

Investment Product Guide

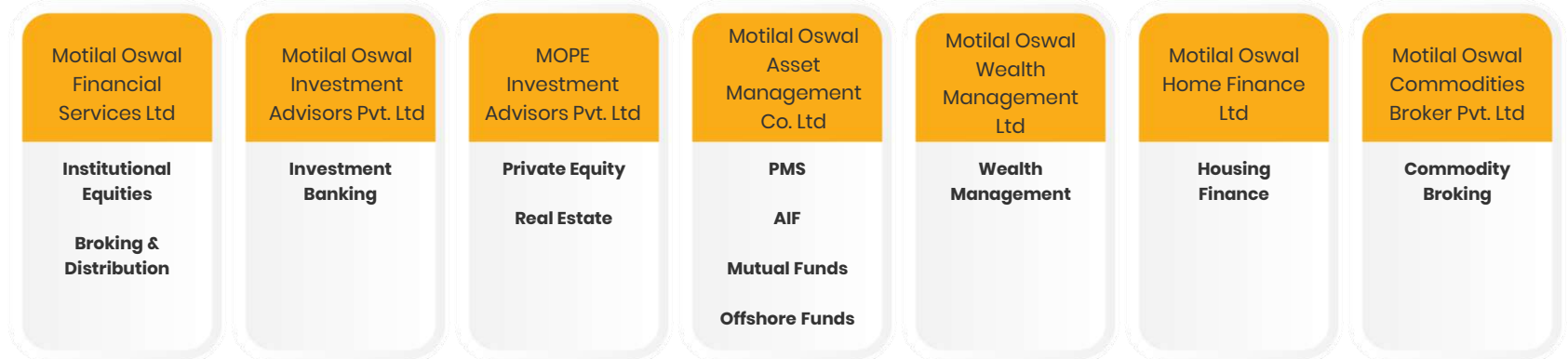
December 2024 | Issue 104



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 2500+ business locations
- ✓ **Strong client base** with over 94 lakh registered customers
- ✓ **Shares listed** on BSE and NSE
- ✓ **Significant AUM of Rs 29,000+ 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

FORTUNE®
500

Consistently featured in '**Fortune 500 (India)**' from 2020 to 2023

India
Forbes
Super 50
Companies

Featured in '**Forbes Super 50 Companies**' in 2017.

CNBC
TV18
IBLA

Awarded '**Brand of the Year**' at the CNBC TV18 - India Business Leadership Awards 2018.

CNBC
HALL OF FAME
Financial Advisor
Awards 2019

Inducted into the '**HALL OF FAME**' at the CNBC 10th Financial Advisor Awards 2019.

LIMCA
BOOK of
RECORDS

Enters the Limca Book of Records for creating **India's Largest Dealing Room** in 2009.

Asia Money
Brokers Poll

Consistently **ranked among the top 3 for Best Brokerage (India)** for over a decade at the Asiamoney Brokers Poll.

