INTELLIGENT ADVISORY PORTFOLIOS

IAP
Intelligent Advisory Portfolios

New Age of Investment Products vetted by MOFSL framework for Distribution

MOTILAL OSWAL
Investment Services
PHYGITAL
The Physical & Digital of Investing

WHAT ARE INTELLIGENT ADVISORY PORTFOLIOS?

A new age of Investment products which provides a seamless opportunity for you to invest in equity markets without getting into the trouble of researching for the stocks, studying the current market conditions or going through a plethora of numbers and details. Intelligent Advisory Portfolios (IAP) are one of the contemporary ways to take the ride of the stock market. IAP are a diverse range of pre-packaged equity portfolios advised by Registered Investment Advisors (RIAs), ideal for both active and passive investors. These portfolios are curated & monitored by the RIAs and follow strict rules & parameters to manage the risk-return ratio of your investment.

BENEFITS OF INTELLIGENT ADVISORY PORTFOLIOS

- Diversified option to choose from ROBO Managed Investment Products to process driven products with the advisor overlay.
- Option to choose from Dynamic or Static portfolios
- Power of Discretion on every recommendation
- Invest in IAP Online
- Flexible investment modes with option to choose Lump Sum and SIP
- 24*7 Portfolio tracking

CURRENT RANGE OF OFFERINGS IN INTELLIGENT ADVISORY PRODUCTS

- **ABAKKUS**
- **FUNDTECH**
- **ZODIAC**
- **PRIME**
- **OpenQ MNC**
- **NS INDUSTRY CHAMP**
- **NS MID & SMALLCAP**
- **NS 5Tx5T**
- **ALPHA BLUECHIP**

IAP PRODUCTS

	Risk Appetite	Suitable for	Ideal Timeframe	Framework
Alpha Bluechip	Moderate	Investor	3-5 Years	Fundamental Framework
Prime	Moderate	Active Investor	3-5 Years	Fundamental Framework
Zodiac	Moderate	Active Investor	3-5 Years	Fundamental Framework & Quant Based
OpenQ MNC	Moderate	Active Investor	3-5 Years	Quant Based
Abakkus	Aggressive	Investor	3-5 Years	Fundamental Framework
Fundtech	Aggressive	Active Investor	3-5 Years	Quant Based
NS Mid & Small Cap	Aggressive	Investor	3-5 Years	Fundamental Framework
NS 5Tx5T	Aggressive	Investor	3-5 Years	Fundamental Framework
NS Industry Champ	Conservative	Investor	3-5 Years	Fundamental Framework

*Intelligent Advisory Portfolios are non-PMS products & provide only advisory recommendations. Further, the investor has the choice of whether to execute or not the rendered advice under these portfolios.

ALPHA BLUECHIP

What is Alpha Bluechip?

Alpha Bluechip is an unconstrained, concentrated portfolio of best-in-class companies across different sectors and market capitalizations. A high quality growth portfolio which intends to generate superior risk adjusted returns.

Key Features of ALPHA BLUECHIP?

- Investment in companies with strong business moat and formidable competitive edge.
- Includes businesses which are time tested and companies which have seen multiple cycles.
- Selection of companies with robust growth, superior RoCE & strong cash flows toensure a "High Quality Growth Portfolio with Low Risk"

Investment Universe, Process & Strategy

- Defined investment universe to include companies with good quality businesses, strong track record and corporate governance
- Confluence of Sector/Company research; Regular expert/ management interaction
- Portfolio Construction based on best ideas on bottom up basis
- Zero tolerance to Quality risk; Minimize Price/Volatility & Liquidity risk

"USP

Investment in companies with Sustainable Quality Growth to ensure compounded returns

Low Mortality Portfolio"

Rebalancing Strategy

- Change in the outlook on business growth
- New idea generation

For Whom?

Investors with moderate risk appetite and an investment horizon of minimum 3-5 years

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME
15-25	Nifty 200	Moderate	3-5 years

RIA ALPHA PORTFOLIOS Renaissance

RIA offered by Renaissance Smart Tech Private Limited

PRIME

What is PRIME PORTFOLIO?

Prime Portfolio is a concentrated portfolio that blends tactical bets with long term winners and provides investor advantage with a mix of long term compounders as well as special company/sectoral picks.

