

Investment Product Guide

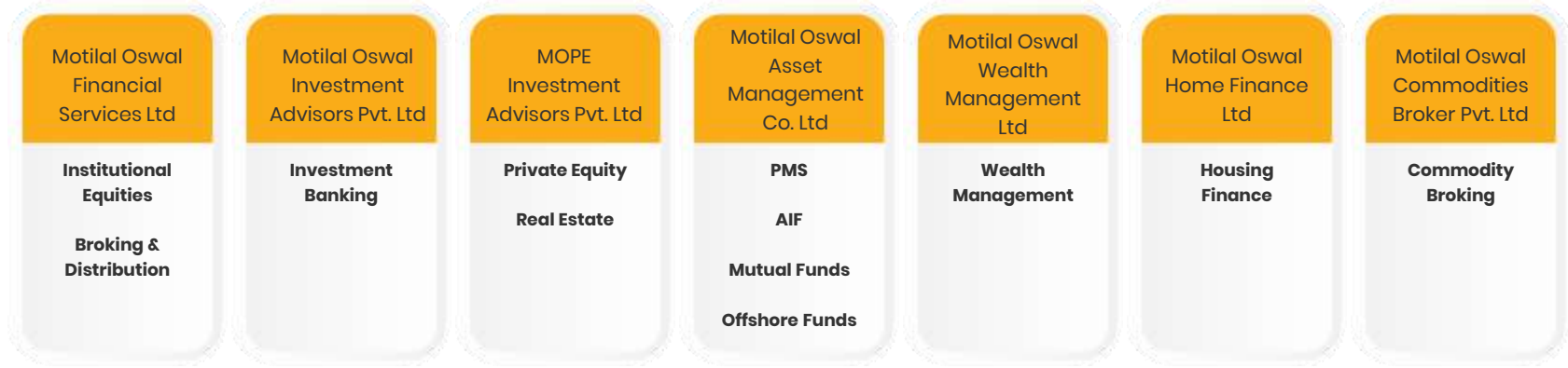
August 2024 | Issue 100



Know Us – Motilal Oswal Group

- ✓ **Comprehensive range of financial products** and services
- ✓ **Experience across clients** including institutions, HNWIs and retail
- ✓ **Extensive presence** in 450+ cities with 2200+ business locations
- ✓ **Strong client base** with over 70 lakh registered customers
- ✓ **Shares listed** on BSE and NSE
- ✓ **Significant AUM of Rs 27,000+ cr** in investment products*

Motilal Oswal Financial Services Ltd



*Combined AUM of MOFSL in all Investment Products (PMS, MF, Fixed income, Alternate Investment Product and Insurance)

Humbled to receive Multiple Awards



Our Journey to 70 lakh+ customers



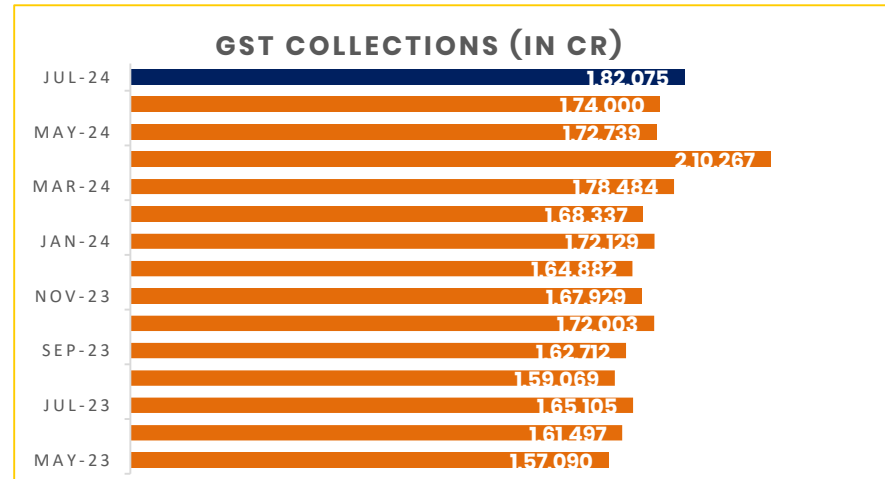
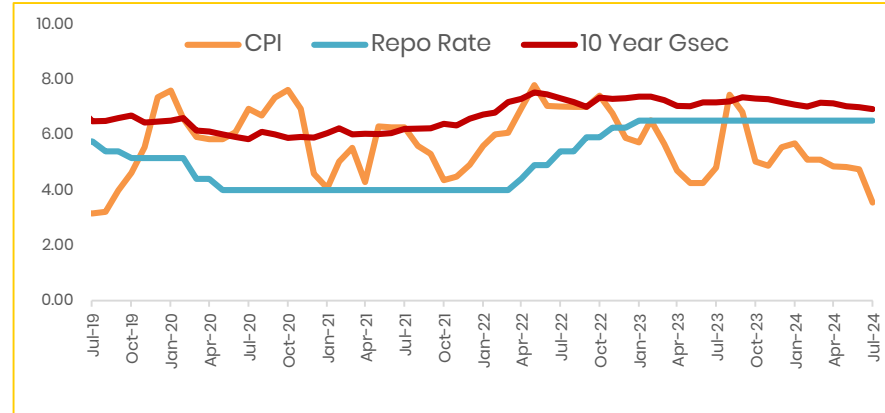
| 1987-95 | 1996-2005 | 2006-2007 | 2010 | 2014 |
|------------------------|------------------------|---------------------------------|---------------------------------|---------------------------------|
| | | | | Housing Finance |
| | | | Mutual Fund | Mutual Fund |
| | | Wealth Management | Wealth Management | Wealth Management |
| | | Lending (LAS) | Lending (LAS) | Lending (LAS) |
| | | Private Equity | Private Equity | Private Equity |
| | | Investment Banking | Investment Banking | Investment Banking |
| | PMS | PMS | PMS | PMS |
| | Distribution, MF, IPO | Distribution, MF, IPO Insurance | Distribution, MF, IPO Insurance | Distribution, MF, IPO Insurance |
| Institutional Equities | Institutional Equities | Institutional Equities | Institutional Equities | Institutional Equities |
| Retail Broking | Retail Broking | Retail Broking | Retail Broking | Retail Broking |

