

**MO Investor & MO Trader App**  
available on



**Access MO Investor & MO Trader Web portal**

Visit [www.motilaloswal.com](http://www.motilaloswal.com) >> Login to trade >>  
Enter client code/Email Id/mobile number & password to login

**ab sirf #buttondabao**



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; Investment Adviser: INA000007100; 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 and IPOs. • Real Estate is offered through Motilal Oswal Real Estate Investment Advisors II Pvt. Ltd. which is a group company of MOFSL. • Private Equity is offered through Motilal Oswal Private Equity Investment Advisors Pvt. Ltd which is a group company of MOFSL. • 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. PMS is not offered in Commodity Derivatives segment. Details of Compliance Officer: Name: Neeraj Agarwal, Email ID: [na@motilaloswal.com](mailto:na@motilaloswal.com), Contact No.:022-71881085. \*MOSL has been amalgamated with Motilal Oswal Financial Services Limited (MOFSL) w.e.f August 21, 2018 pursuant to order dated July 30, 2018 issued by Hon'ble National Company Law Tribunal, Mumbai Bench. 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 [dpgrievances@motilaloswal.com](mailto:dpgrievances@motilaloswal.com). \*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. \*Intelligent Advisory Portfolios are non-PMS products and provide only advisory recommendations. Further, investor has the choice whether to execute or not the rendered advice under these portfolios.

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

The information in the brochure for existing Business partners. Strictly for internal circulation.



# DIGITAL

Take the next Big Leap in your BUSINESS.

India is on the cusp of a digital revolution where the number of digital Indians is rapidly increasing each day. Moreover, the share of people from **older age groups, lower tier cities and women** is growing exponentially in the **Digital India map**.

With respect to financial industry, this growth is even more disruptive which is proved by the fact that\*\*

**70%**

of urban consumers use digital medium for purchasing a financial product

**86%**

transactions of mutual fund is done online

How does being Online benefit your business?

**1/10<sup>th</sup>**

cost of customer acquisition over digital channels compared to traditional channels

**1/10<sup>th</sup>**

cost of transaction and servicing over digital channels compared to traditional channels

**5X to 8X**

revenue generated by online users compared to branch only customers

**2X**

more consumers are spending online than offline consumers

### Digital penetration is an all pervasive force - Brace for exponential growth!

While the above advantages sound great, it is only going to be beneficial to your business when you make the shift to online at the right time. To do this, the first step is to pitch the right set of offerings to the right client set. Adapting a systematic approach not only gives you higher ROI's but also ensures client longevity due to higher satisfaction levels.

(\*\*BCG - ENCASHING ON DIGITAL: Financial Services in 2020)

To gain from online, we need to ensure that we are able to meet the below customer needs at all times:



## MOFSL & YOU – In the new Digital era

As a brand we have always kept **online-first approach** and we are working constantly to evolve our products & services to match the new era of broking.

Here are few business facts to substantiate the leap that we have made so far in the BA channel which constitutes more than 65% of our business volume.

**45%**

Online Clients out of which **89%** are Mobile Traders

**52%**

Turnover is online; **90%** growth in BA segment

**185%**

Growth in Mobile Turnover, **209%** Growth in BA Mobile Turnover

\*All numbers showing the growth are of last 3 years

## 3 Key Business Essentials

To enhance your business, all you need to do is concentrate on the below actionable with uncompromising discipline to boost your overall online client penetration.

Internal

### FACT

90% of new clients go online in the first 5 days or they don't ever!



**New Clients\*** - Mould them while they're still new



**100% logins online**

Ensure that you give App demo to your newly acquired clients and encourage them to login into the mobile Apps on the same day

*\*Clients acquired in current financial year*

Internal

### FACT

40% of advisory talk time is spent on small clients



**Small Clients\*** - Where considerable bandwidth of advisor is spent



**80% revenue from online**

Encourage your smaller clients to trade online independently and effortlessly

*\*Clients generated < ₹ 12,000 revenue in last 12 months or as defined by you*

Google

### FACT

6 Product Penetration Index (PPI) of world's largest BFSI companies i.e. 6 products sold to single customer



**Active clients\*** - Ready base to cross-sell/up-sell products & increase wallet share



**100% logins online**

Educate your active clients & staff by conducting monthly seminars & engage them to invest in our AI powered online products

*\*Clients traded in the current financial year*

## Success stories



### KRM Securities Pvt Ltd 100% growth in Mobile Turnover

“Our strategy was to focus on a few simple things that create a high impact. The 3 major areas that we concentrated on, include:

1) Making sure that **holdings are tracked by clients only through the Mobile app/online**, which saved a lot of time for us & helped in boosting **Mobile app downloads too**.