Key Features of PRIME

Blend of long term winners (60%) with Tactical bets (40%)

Well diversified portfolio comprising of large, mid and small cap companies

Investment Universe, Process & Strategy

Stock selection procedure involving 2 strategies:

Long Term Winners (60%): Stocks relevant from a 12-18 month perspective – these are companies which have a proven track record of profits over 3-5 years, meaningful growth triggers & beaten down stocks with favourable risk reward

Tactical bets (40%): Stocks that are relevant from 3-6 months horizon. Major buy triggers include a change in government policy, industry consolidation and company specific opportunities

USP

- Combination of Tactical bets along with Long term winners
- Generating growth over long term as well as take advantage of special company / sector situations
- Concentrated portfolio of 15-20 stocks

Rebalancing Strategy

- Company or Industry fundamentals have started to change
- Too much negativity around a company or sector
- An extreme macroeconomic / market situation
- Stocks that have better growth prospects or better capital allocation policies

For Whom?

Investors with moderate risk profile having an investment horizon of a minimum 12 - 18 Months

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME	RIA
15-20	NIFTY 200	Moderate	3-5 months	VIVEKAM LEARN TO EARN

RIA offered by Vivekam Financial Services Private Ltd.

Zodiac

What is Zodiac?

An intelligent portfolio of 12 Nifty Stocks dynamically created by a combination of fundamental screening and a quant model.

Key Features

- Strategy to dynamically invest in 12 Nifty 50 companies on a daily basis
- Fundamental research combined with quant model to avoid biases
- In case quant model doesn't find opportunity in Nifty stocks, allocation for those stocks will be done to Nifty Bees.
- Active management to review portfolio stocks

Investment Universe, Process & Strategy:

- Dynamic portfolio comprising of 12 Nifty stocks in equal weights
- Identifying stocks through fundamental screening and a quant model based on parameters like growth in earnings, sectorial preference, momentum and volatility factors
- Maximum exposure of 25% in a particular sector, Maximum 3 stocks from a sector and minimum 5 sectors at portfolio initiation.

USP

- Dynamic Portfolio of 12 winning stocks from Nifty 50 basket
- Core Fundamental research combined with Quant Model for Decision making to avoid Human Bias
- Active management to review portfolio stocks

Rebalancing Strategy:

- When Potential upside is achieved.
- If Stock is excluded from Nifty Index.
- In case Nifty Bees is part of portfolio it will be replaced when a new Stock opportunity with potential is identified.
- Stock Price corrects by more than tolerance levels

For Whom?

Investors with a moderate risk appetite and an investment horizon of minimum 3-5 years

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME
12	Nifty 50	Moderate	3-5 years

RIA VIVEKAM LEARN TO EARN

OpenQ MNC

What is OpenQ MNC?

Portfolio of Top stocks from Multi-National Companies (MNC) universe designed for passive long term investing created basis Quantitative method & proprietary filters.

Key Features of OpenQ MNC

Investment in High quality MNC stocks that have their Price and Earnings Momentum adjusted for risk.

Stocks are weighted by considering individual stock level risk. Quantitative techniques are used to arrive at the stock level risk. Stocks which have shown higher relative risk in recent past are accordingly down weighted.

Investment Universe, Process & Strategy

Stock selection procedure involving 3 broad processes:

- **Universe:** Pool of listed MNCs which are part of top 500 by market cap
- **Quantitative analysis for identifying MNC companies with** Growth in earnings and price momentum
- **Proprietary Liquidity Screening to avoid stocks with low liquidity**
- Judicious mix of Multicap portfolio with mix of Large, Mid & Small markets capitalisation companies.

USP

Identifying High quality MNC stocks coupled with Earnings and Price

Quantitative methodology with no human bias

Rebalancing Strategy

- Quarterly rebalancing
- If the portfolio falls more than 20% from the peak
- If individual stock in portfolio falls more than 15% intraday

For Whom?

Investors with moderate risk profile having investment horizon of minimum 3 years or more

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME	RIA
10	NIFTY MNC	Moderate	3 years	OpenQ

ABAKKUS

What is Abakkus Smart Flexi Cap Portfolio?

A diversified portfolio predominantly from the universe of top 250 companies with focus on alpha generation along with stability and liquidity.