What You Get with Us

- ✓ **Diverse Investment Products:** Tailored solutions including Mutual Funds, PMS, AIF, Real Estate, Insurance, Bonds, Equities, and Unlisted Shares
- ✓ **Award-Winning Research:** Gain access to the same research that is trusted by Mutual Funds and renowned institutions
- ✓ **Asset Class Insights:** Expert views on Equities, Debt, and Gold
- ✓ **Portfolio Expertise:** Portfolio monitoring, review, and restructuring that align your needs and our views
- ✓ **Widespread Support:** 98% of pin codes covered of India
- ✓ **Seamless Experience:** Setup 100% paperless Demat A/c in just 15 minutes

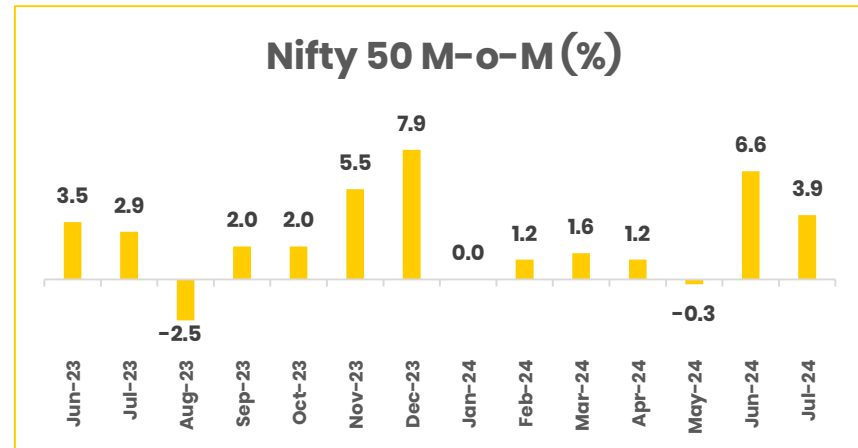
Snapshot : Economy

- **Fiscal Deficit:** Finance Minister Nirmala Sitharaman aims to bring India's fiscal deficit below 4.5% of GDP by FY26. The government has set a target of 4.9% for FY25, down from the previous 5.1%. The cumulative fiscal deficit is ₹1.36 trillion, representing 8.1% of the full-year fiscal deficit target.
- **MPC Meet:** The RBI's Monetary Policy Committee, led by Governor Shaktikanta Das, decided to keep the policy rates unchanged and maintain the 'withdrawal of accommodation' stance. The RBI also upheld its real GDP growth forecast for FY25 at 7.2% and projected CPI inflation at 4.5%.
- **CPI:** India's CPI inflation in July 2024 stood at 3.5%, which is the lowest since August 2019.
- **GST Collections:** GST collections for July 2024 is Rs 1.83 lakh crore, the proceeds were higher than Rs 1.74 lakh crore in June 2024, a 10.3% YoY growth.



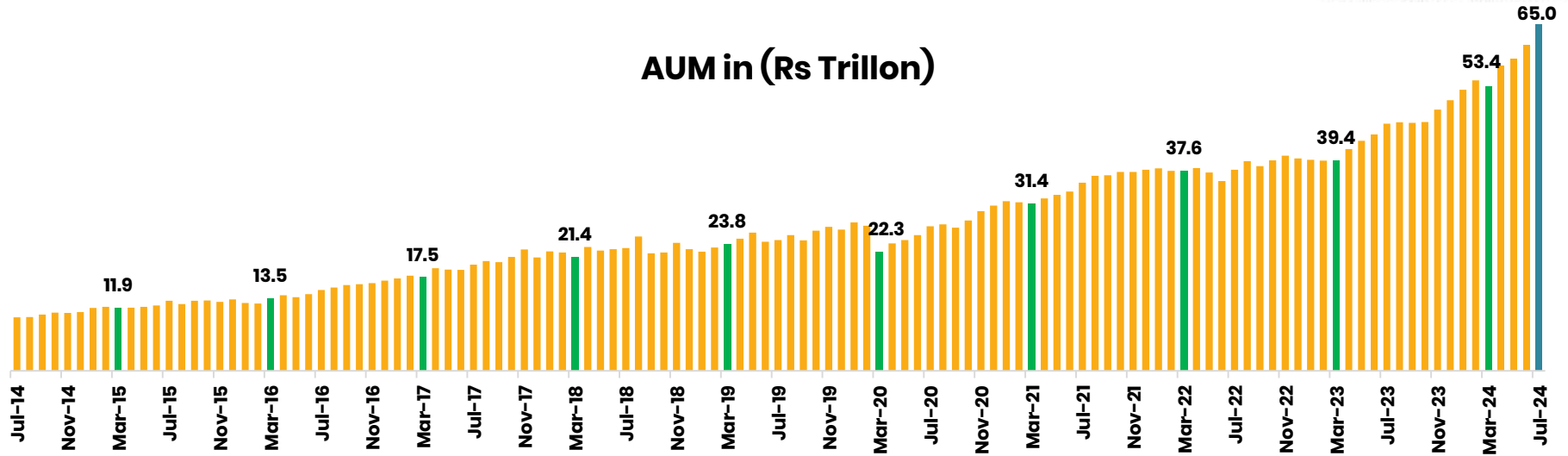
Snapshot : Equity Markets

- **Milestone:** Nifty reached a new all-time high of 25,000, marking a significant milestone before closing the month with a +3.9% gain at 24,951.
- **Nifty Monthly Performance:** Equity markets continues their strong upward momentum for the second consecutive month, with broader markets also outperforming. Nifty Midcap 100 rose by +5.8%, while Nifty Smallcap 100 gained +4.5%.
- **Union Budget:** The Union Budget was presented on 23rd Jul'24 which emphasized inclusive growth along with fiscal prudence. It highlighted the Government's roadmap for India's economic development, aligning with the 'Viksit Bharat 2047' vision.
- **DII and FII Activity:** DIIs maintained strong inflows at ₹23,486 crore in Jul'24. FIIs became net buyers for the second month in a row, with ₹5,407 crore.



