

October 30, 2025

To,
BSE Limited
P. J. Towers,
Dalal Street, Fort,
Mumbai - 400001
Security Code: 532892

National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai - 400051
Symbol: MOTILALOFS

Sub.: Investor(s)/Analyst(s) Presentation – Financial Performance for Q2/H1 FY 2025-26

Dear Sir/Madam,

This is with reference to our earlier letter dated October 24, 2025 regarding Earnings Conference Call with Investor(s)/ Analyst(s) for discussing Q2/H1 FY 2025-26 Financial Performance of the Company.

In this regard, please find enclosed herewith the Presentation to be made to Investor(s) / Analyst(s). The said Presentation will be uploaded on the Company's website at www.motilaloswalgroup.com.

Further, the Audio Recording & Transcript of the Earning Con-Call will be made available on the Company's website i.e. www.motilaloswalgroup.com.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For Motilal Oswal Financial Services Limited

Kailash Purohit
Company Secretary & Compliance Officer

Encl.: As above



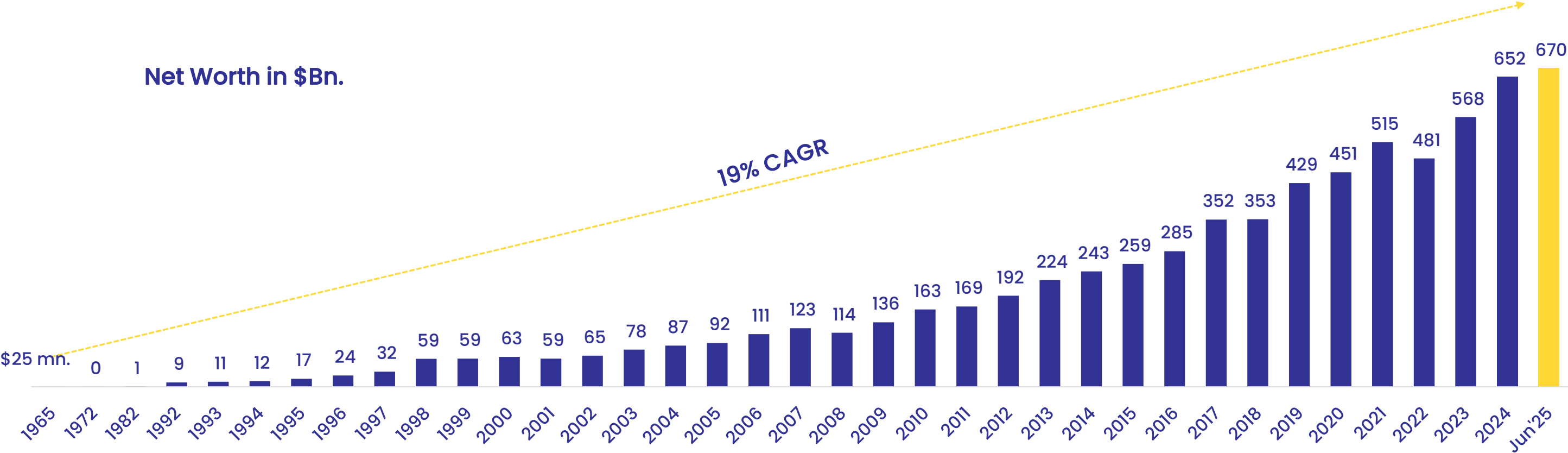
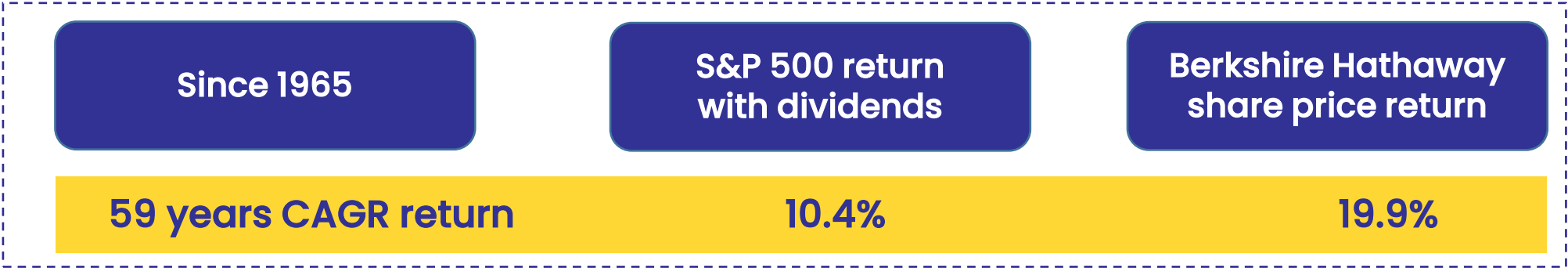
Motilal Oswal Financial Services Limited

Investor Presentation
Q2FY26 & H1FY26

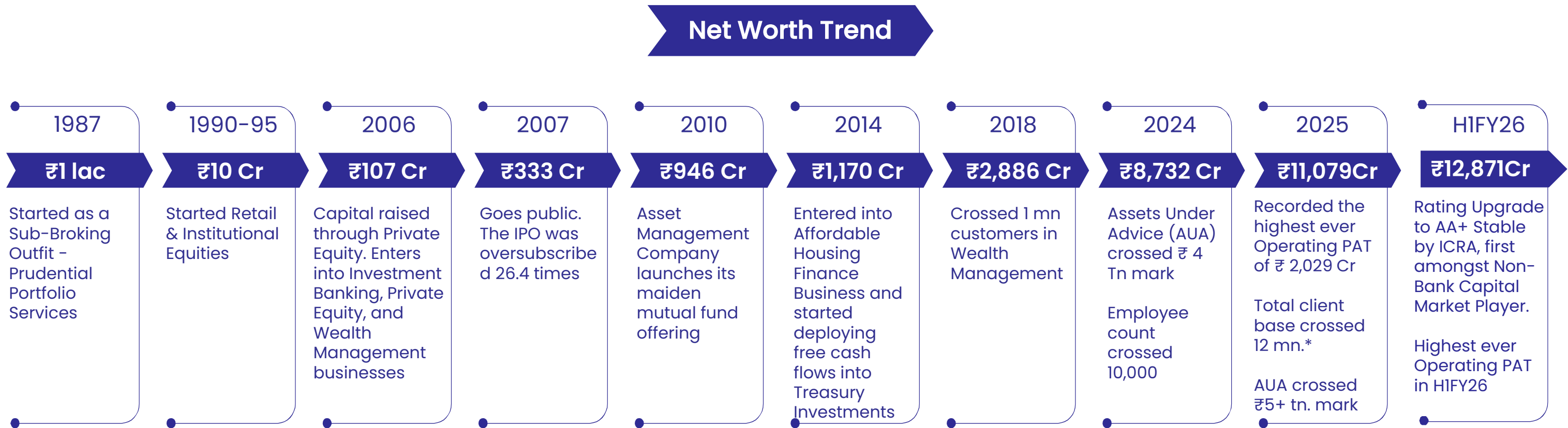
Fine Tuning the
**Compounding
Machine**

Compounding Machine Pg 03 – 08	MOFSL Value Proposition Pg 9 – 10	Q2FY26 & H1FY26 Highlights Pg 11 – 44
Highly Professionalized Management Pg 45 – 46		Other (ESG, Philanthropy, Hiring) Pg 47 – 50

Our inspiration – Berkshire Hathaway



MOFSL's Power of compounding demonstrated over 38 years



**Aggregated nos. of customers of each business*

MOFSL's Twin-Engine model



Click to visit slide of

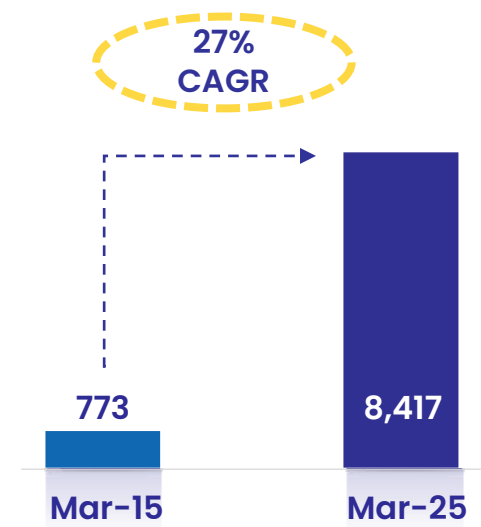
Treasury Investment

MOFSL's Decadal Compounding Journey

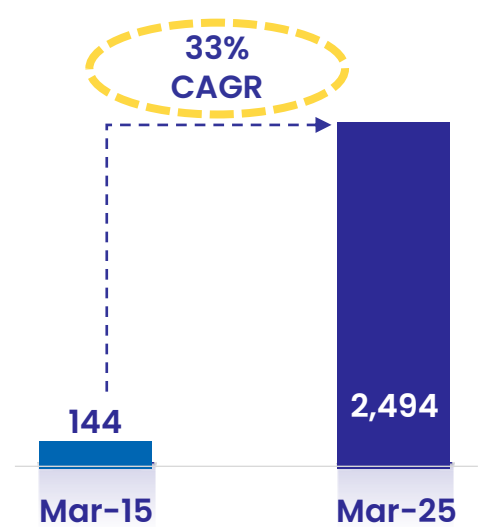
Profit growth has been higher than revenue growth

MOFSL's market cap has outperformed the Nifty 500 Index by 16% CAGR

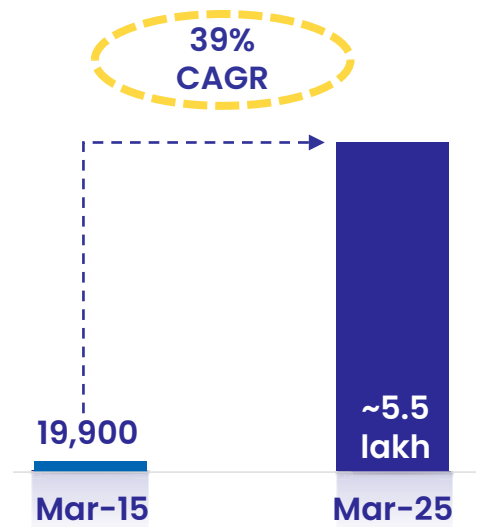
Assets under Advice have posted 39% CAGR in the last decade



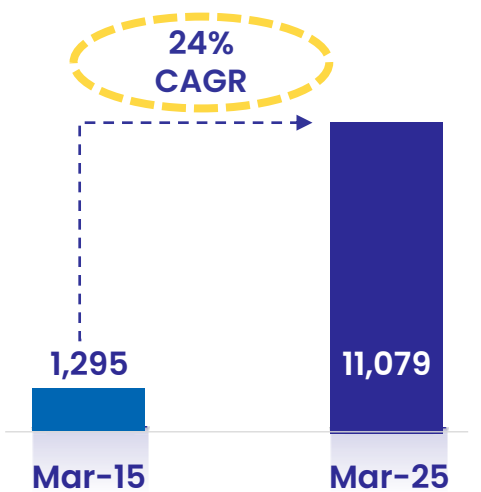
Total Revenue in ₹ Cr



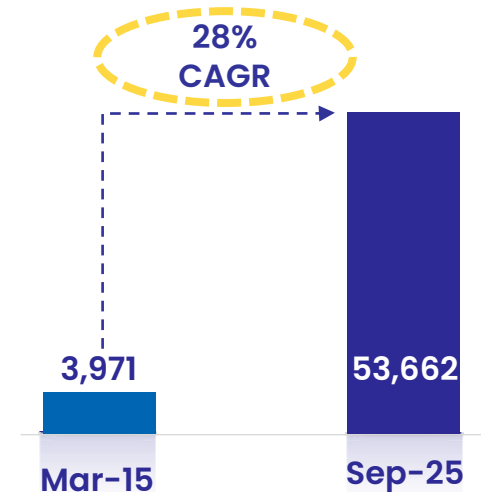
Total PAT (incl OCI) in ₹ Cr
FY25 PAT Ranking 99[#]



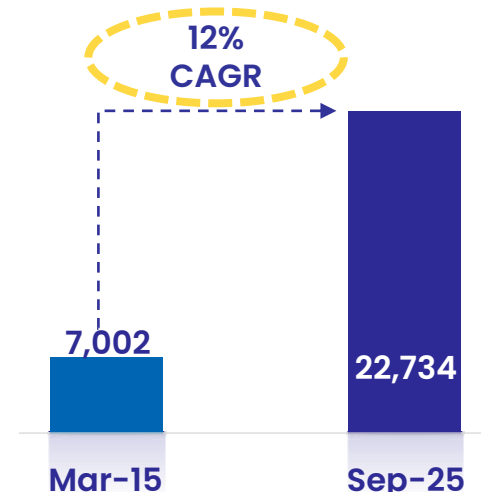
Assets under Advice (AUA) in ₹ Cr



Net Worth in ₹ Cr



MOFSL Market Cap in ₹ Cr
M-cap Rank 171^{*}



Nifty 500

**As on Oct 29,2025*
amongst listed entities
Think Equity. Think Motilal Oswal.

Focus on Sustainable and Fee Based Revenue



Share of Fees Based Revenue & NII increased to ~75% from ~58% in FY21

Revenue stream wise break-up	H1FY26	FY25	FY24	FY23	FY22	FY21
Management & Advisory Fees	25%	21%	19%	18%	19%	20%
Distribution Fees	19%	16%	12%	12%	12%	11%
Net Interest Income	30%	31%	31%	32%	29%	27%
Brokerage Income	23%	29%	34%	34%	36%	37%
Other Operating Income	3%	3%	4%	4%	4%	4%
Total Operating Net Revenue (₹ Cr)	2,888	5,178	3,943	2,947	2,623	1,940

Engine #1: Operating businesses

Robust Past

Headroom to Gain Market Share

Operating PAT clocked 31% CAGR in last decade.

