

**Join today and kick start your  
Entrepreneurial Journey**

**To know more**

Call on: 07506124103

or

Email on: [unnati@motilaloswal.com](mailto:unnati@motilaloswal.com)



Disclaimer: Post the completion of the programme your enrollment as a Franchisee of Motilal Oswal is completely at our discretion and subject to fulfilment of all requisite from your end.

Make your **PASSION** your Paycheck



*Your path to progress*  
**UNNATI**  
Certificate course on Entrepreneurship in Broking & Distribution



## About MOSE

**MOSE** – **Motilal Oswal School of Entrepreneurship** is an initiative by Motilal Oswal Group. It is a very powerful initiative for existing as well as aspiring entrepreneurs in the field of financial intermediation. MOSE is founded with the vision to create successful entrepreneurs. Our leaders Mr. Motilal Oswal and Mr. Raamdeo Agrawal, started their entrepreneurial journey as a sub-broker years back and have successfully built an organisation that is today India's eminent financial services company. Unnati programme focuses on 4 areas.



### **MINDSET**

The programme is developed to enhance entrepreneurial behaviour and mindset. We help you build big vision, self confidence and self efficacy.



### **SKILLS**

Through our programmes we will help you impart knowledge on business and financial intermediation skills, sales skills, product knowledge, opportunity identification and skills to grow your business



### **INNOVATION**

Our sessions are developed to foster creativity, innovation and ability to think 'out of-the-box' to solve and manage complexity and unpredictability



### **SOCIAL**

We help you in developing negotiation skills, building relationships, networking skills & building social capital



## What is UNNATI?

Unnati is an industry first certified programme on Broking & Financial Products Distribution business that transforms you into a skilled and knowledgeable Entrepreneur in just 8 weeks.

The word “Unnati” is a Sanskrit word, which means progress, and that is the aim of this programme. The Unnati programme addresses all your needs - Knowledge, Skills and Business ideas. The curriculum is especially developed keeping the latest Broking & Financial Products Distribution Industry trends, technology and practices in mind which include

- A. Indian Macros
- B. Financial Services Industry
- C. Opportunity in Broking & Distribution
- D. Changing Dynamics and Technology
- E. How to manage and run a profitable Sub-Broker Setup
- F. How to take your business at next level



### New to Broking?

For people who are new to Broking, this programme delivers perfect blend of knowledge and ground reality. It covers everything that a fresher needs to know right from business acumen, Indian macros, Financial Industry, Broking as a means to grow big, NISM certification and successful franchise handling.



### Experienced in Broking?

For people who are already associated with this industry, this programme certifies, reinforces, enhances and upgrades your knowledge with latest industry trends. This programme is not just apt for existing entrepreneurs but also for second generation entrepreneurs who need a head start in this industry. This programme can also do wonders for employees working in this industry and or with franchise of any Indian Stock Broker.



# Programme Structure

## Phase I - Web Based

- **Topic: Broking and Financial Intermediary basics and products available in Financial Market** - Broker, sub broker, IFA, Remissers, DP, custodian, registrar. How intermediary earns through brokerage and other commissions. This session will cover the structure and working of broking business.
- **Topic: Types of Products available in Financial Market**  
Trading VS Investment, Comparison between various asset classes, basic terminologies related to equity market. It will cover the various products and earning opportunities in Broking Business.
- **Topic: Macroeconomics & Financial Market**  
Microeconomics Vs Macroeconomics, variables affecting markets like GDP, inflation, unemployment, IIP, how has the Indian economy changed, monetary policy. It will cover the macroeconomic factors affecting the market performance.
- **Topic: Derivatives**  
Introduction to Futures and Options and other key terminologies. Basic understanding of Derivatives including Futures and Options.
- **Topic: Commodity and Currency**  
Understanding business opportunities in the Commodity and Currency market.
- **Topic: Investment Products**  
Fixed income and third party offerings like MF and PMS. This session covers the various products and earning opportunities in distribution business.
- **Topic: NISM Introduction & NISM Module V(A)**  
Eligibility, format, process & plan for preparation. Coverage of NISM V(A) syllabus and guidance for the exam.