Our Journey to 70 lakh+ customers



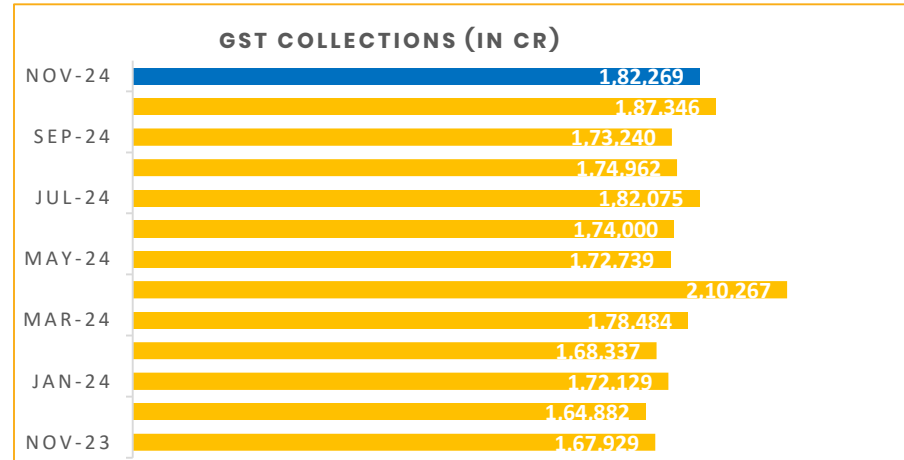
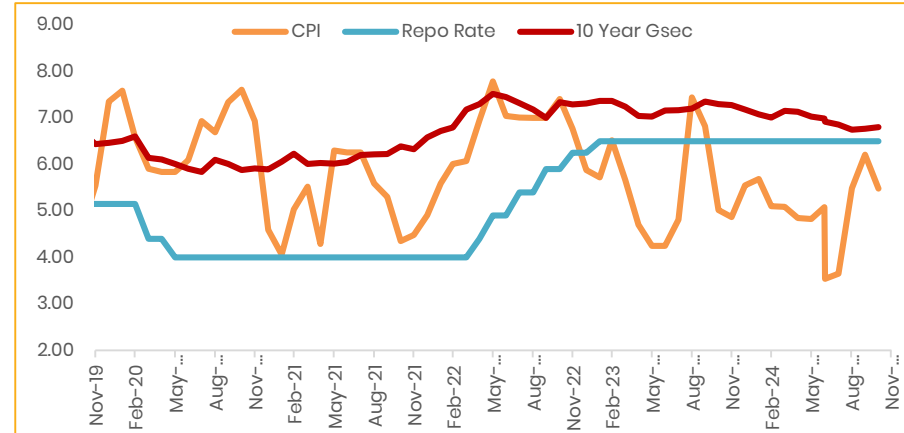
1987-95	1996-2005	2006-2007	2010	2014
				Housing Finance
			Mutual Fund	Mutual Fund
		Wealth Management	Wealth Management	Wealth Management
		Lending (LAS)	Lending (LAS)	Lending (LAS)
		Private Equity	Private Equity	Private Equity
		Investment Banking	Investment Banking	Investment Banking
	PMS	PMS	PMS	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

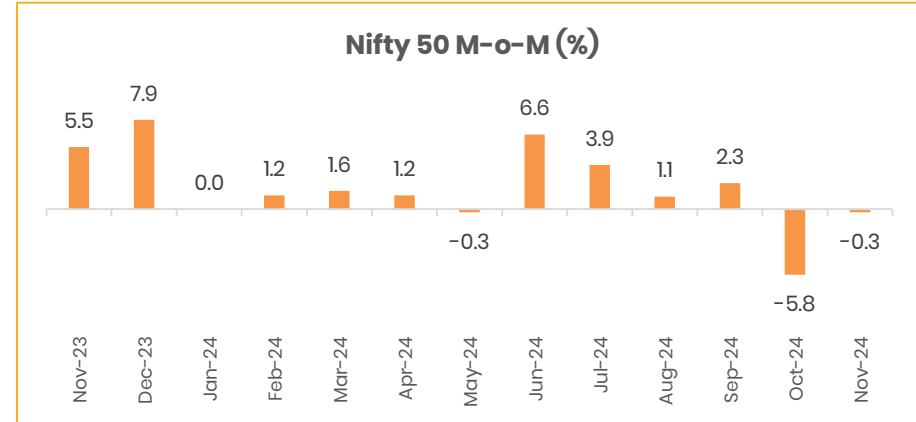
Snapshot : Economy

- **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:** RBI in its policy meeting in first week of Dec'24, reduced the Cash Reserve Ratio (CRR) by 50 bps to 4%; while keeping the Repo rate at 6.50% (unchanged).
- **Inflation:** India's retail inflation eased to **5.48%** in November, a drop from 6.21% in October, largely due to a decrease in vegetable prices and more stable edible oil costs
- **GST Collections:** GST Collections for the month of November grew 8.5 % year-on-year at Rs 1.82 Lakh Crore witnessing a dip compared to Rs 1.87 Lakh Crore in October 2024.