Operating
PAT

Optimistic about the future growth with India AUM as % of India GDP is much lower vs peers.

- AMC: 20% in India vis-à-vis 80% in USA#
- PWM: 18% CAGR over next decade#
- Alternates: India's PE 1% vs 11% in USA

Engine #2: Treasury Investments

Book posted 42% CAGR since inception

Treasury
investments
book

To maintain / improve the existing IRR

Average 20% of operating PAT in the last decade*

Dividend
Payout + Buyback

To maintain payout subject to working capital and business growth needs.

Reported 24% CAGR in the last decade*

Net worth

To maintain or improve

**from FY15 to FY25*
As per Bernstein Research

Strong Manufacturing capabilities

- Research led Broking
- Mutual Funds
- PMS
- AIF (Equities)
- Private Equity Funds
- Real Estate Funds
- Private Credit Funds
- Margin Trading Facility (MTF)
- Loan Against Securities
- Home Loans

Product Distribution

- Insurance
- Bonds
- Fixed Deposits
- Mutual Fund
- AIF & PMS
- Unlisted Equities
- Loans

Wealth Advisory

- Investment charter
- Alternate assets
- Credit solutions
- Treasury solutions
- Estate planning
- Co-investment

Corporate Advisory

- IPO
- Mergers & Acquisitions
- Qualified Institutional Placement (QIPs)
- Block Deals

BIG Numbers @ MOFSL



Above nos. are as on 30th Sep'25

Long-term rating upgraded to AA+ (Stable) by ICRA



Credit
Rating Agency
ICRA

upgrades

Motilal Oswal Group
to AA+ (Stable)

**Highest Rating amongst Non-Bank
Domestic Capital Market Player by ICRA**



ICRA cited MOFSL's strong market position, demonstrated ability to harness sector momentum, and continued strengthening of its franchise across capital market businesses while maintaining resilient financial performance through market cycles and evolving regulatory and competitive dynamics.

[Full rating rationale; click here](#)

Motilal Oswal Strengthens Board with 4 New Directors



Directors



Pratik Oswal

Currently: Head - MF Passive Business & Quant Funds
- MBA from the London Business School, UK.
- Bachelor's degree in Mathematics and Economics from Emory University, USA



Vaibhav Agrawal

Currently: CIO – Alternates (PMS & AIF), MOAMC
- MBA from the London Business School, UK.
- Bachelor's degree in Computer Science - University of Pennsylvania, USA

Independent Directors



Mr. Joseph Conrad Agnelo D'Souza

- A senior HDFC Group veteran for 4 decades handling strategy, treasury, corporate planning, IR and corporate finance.
- Currently ID in many listed Companies.



Shri Ashok Kumar P. Kothari

- A senior IRS officer with 3 decades of distinguished career with extensive regulatory experience.
- Retired Indian Revenue Service (IRS) officer & Former Commissioner of Indirect Taxes.

Strengthening Market Leadership Position



Ranking

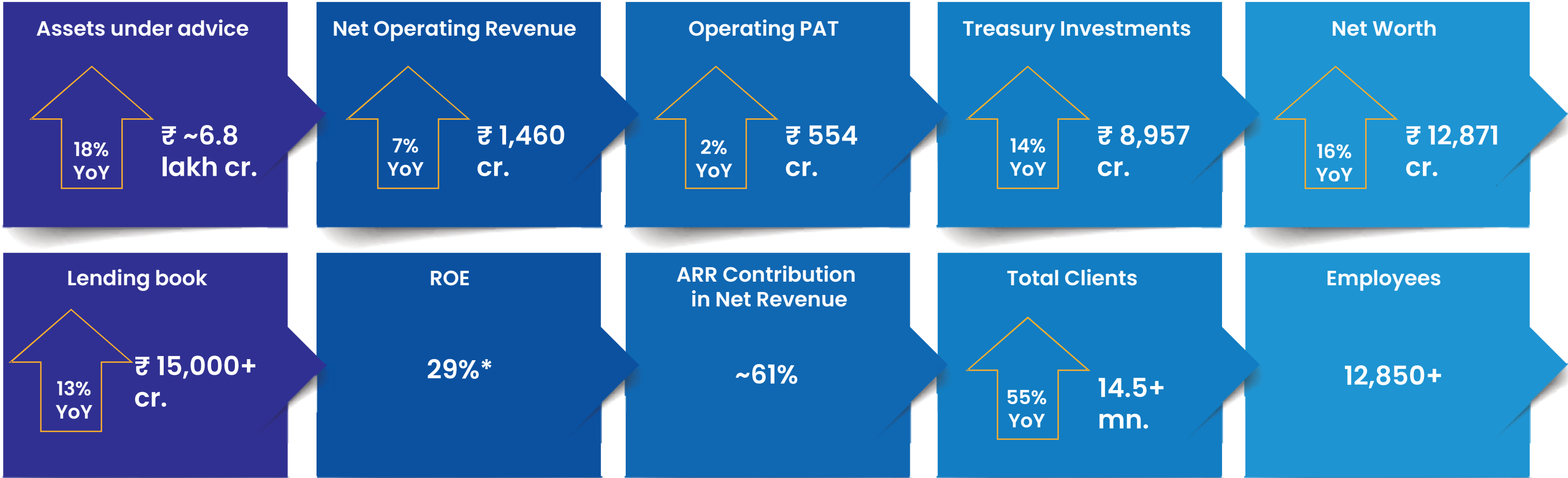
Market capitalization
₹ 61,546 Crs*

PAT Ranking (FY25)
99 amongst listed entities

M-cap Rank
171*

**As on Oct 30,2025*

Q2FY26 Operating & Financial Snapshot



*Annualised basis H1FY26 PAT (incl OCI)

Asset Mgmt. & PWM Drive Highest Ever Quarterly Operating PAT

Particulars (₹ Cr)	Q2FY26	Q2FY25	YoY (%)	Q1FY26	QoQ (%)	H1FY26	H1FY25	YoY (%)
Net Revenue								
- Asset & Private Wealth Management	649	491	32%	567	14%	1,216	881	38%
- Wealth Management	560	637	(12%)	567	(1%)	1,126	1,170	(4%)
- Capital Market	209	174	20%	217	(4%)	425	308	38%
- Housing Finance	110	87	27%	100	11%	210	178	18%
Total Net Revenues¹	1,460	1,370	7%	1,428	2%	2,888	2,511	15%
Employee Expense	507	443	14%	518	(2%)	1,025	830	23%
Other Expense	213	199	7%	198	8%	411	374	10%
Total Expense	720	642	12%	716	1%	1,436	1,204	19%
Profit Before Taxes (PBT)	740	728	2%	712	4%	1,452	1,307	11%
<i>PBT Margin</i>	<i>51%</i>	<i>53%</i>		<i>50%</i>		<i>50%</i>	<i>52%</i>	
Operating PAT	554	541	2%	534	4%	1,088	976	11%
Treasury Investments PAT ²	(268)	701		896		628	1,286	
Total PAT²	286	1,242		1,430		1,716	2,263	

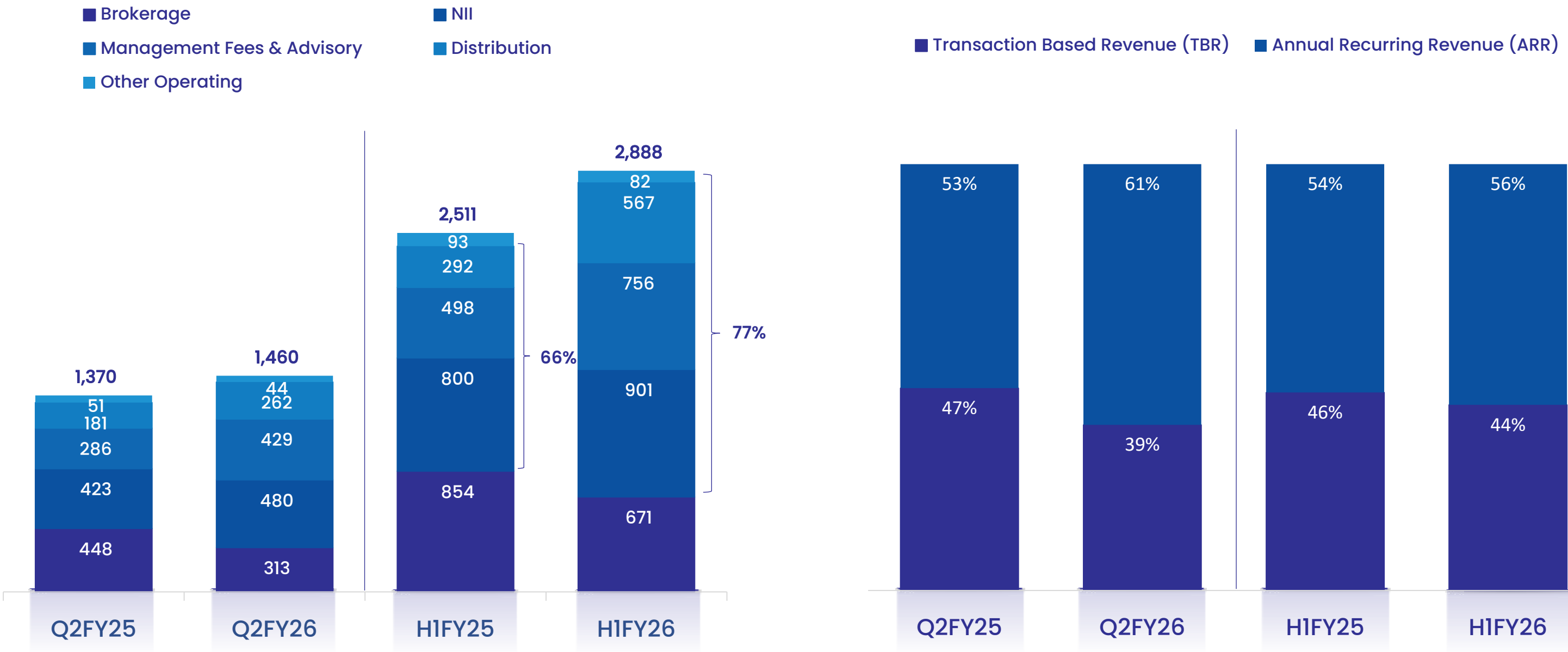
1. Net Revenue is calculated after excluding commission expenses, interest expenses and intercompany adjustments 2. Including Other Comprehensive income (OCI)

Asset Mgmt. & PWM Contributes ~50% of Q2FY26 Group PAT

Segmental PAT (₹ Cr)	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25
Asset & Private Wealth Management	290	230	219	234	213
<i>YoY Growth %</i>	<i>36%</i>	<i>43%</i>	<i>4%</i>	<i>62%</i>	<i>63%</i>
Wealth Management	170	173	191	190	225
<i>YoY Growth %</i>	<i>-24%</i>	<i>-2%</i>	<i>-10%</i>	<i>16%</i>	<i>71%</i>
Capital Market	90	101	67	61	73
<i>YoY Growth %</i>	<i>24%</i>	<i>76%</i>	<i>43%</i>	<i>50%</i>	<i>45%</i>
Housing Finance	33	23	36	37	26
<i>YoY Growth %</i>	<i>25%</i>	<i>-21%</i>	<i>15%</i>	<i>-</i>	<i>-20%</i>
Operating PAT*	554	534	527	525	541
<i>YoY Growth %</i>	<i>2%</i>	<i>23%</i>	<i>5%</i>	<i>38%</i>	<i>53%</i>