| Index | On 31 st July, 2024 | MoM (%) | YoY (%) |
|------------------|--------------------------------|---------|---------|
| Sensex | 81,741 | 3.4 | 22.9 |
| Nifty | 24,951 | 3.9 | 26.3 |
| FTSE | 8,367 | 2.5 | 8.7 |
| Dow | 40,842 | 4.4 | 14.9 |
| Nasdaq | 17,599 | -0.8 | 22.7 |
| Hang Seng | 17,344 | -2.1 | -13.6 |

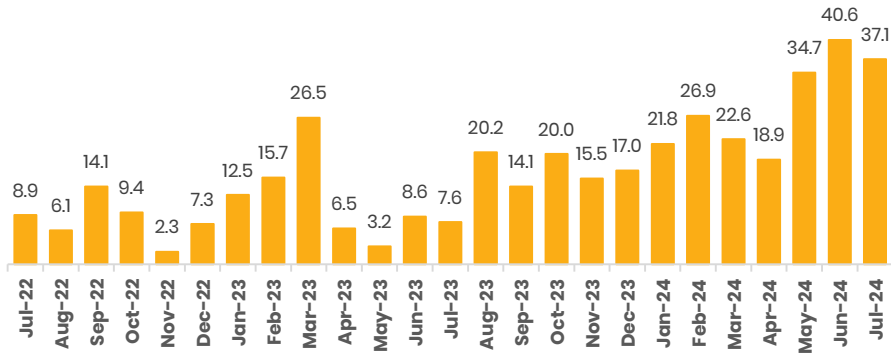
Snapshot : Mutual Fund Flows



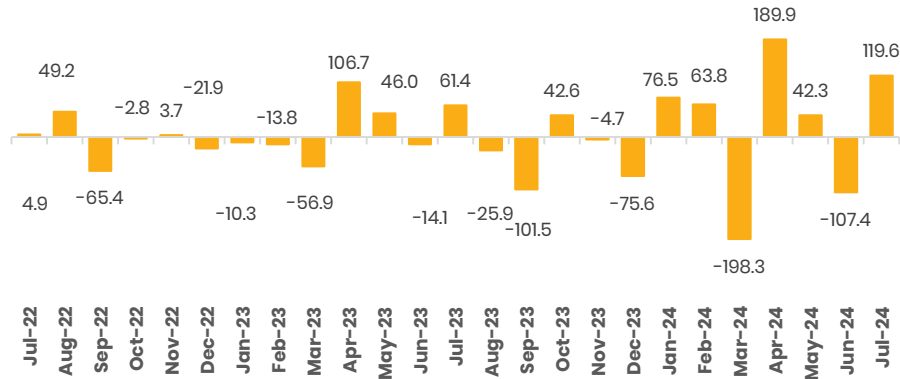
- **Total MF AUM** increased 6x in past 10+ years, from Rs 10.1 lakh crores to Rs 65.0 lakh crores
- **SIP contribution** touched a record high of Rs 23,332 crores
- **Equity MFs** witnessed positive net flows of Rs 37,113 crores
- **Debt MFs** witnessed positive net flows of Rs 1,19,588 crores
- **Hybrid MFs** witnessed positive net flows of Rs 17,436 crores

Snapshot : Mutual Fund Flows

Net Flows in Equity Mutual Funds (Rs 000' cr)



Net Flows in Debt Mutual Funds (Rs 000' cr)



- **Equity MFs** inflows saw a slight drop of 8% MoM nearly to Rs. 37,113 crores. (v/s Rs 40,608 crores inflow in June)
- **Highest Net Inflows** of Rs 18,386 crores in Sectoral/Thematic Funds (v/s Rs 22,352 crores inflow in June)
- **Highest Net Outflows** of Rs 638 crores in ELSS Funds. (v/s Rs 445 crores inflow in June)
- **Debt MFs** net flows turned positive to Rs 1,19,588 crores in July 2024 v/s net outflows of Rs 1,07,357 crores in June 2024.
- **Highest Net Inflows** of Rs 70,061 crores in Liquid Funds (v/s Rs 80,354 crores outflow in June)
- **Highest Net Outflows** of Rs 543 crores in Credit Funds (v/s Rs 478 crores outflow in June).

Equity market **outlook continues to remain positive** based on :

- Deleveraging of corporate balance sheets
- Uptick in capex cycle
- An expected steady trend in profit growth over the next few years

However, in the current uncertainties, it is advisable to tread with caution.

Adopt a strategy which is balanced and resilient in turbulent times :

- Based on their risk profile, investors having the appropriate level of Equity allocation can continue to remain invested.
- If Equity allocation is lower than desired levels investors can increase allocation by implementing a staggered investment strategy and deploy over:
 - 6 months for large & multi cap strategies
 - 6 to 12 months for select mid & small-cap strategies

with accelerated deployment in equity in the event of a meaningful sharp correction.

Portfolio Insights : Debt

We reiterate our view to have a **duration bias** in the fixed income portfolio as to capitalize on the likely softening of yields in the next 1 to 2 years.