Snapshot : Equity Markets

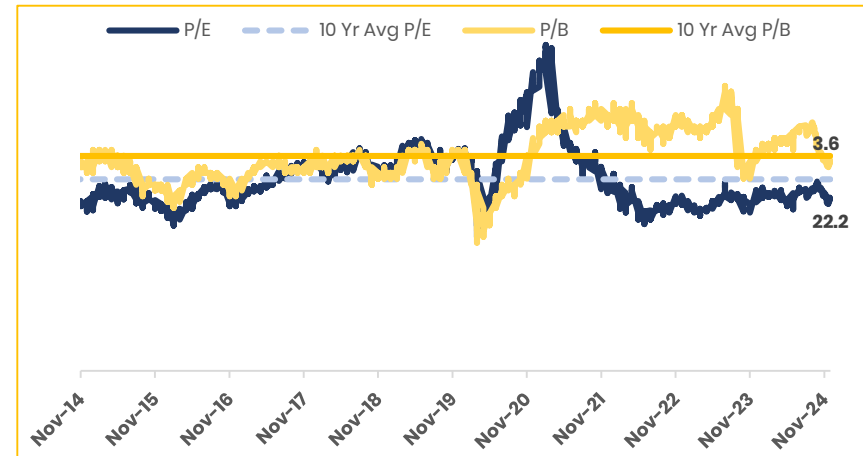
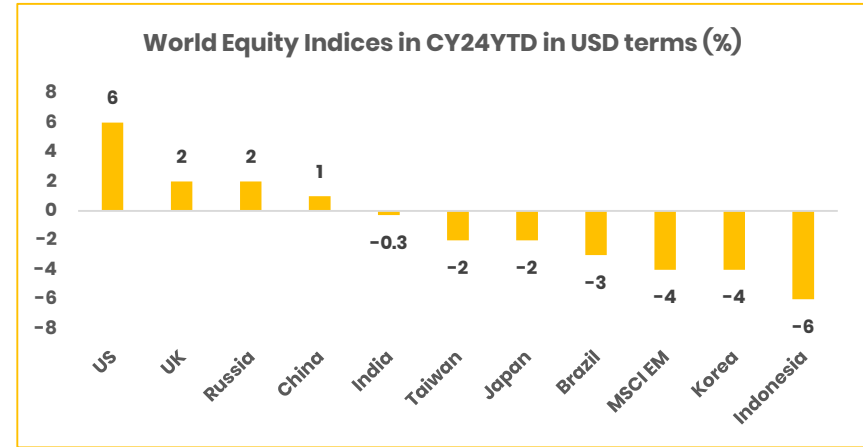
- **Nifty Monthly Performance:** Nifty further corrects marginally by 0.3% MoM in Nov'24 after a 6.2% decline in Oct'24. **Nifty-50 closed in the red for the second consecutive month.** The Nifty-50 is up 11% in CY24YTD. During the last 12 months, midcaps and smallcaps have gained 31% and 32%, respectively, and outperformed largecaps, which have risen 20%.
- **Earnings:** After recording a healthy 21% CAGR over FY20-24, corporate earnings have moderated in 1HFY25. Earnings for the MOFSL Universe (-1% YoY) and Nifty-50 (+4% YoY) in 2QFY25 were the lowest in 8 and 17 quarters, respectively. Since Aug'24, **we have cut our FY25E for Nifty EPS by 5%, and we now expect a modest 5% growth for Nifty earnings in FY25,** the first year of single-digit growth in five years.
- **FII and DII Activity:** In Nov'24, DIIs recorded inflows of USD5.3b. In contrast, FIIs recorded the second consecutive month of outflows at USD2.2b. FII outflows into Indian equities stand at USD2.1b in CY24YTD vs. inflows of USD21.4b in CY23. DII inflows into equities in CY24YTD continue to be strong at USD58.9b vs. USD22.3b in CY23.