*excluding intercompany adjustments

Consolidated Net Revenue Mix



Leveraging strong net worth for strategic growth

Particulars (₹ Cr)	HIFY26					
	Asset & Private Wealth Management	Wealth Management	Capital Market	HFC	Treasury	Total
Net Worth	3,088	4,669	498	1,455	3,171	12,871
Operating PAT	520	343	191	56	628	1,716
Operating RoE* (Annualised)	36%	16%	60%	8%	45%	29%

*Note : Net worth has been allocated between operating business & treasury investments
PAT and Net worth nos. are post minority*

Particulars (₹ Cr)	Sep-25	Mar-25
SOURCES OF FUNDS		
Net Worth	12,871	11,079
Borrowings	15,698	14,743
Minority Interest	60	51
Total Liabilities	28,629	25,874
APPLICATION OF FUNDS		
Fixed assets (net block)	884	869
Investments	10,838	8,851
Loans and Advances	13,354	10,450
Net Current Assets ⁽¹⁾	3,554	5,705
Total Assets	28,629	25,874

1. Net Current Asset includes cash and cash equivalents and bank balance of ₹ 3,175 cr in Sep-25. Out of which unencumbered cash & cash equivalents is ₹ 780 cr

MOFSL Business Segments



* Includes AMC, PE/RE & PWM business | **Includes retail broking & distribution business | IE = Institutional Equities, IB – Investment Banking

Asset & Private Wealth Management*

** Includes Asset Management (MF, PMS & AIF) & Private Wealth Management*

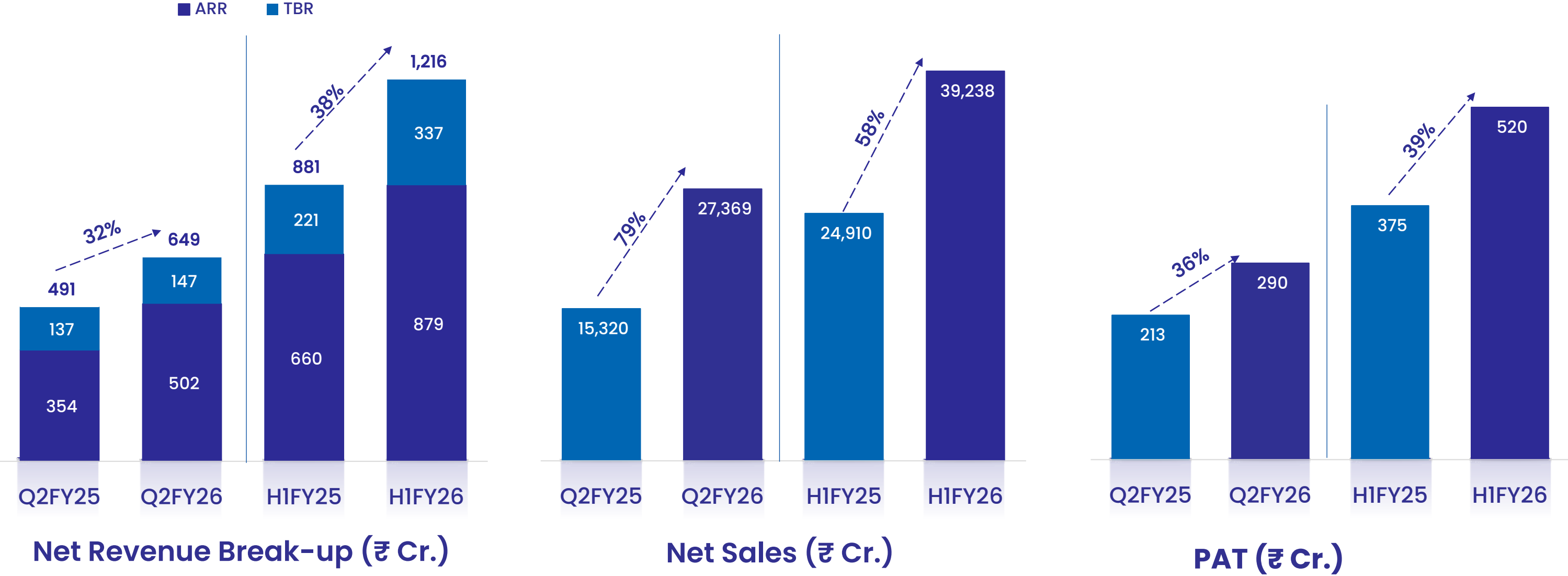
**Blend of
manufacturing
and
distribution
capabilities**

**Focused and leading
player in alternate
assets**

**Robust Investment
and Risk Management
process**

**AUM of ₹3.6 lakh Cr & Net
sales of ₹27,000+ Cr
in Q2FY26**

36% YoY Growth in Asset & PWM Operating PAT in Q2FY26



Asset Management

**Listed Equities
MF + PMS + AIF
(CAT III)**

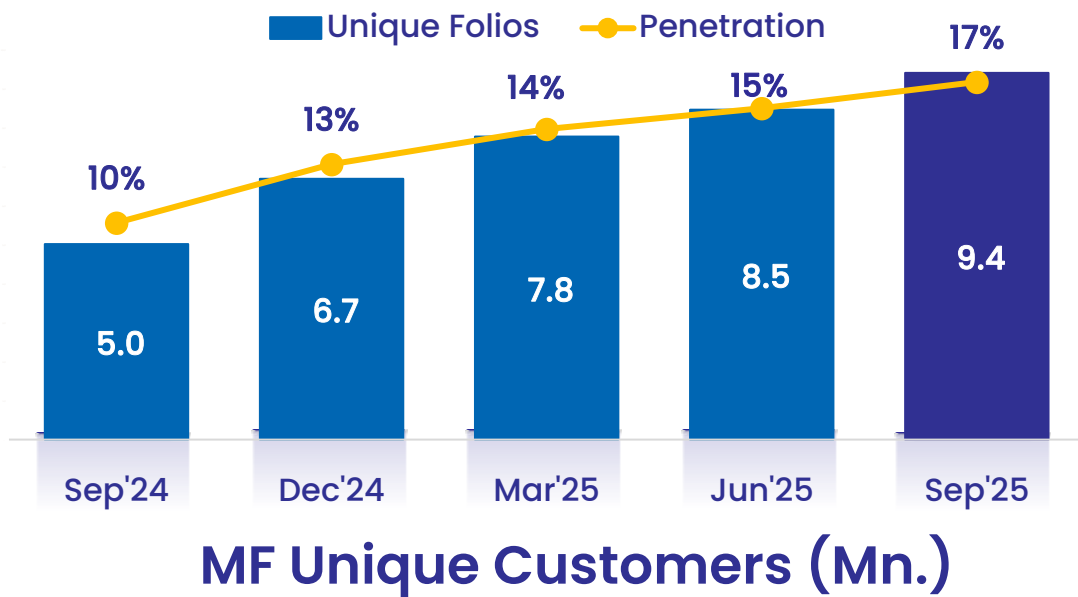
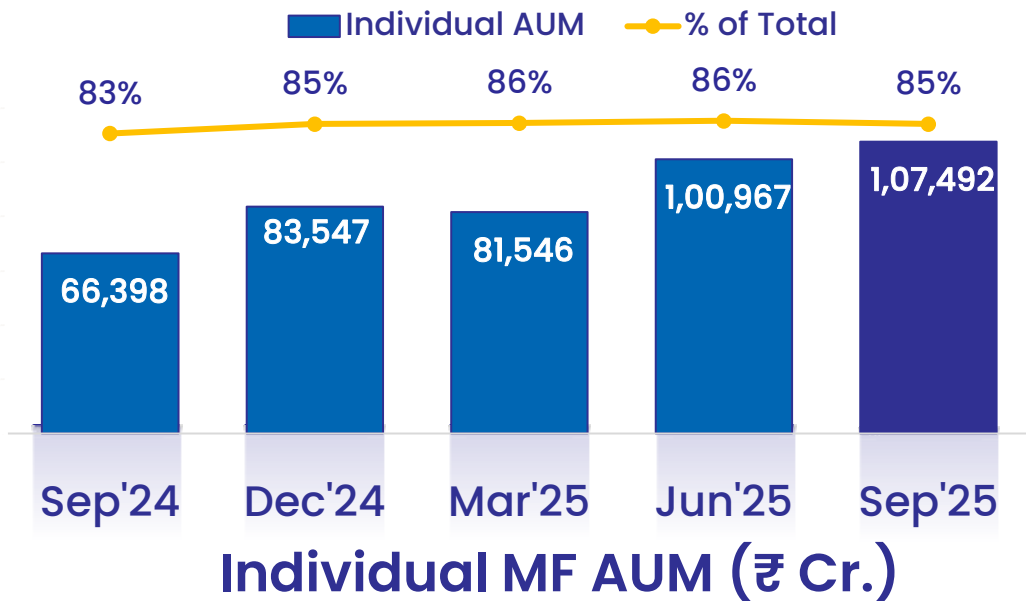
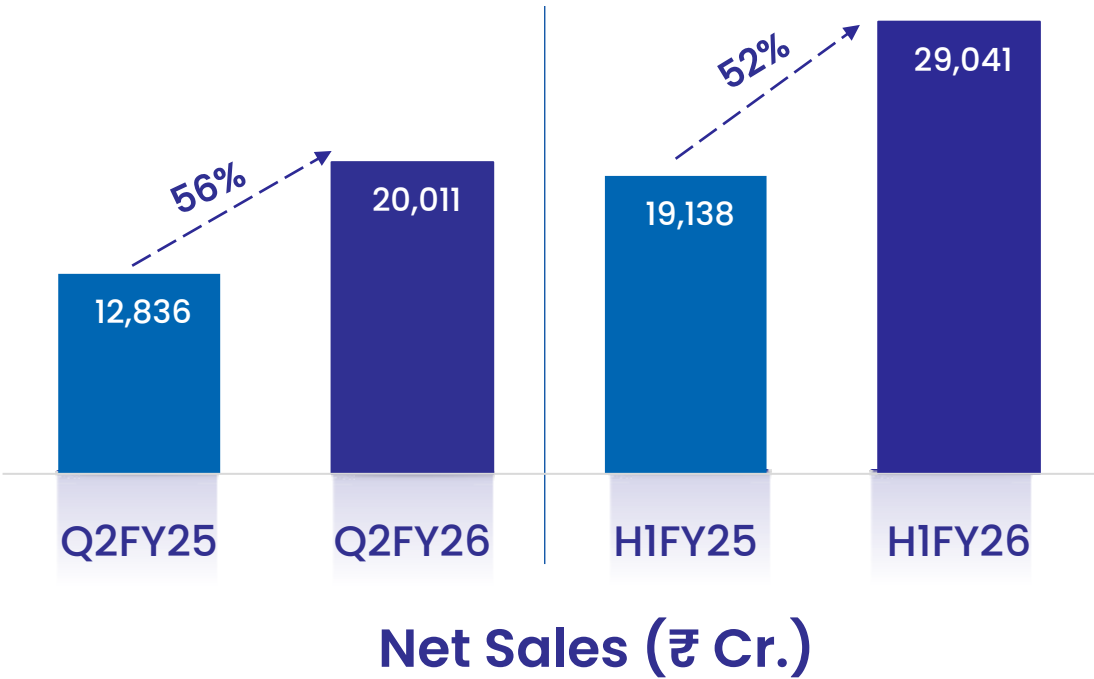
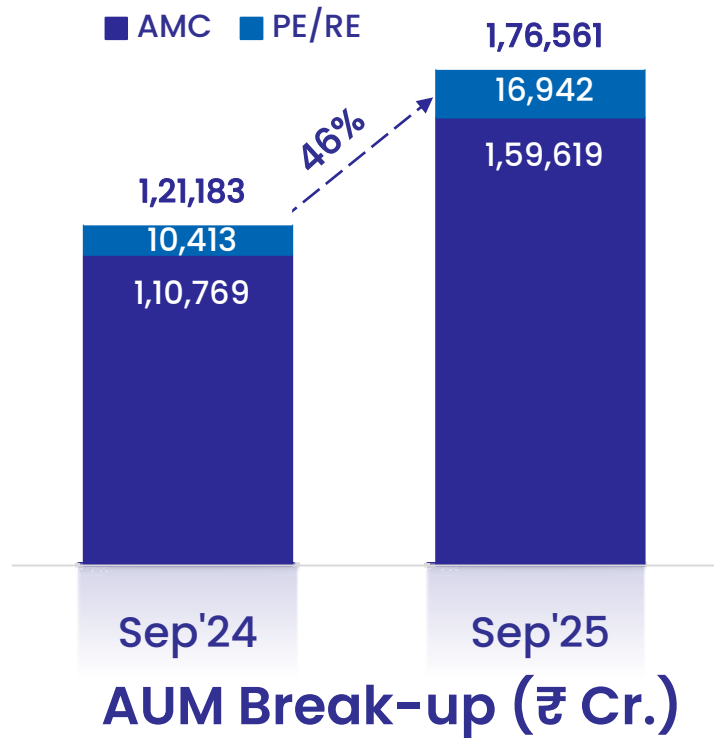
**Unlisted
Private Equity +
Real Estate Funds
(CAT II).**