2) We ensured that **all retail clients check their ledger balance mainly through a mobile app**, as these are basic things which clients can verify themselves independently.

3) Clients were asked to **use MO-Genie** for their IT reports. Every time a client was in dire need, he was asked to use MO Genie as we told them is the **fastest & best way to get it**, rather than waiting too long for us to provide the same, especially during market hrs. Also, we are clear that **new clients are developed the above habits right from the start**. The best part is, we have found that **the new generation is finding it very handy** to get soft copies on mobile itself, rather than hard documents.”



### Pukhraj Capital and Share Broking Pvt Ltd 120% growth in Online Turnover

“Our **goal is to convert maximum clients to use mobile apps**. Specially in this last year, we have been giving **rigorous trainings to clients through our staff, on both usage of EXE as well as mobile**. Recently, we have also initiated trainings that are bringing more perfection to use online mode/mobile app for **basket trading, how to apply stop loss after market hrs, etc**. Detailed knowledge has increased a lot.”

### Fortune Securities 60% turnover comes from Online



“In the initial stage, when Motilal Oswal started Mobile apps, we had put in tremendous efforts, including going to customers’ houses & teaching them how to use the mobile apps. Later on, we initiated trainings at our office, where small groups of people would come & attend these sessions. Slowly & gradually, since the last 1-1.5 yrs, **every time an a/c is opened, we compulsorily give them a call & explain to them about the mobile app. Even in the case where there is some reluctance to use, we at least make sure that they do their tracking through mobile, be it pay-in pay-out, research reports, fund transfer, in fact, we even try to make a test trade with them through these apps.** Our initial efforts have helped a lot, resulting in high numbers. Since the lockdown, we had dedicated 3 people for training all clients about the app. We called each client and personally asked them if they need any assistance with the app. We also asked all clients to give feedback on the app and tell us if they faced any issues. We got issues from roughly 150 clients. We called them in 2 days and sorted all their questions on the app.”

### Kavish Shah 109% growth in Online Turnover

“We have been carrying out **competitions for our staff** regularly, e.g., an incentive of ₹ 100/ac on getting a mobile download done, sometimes also coupled with getting a SIP converted **so that the customer gets accustomed to our platforms, gets glued to the mobile app & also starts using SIP. Moreover, this can create some benefit for the staff as well.** This is mostly done at the end of quarters or a selected period for 15 days. Also, trainings are conducted every fortnight and we try and reach out to maximum clients possible.”



### Tulsi Securities 87% revenue comes from Online



provided through the trainer.”

“We get our **bigger clients to focus on both EXE as well as a mobile app.** When it comes to placing orders in bulk i.e., orders in larger volumes, EXE is generally the preferable platform for clients, they find it extremely convenient, & for on the go trading, mobile app is pushed. There is also a dedicated staff allocated in our office, whose duty is to ensure that, **as soon as a new a/c is activated, at least one trade & fund transfer is done through the mobile app.** This is working well for us, as clients are finding it very comfortable with the personal touch

*\*All penetration numbers are of FY 19-20 & Growth vs. FY 18-19*



## Top Achievers for the FY 19-20

### Mobile Logins Penetration (New Clients)



Nayan Vinayak Kanhore

**91%**

(Mumbai, Maharashtra)



Value Management  
Solution Pvt Ltd

**71%**

(Ranchi, Jharkhand)

### Online Traded Clients Penetration



Navkar Equity Solutions  
Pvt Ltd

**44%**

(Gandhinagar, Gujarat)



Tirth Stock Broking

**33%**

(Himmatnagar, Gujarat)

## Online Turnover penetration



Fortune Securities

**60%**

(Mumbai, Maharashtra)



Prachi Investments  
Pvt Ltd

**48%**

(Nasik, Maharashtra)

## Online Revenue penetration



TR Capital

**44%**

(Hisar, Haryana)



Tirth Stock Broking

**42%**

(Himmatnagar, Gujarat)

# What's in it for YOU?



In today's fast and digital era, efficiency is everything. We have specially crafted advanced tools to help you manage your business efficiently and service your clients better than ever.