Key Features of Abakkus Smart Flexi Cap Portfolio

- Strategy to invest in up to 25 stocks predominantly within top 250 companies by market cap
- Judicious exposure in smaller companies to generate additional alpha
- Fundamental bottom up stock picking backed by an experienced team
- Active management to review portfolio stocks

Investment Universe, Process & Strategy

- Universe comprises of top 250 companies by Market cap
- Identifying stocks through various filters based on management quality, corporate governance, sector headwinds and In-depth research and bottom up fundamental approach
- Diversified Portfolio of up to 25 companies with Risk management (Single stock exposure ideally less than 10%) and max sector exposure at 30%

"USP

Select exposure in smaller companies to generate additional alpha

MEETS

Differentiated portfolio adhering to "MEETS" Framework"

M	E	E	T	S
Management	Earnings	Events/Trends	Timing	Structural Opportunity

Rebalancing Strategy:

- Only when there is a better alternative or a better risk-reward in another stock based on valuations

For Whom?

Investors with a high-risk appetite and an investment horizon of minimum 3-5 years

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME
Up to 25	Nifty 200	Aggressive	3-5 years

RIA abakkus smart

RIA offered by Abakkus Asset Manager LLP

FUNDTECH

What is FundTech?

An intelligent portfolio created by Robo Advisory with a combination of fundamental and technical parameters which is suitable for active investors who want to invest in companies with positive financial trend subject to thresholds of Quality and Valuation.

Key Features of FundTech

- Multicap Portfolio with combination of different market caps.
- Quant based model to identify stocks basis parameter like quality, Valuation, Financial trend & Technical.
- Pre-defined Exit criteria to weed out losers from portfolios.
- Well defined Risk Management framework for Sector/Stock weights.

Investment Universe, Process & Strategy

- Dynamic Portfolio creation comprising of 10 to 20 stocks
- Identifying stocks through screening based on parameters like Quality, Valuation, Financial Trend & Technical Parameters
- Maximum exposure of 30% in any sector & 10% in a single stock

"USP

- Active Investment Stratgey
- Robo Managed Process
- Combination of Fundamental & Technical Parameters"

Rebalancing Strategy

- Continuous re-evaluation of portfolio in case of adverse change in the stock selection criteria
- Corporate governance issue in the company
- Stock underperformance between 15-25% Vs Benchmark BSE500

For Whom?

Investors with aggressive risk profile having an investment horizon of minimum 3 – 5 years.

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME	RIA
10-20	BSE500	Aggressive	3-5 years	VIVEKAM LEARN TO EARN

RIA offered by Vivekam Financial Services Private Ltd.

NS MID & SMALL CAP

What is NS MID & SMALL CAP?

Portfolio comprising of Mid & Small cap stocks, which have potential to grow. Identified with bottom up approach which covers, Information mining, Financial modelling, Investment thesis, Active & Rigorous tracking for changes in the earnings & quality outlook.

Key Features of NS MID & SMALL CAP

- Investment in Mid & Small cap space that have improving/higher return ratio.
- Portfolio will consist of 20-30 stocks
- Bottom up research of business financials and management strategies is carried out for all portfolio companies.
- Tactical weight allocation under the sub-classes to manage the risk.

Investment Universe, Process & Strategy

- **Stock selection procedure involving 3 broad processes:**
  - A combination of fundamental value and quantitative triggers to create a high value portfolio with focus to deliver superior risk adjusted returns on absolute, relative and consistent basis.
  - Principle of "Growth in Value" style of investing & principle of linearity I.e– investing in businesses, where the improvement in fundamentals is linear (gradual) which gives opportunity for valuation multiple expansion, along with earnings growth.

- **Maximum allocation in a stock:**
  +7% of its weight in benchmark

- **Market Cap Allocation:**
  - Mid Cap: Max 80% and Min 50%
  - Small Cap: Max 50% and Min 20%

USP

Stratgey Identifies High Quality Moat Companies With Growth Potential On Mid & Smallcap Side

Using Strong Process & Bottoms Up Stock Selection Methodlogy

Rebalancing Strategy

- Strictly based on fundamentals
- If portfolio stocks underperform for two consecutive swings and exhibit higher volatility, those stocks get marked for Sell/Review
- Corporate governance issue in the company

For Whom?

Investors with aggressive risk appetite and investment horizon of minimum 3-5 years.

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME
20-30	Nifty Mid and Small 400	Aggressive	3-5 years

RIA Narnolia®

NS 5Tx5T

What is NS 5Tx5T?