- **Topic: NISM VIII**  
Eligibility, Format, Process & Plan for preparation, NISM VIII Module. Coverage of NISM VIII syllabus and guidance for the exam.
- **Topic: Fundamental Analysis**  
Importance of research and understanding of various numbers in fundamentals of a company, understanding research report, SWOT analysis, ratio analysis. This session covers the various methods of Stock selection and the theory followed by us to generate fundamental calls.
- **Topic: Basis of Technical Analysis**  
Introduction to technical analysis, support and resistance level, trends, stages of trends and trend lines. This session covers the basics of Technical Analysis.
- **Topic: Research report reading**  
How to read research reports - Key Components. This session covers the understanding of reports released by research team.
- **Topic: Sectoral Presentation**  
Factors affecting the performance of various sectors. This session covers the various factors affecting the key sectors in market and investment decision influencers AIFs, Private Equity, RETT Funds.
- **Topic: Currency Markets**  
Introduction to currency markets, foreign exchange derivatives, exchange traded currency futures, strategies using currency futures, trading in currency features.





## Phase II - Class Room Sessions - Domain Knowledge

1. Advisory and other products like MOST Smart and Multi-cap, Derivatives, Fundamental and Technical analysis
2. Session on investment products like PMS, Mutual Funds, ACE etc
3. RMS and Back Office training on Risk Management (margin shortage, shortage report, pure risk, limit selling)
4. New Era of Digitalization at MOFSL - Technology Products like Mobile/Web Trading, TradeGuide Signal, Robo Wealth & Advisory, Smart Watch, Platforms for business partners like UpperMOST, CRM, e-KYC etc
5. How to use MOFSL brand & generate business through Digital Marketing

## Phase III - Class Room Sessions - Personality Development & Presentation Skills

1. Induction by MOFSL Leaders
2. Soft- Skill training like presentations and telephone etiquettes
3. Selling and negotiation skill-along with Role plays
4. Grooming and social etiquettes like formal dressing, meeting etiquettes and social skills
5. Referral for lead generation and reference creation
6. Book review



## Phase IV - Hand Holding & Ground Level Coaching

1. Branch visit to understand the working and various functions of branch
2. Field visit along with branch sales team
3. Franchisee's office visit along with territory manager to understand working of franchisee
4. Interaction with existing business partners and branch team
5. Sharing of ideas and insights
6. Live usage of platforms

► **Freedom to attend any session again during the period of 1 year.**



## What is the scope in Equity market?



India to become a **5 trillion** dollar economy by **2025**



India's household savings is one of the highest in the world at **30%+**



Less than **2%** of the Indian population invests in securities

Compared with almost 10 percent in China and 18 percent in the U.S. Just 2 percent of India's household savings are exposed to Equity; the long-term average is **45 percent** in US.



It is predicted that the Sensex can cross **100,000+** by **2025**



India is one of the largest markets for consumer discretionary spending

As more than **50%** population is < 35 years age group



India is the world's youngest country

With 64% of its population in the working age group by 2025, the dependency ratio for India is expected to fall from 54% in 2010 to 49% in 2025, while that for China is expected to increase from 36% to 43% in 2025

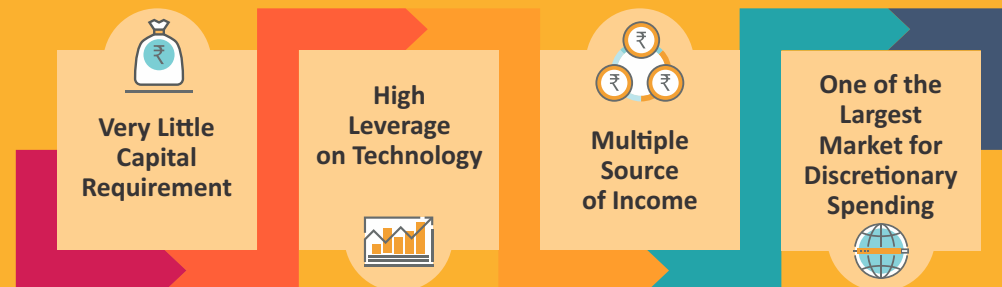



India is still best placed to see the highest growth annually for the next decade


Researchers at Harvard University have predicted that India will grow at 7% annually until 2024.





## Why a business in Broking and Distribution?




 Multiple sources of income which includes both transaction fees (from Equity and Derivatives) as well as trail fees (PMS, Mutual Funds, Private Equity, Bonds, Digital Gold, Fixed Deposits, etc.)