30% of the portfolio can be invested in :

- Actively & Passively managed debt strategies to capitalize on duration.

30% - 35% of the portfolio should be allocated to :

- Equity Savings Funds/Multi Asset Funds which aim to generate enhanced returns than traditional fixed income with moderate volatility through a combination of Domestic Equity, Arbitrage, Fixed income, International Equity, Gold & other Commodities.

30% - 35% the overall fixed income portfolio (to improve overall portfolio yield) can be allocated to :

- Select high yield NCDs
- Private Credit strategies
- REITs/InvITs

For **liquidity management**, investments can be made in :

- Arbitrage/Ultra Short Term (minimum 6 months)
- Floating Rate (min 9-12 months)

Portfolio Insights : Gold

- The outlook for **gold remains positive**.
- Near-term direction depends on interest rate cut expectations, data on inflation and growth.

Take Action on Insights with Investment Solutions



Recommended Mutual Funds : Equity

| Scheme | Fund Manager | AUM (Rs cr) | Inception Date | Returns % (>1 Yr is CAGR) | | | | Std dev | Beta | Alpha | Expense Ratio |
|---------------------------------------|-----------------|-------------|----------------|---------------------------|---------|---------|-----------------|---------|------|-------|---------------|
| | | | | 1 year | 3 years | 5 years | Since Inception | | | | |
| Large Cap Fund | | | | | | | | | | | |
| Aditya Birla SL Focused Fund | Kunal Sangoi | 7,641 | 24-Oct-05 | 36.9 | 18.6 | 19.3 | 15.1 | 16.6 | 0.9 | -2.2 | 1.8 |
| Aditya Birla SL Frontline Equity Fund | Mahesh Patil | 29,104 | 30-Aug-02 | 34.1 | 18.7 | 19.3 | 19.8 | 16.1 | 1.0 | 0.4 | 1.6 |
| HDFC Top 100 Fund | Rahul Bajjal | 35,435 | 03-Sep-96 | 35.5 | 22.7 | 19.3 | 19.4 | 15.2 | 0.9 | 5.2 | 1.6 |
| ICICI Pru Nifty Next 50 Index Fund | Nishit Patel | 5,845 | 25-Jun-10 | 65.0 | 23.9 | 23.2 | 14.3 | 24.5 | 1.0 | -0.9 | 0.7 |
| Mirae Asset Large Cap Fund | Gaurav Misra | 41,352 | 04-Apr-08 | 27.4 | 15.4 | 17.6 | 15.9 | 14.6 | 0.9 | -1.2 | 1.5 |
| Motilal Oswal Large Cap Fund | Atul Mehra | 1,077 | 06-Feb-24 | -- | -- | -- | 23.8 | -- | -- | -- | 2.2 |
| Average | -- | -- | -- | 35.1 | 18.1 | 18.9 | 16.8 | -- | -- | -- | -- |
| NIFTY 50 - TRI | -- | -- | -- | 27.8 | 17.9 | 18.9 | -- | 14.5 | 1.0 | -- | -- |
| Mid Cap Fund | | | | | | | | | | | |
| HDFC Mid-Cap Opportunities Fund | Chirag Setalvad | 70,570 | 25-Jun-07 | 51.7 | 30.5 | 30.7 | 18.8 | 19.9 | 0.8 | 5.6 | 1.4 |
| Motilal Oswal Midcap Fund | Niket Shah | 14,446 | 24-Feb-14 | 69.5 | 38.6 | 34.3 | 24.7 | 19.6 | 0.8 | 11.6 | 1.7 |
| WOC Mid Cap Fund | Ramesh Mantri | 2,121 | 07-Sep-22 | 50.1 | | | 36.9 | 11.7 | 0.9 | 2.8 | 2.0 |
| Average | -- | -- | -- | 53.1 | 24.9 | 28.9 | 22.2 | -- | -- | -- | -- |
| Nifty Midcap 100 - TRI | -- | -- | -- | 57.3 | 29.5 | 31.0 | -- | 25.0 | 1.0 | -- | -- |
| Small Cap Fund | | | | | | | | | | | |
| HDFC Small Cap Fund | Chirag Setalvad | 31,523 | 03-Apr-08 | 38.5 | 25.4 | 29.6 | 17.5 | 26.1 | 0.9 | 5.7 | 1.6 |
| Invesco India Smallcap Fund | Taher Badshah | 4,860 | 30-Oct-18 | 53.8 | 25.4 | 33.3 | 27.2 | 26.8 | 0.9 | 1.6 | 1.8 |
| Average | -- | -- | -- | -- | 25.0 | 33.0 | 24.7 | -- | -- | -- | -- |
| Nifty Smallcap 100 - TRI | -- | -- | -- | 63.5 | 22.0 | 28.2 | -- | 35.4 | 1.0 | -- | -- |