Index	On 30 th November 2024	MoM (%)	YoY (%)
Sensex	79,802	0.5	19.1
Nifty	24,131	-0.3	19.9
FTSE	8,287	2.2	11.2
Dow	44,910	7.5	24.9
Nasdaq	19,218	6.2	35.1
Hang Seng	19,423	-3.9	14.0

Snapshot : Equity Markets

- **Major economies end higher in Oct'24:** Among the key global markets, the US (+6%), the UK (+2%), Russia (+2%), and China (+1%) ended higher in local currency terms. However, Indonesia (-6%), Korea (-4%), MSCI EM (-4%), Brazil (-3%), Taiwan (-2%), Japan (-2%), and India (-0%) ended lower MoM in Nov'24.
- **Nifty's valuation:** The Nifty-50 trades at 22.21x its one-year trailing earnings (a discount of 10% to its 10 yr average), whereas the 12-month trailing P/B ratio for the Nifty is above its historical average of 3.60x (a discount of 3% to its 10 yr average)
- **Our view on Equity Market:** The correction has cooled off the valuations in largecaps, even as mid/ smallcaps trade at expensive multiples. Our model portfolio reflects our conviction in domestic structural as well as cyclical themes. We are OW on IT, Healthcare, BFSI, Consumer Discretionary, Industrials, and Real Estate. We are UW on Metals, Energy, and Automobiles.



Portfolio Insights : Equity

Equity markets now **are in consolidation phase** after a corrective phase of ~10-12% in the benchmark indices.

- Corporate earnings had already signalled a slowdown, and the GDP growth numbers have now confirmed it.
- However **Indian economy continues to remain on strong footing** and signs are visible for growth coming back on track gradually.

Hence **we continue to remain positive on the equity markets from long term perspective.**

However, **in the short run, given the uncertainties in the global context like**

- the geopolitical situation
 - central bank policies
 - rich domestic valuations
- Indian equities may remain turbulent.

It is advisable to tread with caution by adopting a strategy which is balanced and resilient.

- 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 **lump sum investment strategy**
 - for Hybrid, large & flexi-cap strategies and
 - 3 to 6 months for select mid & small-cap strategieswith accelerated deployment in the event of a meaningful correction.

Portfolio Insights : Debt

With the evolving interest rate scenario, the fixed income portfolio should be **Overweight on Accrual Strategies and Neutral on Duration Strategies**

With regards to duration, since majority of easing of the yields in 10 y G-Sec has played out from 7.35% in Oct 2023 to 6.75% in Dec 24, we believe **only the last leg is left in terms of easing of yields** which can be played through longer maturity G-Sec Bonds/Funds, albeit interim volatility

15% - 20% of the portfolio should be invested in

- Actively Managed Duration Funds or Long Term (15 to 30 years average maturity) G-sec papers/funds

Accrual can be played across the credit spectrum by allocating 40% – 50% of the portfolio to Performing Credit & Private Credit Strategies, InvITs & Select NCDs

- **25% – 35% may be invested** in Performing Credit Strategies/NCDs and InvITs
- **15% – 20% may be invested** in Private Credit including Real Estate/Infrastructure strategies and select NCDs

15% - 20% of the portfolio may be invested in

- **Arbitrage Funds** (minimum 3 months holding period),
- **Floating Rate Funds** (9 – 12 months holding period),
- **Absolute Return Long/Short strategies** (minimum 12 -15 months holding period)

For tax efficient fixed income alternative solutions, **20% - 25% of the portfolio may be allocated** in **Conservative Equity Savings funds** (minimum 3 years holding period)

Portfolio Insights : Gold

- Gold experienced some cooling off from higher levels, primarily due to the strengthening of the dollar.
- Central banks continue to add gold to its reserves & India added 27 tonnes in October. For the year RBI added a total of 77 tonnes of gold