**Forayed in Private
Credit business**

**Fee earning AUM of
₹1.77 Lakh cr.**

**Quality Investment
Team with a
successful track
record**

Strong net sales momentum for higher milestones



Gain in flows market share to boost AUM market share

AMC Business (MF + PMS + AIF CAT III)

Three year performance *

Total No. of Strategies (MF + PMS + AIF) 11

strategies outperformed benchmark 8

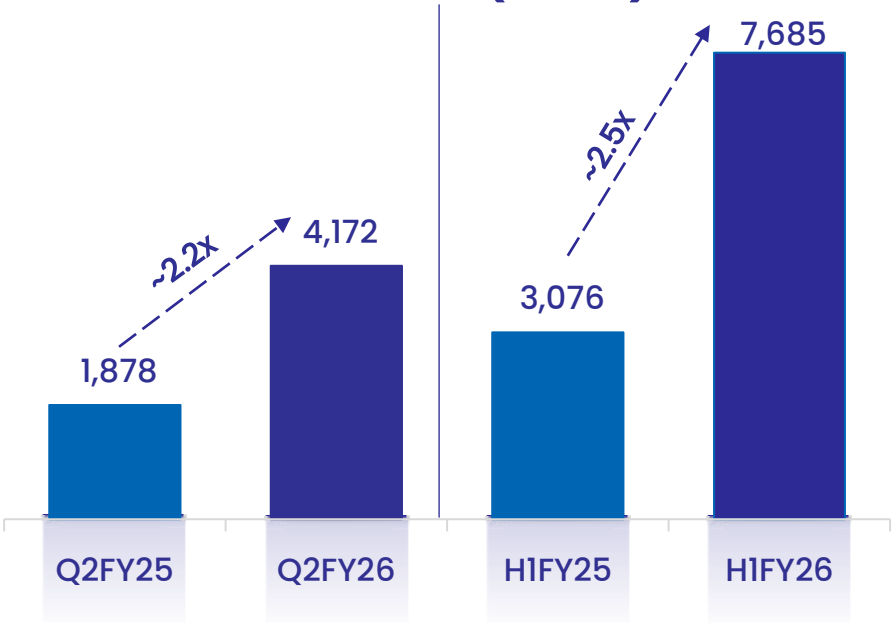
Mutual Fund 4

Alternates (PMS + AIF) 4

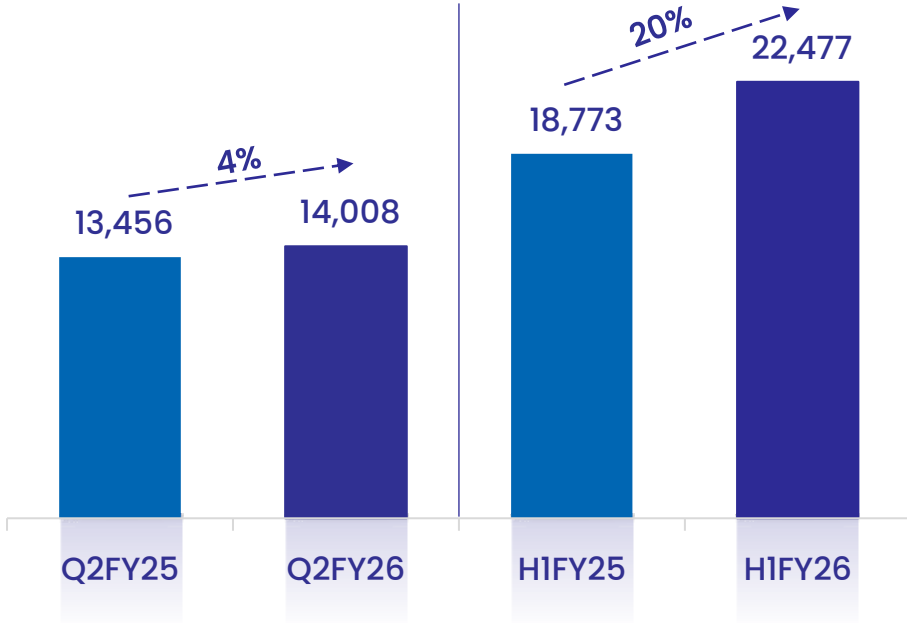
Outperforming Strategies basis AUM (%) 91%

*Performance as on 30th Sept 25

SIP Flows (₹ Cr.)

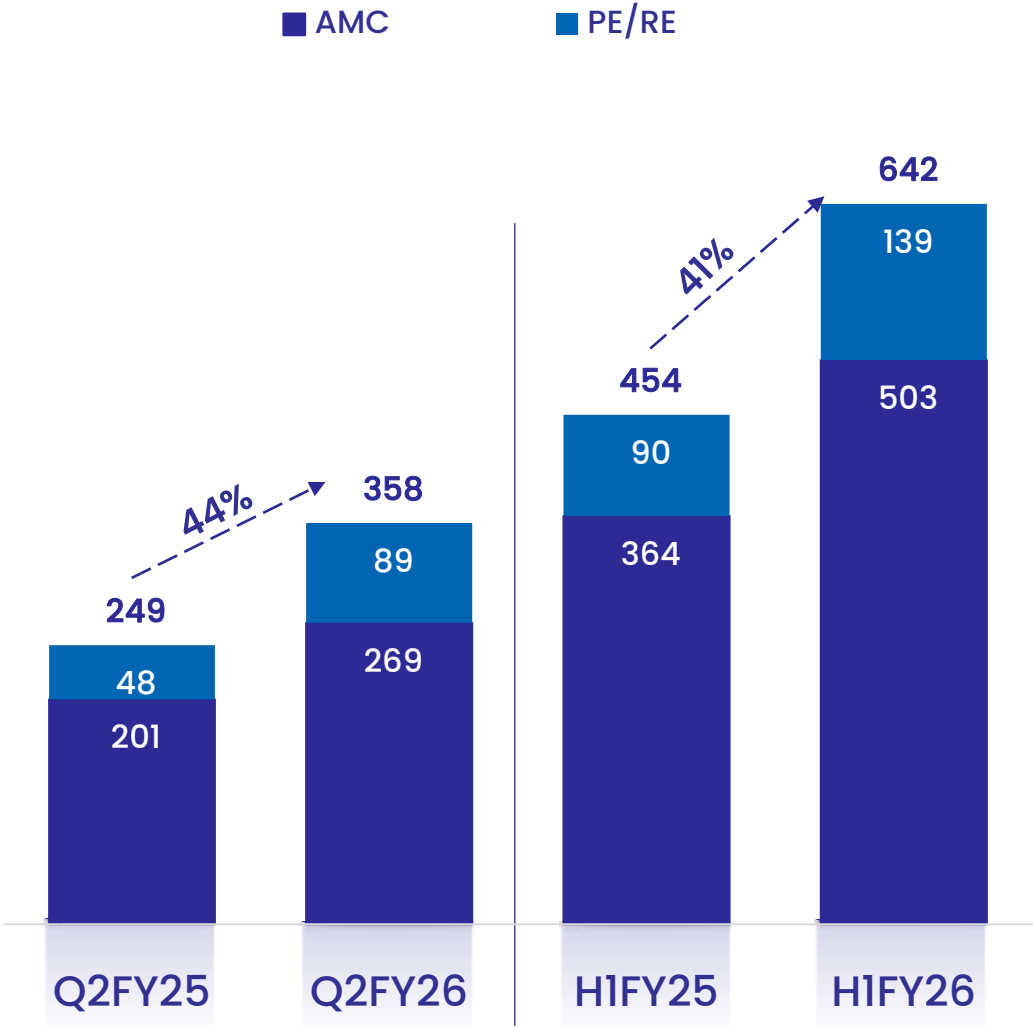


Net Flows (₹ Cr.)

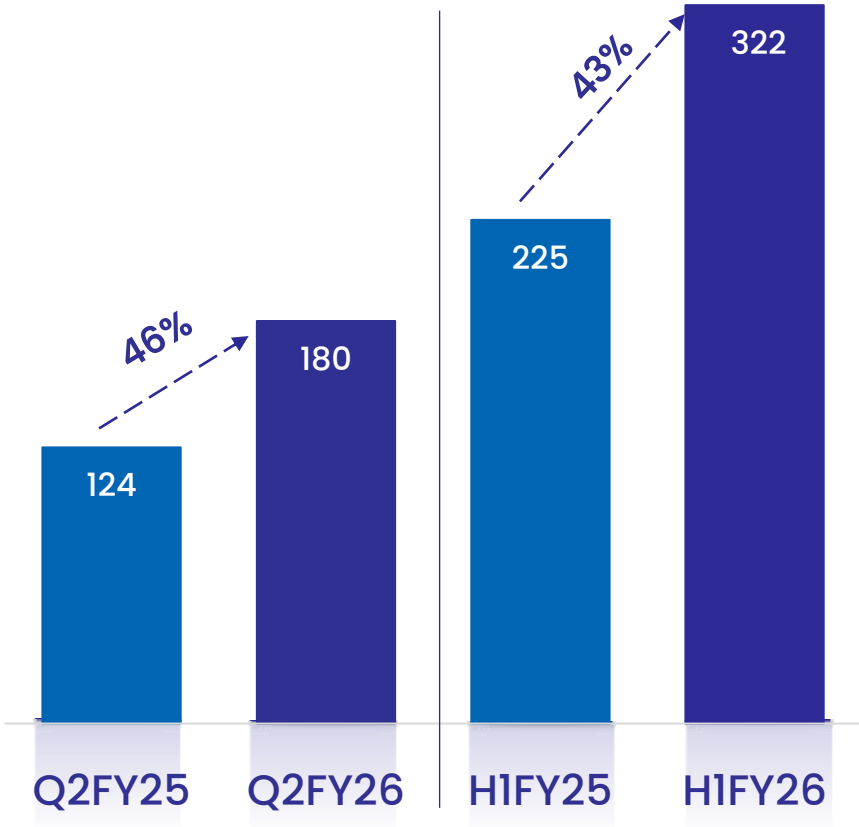


Flow Market Share	Q2FY26	Q1FY26	FY25	Q4FY25	Q3FY25	Q2FY25
Total MF Net Sales	8.2%	7.7%	7.7%	7.1%	10.8%	7.8%
▪ Growth / Active Equity MF Schemes Net Sales	8.2%	8.4%	7.8%	8.4%	11.6%	6.9%
▪ Passive Equity MF Schemes Net Sales	8.2%	6.0%	7.1%	3.0%	7.4%	11.4%
SIP Market Share	4.8%	4.3%	3.2%	4.2%	3.8%	2.6%
AUM Market share (ex-hybrid)	2.6%	2.5%	2.3%	2.3%	2.3%	1.9%

Robust revenue & PAT growth



Net Revenue Break-up (₹ Cr.)



PAT (₹ Cr.)

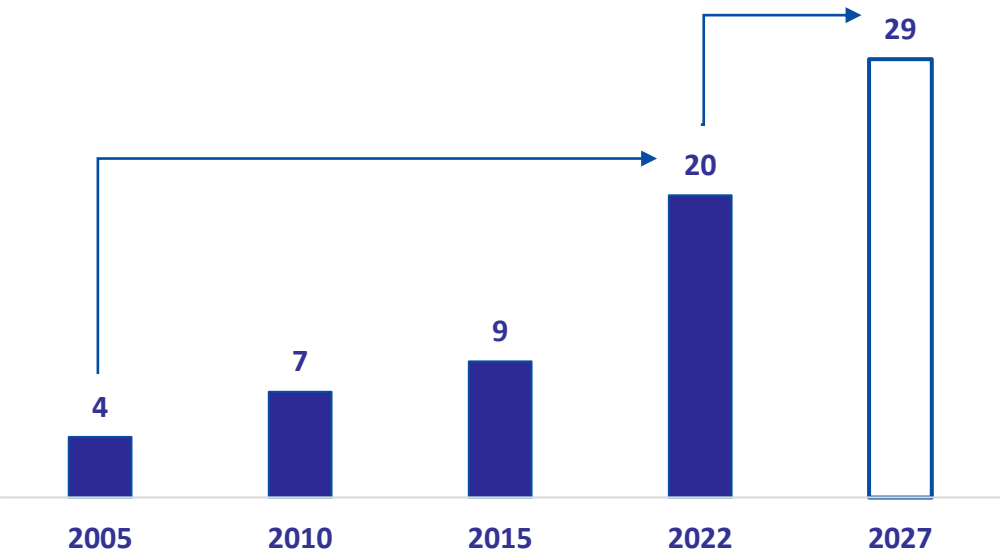
MO Alternates: Industry to grow 5x in next decade

Share of alternates in total assets to increase in India from single digit to double digits driving AUM growth.