[Click Here](#) to find Mutual Funds options for NRE and NRO

Recommended Mutual Funds : Equity

| Scheme | Fund Manager | AUM (Rs cr) | Inception Date | Returns % (1 Yr is CAGR) | | | | Std dev | Beta | Alpha | Expense Ratio |
|---|------------------|-------------|----------------|--------------------------|---------|---------|-----------------|---------|------|-------|---------------|
| | | | | 1 year | 3 years | 5 years | Since Inception | | | | |
| Multi Cap / Large & Mid Cap Fund | | | | | | | | | | | |
| 360 ONE Focused Equity Fund | Mayur Patel | 7,215 | 30-Oct-14 | 39.8 | 23.8 | 27.5 | 18.1 | 19.4 | 1.0 | 0.2 | 1.8 |
| Bandhan Sterling Value Fund | Daylynn Pinto | 9,019 | 07-Mar-08 | 43.7 | 23.2 | 24.6 | 19.5 | 27.4 | 1.4 | 3.0 | 1.8 |
| Kotak Equity Opp Fund | Harsha Upadhyaya | 22,329 | 09-Sep-04 | 41.1 | 21.0 | 25.2 | 17.8 | 16.8 | 0.8 | 1.9 | 1.6 |
| Motilal Oswal Large & Midcap Fund | Aditya Khemani | 4,036 | 17-Oct-19 | 54.3 | 25.1 | -- | 26.5 | 23.1 | 1.1 | 0.3 | 1.9 |
| Average | -- | -- | -- | 42.8 | 21.3 | 22.7 | 21.9 | -- | -- | -- | -- |
| Flexi Cap Fund | | | | | | | | | | | |
| 360 ONE Flexicap Fund | Mayur Patel | 612 | 30-Jun-23 | 51.7 | -- | -- | 49.3 | 0.5 | 0.3 | 36.1 | 2.3 |
| Aditya Birla SL Flexi Cap Fund | Harish krishnan | 20,473 | 27-Aug-98 | 36.7 | 17.3 | 20.4 | 22.0 | 19.9 | 1.1 | -3.7 | 1.7 |
| Franklin India Flexi Cap Fund | R. Janakiraman | 15,468 | 29-Sep-94 | 43.6 | 23.6 | 24.2 | 18.6 | 21.0 | 1.1 | 1.2 | 1.7 |
| HDFC Flexi Cap Fund | Roshi Jain | 54,692 | 01-Jan-95 | 42.2 | 27.4 | 23.5 | 19.3 | 17.5 | 0.9 | 1.5 | 1.5 |
| Helios Flexi Cap Fund | Alok Bah | 1,655 | 13-Nov-23 | -- | -- | -- | 38.7 | | | | 2.0 |
| Kotak Flexicap Fund | Harsha Upadhyaya | 48,469 | 11-Sep-09 | 39.0 | 19.2 | 19.8 | 15.4 | 15.7 | 0.8 | -0.2 | 1.5 |
| Parag Parikh Flexi Cap Fund | Rajeev Thakkar | 66,384 | 28-May-13 | 36.7 | 19.3 | 25.9 | 20.2 | 20.2 | 1.1 | 1.0 | 1.4 |
| WOC Flexi Cap Fund | Ramesh Mantri | 3,600 | 02-Aug-22 | 37.0 | | | 28.3 | | | | |
| Average | -- | -- | -- | 42.8 | 21.3 | 22.7 | 21.9 | -- | -- | -- | -- |
| NIFTY 500 - TRI | -- | -- | -- | 39.3 | 21.0 | 22.3 | -- | 18.3 | 1.0 | -- | -- |
| Others | | | | | | | | | | | |
| HDFC Banking & Financial Services Fund | Anand Laddha | 3,628 | 01-Jul-21 | 21.8 | 16.3 | -- | 15.5 | 22.5 | 1.7 | 1.9 | 1.9 |
| ICICI Pru India Opp Fund | Sankaran Naren | 21,037 | 15-Jan-19 | 43.4 | 30.4 | 27.8 | 24.8 | 21.2 | 1.1 | 10.0 | 1.6 |
| Franklin India Opportunities Fund | R. Janakiraman | 3,933 | 21-Feb-00 | 70.0 | 31.1 | 29.2 | 14.1 | 27.5 | 1.3 | 2.1 | 1.9 |

[Click Here](#) to find Mutual Funds options for NRE and NRO

Recommended Mutual Funds : Hybrid

| Scheme | Fund Manager | AUM (Rs cr) | Inception Date | Returns % (>1 Yr is CAGR) | | | | Std dev | Beta | Alpha | Expense Ratio | Asset Category (%) | | |
|---|-----------------|-------------|----------------|---------------------------|---------|---------|-----------------|---------|------|-------|---------------|--------------------|------|--------------|
| | | | | 1 year | 3 years | 5 years | Since Inception | | | | | Equity | Debt | Others/ Cash |
| Equity Savings Fund | | | | | | | | | | | | | | |
| ICICI Pru Equity Savings Fund | Archana Nair | 10,622 | 05-Dec-14 | 9.6 | 8.7 | 8.6 | 8.0 | 2.9 | 0.2 | 2.3 | 1.0 | 70.6 | 13.8 | 15.6 |
| Kotak Equity Savings Fund | Hiten Shah | 6,077 | 13-Oct-14 | 19.6 | 12.9 | 12.1 | 9.8 | 4.8 | 0.3 | 4.0 | 1.8 | 66.6 | 6.9 | 26.5 |
| Arbitrage Fund | | | | | | | | | | | | | | |
| Edelweiss Arbitrage Fund | Bhavesh Jain | 12,007 | 27-Jun-14 | 7.8 | 5.9 | 5.3 | 6.1 | 1.6 | 0.9 | 0.0 | 1.0 | 77.0 | 15.5 | 7.5 |
| Invesco India Arbitrage Fund | Deepak Gupta | 17,654 | 30-Apr-07 | 7.8 | 6.1 | 5.4 | 6.6 | 1.7 | 0.8 | 0.3 | 1.1 | 74.7 | 77.9 | -52.6 |
| Kotak Equity Arbitrage Fund | Hiten Shah | 48,000 | 29-Sep-05 | 8.1 | 6.0 | 5.4 | 6.9 | 1.7 | 0.9 | 0.2 | 1.0 | 76.1 | 4.0 | 20.0 |
| Balanced Advantage Fund | | | | | | | | | | | | | | |
| Aditya Birla SL Balanced Advantage Fund | Mohit Sharma | 7,266 | 25-Apr-00 | 22.6 | 12.5 | 14.1 | 10.0 | 8.7 | 0.6 | 0.3 | 1.8 | 69.9 | 30.1 | -- |
| DSP Dynamic Asset Allocation Fund | Rohit Singhania | 3,185 | 06-Feb-14 | 20.4 | 10.0 | 11.3 | 9.6 | 7.6 | 0.4 | -1.0 | 1.9 | 65.7 | 34.3 | -- |
| HDFC Balanced Advantage Fund | Gopal Agrawa | 58,562 | 11-Sep-00 | 38.9 | 24.8 | 21.3 | 17.9 | 12.9 | 0.8 | 10.1 | 1.5 | 65.2 | 34.8 | -- |
| ICICI Pru Balanced Advantage Fund | Manish Banthia | 89,903 | 30-Dec-06 | 22.6 | 14.1 | 14.5 | 11.6 | 6.6 | 0.4 | 3.6 | 1.4 | 68.7 | 31.3 | -- |
| Kotak Balanced Advantage Fund | Rohit Tandon | 16,345 | 03-Aug-18 | 22.0 | 12.5 | 13.5 | 12.0 | 6.7 | 0.4 | 1.4 | 1.7 | 69.8 | 30.2 | -- |