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 Frontline Equity Fund	Mahesh Patil	29,323	30-Aug-02	25.7	14.6	17.1	19.3	12.3	1.0	0.6	1.7
HDFC Top 100 Fund	Rahul Bajjal	36,587	03-Sep-96	22.6	18.0	17.5	19.0	11.5	0.9	5.4	1.6
Motilal Oswal Large Cap Fund	Atul Mehra	1,422	06-Feb-24	--	--	--	29.8	--	--	--	2.1
Nippon India Large Cap Fund	Sailesh Raj Bhan	35,313	08-Aug-07	28.9	20.7	19.9	13.3	12.3	1.0	5.7	1.6
Average	--	--	--	25.8	14.1	16.5	16.0	--	--	--	--
NIFTY 50 – TRI	--	--	--	21.2	13.1	16.4	--	--	--	--	--
Mid Cap Fund											
HDFC Mid-Cap Opportunities Fund	Chirag Setalvad	76,061	25-Jun-07	34.2	27.6	28.7	18.3	17.2	0.9	5.3	1.4
Motilal Oswal Midcap Fund	Niket Shah	22,898	24-Feb-14	61.3	34.7	32.8	24.9	19.4	0.9	11.6	1.6
Average	--	--	--	35.1	21.9	26.3	20.5	--	--	--	--
Nifty Midcap 100 – TRI	--	--	--	32.1	24.3	28.2	--	--	--	--	--
Small Cap Fund											
Bandhan Small Cap Fund	Manish Gunwani	9,248	25-Feb-20	54.3	29.3	--	38.5	30.0	1.2	-3.5	1.7
HDFC Small Cap Fund	Chirag Setalvad	33,842	03-Apr-08	26.4	24.4	29.5	17.2	19.6	0.8	6.7	1.6
HSBC Small Cap Fund	Venugopal Manghat	17,237	12-May-14	31.6	26.0	31.2	22.9	21.7	0.8	8.6	1.7
Invesco India Smallcap Fund	Taher Badshah	5,842	30-Oct-18	40.1	25.8	32.0	26.8	22.6	0.9	2.1	1.8
Average	--	--	--	31.9	23.0	31.5	23.2	--	--	--	--
Nifty Smallcap 100 – TRI	--	--	--	32.3	20.6	26.7	--	--	--	--	--

[Click Here](#) to see AUM and Flow Trends in detail
[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											
Bandhan Sterling Value Fund	Daylynn Pinto	10,054	07-Mar-08	27.1	20.1	25.5	17.5	17.9	1.1	5.2	1.8
Kotak Equity Opp Fund	Harsha Upadhyaya	25,648	09-Sep-04	32.8	20.8	21.8	19.0	14.7	0.9	1.4	1.6
Mirae Asset Multicap Fund	Ajay Khandelwal	7,710	17-Oct-19	48.7	26.165	26.174	26.7	2.6	0.7	5.4	1.9
Motilal Oswal Large & Midcap Fund	Ankit Jain	3,437	21-Aug-23	27.1	--	--	28.9	21.1	1.3	-0.8	1.8
Average	--	--	--	30.5	18.0	20.5	19.4	--	--	--	--
NIFTY 200 - TRI	--	--	--	26.3	15.3	18.4	--	--	--	--	--
Flexi Cap Fund											
360 ONE Flexicap Fund	Mayur Patel	1254.2	30-Jun-23	38.0	--	--	34.9	2.7	1.0	11.7	2.1
Franklin India Flexi Cap Fund	R. Janakiraman	17,808	29-Sep-94	31.3	19.2	22.4	18.4	16.2	1.1	1.6	1.7
HDFC Flexi Cap Fund	Roshi Jain	66,304	01-Jan-95	34.1	24.7	23.0	19.1	12.7	0.9	9.2	1.4
Helios Flexi Cap Fund	Alok Bahl	2,322	13-Nov-23	36.5	--	--	39.9	--	--	--	2.0
Parag Parikh Flexi Cap Fund	Rajeev Thakkar	84,641	28-May-13	28.7	17.2	24.6	19.8	17.1	1.1	0.4	1.3
Average	--	--	--	30.5	18.0	20.5	19.4	--	--	--	--
NIFTY 500 - TRI	--	--	--	27.2	16.3	19.6	--	--	--	--	--
Others											
HDFC Banking & Financial Services Fund	Anand Laddha	3,687	01-Jul-21	16.8	14.5	--	14.0	10.5	1.2	4.0	1.9
ICICI Pru India Opp Fund	Sankaran Naren	24,786	15-Jan-19	30.9	26.1	26.8	23.2	14.8	1.0	11.5	1.6