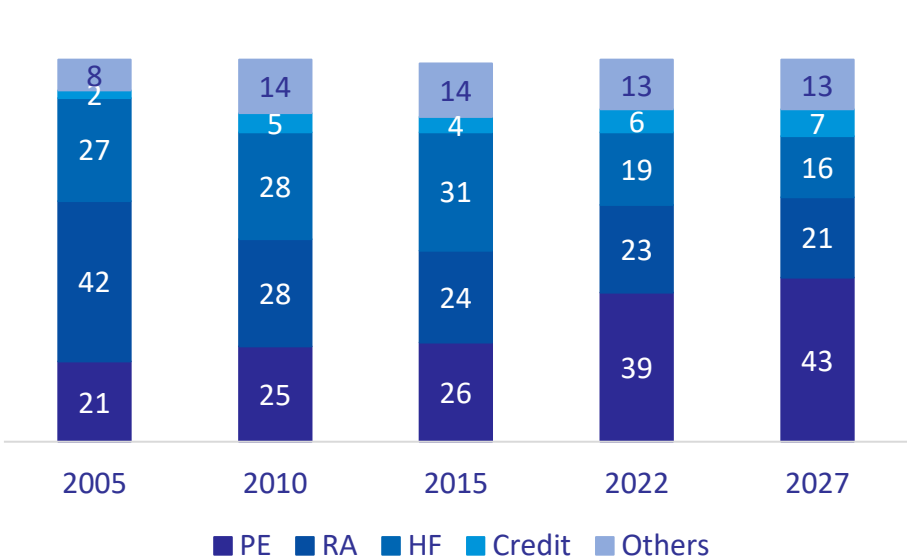
Large revenue pool of \$193bn globally. India in early stages will drive global growth in alternates.

HNIs share in alternates AUM will increase from 15% currently to 25% in next decade.

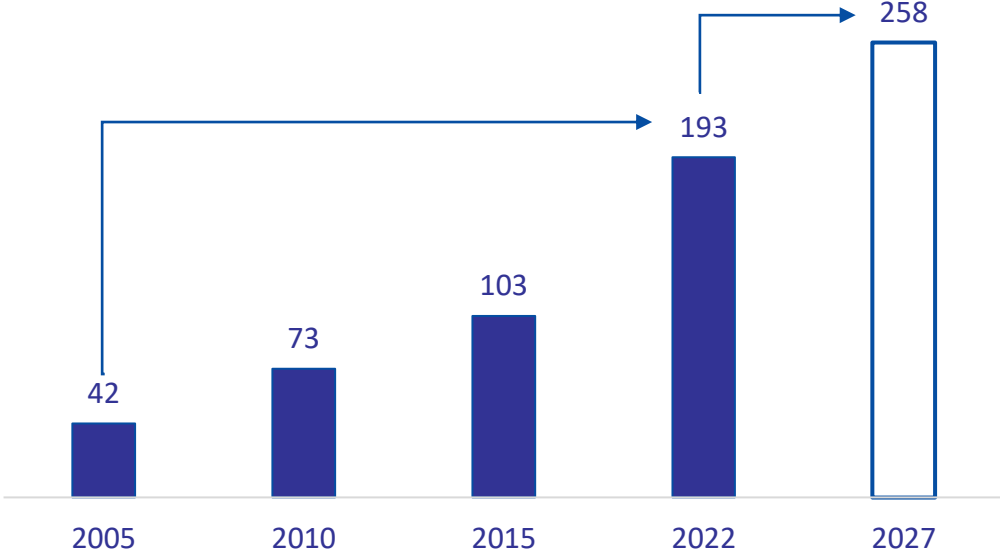
Global Alternates AUM (USD Tn)



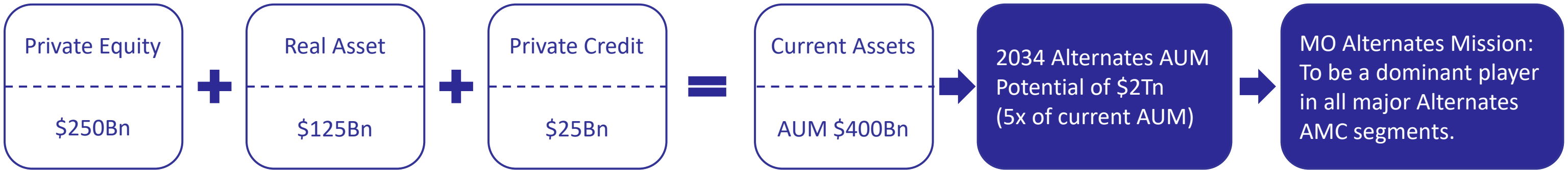
Split of Alternates AUM (%)



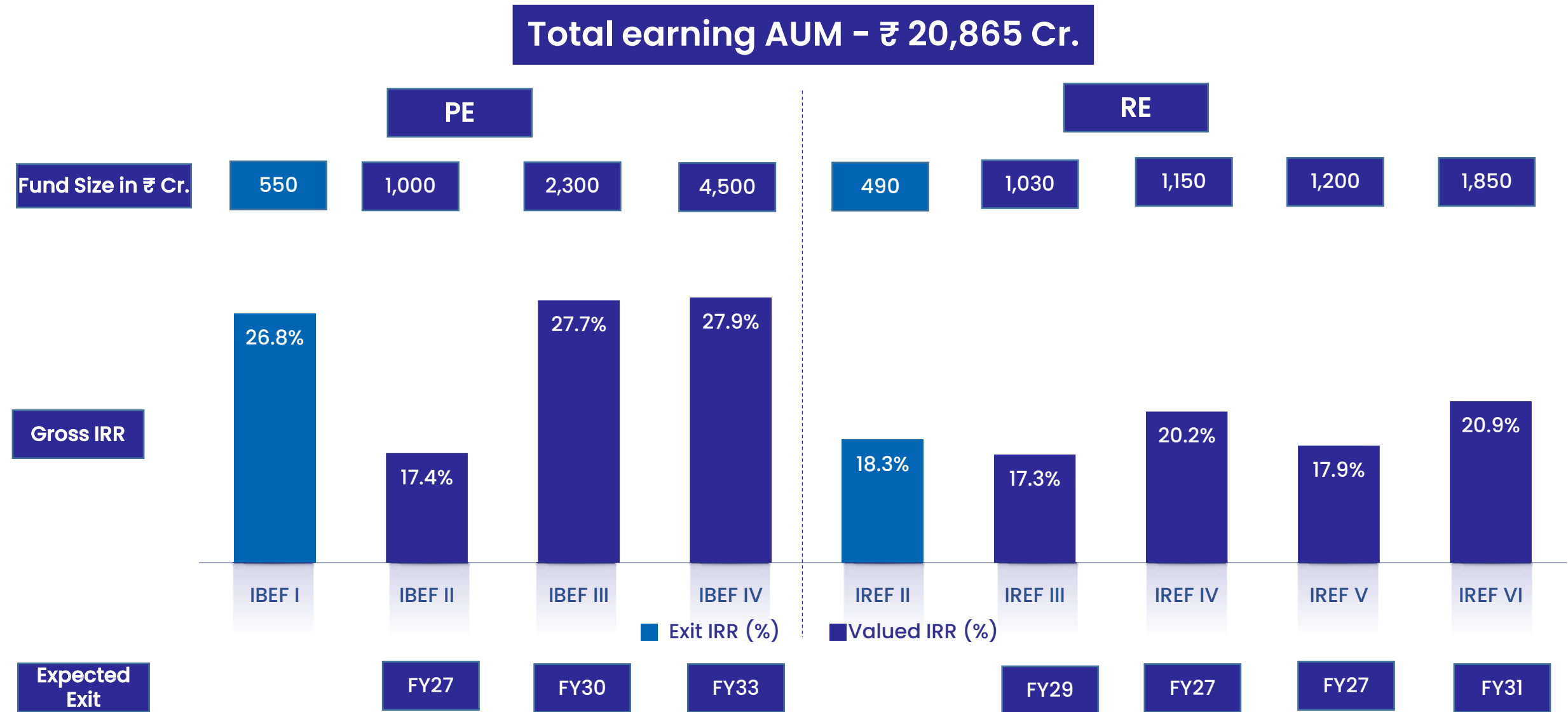
Global Alternates Revenue (USD Bn)



India's Alternates AUM of \$400bn (current) to grow 5x to \$2Tn by 2034*.



* Industry data as per Avendus Report, current numbers are as of March 2024.



Launched IBEF-V with Target size of ₹ 8,350 Cr and raised ₹ 6,900+ Cr till 30th Sep'25

Private Wealth Management

Focus on catering to the HNI & UHNI clients with a net worth of more than ₹5 Cr

High quality team of 380+ RMs; 3+ years vintage of 48%

Integrated platform with solutions offering across asset management, lending, investment banking and institutional equities