[Click Here](#) to find Mutual Funds options for NRE and NRO

Recommended Mutual Funds : Debt

| Scheme | Fund Manager | Inception Date | Annualized 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 (for 1 day) | | | | | | | | | | | | | | | | |
| Aditya Birla SL Overnight Fund | Kaustubh Gupta | 01-Nov-18 | 6.4 | 6.5 | 6.7 | 5.4 | 4.7 | 4.9 | 0.0 | 0.0 | 0.2 | 6.7 | 4.2 | 0.0 | 95.8 | 0.0 |
| HDFC Overnight Fund | Anil Bamboli | 06-Feb-02 | 6.4 | 6.5 | 6.7 | 5.4 | 4.7 | 5.9 | 0.0 | 0.0 | 0.2 | 6.8 | 5.4 | 0.0 | 94.6 | 0.0 |
| Liquid Fund (for 7 days to 3 months) | | | | | | | | | | | | | | | | |
| HDFC Liquid Fund | Anupam Joshi | 17-Oct-00 | 7.0 | 7.4 | 7.3 | 5.8 | 5.1 | 6.8 | 0.1 | 0.1 | 0.3 | 7.1 | 100.1 | 0.4 | -0.7 | 0.2 |
| ICICI Pru Liquid Fund | Rohan Maru | 17-Nov-05 | 7.1 | 7.4 | 7.3 | 5.8 | 5.2 | 7.1 | 0.1 | 0.1 | 0.3 | 7.1 | 104.4 | 1.2 | -5.8 | 0.2 |
| Ultra Short Term Fund (for 3 months to 6 months) | | | | | | | | | | | | | | | | |
| HDFC Ultra Short Term Fund | Anil Bamboli | 24-Sep-18 | 7.1 | 7.6 | 7.2 | 5.7 | 5.7 | 6.2 | 0.4 | 0.4 | 0.7 | 7.6 | 92.0 | 5.8 | 1.9 | 0.2 |
| ICICI Pru Ultra Short Term Fund Fund | Manish Banthia | 03-May-11 | 7.0 | 7.6 | 7.2 | 5.8 | 6.0 | 7.5 | 0.5 | 0.4 | 0.8 | 7.6 | 87.7 | 11.0 | 1.1 | 0.2 |

[Click Here](#) to find Mutual Funds options for NRE and NRO

PMS Offerings

| Scheme | Inception Date | Fund Manager | MCap | Top 10 Stocks (%) | Top 5 Sectors (%) | AUM (Rs cr) | Returns % (>1 Yr is CAGR) | | | | | |
|-------------------------------------|----------------|-----------------|-----------------|-------------------|-------------------|-------------|---------------------------|---------|---------|---------|----------|-----------------|
| | | | | | | | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | Since Inception |
| MOAMC Value Migration | 18-Feb-03 | Vaibhav Agrawal | Multi Cap | 53.6 | 84.3 | 2,474 | 59.9 | 24.7 | 22.5 | 15.6 | 15.1 | 20.7 |
| MOAMC NTDOP | 03-Aug-07 | Vaibhav Agrawal | Multi Cap | 41.5 | 74.3 | 6,465 | 48.3 | 14.9 | 18.2 | 12.1 | 17.5 | 16.0 |
| MOAMC BOP | 18-Dec-17 | Vaibhav Agrawal | Multi Cap | 52.6 | 84.9 | 1,512 | 43.4 | 21.5 | 22.0 | -- | -- | 15.7 |
| MOAMC Mid to Mega | 24-Dec-19 | Rakesh Tarway | Mid & Small Cap | 53.3 | 72.3 | 1,678 | 61.3 | 18.1 | -- | -- | -- | 30.4 |
| MOAMC Ethical | 08-Jun-21 | Vaibhav Agrawal | Multi Cap | 63.2 | 91.1 | 71 | 51.1 | 21.4 | -- | -- | -- | 23.2 |
| MOAMC Founders | 16-Mar-23 | Vaibhav Agrawal | Multi Cap | 51.4 | 78.1 | 1,624 | 60.7 | -- | -- | -- | -- | 65.4 |
| ICICI PIPE | 05-Sep-19 | Anand Shah | Mid & Small Cap | 45.8 | 52.5 | 6,442 | 49.8 | 30.9 | -- | -- | -- | 34.6 |
| ICICI Contra | 14-Sep-18 | Anand Shah | Multi Cap | 49.6 | 58 | 8,443 | 44.8 | 26.9 | 28.0 | -- | -- | 23.9 |
| Renaissance Midcap Portfolio | 01-Jan-18 | Pankaj Murarka | Mid Cap | 47.9 | 82.3 | 177 | 43.8 | 28.3 | 26.2 | -- | -- | 16.8 |
| Renaissance Opp Portfolio | 01-Jan-18 | Pankaj Murarka | Large Cap | 54.7 | 77.1 | 366 | 38.2 | 25.8 | 23.3 | -- | -- | 16.2 |
| Alchemy High Growth | 08-May-02 | Hiren Ved | Multi Cap | 58.1 | 92 | 1,115 | 56.1 | 21.6 | 17.5 | 12.0 | -- | 22.2 |
| Alchemy Smart Alpha 250 | 16-Aug-23 | Alok Agarwal | Multi Cap | 51.1 | 79 | 260 | -- | -- | -- | -- | -- | 67.0 |
| S&P BSE 500 TRI | -- | -- | Index | -- | -- | -- | 38.9 | 21.1 | 22.5 | 16.5 | 15.7 | -- |
| Nifty 50 TRI | -- | -- | Index | -- | -- | -- | 26.7 | 16.5 | 16.7 | 15.5 | -- | -- |