[Click Here](#) to see AUM and Flow Trends in detail
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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	12,437	05-Dec-14	9.7	8.6	8.2	8.0	2.1	0.2	2.4	1.0	76.5	8.1	15.4
Kotak Equity Savings Fund	Hiten Shah	7,974	13-Oct-14	15.6	11.6	11.3	9.6	5.1	0.4	2.6	1.8	65.9	14.2	19.9
Arbitrage Fund														
Edelweiss Arbitrage Fund	Bhavesh Jain	12,199	27-Jun-14	7.6	6.2	5.4	6.1	1.7	0.9	0.1	1.1	77.4	10.1	12.4
Invesco India Arbitrage Fund	Deepak Gupta	18,252	30-Apr-07	7.6	6.6	5.5	6.6	1.6	0.8	0.4	1.1	70.9	3.0	26.1
Kotak Equity Arbitrage Fund	Hiten Shah	54,915	29-Sep-05	7.8	6.4	5.5	6.9	1.7	0.9	0.2	1.0	78.5	--	21.5
Balanced Advantage Fund														
Aditya Birla SL Balanced Advantage Fund	Mohit Sharma	7,400	25-Apr-00	18.8	11.4	12.8	9.8	7.6	0.8	-0.8	1.8	66.0		34.0
HDFC Balanced Advantage Fund	Gopal Agrawa	95,570	11-Sep-00	24.4	22.2	20.2	17.5	10.4	0.9	9.5	1.4	65.3		34.7
ICICI Pru Balanced Advantage Fund	Manish Banthia	60,534	30-Dec-06	16.6	12.5	13.0	11.4	6.0	0.5	2.8	1.5	66.2		33.8
Kotak Balanced Advantage Fund	Rohit Tandon	16,959	03-Aug-18	18.8	11.5	12.3	11.6	6.7	0.6	0.2	1.7	66.3		33.7
ICICI Pru Multi-Asset Fund	Sankaran Naren	50,988	31-Oct-02	22.7	19.7	20.6	21.2	8.9	0.6	10.8	1.5	66.0		34.0
WOC Multi Asset Allocation Fund	Ramesh Mantri	1,053	19-May-23	21.0	--	--	18.4	2.1	0.1	12.7	2.0	35.2		64.8

[Click Here](#) to see AUM and Flow Trends in detail
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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	6.3	6.4	6.6	5.8	4.8	5.0	0.0	0.0	0.2	6.3	4.8	--	95.2	--
HDFC Overnight Fund	Anil Bamboli	06-Feb-02	6.3	6.4	6.6	5.8	4.8	5.9	0.0	0.0	0.2	6.4	4.4	--	95.6	--
Liquid Fund (for 7 days to 3 months)																
HDFC Liquid Fund	Anupam Joshi	17-Oct-00	6.9	7.0	7.3	6.2	5.2	6.8	0.1	0.1	0.3	7.1	99.1	1.6	-0.9	--
ICICI Pru Liquid Fund	Rohan Maru	17-Nov-05	7.0	7.0	7.4	6.3	5.3	7.1	0.1	0.1	0.3	7.1	97.0	1.4	1.4	--
Ultra Short Term Fund (for 3 months to 6 months)																
HDFC Ultra Short Term Fund	Anil Bamboli	24-Sep-18	7.1	7.1	7.4	6.2	5.7	6.2	0.5	0.4	0.7	7.5	92.4	5.6	1.8	0.2
ICICI Pru Ultra Short Term Fund Fund	Manish Banthia	03-May-11	7.1	7.1	7.4	6.2	5.9	7.4	0.5	0.4	0.8	7.5	77.9	15.1	6.8	0.2