Growing clients assets under management of ₹1.87 lakh Cr

PWM TAM Expected CAGR of Mid-Teen over next 5 years

UNHI

Financial Wealth Bracket
Rs 500 Crs+

HNI

Financial Wealth Bracket
Rs 50-500 Crs+

Emerging HNI

Financial Wealth Bracket
Rs 5-50 Crs+

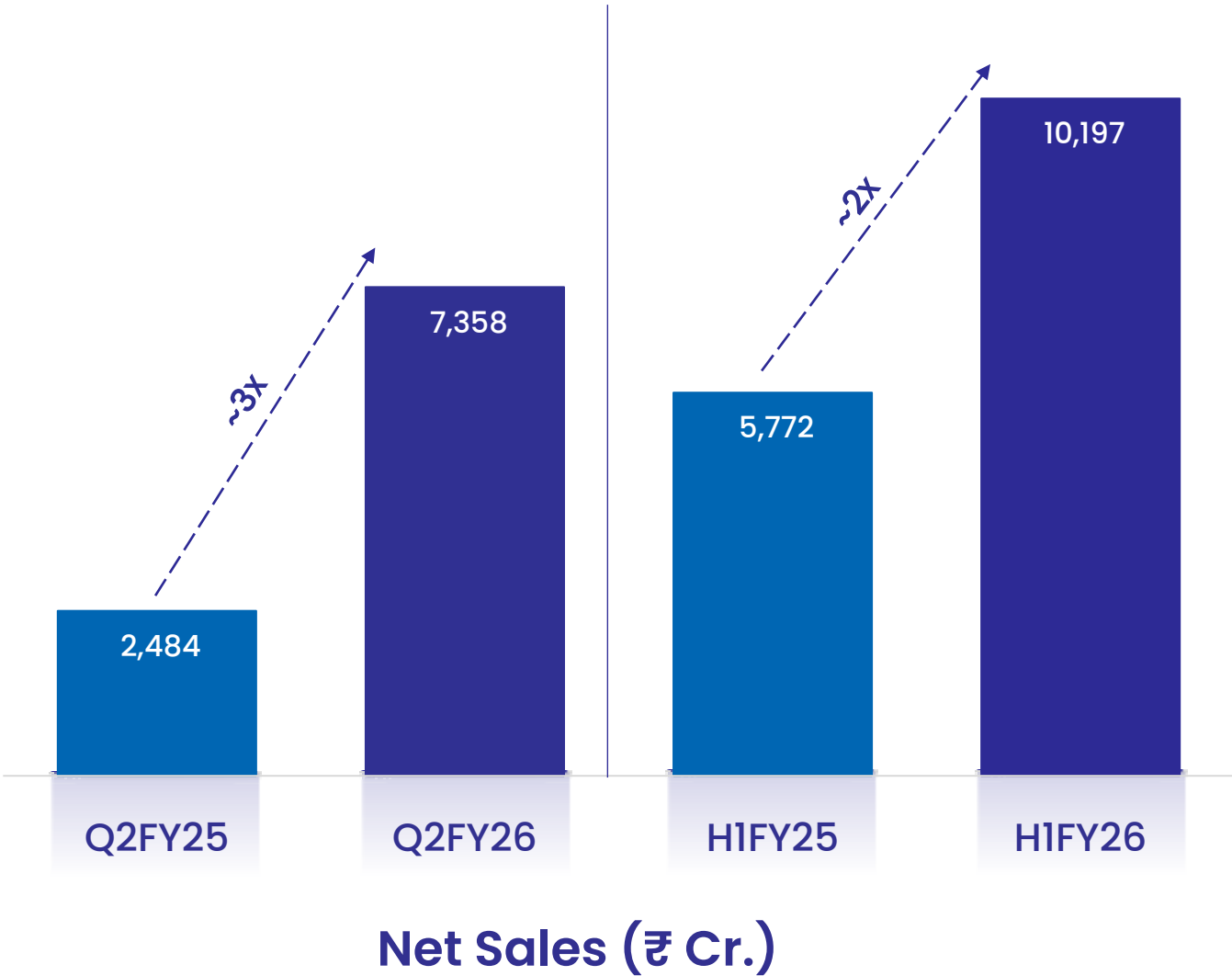
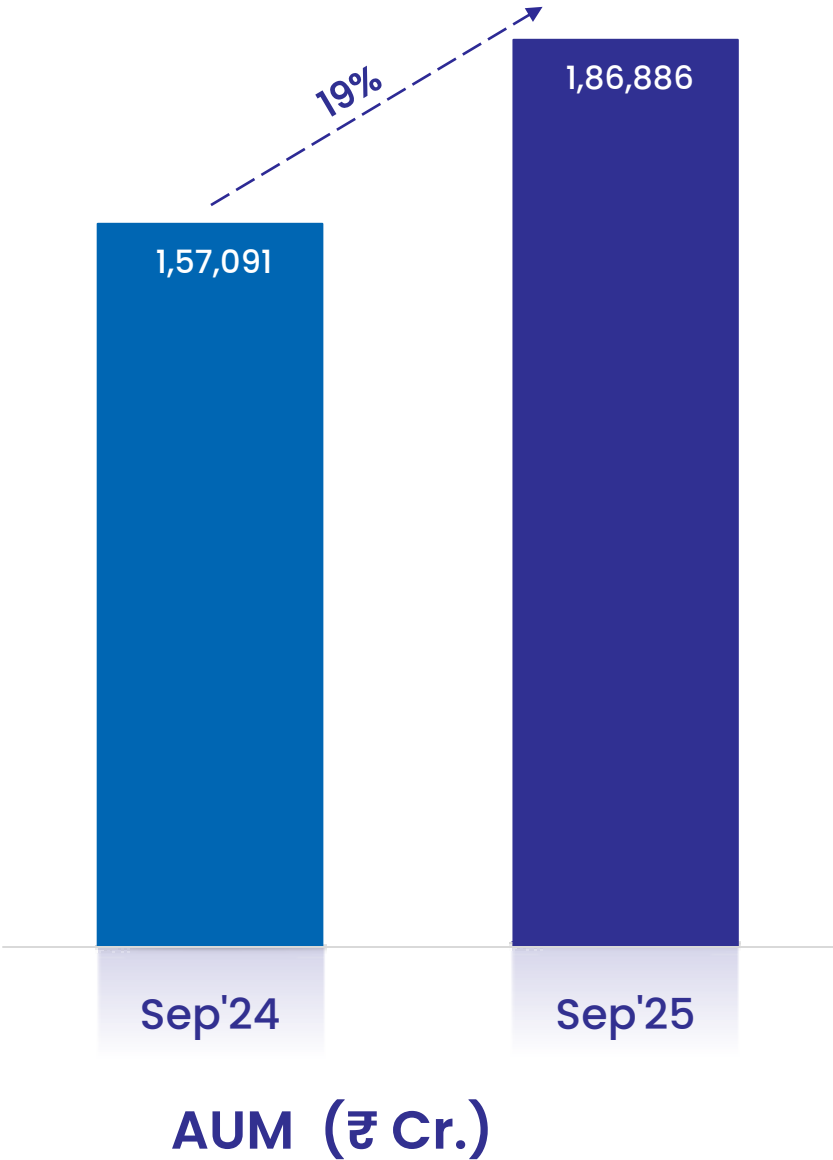
No of Individual			Investible Wealth Rs Tn		
2024	2029	CAGR %	2024	2029	CAGR %
~2,500	~3,800	~12%	~85 Tn	~172 Tn	~16%
~25,000	~40,000	~12%	~16 Tn	~30 Tn	~14%
~250,000	~350,000	~10%	~20 Tn	~38 Tn	~14%

PWM Business has
TAM of Rs 240 Tn worth
of Investible Wealth.

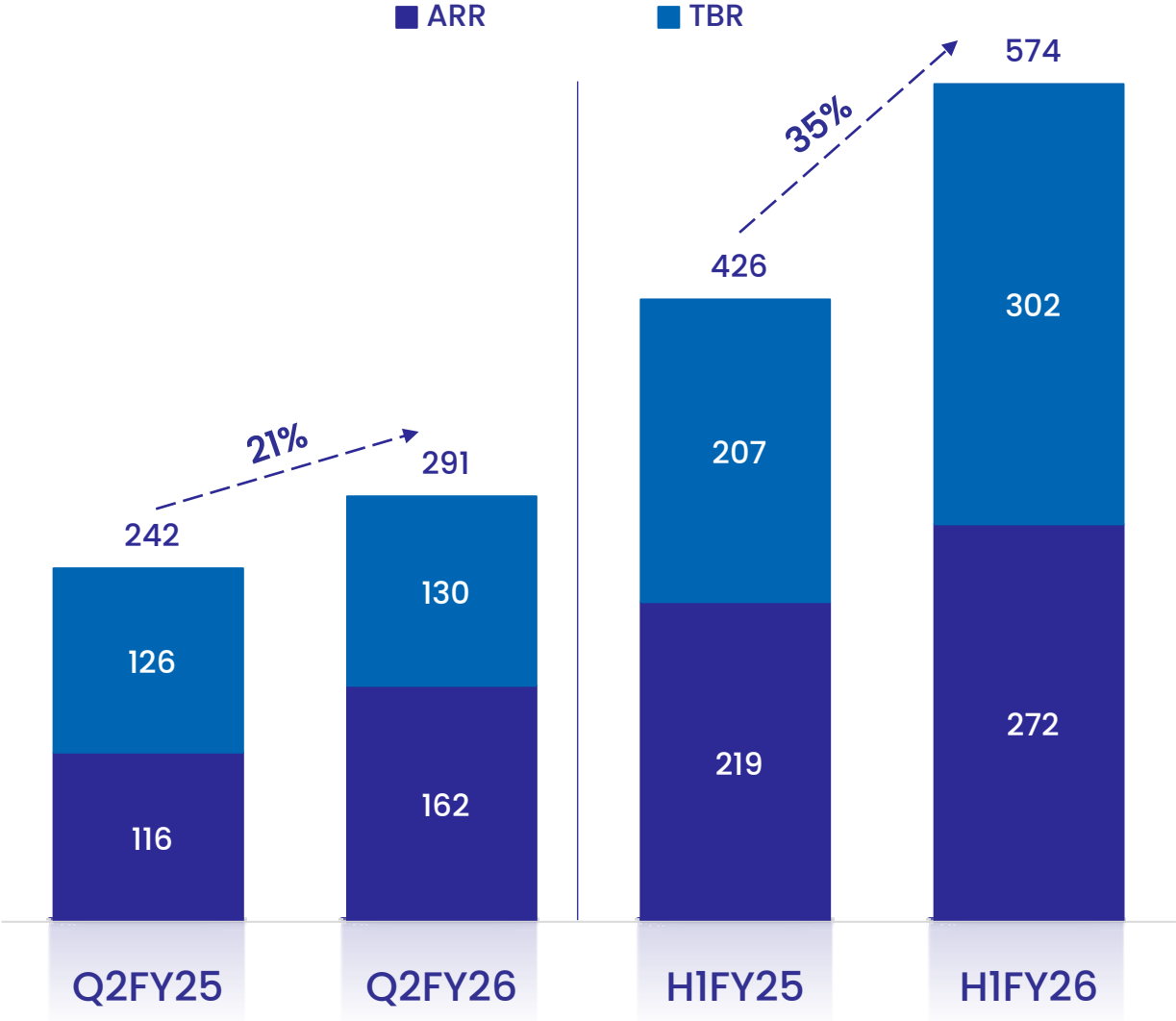
Source: Top-Tier Consulting Firm

RM Vintage Improvement to Drive Productivity

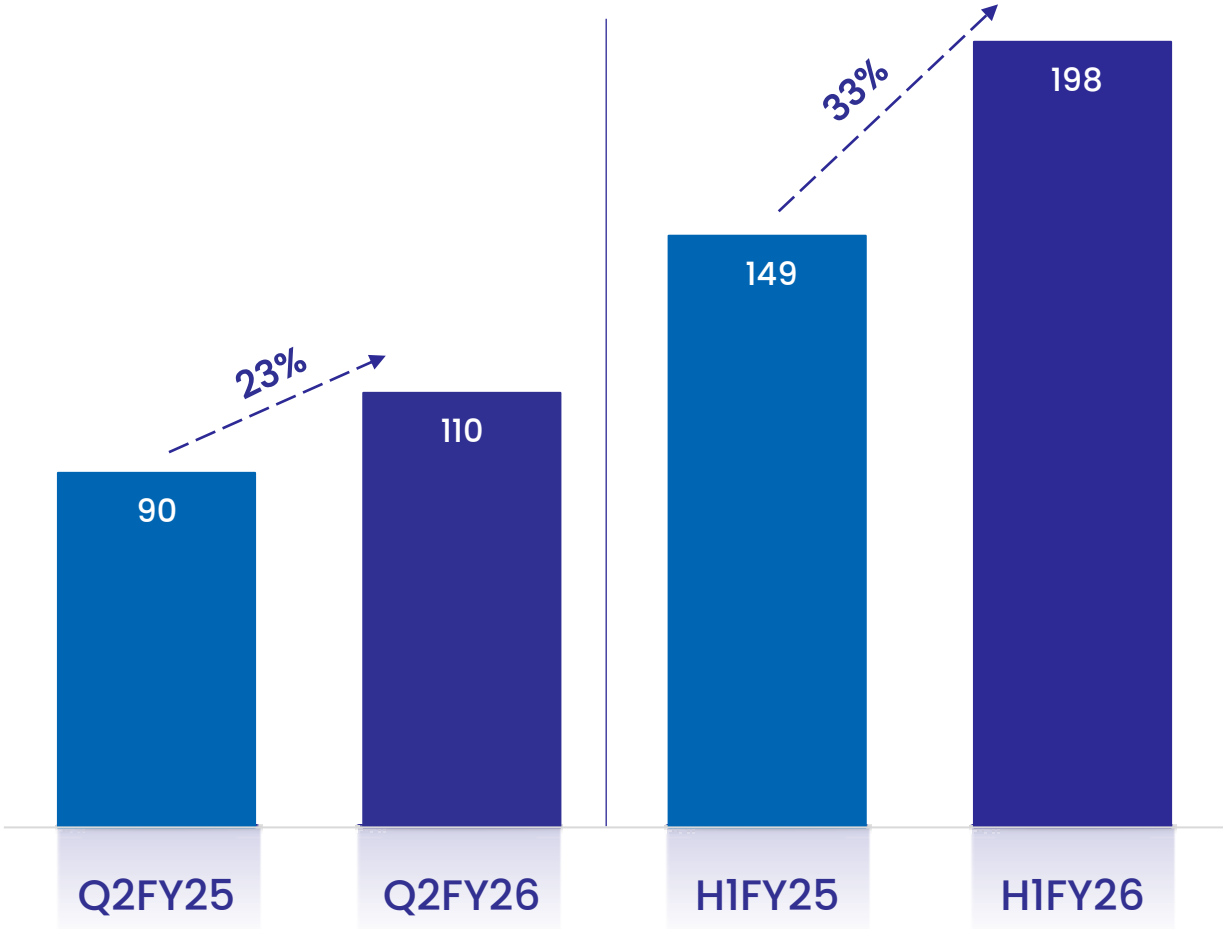
PWM Business Net Sales grew by 3x YoY in Q2FY26



Robust Revenue and PAT growth



Net Revenue Break-up (₹ Cr.)



PAT (₹ Cr.)