## Advisory Dashboard

A unique business  
tool for you!



## Suggest Me

A solution for  
every client's need!

UpperMOST

## UpperMOST

Business Intelligence  
just a click away!



## Digital Account Opening

100% Hassle-free  
Account Opening

^Account would be open after all procedure relating to IPV and client due diligence is completed and by using esign and all proof would be collected in soft form

## Advisory Dashboard

A unique business tool for you!

In the technological world of financial services, each client you cater to has different needs and requirements. The most challenging task for you would be to find the right opportunity for every client at the right time to generate sustainable business revenue from your clients.

Our advisory dashboard will help you solve this challenge. It provides the right recommendations and actionable data of your clients to enable you with the right business pitch. It also does an in-depth analysis of your clients' trading and behaviour pattern to help you fulfill their investing/trading needs

### How does it benefit your business?

**Stock Opportunities:** Customized recommendations for your active clients based on their past trading behaviour & categorization (Trader, Positional, Investor)

**Client Analytics:** Readily available Potential client list to cross-sell and Higher client engagement levels

**Business Summary:** Real time Business summary to track turnover, brokerage & trades across all segments

**Advisory Product Summary:** Single view to track your clients who have invested in advisory products

**Your Day Plan:** A systematic planner which helps you to increase your productivity

**News:** Lightning fast news service to help you find opportunities for clients

**Client & Scrip Search:** Comprehensive clients and Scrip Search to get all the information in one screen

**Quick Links:** Smart actionable notifications for RMS sell, ageing debits & more

#### To get started:

Login to TWS terminal ► Go to start menu ► Select Advisory Dashboard

## Suggest Me

A solution for every client's need

Day in and day out, while attending client meetings or in phone conversations, you come across multiple questions or needs a client faces. How to address all these needs in a systematic way?

MOFSL's "Suggest Me" - an AI powered solution designed exclusively to address basic needs of an investor by suggesting good portfolio mix for your clients based on their needs. It also provides recommendations in personalized report which can be used in your client interactions. This tool targets the below **common investing needs** of any investor client:



#### Suggest me

I have available cash, tell me where to invest?



#### Return in mind

I want 15% annual returns, tell me where to invest?



#### Earn more

I want higher returns over my investments in FD's or Gold



#### Readymade solutions

Show me complete product offering to choose from



#### Portfolio Restructuring tool

My portfolio is not performing, how do I improve it?

### How does it benefit your business?

Helps activate **inactive clients**

Creates **cross selling opportunities** for clients

Helps in **retaining clients** through fulfillment of needs

Assists in creating **new business opportunities**

#### To get started:

**UpperMOST App:** Login to UpperMOST App ► Select 'Suggest Me' from menu

**UpperMOST Web:** Login to UpperMOST Web ► Menu ► Products ► Summary ► Suggest Me

**Advisory Dashboard:** Login to Advisory Dashboard ► Search client ► Select 'Suggest Me' from Advisory Products



Business intelligence just a click away!

UpperMOST App and Web is an industry's one of its kind tool which is designed to enable you to manage your business efficiently and effectively. It not only aims to improve your business but also gives you a clear understanding of various trends on Revenue, Assets Under Management, Sales and new client acquisition over a period of time.

UpperMOST platforms offer a plethora of advanced features that provides insights on clients, revenue, sales and other crucial aspects of your business.