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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	Since Inception
MOAMC Founders	16-Mar-23	Vaibhav Agrawal	Multi Cap	49.1	81.6	2,224	46.6	--	--	--	56.4
MOAMC Value Migration	18-Feb-03	Vaibhav Agrawal	Multi Cap	49.8	88.3	2,622	42.8	25	20.3	16.6	20.7
MOAMC Mid to Mega	24-Dec-19	Rakesh Tarway	Mid & Small Cap	50.5	73.1	1,803	40.3	21	--	--	30
MOAMC BOP	18-Dec-17	Vaibhav Agrawal	Multi Cap	49.1	87.5	1,495	32.6	22.4	20.2	--	16.1
MOAMC NTDOP	03-Aug-07	Vaibhav Agrawal	Multi Cap	40.1	79.8	6,048	29.4	13.3	15.7	11.7	15.8
MOAMC Ethical	08-Jun-21	Vaibhav Agrawal	Multi Cap	56.2	76.3	79	32.5	18	--	--	19.3
SBI Aeon	21-Jan-21	Gaurav Mehta	Multi Cap	--	87.7	680	27.8	--	--	--	21.9
Marathon Trend Following	01-Apr-23	Atul Suri	Multi Cap	51.9	55.3	477	28.1	--	--	--	41.7
Renaissance Opp Portfolio	01-Jan-18	Pankaj Murarka	Large Cap	59.6	86.0	464	30.3	21	21.2	--	15.2
Renaissance Midcap	01-Jan-18	Pankaj Murarka	Mid & Small Cap	48.8	85.6	183	27.9	26.2	25.1	--	15.6
Abakkus AACA	29-Oct-20	Aman Chowhan	Large & Mid Cap	51.9	58.6	6,917	22.1	18.1	--	--	30.2
Abakkus AEOA	26-Aug-20	Aman Chowhan	Mid & Small	48.1	57.8	5,022	35	26.1	--	--	39
Abakkus DAA	16-Jan-24	Aman Chowhan	Multi Cap	39.4	57.8	817	--	--	--	--	14.7
S&P BSE 500 TRI	--	--	Index	--	--	--	42.8	25.0	20.3	16.6	--
Nifty 50 TRI	--	--	Index	--	--	--	21.3	13.8	16.2	14.4	--