 Investment required to start the business is nominal. Perhaps no other business will require such negligible capital requirement

 Leverage on technology is high. One can capitalize on it and serve their clients better. Physical locations are not a constraint anymore

 There is lack of quality professionals to provide these services. You can tap on this and cater to the needs of the clients

 Lack of “Customer First” approach making disillusionment with existing service provider. Very easy to establish and run once you are trained by us





## What support will you get as a MOFSL partner? Comprehensive Business Development Support



**Dedicated regional language advisory and business development desk** to help you with advice and business development support



**Knowledge support for better understanding of systems and processes** related to back office operations & risk management systems



**Staff recruitment** team to help our partners recruit their employees



**Regular partner and staff training** by MOFSL and industry professionals to increase the productivity of the team



**Client acquisition support** with marketing collaterals, events, seminars and much more



**Regular business development workshops** conducted by experts and senior management of Motilal Oswal



**Exciting contests** for growth of various products and services



Aggressive **branding support and PR efforts** to help our Business Partners acquire new customers



**MOST Advantage & MOST Select:** Dedicated desks to help our business partners open A/C and service their HNI clients.



## Ultra-Modern Technological Support

We provide state-of-the-art technological support for super-fast trading and investing across all devices, so that our partners and customers experience fast and reliable technology in financial markets.



**MO Investor  
Platforms**



**MO Trader  
Platforms**



**Smart Watch  
App**



**Desktop**



**Uppermost -  
The Business Portal**



**15 Mins e-KYC^**

To know more, scan the QR code





## Strong Mentorship from Senior Management



Personalized coaching  
and guidance



Dedicated product specialists  
and meetings with experts



Access to senior management  
for consultancy

## Wide Variety of Products and Asset Classes

01

**Broking Advisory  
Products** like  
Technical Calls,  
Fundamental Advisory  
Portfolios, Robo Advisory  
Products

02

**Investment  
Products** like PMS,  
Mutual Funds,  
FDs, Bonds, NCDs,  
Digital Gold

03

**Commodity  
and Currency**



Partner with us.  
**THINK BIG. GROW BIG.**

***ANUJ AGARWAL (Telangana)***

Participating in UNNATI & getting associated with Motilal Oswal was an overall good experience. The Online as well as the Offline sessions were very smooth & very informative about the financial markets. The classroom sessions were brilliant where we learned multiple aspects of franchisee business, got an opportunity to meet various people from different business verticals. My personal favorite among all the sessions was the one from the Advisory team, they helped us solving all our doubts & misunderstandings. I would like to recommend UNNATI for everyone who has passion for the financial markets.

***MANOJ KUMAR CHOPRA (MP)***

It was really a pleasure to be associated with Motilal Oswal . My initial idea was to just to understand how the broking business functions , trust me UNNATI programme got me hooked on to it. It helped me gained ample amount of knowledge which cleared most my doubts. The programme was really informative & really enjoyed being a part of it. All the speakers & mentors who conducted the classroom and webinar sessions were fantastic, they explained each and every topic in detail. The best part was Mr. Oswal himself conducted a session during the programme, it was really a privilege to meet & interact with him. UNNATI as a programme has really helped me understand the financial markets.

***VIPUL KHANDELWAL (Delhi)***

UNNATI Programme is a perfectly crafted for the participants to understand the capital markets , the programme helped me in understanding the broking business indepth, The programme really helps you in increasing your knowledge about financial markets. The most important thing is ,it helps you with strategies to expand your business. Classroom and webinar sessions were very insightful and all the speakers were really good in explaining each and every concept.





**SACHIN MALI** (*Maharashtra*)

UNNATI gave me in-depth knowledge about Securities, Derivatives, Currencies and Commodity market. The course helped me understand various aspects of the financial markets along with branding, marketing and sales strategy. I would strongly recommend this course to everybody who desires to excel in the financial products distribution business.

**NOMULA REDDY** (*Andhra Pradesh*)

UNNATI as a training program helped me enhance my knowledge about the capital markets. The training program gave good learnings on client acquisition, sales strategy and valuable insights for starting a new business. It is highly useful for beginners in the financial markets. UNNATI is pioneering in creating dynamic entrepreneurs in the Indian capital markets. Looking forward to implement the learnings and begin my success journey



**MURLIDHARAN V.** (*Tamil Nadu*)

The structure and flow of the program was very good. The program helps all finance as well as non-finance background individuals with an entrepreneurial mindset to understand the Nitty-gritties of the Financial Services business with appropriate knowledge. At a retiring age, this program filled me up with enthusiasm to start a new business in Equity market.





# SUCCESS STORIES



**Paresh  
Sukhtankar**

Paresh Sukhtankar was a practicing Chartered Accountant. In 1999, he became a Motilal Oswal Business Partner. With his passion and MOFSL's Solid Research, Solid Advice and Solid Execution, today, he is the CEO of his own firm with over 2300+ clients.