## How does it benefit your business?



### Business Snapshot

- Daily / Weekly / Monthly / Yearly snapshot of Business Revenue, AUM, Sales or Turnover & Clients Acquisition
- Comparison of your current v/s previous business growth



### Client Portfolio & Reports

Quick client search option which provides comprehensive information of all your clients right from Portfolio, Holdings, Transaction, and Capital Gain/Loss



### My Reports

Access to important reports like Client/Product wise Revenue Report, Hierarchy Report, AUM Report, Running SIP Report, Single Holding Report, Online Report, etc



### Product Dashboards

Access and track all your clients invested in products like ACE, MeGold, TGS and Client referral along with key reports for each product



### Family Dashboards

Access to all key reports like holdings, transactions, capital gain/loss & more at family, scrip and individual level through Family Dashboards



### Opportunity Snapshot

- View of your inactive clients and their revenue loss in last 365 days
- Get **clients available for reactivation reports** and send them directly for reactivation



### Access to Intelligent Advisory portfolios (IAP) details

Stay updated on the go with real time data on clients subscribed, clients invested, AUM received, Subscription amount earned, withdrawals & more on Intelligent Advisory Portfolios (IAP) products



### Online Business Snapshot

- Business partner can track their online business by accessing online report and can view platform wise (Mobile, WEB, EXE and dealer) online business
- Get MTD summary & your platform wise weightage v/s national average



### Actionable & Quick Links

- Foster relationship management with your clients by wishing your clients on special occasions like birthdays or anniversaries and send personalized email and sms through with one click
- Information of your RMS client to minimize your client's risk level



### Share & View Best Business Practice

- Let our other partners know how you managed to step up the ladder high by sharing your effective business strategies
- Read some of the best business practices implemented by other partners to grow big



### Quick Access to Digital Account Opening

- **DIY Self Account Opening** - Option to send link to your prospects for them to open their own accounts
- **Mass account Opening** - Feature for opening accounts of many prospects at bulk by entering their KYC details



### Product Subscription

Facility on UpperMOST Web to subscribe for different investment products on behalf of clients



### BizOps

- No need to remember multiple login-passwords: 15+ Applications are accessible from a single window
- Multiple reports at a single click: 100+ reports are merged/combined into 30+ reports only, which can be downloaded in various formats



### Training & Utility

- Vacancy module to fulfill business partners recruitment requirement and helps them to recruit right candidate at right time
- Business Partner can order desired marketing collaterals by using Order Collateral functionality and can also track delivery status online



### MO Genie

- Our 24x7 customer service chat bot (MO Genie) which helps you to resolve your query instantly

#### To get started:

**UpperMOST App** - Download from App Store & Play Store.

**UpperMOST Web** - Visit [www.motilaloswal.com](http://www.motilaloswal.com) and click on **Partner Login** to access



## Digital Account Opening

Hassle-free Online Account Opening

Revamped

Tired of time-consuming formalities for opening your lead's account?

Motilal Oswal's online account opening is a unique solution to help you convert your leads in a matter of minutes. It also helps you follow up with your leads seamlessly with the real time dashboard providing status on each lead.



#### To get started:

- Login to UpperMOST Web ► Select **e-KYC** from the menu
- Login to UpperMOST App ► Select **Open An Account** from the menu



# What's in it for YOUR CLIENTS?

## Platforms

Your clients are always on a lookout for sound investing opportunities. To aid them in their investing journey, we have developed online platforms that will help fulfill your client's needs with ease.



### How is it beneficial?



#### For YOU

- Saves on dealer and other operational costs
- Helps manage your time more productively
- Opportunity to reactivate and re-engage clients



#### For YOUR CLIENTS

- Independent Investing & trading from anywhere
- Access to advanced products and features
- Instant and easy execution

Here's what makes these platforms unique:



#### MO Investor

A **financial fitness platform** for investors enriched with unique benefits and loaded with investing tools & products like Intelligent Advisory Portfolios (IAP), Portfolio Restructuring tool (PR), Suggest Me tool & Me-Gold, etc.



#### MO Trader

A **power-packed platform** for advanced traders with real-time trade information, instant execution and trading products like Options Strategy Builder, Sensibull, TGS and Power Trade



#### Smartwatch App

A **unique App** designed especially for clients who want to stay on top of all vital information about their investments and markets even while on the move.



#### EXE Platform

A **trading platform** that provides in-depth research and actionable insights to your clients on their desktops with ease.

#### To get started, clients can:

- Download MO Investor and MO Trader App from Play store and App store
- Login to MO Investor, MO Trader and EXE Web portal from [www.motilaloswal.com](http://www.motilaloswal.com)

## Products

Explore the wide range of cutting edge products designed specially for your clients to trade and invest seamlessly. You too can reap its benefits by encouraging your clients to invest in these products.