Data as on 30th Nov, 2024

PMS Offerings

Scheme	Inception Date	Fund Manager	M Cap	Top 10 Stocks (%)	Top 5 Sectors (%)	AUM (Rs cr)	Returns % (>1 Yr is CAGR)				
							1 Year	3 Years	5 Years	7 Years	Since Inception
Buoyant Opp Portfolio	01-Jun-16	Sachin Khivasara	Multi Cap	41.4	52.9	4,173	23.6	22.3	27.0	16.7	23
Alchemy High Growth	08-May-02	Hiren Ved	Multi Cap	55.8	78.7	910	24.1	14.0	13.0	8.6	21.1
Alchemy Smart Alpha 250	10-Aug-24	Alok Agarwal	Multi Cap	49.2	81.7	453	37.6	--	--	--	40.5
UNIFI Blended Rangoli	01-Jun-17	Sarath Reddy	Multi Cap	41.0	74.5	15,935	19.6	15.5	30.8	--	21.9
Narnolia Industry Champ	28-Mar-12	Shailendra Kumar	Large Cap	63.9	98.4	48	31.8	13.0	16.9	13.9	17.3
Narnolia Mid and Small	04-May-15	Shailendra Kumar	Mid & Small Cap	46.1	88.1	82	31.7	19.4	24.8	18.4	21.2
Narnolia Multi Cap	28-Mar-12	Shailendra Kumar	Multi Cap	56.2	98.3	352	18.5	9.7	14.2	10.0	16.4
Narnolia 5Tx5T	04-May-15	Shailendra Kumar	Multi Cap	58.8	94.5	34	23.0	13.2	18.0	15.3	17.3
ICICI Pipe	05-Sep-19	Anand Shah	Mid & Small Cap	44.9	51.0	6,684	31.9	31.9	33.6	--	32.1
ICICI Contra	14-Sep-18	Anand Shah	Multi Cap	52.6	60.5	9,731	31.1	25.3	25.7	--	25.7
Invesco Dawn	28-Aug-17	Neelesh Dhamnaskar	Multi Cap	50.4	81.6	311	30.8	19.6	19.7	--	12.4
White Oak India Pioneers	27-Sep-18	Prashant Khemka	Multi Cap	40.5	71.1	5,341	25.1	11.8	20.0	--	18.9
S&P BSE 500 TRI	--	--	Index	--	--	--	42.8	25.0	20.3	16.6	--
Nifty 50 TRI	--	--	Index	--	--	--	21.3	13.8	16.2	14.4	--

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 Select Opportunities Series IV	Category III	Abhishek Anand	Close Ended	402	--	--	36.4
Motilal Oswal Growth Anchors Series IV	Category III	Abhishek Anand	Close Ended	123	--	--	6.9
Motilal Oswal Hedged Equity Multifactor*	Category III	Bijon Pani	Open Ended	592	26.7	--	20.1
Ikigai Emerging Equity Fund	Category III	Pankaj Tibrewal	Open Ended	2,700	--	--	1.3
MO Alts India Realty Excellence Fund VI (IREF)	Category II	Saurabh Rathi	Close Ended	1,770		NA	
First Bridge India Growth Fund	Category II	Vishal Gupta	Close Ended	680		NA	
Sundaram High Yield Secured Real Estate Fund IV	Category II	Arjun Sankar	Close Ended	900		NA	
Neo Infra Income Opportunities Fund	Category II	Abishek Goel	Close Ended	1,825		NA	

Fixed Income Offerings

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)

Secondary Bonds

Security	Maturity	IP Dates	Ratings	Quantum	Yield%
7.18% GOVT. OF INDIA 2037 (Sovereign)	24-07-2037	SEMI-ANNUAL	SOVEREIGN A+ (CE) BY CRISIL & INDIA RATINGS	MULTIPLE OF RS.10 LAKHS	6.84%
9.70% U.P. POWER CORPORATION LTD. 2032 (Senior, Secured)	29-Jun-2031:25%, 28-Sep-2031:25%, 31-Dec-2031:25%, 29-Mar-2032:25%	QUARTERLY	CRISIL & INDIA RATINGS	MULTIPLE OF RS. 10 LAKHS (LIMITED QUANTUM AVAILABLE)	8.80%
9.57% MAS FINANCIAL SERVICES LIMITED 2027 (Senior, Secured)	21-06-2027	MONTHLY	AA- CARE	MULTIPLE OF RS.2 LAKHS	9.80%

*As per availability | Data as on 01st December, 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.

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



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 Care Health Insurance Ltd.


 ManipalCigna Health Insurance Co. Ltd.

 Niva Bupa Health Insurance Company


Motor

 Go Digit General Insurance Ltd.


 Tata AIG General Insurance Company Ltd.


 HDFC ERGO General Insurance Company Ltd.

Other General Insurance

 Home Insurance

 Liability Insurance

 Travel Insurance

 Cyber Insurance

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.