Focus on improving productivity and margins



**Relevant Families are family with AUM of ₹ 1 Cr and above (ex-custody)*

Wealth Management

No. 1 full service broking house by gross brokerage revenue & highest broking ARPU in the industry

Strong blend of 1,360+ internal Relationship Managers and 9,340+ External Wealth Managers

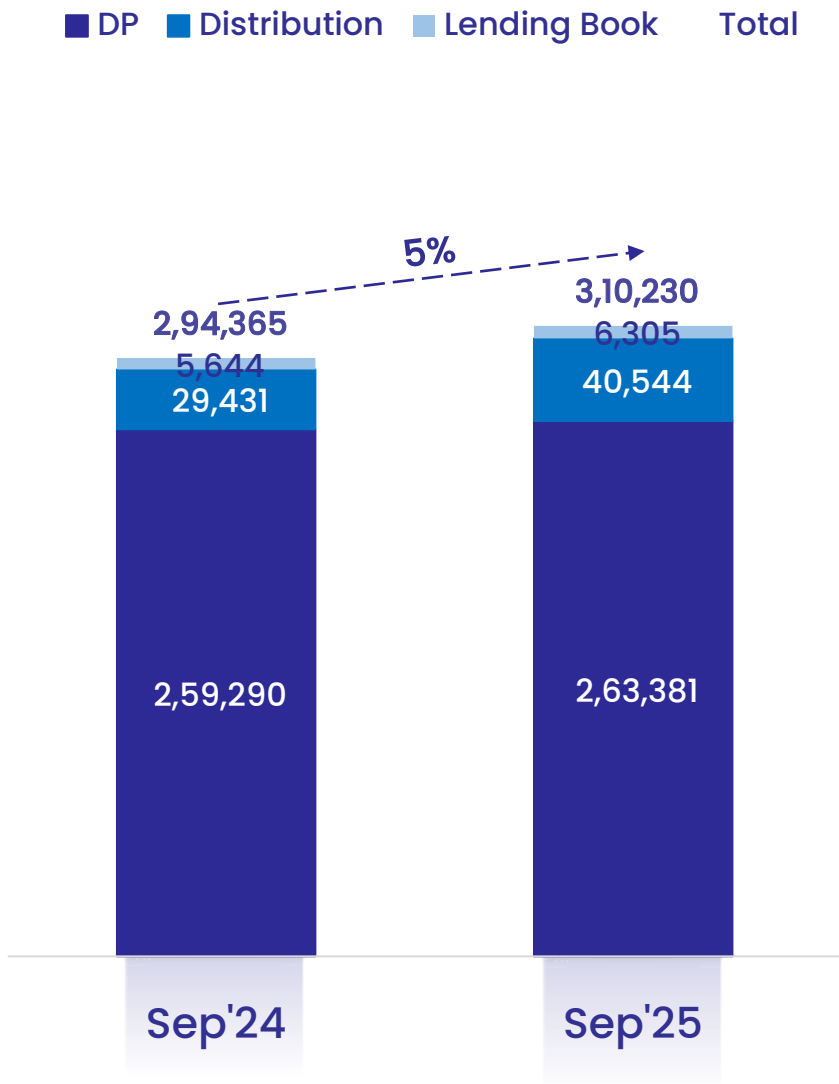
Extensive Geographical reach through franchisee and branch presence across the country

Consolidated Market share Q2FY26
Cash: 7.1%
F&O Premium Turnover: 8.7%

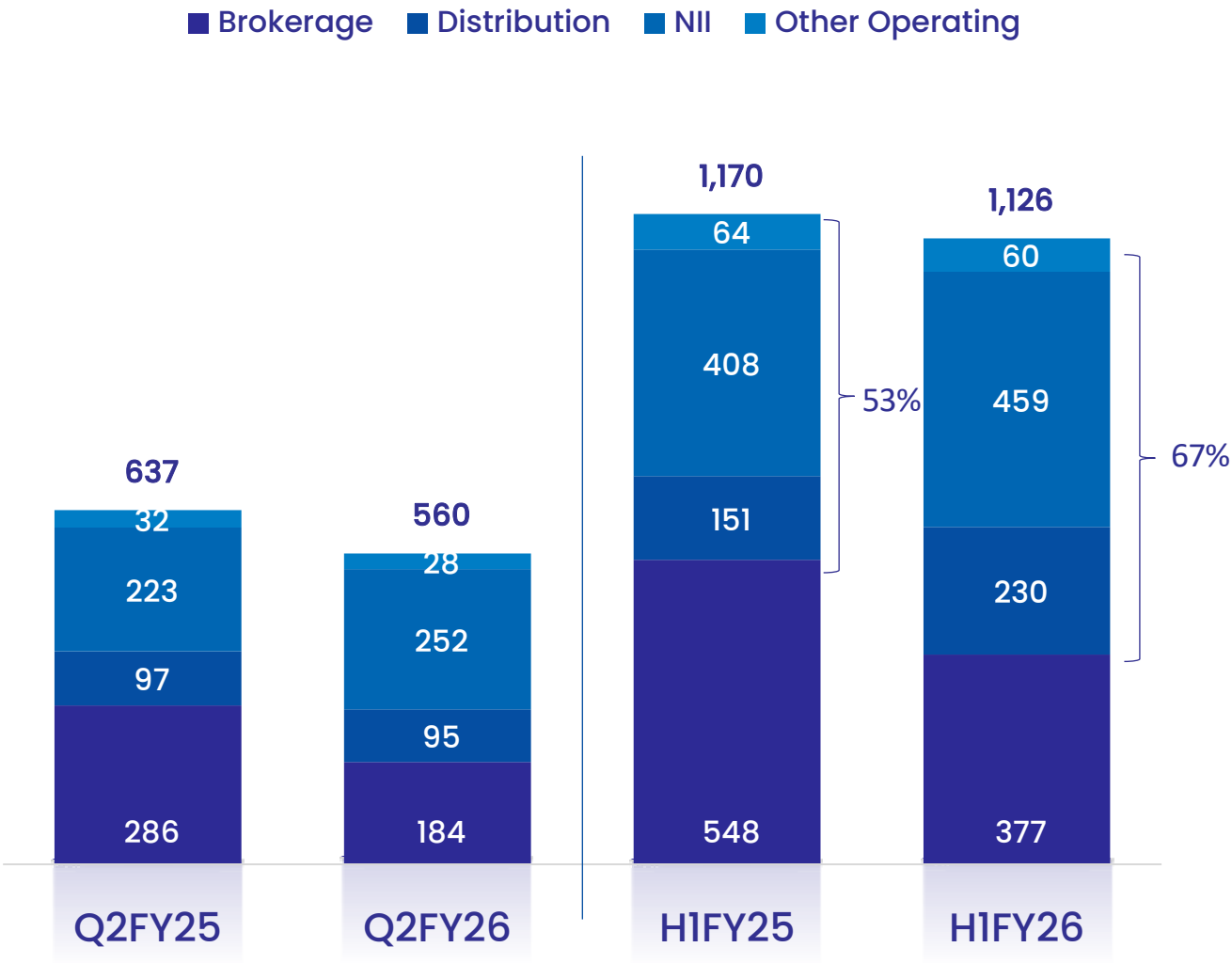
Extensive Network of Internal RM & External Wealth Managers



Focus to grow recurring revenue share

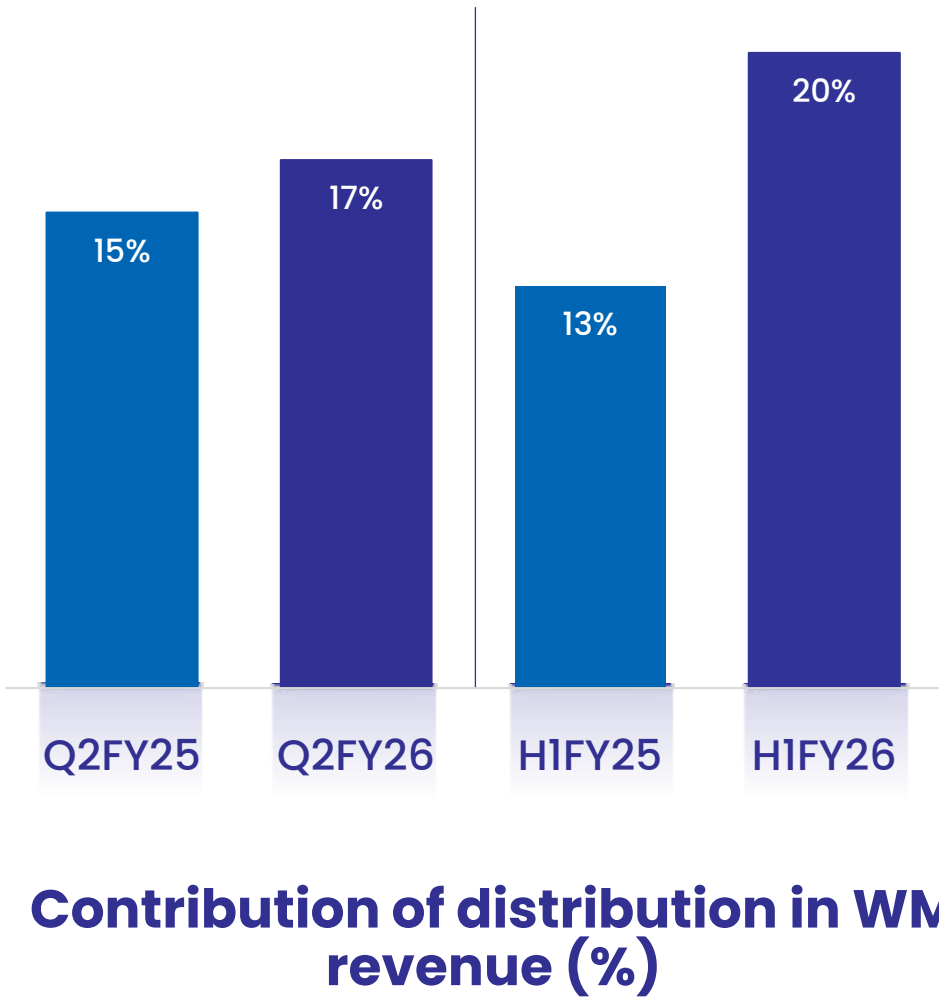
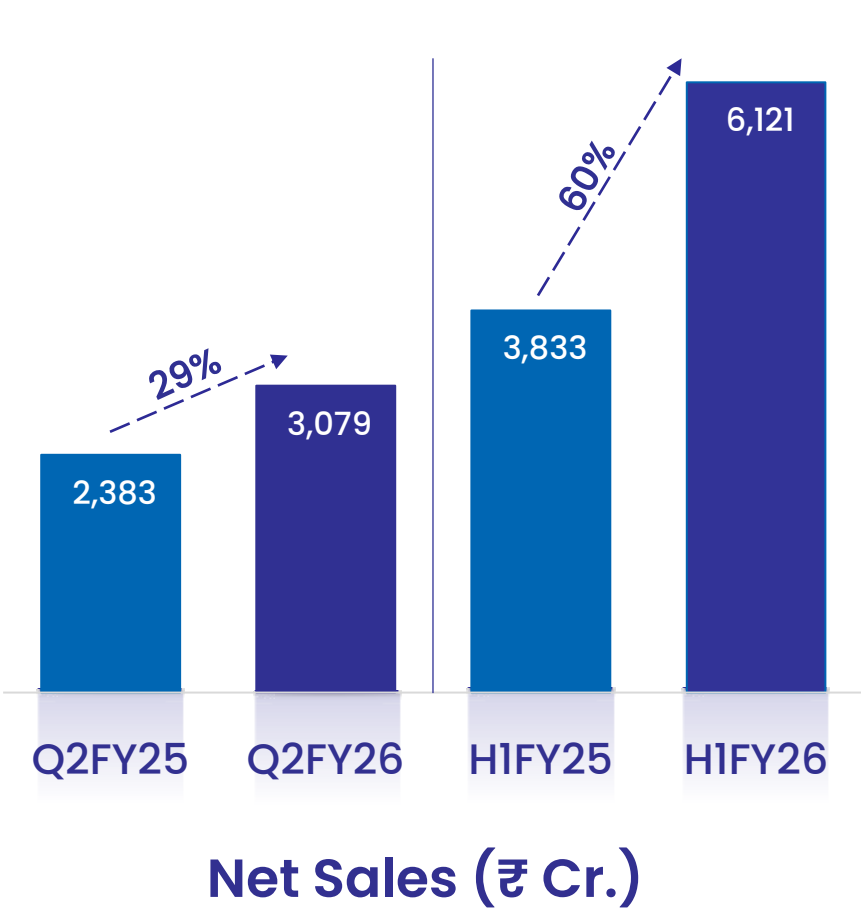


AUM Break-up (₹ Cr.)



Net Revenue Break-up by Products (₹ Cr.)

Distribution business – Firing on all cylinders



Investment solution approach to clients with comprehensive product offering.

Open Architecture distribution model selling third-party products too.

Huge cross-sell opportunity on client base of 5 mn (current cross-sell ratio is around 13%)

Focused & dedicated RM teams to increase penetration ratio. Also, leveraging huge franchisee base across India.