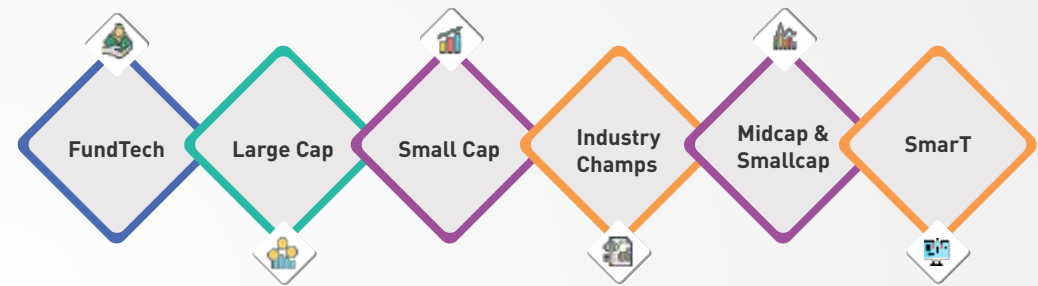
TradeGuide Signal - TGS



## Intelligent Advisory Portfolios (IAP)^

Experience the new era of investing through IAP (Intelligent Advisory Portfolios) - our diverse range of pre-packaged equity products, ideal for traders & investors who want to participate in the markets but don't have enough time to manage their portfolio.

Explore our diverse range of IAP products



### To get started:

Clients can login to **MO Investor App / Web** and invest under Advisory Products - ACE section from the menu



## Portfolio Restructuring Tool (PR)

Bad portfolios always carry higher risks and tend to impact not only your clients' investments but also revenue and turnover for your business. Why not encourage your clients to use our innovative Portfolio Restructuring Tool? It provides personalised insights on your clients' portfolios, thus helping them reduce risks and increase potential returns.

It provides personalized insights and recommendations on your clients' portfolios thus helping them increase the potential returns.

### To get started:

Clients can login to **MO Investor App / Web** and restructure their portfolio from **Portfolio page**



## Suggest Me

Suggest-Me is an AI-powered solution which helps your clients take suitable investment decisions to fulfil their needs by recommending a suitable portfolio based on their investment horizon and style.

Best suited for investors who need solid guidance on their investments

### To get started:

Clients can login to **MO Investor App / Web** and access **Suggest Me** from the menu



## Me-Gold\*

Me-Gold powered by MMTC – PAMP, is the purest form of gold (999.9) which your clients can securely buy, sell or store with an option of doorstep delivery, anytime and anywhere. Your clients can even opt to start a GSP (Gold Savings Plan) with Me-Gold

It is a suitable product for clients who want convenience in buying gold at affordable rates

### To get started:

Clients can login to **MO Investor App / Web** and invest in **Me-Gold** from Invest Now section



## TradeGuide Signal (TGS)

TradeGuide Signal is an innovative trend guiding tool which automatically generates actionable Buy/Sell trading ideas for all asset classes.

A suitable trading product for intraday traders, swing traders, positional traders & momentum traders.

### To get started:

Clients can login to **MO Trader App / Web** and access **TGS** from the menu



## Option Strategy Builder

An innovative tool that makes it easy for traders to plan their trades with live spread updates and execute them at pre-defined Entry and Exit price levels with no manual intervention.

A suitable product for traders seeking ideal strategies for Option trading

### To get started:

Clients can access from **MO Trader App and Web** by selecting **Option Strategy** from the main menu. Also available on **Desktop EXE platform**



## Power Trade

A new and intuitive single-screen menu that helps your clients place multiple orders in different scrips across segments and square off open positions in 1 click. It also gives real-time and Total MTM updates on your clients' individual and overall positions.

Ideal for traders trading in multiple scrips in intraday across different market segments

### To get started:

Clients can login to clients can login to **MO Trader App & Web** to access **Power Trade** from the main menu



## Sensibull

**Sensibull** is a dynamic platform to plan, track and trade in the most profitable Option contracts in the market. It is designed to help your clients find and execute the best possible Option strategies as per their views on selected Option contracts.

It is also an analytical tool that tracks open interest and performance of options contracts.

### To get started:

Clients can login to **MO Trader App / Web** and access **Sensibull** from the main menu