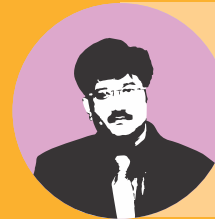
**Suresh  
Loya**

Suresh Loya associated with MOFSL in 2000. With his dedication and MOFSL's Solid Research, Solid Advice and Solid Execution, he has grown his business today to 40+ offices and over 22,500 clients. Due to his consistent performance and growth, he was inducted in MOFSL Hall of Fame in 2009.



**Siddharth  
Karnawat**

Siddharth Karnawat, though based in a small town (Beawar-Rajasthan), always had a passion for Broking. He became our Business Partner in 2005 and with the support of MOFSL systems, processes and people, his revenue has increased multifold and clients have increased from 50 to 5000+.



**Kavish Shah**

Kavish R Shah started his business with us in 2005 with 1 outlet in Kolkata and 18 clients made up of family members. MOSFL's strong marketing support, RMS support and brand pull has helped Kavish increase his presence to 40+ outlets and 14000+ clients.



**Madan  
Lohiya**

Madan Mohan Lohiya was a sub-broker in 1995 with 350 clients. In 2002, feeling the need for better research-based advice and all round support, he became our Business Partner. In just a few years his client base has grown multifold, from 350 to 6700+ clients and so has his revenues.

## 8 Reasons favouring business in Broking &

1

### **5 Trillion \$ Economy**

It took India 70 years to reach 2.6 Trillion dollar economy. It is estimated that Indian economy will reach 5 Trillion dollars in just 7 years now.

2

### **7.4% GDP Growth**

India's GDP is growing at a fast pace of 7.4%

3

### **\$ 1 Trillion Saving & Investment opportunity by 2021**

The combined Market Potential of India's emerging Middle class is expected to cross \$1 Trillion threshold by 2021 with almost 57% of Indian population being working class

4

### **Per Capita Income to be Double.**

Per capita GDP is expected to increase from \$1900 to \$3500 in coming 4-5 years which will lead to increased discretionary spending and investments leading to greater risk appetite

## Financial product Distribution Business

5

### **Broking & Distribution - The beneficiary**

Factors like young Indian demographics with majority in working class, having higher discretionary spending power, will lead to a boom in Financial Industry and the biggest beneficiary of this boom will be Broking & Distribution Industry

6

### **Rs 65,000 Cr Industry**

The size of Broking in 2009-10 was Rs. 11,728 crores. By 2025 the Broking Industry is estimated to be around 65,000 Crores.

7

### **5 Fold growth in AUM**

Association of Mutual Funds in India (AMFI) is targeting nearly five fold growth in assets under management (AUM) to INR 95 lakh crore (US\$ 1.47 trillion) and three times growth in investor accounts to 130 million by 2025. Mutual Fund distribution can become a big growth and profit driver for Brokers.

8

### **97% Indians yet to invest in Equity**

Less than 2% of the Indian Population invests in securities. USA has 1 financial advisor per 170 people and India has 1 financial Advisor per 33,000 people. There is exponential growth opportunity that is yet to be unlocked.



## Opportunities post the program

By year 2020, the annual brokerage for financial intermediation is estimated to be very big.

Are you thinking on **How To Cash In On This Big Opportunity?**

While being Bigger is Better, it's time to take the BIG leap. You need to associate with us to overcome the challenge and seize this opportunity.

There is absolutely no need to invest huge amounts for growth. One can bank upon our expertise & experience, our complete product suite and back-office offerings at a fraction of your revenue and focus only on business development for bigger growth. Partnering with Motilal Oswal Financial Services Ltd. (MOFSL) can help you Grow Big!

The Financial world is open to you once you complete this program. Post the completion of this program you can start your business in any of the below formats that best fit you.

### **Franchisee**

You can become our Business Partner and have your own setup to achieve your dream with passion and the capability to pursue the journey towards success

### **Remisier**

You can become our Remisier and use our branch facilities to grow the business at minimal cost.



## Enrollment Details

- **Program Structure:**  
8 weeks course which includes online, classroom and on- field training.
- **Program Pedagogy:**  
Training: Webinars + Classroom + Business Visits + Book Sessions  
Evaluation: Online Exams + VIVA  
Specialized Certifications: MOSE Certification
- **Fees:**  
60,000 + 18% GST
- **Payment Details:**  
Paying through Cheque: Motilal Oswal Fincap Private Limited  
Online transfer - A/c No.: 0600340036439  
IFSC Code: HDFC0000060  
GST Number: 27AAFCM0964P1ZX
- **Cash back:**  
Get 100% Cashback of your fees once you become our Partner\*
- **Eligibility:**  
Any Graduate or Higher from a recognized university.