PMS Offerings

| Scheme | Inception Date | Fund Manager | MCap | Top 10 Stocks (%) | Top 5 Sectors (%) | AUM (Rs cr) | Returns % (>1 Yr is CAGR) | | | | | |
|---------------------------------------|----------------|--------------------|-----------------|-------------------|-------------------|-------------|---------------------------|---------|---------|---------|----------|-----------------|
| | | | | | | | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | Since Inception |
| Abakkus All Cap Approach | 29-Oct-20 | Aman Chowhan | Multi Cap | 50.5 | 61.1 | 6,957 | 32.7 | 19.0 | -- | -- | -- | 34.0 |
| Abakkus Emerging Opp Approach | 26-Aug-20 | Aman Chowhan | Mid & Small Cap | 45.3 | 57.0 | 4,647 | 35.8 | 22.2 | -- | -- | -- | 39.8 |
| Abakkus Diversified Alpha Fund | 16-Jan-24 | Aman Chowhan | Multi Cap | 38.2 | 51.9 | 520 | -- | -- | -- | -- | -- | 16.5 |
| Narnolia Industry Champs | 28-Mar-12 | Shailendra Kumar | Large Cap | 64.0 | 100.0 | 39 | 31.5 | 16.5 | 18.6 | 14.3 | -- | 17.6 |
| Narnolia Mid & Small Cap | 04-May-15 | Shailendra Kumar | Mid & Small Cap | 52.0 | 97.0 | 96 | 40.2 | 19.7 | 27.1 | 18.9 | -- | 21.7 |
| Narnolia Multi Cap | 28-Mar-12 | Shailendra Kumar | Multi Cap | 66.0 | 100.0 | 391 | 24.4 | 14.5 | 16.8 | 11.3 | -- | 17.2 |
| Narnolia 5Tx5T | 04-May-15 | Shailendra Kumar | Multi Cap | 64.0 | 99.0 | 39 | 31.2 | 17.3 | 21.8 | 17.0 | -- | 18.3 |
| White Oak India Pioneers | 09-Apr-19 | Prashant Khemka | Multi Cap | 37.4 | 78.1 | 5,974 | 28.8 | 13.1 | 22.7 | -- | -- | 19.7 |
| Invesco DAWN | 28-Aug-17 | Neelesh Dhamnaskar | Multi Cap | 50.3 | 79.7 | 341 | 43.2 | 23.7 | 22.4 | -- | -- | 13.7 |
| Marathon Trend Following | 01-Apr-23 | Atul Suri | Flexi Cap | 53.0 | 60.9 | 386 | 44.1 | -- | -- | -- | -- | 59.0 |
| Unifi Blended Rangoli | 01-Jun-17 | Sarath Reddy | Multi Cap | 51.0 | 67.5 | 16,942 | 32.2 | 17.9 | 33.2 | -- | -- | 23.5 |
| Buoyant Opp Portfolio Ltd. | 01-Jun-16 | Sachin Khivassara | Multi Cap | 43.5 | 52.5 | 3,752 | 33.3 | 25.5 | 29.3 | 20.5 | -- | 24.0 |
| S&P BSE 500 TRI | -- | -- | Index | -- | -- | -- | 38.3 | 19.9 | 19.9 | 16.7 | -- | -- |

AIF Offerings

| Scheme | Category | Fund Manager | Open /Close Ended | AUM / Commitments (Rs cr) | Returns % (>1 Yr is CAGR) | | |
|---|--------------|-----------------|-------------------|---------------------------|---------------------------|---------|-----------------|
| | | | | | 1 Year | 3 Years | Since Inception |
| Motilal Oswal Growth Anchors Plus Fund | Category III | Abhishek Anand | Close Ended | -- | -- | -- | 3.6 |
| Motilal Oswal Growth Anchors Fund – Series II | Category III | Vaibhav Agrawal | Close Ended | 793 | 60.6 | -- | 60.4 |
| Motilal Oswal Hedged Equity Multifactor | Category III | Bijon Pani | Open Ended | 201 | 73.8 | -- | 29.6 |
| Motilal Oswal Growth Anchors Series IV | Category III | Abhishek Anand | Close Ended | NA | New Offering | | |
| Motilal Oswal Value Migration Fund | Category III | Abhishek Anand | Open Ended | 87 | 66.7 | -- | 28.1 |
| Motilal Oswal Next Trillion Dollar Opportunity | Category III | Vaibhav Agrawal | Open Ended | 209 | 47.8 | -- | 19.2 |
| White Oak India Equity Fund VI | Category III | Ramesh Mantri | Close Ended | 528 | 32.8 | -- | 22.7 |
| 360 One Equity Opportunity Fund | Category III | Mehul Jani | Close Ended | 446 | 41.8 | -- | 35 |
| First Bridge India Growth Fund | Category II | Vishal Gupta | Close Ended | 625 | NA | | |
| Neo Infra Income Opportunities Fund | Category II | Abishek Goel | Close Ended | 1,700 | NA | | |
| HDFC AMC Select AIF FoF – I | Category II | Simal Kanuga | Close Ended | 1,000 | NA | | |
| MO Alts India Realty Excellence Fund VI (IREF) | Category II | Saurabh Rathi | Close Ended | 1,600 | NA | | |
| MOAMC Gift City Fund | Category III | Vaibhav Agrawal | Open Ended | NA | -- | -- | 6.0 |
| Alchemy India Long Term Fund (Gift City) | Category III | Ruchika Bhatia | Open Ended | 361* | 46.2 | 16.0 | 12.3 |

