Poll 2020 & 2019**

Inducted in the  
**'Hall of Fame'**  
at the 10th CNBC TV18  
Financial Advisor  
Awards 2019

Wins the **'Best  
Broking Business of  
the Year 2018'** at the  
Money Control Wealth  
Creator Awards.

**'Best Performing  
Financial Advisor'**  
(Equity Broker)  
at the CNBC  
TV18 Financial Advisor  
Awards (5 Times)

**Best Brokerage House**  
of the Year -  
(West Region)  
at the MCX Awards  
2018 & 2019

Motilal Oswal  
Financial Services  
features in  
**Forbes India Super 50**

Motilal Oswal  
Financial Services  
is now a  
**Fortune 500  
(India) Company**

Wins award for  
innovation in  
Cross-Media Marketing  
at the Asia Pacific  
**Stevie® Awards**

**'Best Video Content  
in a traditional media'**  
Award in Financial  
Services Category  
at the VIDEA 2020  
Video Mmedia Awards

Wins  
**'Brand of the Year'**  
at the CNBC TV18  
India Business  
Leadership  
Awards 2018