Thematic Portfolio created with multiple themes which have potential to grow based on opportunities created as Indian Economy moves to $5 Trillion.

Key Features

- Identify & Invest in Multiple themes (Ideally 4-6 Themes)
- 360 Degree Deductive logic framework & Growth in Value.
- Multicap Portfolio of 15-20 stocks

Investment Universe, Process & Strategy

- **Stock selection procedure involving broad processes**
  - A combination of fundamental value and quantitative triggers to create a high value portfolio with focus to deliver superior risk adjusted returns on absolute, relative and consistent basis.
  - Principle of "Growth in Value" style of investing & principle of linearity, i.e. investing in businesses, where the improvement in fundamentals is linear (gradual) which gives an opportunity for valuation multiple expansion, along with earnings growth.
  - **Maximum allocation in a stock:** 10% while maintaining sector diversity

"USP

- Strategy identifies Unique themes based opportunity in the Indian market
- Strong process & bottoms up selection methodology."

Rebalancing Strategy

- If portfolio stocks underperform for two consecutive swings and exhibit higher volatility, those stocks get marked for Sell/Review
- Corporate governance issue in the company

For Whom?

Investors with aggressive risk appetite and an investment horizon of minimum 3-5 years

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME
15-25	Nifty 500	Aggressive	3-5 years

RIA Narnolia®

NS INDUSTRY CHAMP

What is NS INDUSTRY CHAMP?

Portfolio comprising leaders (top-3 players) of their respective industry and stocks which are showing growth in value characteristics with expected higher return ratio.

Key Features of NS INDUSTRY CHAMP

- Investment in the industry leaders, Companies with good governance practices and dynamic management team to navigate business cycles.
- Portfolio will consist of 10-20 stocks; mostly large-cap.
- Bottom up research of business financials, management strategies and Companies that have improving/higher return ratio.
- Uniquely designed risk management framework to generate superior risk adjusted returns

Investment Universe, Process & Strategy

- **Stock selection procedure involving broad process:**
  - A combination of fundamental value and quantitative triggers to create a high value portfolio with focus to deliver superior risk adjusted returns on absolute, relative and consistent basis.
  - Principle of "Growth in Value" style of investing & principle of linearity i.e– investing in businesses, where the improvement in fundamentals is linear (gradual) which gives opportunity for valuation multiple expansion, along with earnings growth.

- **Maximum allocation in a stock:**
  +7% of its weight in benchmark

- **Market Cap Allocation:**
  - Large Cap: Max 70% and Min 30%
  - Mid Cap: Max 70% and Min 30%
  - Small Cap: Max 15% and Min 0%

"USP

Stratgey Focusing On Investing In The Industry Leaders Of Today

Backed By Quality Management Which Are Focussed On Innovation"

Rebalancing Strategy

- Strictly based on fundamentals
- If portfolio stocks underperform to respective benchmark for two consecutive swings and exhibit higher volatility, those stocks get marked for Sell/Review
- Corporate governance issue in the company

For Whom?

Investors with conservative risk appetite and investment horizon of minimum 3-5 years.

Basic Details

NO. OF STOCKS	BENCHMARK	RISK	TIME FRAME
10-20	Nifty Large and Mid-250	Conservative	3-5 years

RIA Narnolia®

RIA offered by Narnolia Investment Advisors Pvt. Ltd

To Smoothen your investment journey, RIAs offer you range of options from Lump Sum or SIP mode.

LUMP SUM

- **Option:** One Time Investment
- **Subscription mode:** Upfront Subscription
- **Withdrawal:** Full or Partial

SIP

- **Option:** Systematic investment on Dates (1,8,18,22)
- **Top Up:** Investment will be done in LUMP SUM MODE
- **Subscription mode:** Upfront Subscription
- **Withdrawal:** Full

*Kindly note, SIP mode of investment is available only for few IAP products.

Digital journey of Investing

How to subscribe to products through MOFSL?

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Digital journey of Investing

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- Select Subscription Model
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- Client provides Consent & Invests In Portfolio

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- Auto Call on your registered mobile number
- Confirmation from Dealer/Advisor through OTP

For more information, email us - iapquery@motilaloswal.com

Intelligent Advisory Portfolios

Motilal Oswal Investment Services

PHYGITAL

The Physical & Digital of Investing