Beyond the Listed universe : Unlisted Shares

Unlisted/Pre-IPO shares are shares of companies not listed on any stock exchange

- ✓ **Chance to participate in early in a company/startup/hidden gem**
- ✓ **May unlock tremendous value if the shares get listed/demand increases**

MYTH: “Not Listed” means the shares are non-tradable

FACT: Unlisted shares are traded off-market

4 Simple Steps to Buy Unlisted Shares



Shortlist a stock



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Mohan Meakin




Orbis Financial Corporation



Tata Capital




Indian Potash



Studds Accessories



Goodluck Defence and Aerospace



Oravel Stays Limited

Types of Fixed Income Offerings

| Aspect | Primary Market Offerings | Secondary Market Offerings |
|---------------------|---|--|
| How it works | You buy directly from the issuer when launched | Trading of existing fixed income securities among investors |
| Purpose | Access to new issues, often with unique features or tax benefits | Provides liquidity and the ability to buy/sell before maturity |
| Products | <ul style="list-style-type: none">✓ Corporate FDs✓ RBI Floating Rate Bonds✓ Capital Gain Bonds✓ Sovereign Gold Bonds | <ul style="list-style-type: none">✓ Government Securities✓ Tax-Free Bonds✓ Corporate Bonds✓ Perpetual Bonds |
| Key Benefits | Offers specific interest rates and potential tax benefits | Offers liquidity, tradability, and potential price benefits |

Fixed Income Rates

| Corporate Fixed Deposits | | | | | | | | | |
|---|---------------|-----------------------|------|------|------|------|---|-----------------------|-------------------|
| Issuer Company | Rating | Cumulative Interest % | | | | | Additional % for Sr Citizen (>60 Yr in age) | Interest Frequency | Lock-In period |
| | | 12 m | 24 m | 36 m | 48 m | 60m | | | |
| Bajaj Finance Ltd. (for upto Rs 5 cr) | CRISIL : AAA | 7.40 | 7.80 | 8.10 | - | 8.10 | 0.25 | M/Q/H/Y | 3 months |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL : FAAA | 7.50 | 7.80 | 8.10 | 8.05 | 8.10 | 0.25 | M/H/Q | 3 months |
| ICICI Home Finance (for upto Rs 2 cr) | CRISIL : FAAA | 7.25 | 7.65 | 7.75 | - | 7.65 | 0.25 | M/Q/Y | 3 months |

| Primary Bonds | | | | |
|---|----------------|------------|-----------|----------------|
| Type | Issuer | Interest % | Tenure | Lock-in period |
| Capital Gain Bonds (54 EC Bonds) | REC, IRFC, PFC | 5.25 | 60 months | 5 years |
| Floating Rate Bond | RBI | 8.05 | 84 months | 7 years* |
| Sovereign Gold Bonds (SGB)* | RBI | 2.50 | 96 months | NA (Tradable) |

*As per availability | Data as on 01st August, 2024 | Please refer to T&Cs | In case of senior citizen lock-in period for 60 to 70 years is 6 years, between 70-80 years is 5 years & 80 years & above is 4 years respectively.

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Co. Ltd.

HDFC Life Insurance Co. Ltd.

Life Insurance Corporation
of India

Tata AIA Life Insurance
Company Ltd.

Max Life Insurance Co. Ltd.

Reliance Nippon Life
Insurance Co. Ltd.

Edelweiss Tokio Life
Insurance Co. Ltd.

Aditya Birla Life Insurance
Co. Ltd.

Health

Care Health Insurance Ltd.

Star Health and Allied
Insurance Co. Ltd.

Aditya Birla Health Insurance
Co. Ltd.

ManipalCigna Health
Insurance Co. Ltd.

Bajaj Allianz General Insurance
Company Ltd.

HDFC ERGO General Insurance
Company Ltd.

ICICI Lombard General
Insurance Company Ltd.

Royal Sundaram General
Insurance

Niva Bupa Health Insurance
Company

Motor

Bajaj Allianz General Insurance
Company Ltd.

HDFC ERGO General Insurance
Company Ltd.

ICICI Lombard General
Insurance Company Ltd.

Royal Sundaram General
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Tata AIG General Insurance
Company Ltd.

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**Not open for Business to Direct
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We are Available



Registered Office

Motilal Oswal Tower,
Rahimtullah Sayani Road,
Opposite Parel ST Depot,
Prabhadevi,
Mumbai-400025.

| For | Name | Contact | Email ID |
|--|-----------------|----------------|--|
| MF | Gaurav Tiwari | 86553 30250 | mutualfundproduct@motilaloswal.com |
| PMS, AIF | Ankit Shah | 89768 02947 | pmsaif@motilaloswal.com |
| Unlisted | Priya Gujar | 86556 23563 | unlistedshares@motilaloswal.com |
| Real Estate | Amit Shah | 86559 84956 | amit.shah@motilaloswal.com |
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| Insurance | | | lifeinsurance@motilaloswal.com |
| Portfolio Review & Product Research | Nidhi Shah, CFA | 86559 30062 | investmentsolutions@motilaloswal.com |

Disclaimer



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

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***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.