Capital Markets

Institutional Equity

Covering 332 companies across 26 sectors, valuing ~73% of India's market-cap

Strong team of 150+ employees catering to 890+ institutional clients

Investment Banking

Completed 39 deals with total issue size of ₹48,820+Cr during H1FY26

Strong deal mandate pipeline to drive future growth

Premier Institutional Equities Franchise

Leading
Institutional
Equity
Franchise

332 Listed Co's
Under Active
Coverage

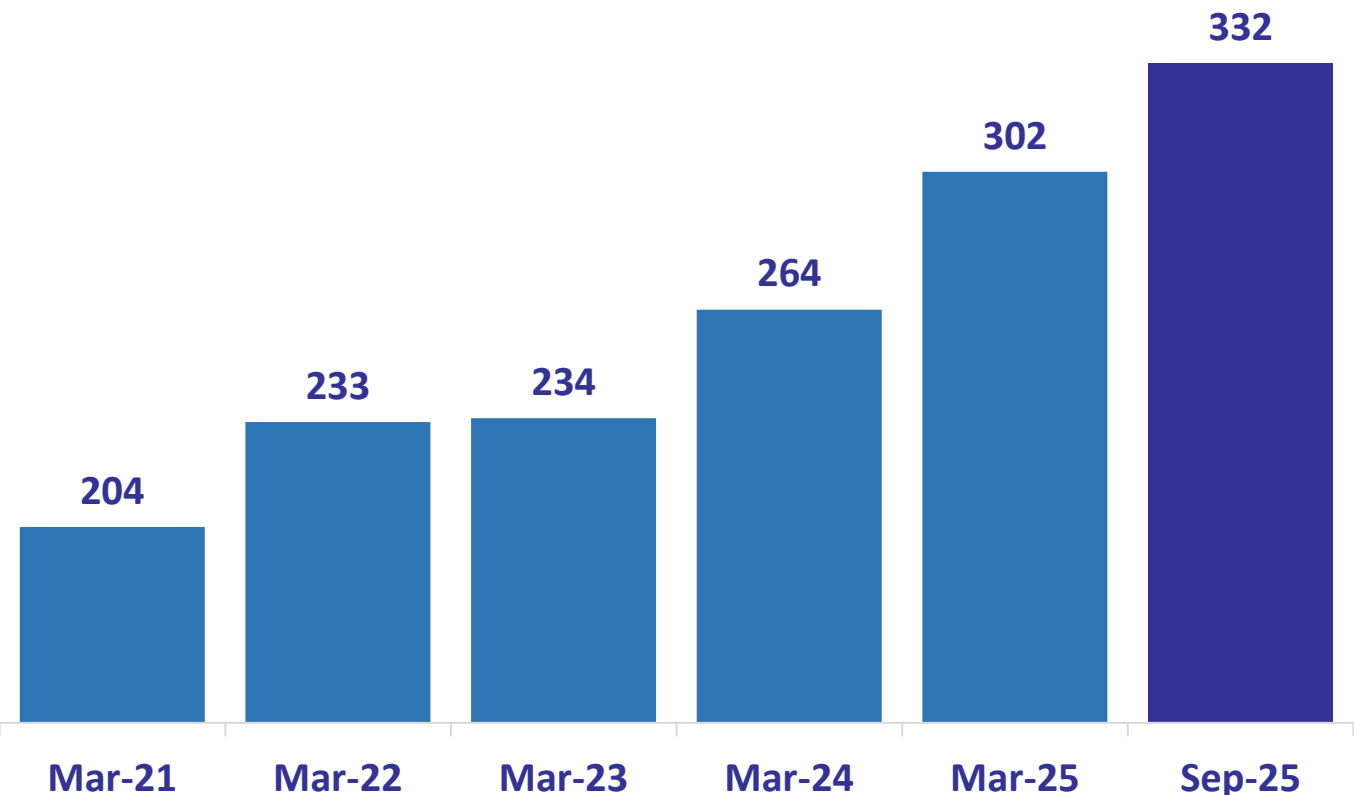
Across 26 Sectors

~73% of India's
market-cap

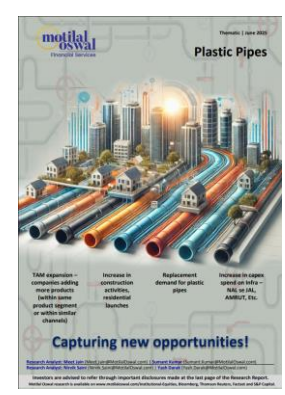
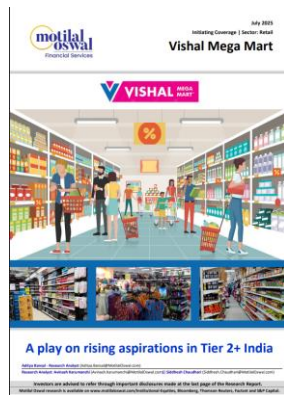
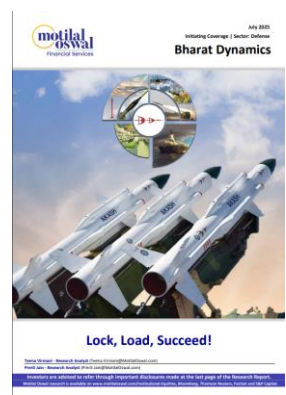
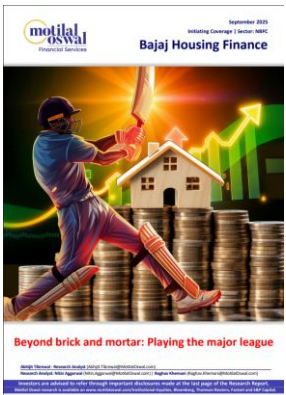
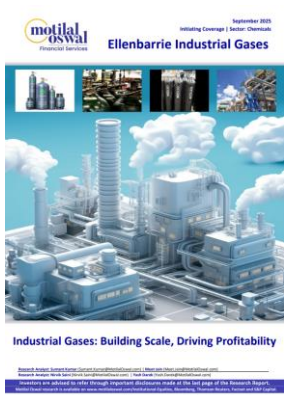
150+ Team

890+ Institutional
Clients

No of Coverage Co's will continue to Rise



Some Initiations in 1HFY26 – *Click for Full Report*



Investment Banking: No 1 in IPO, QIP & Rights Issues league tables

ECM Ranking (by No. of Issues)	FY25	H1FY26
IPOs	12 th	1 st
QIPs	1 st	1 st
IPOs + QIPs	6 th	1 st



No. 1^{*}

in IPOs
in QIPs
in Rights Issues

Motilal Oswal Investment Banking
successfully executed 39 deals
in H1FY26

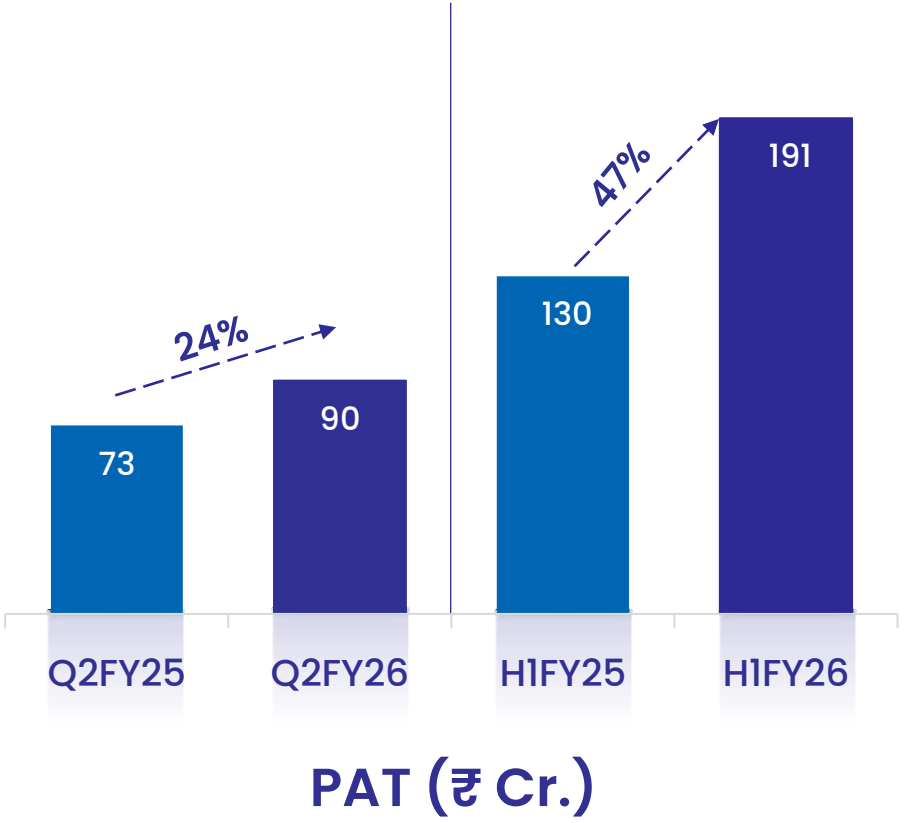
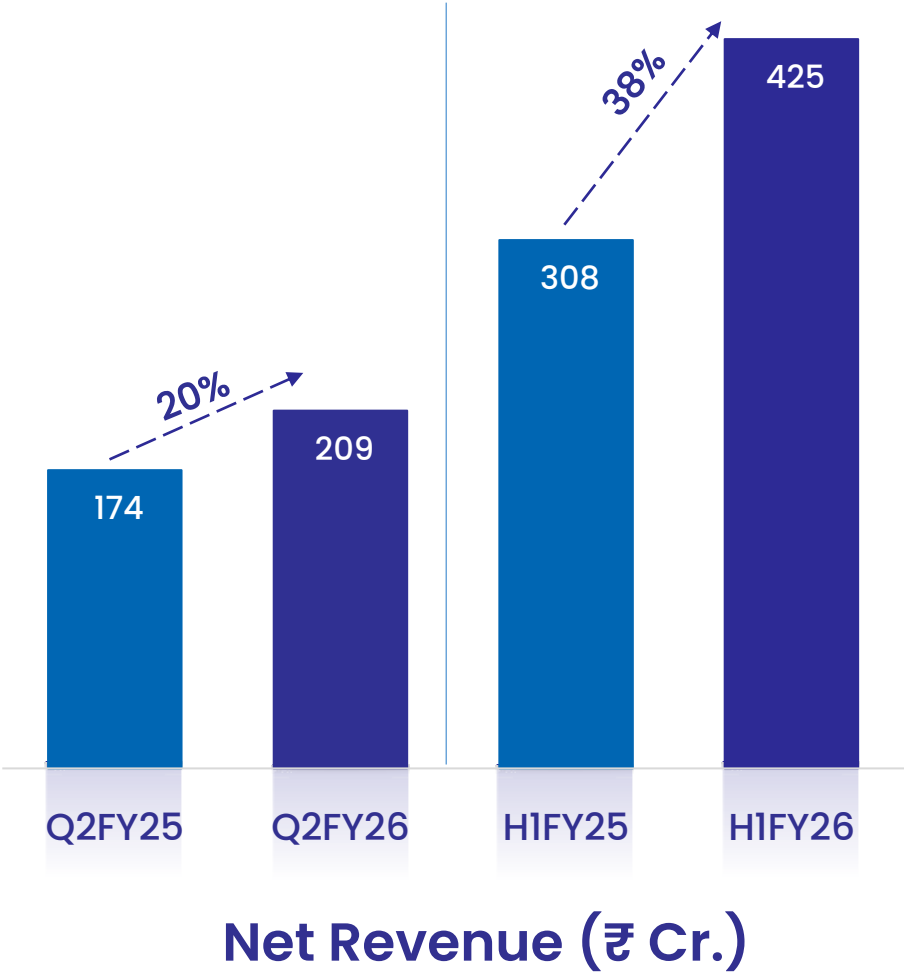
The trusted partner for India's
leading companies in their
capital market journey.

* Source: As per primedatabase.com, Ranking based on number of issues.
Disclaimer: This communication not solicitation to make any investments/disinvestments. Motilal Oswal Investment
Advisors Limited and/or its affiliates or officers accept no liabilities for any loss or damage of any kind arising out of any
action taken in reliance thereon.

Some of the Marquee Deals Executed in 1HFY26

 From the trusted family of HDFC Bank Ltd. HDB Financial ₹ 12,500 cr (IPO)	 Technology, Trust & Reach NSDL ₹ 4,011cr (IPO)	 PALACE AND HOTELS The Leela ₹3,500 cr (IPO)
 INNOVATING WITH QUALITY AND VALUE, FOREVER Kaynes Technology ₹ 2,225 cr (QIP + Inst. Placement)	 POWERING A GREENER TOMORROW Suzlon ₹ 1,321 cr (Insti. Placement)	 recycle today, greener tomorrow Jain Resource ₹ 1,250 cr (IPO)
 We'll take you home Home First ₹1,250 cr (QIP)	 Ellenbarrie Industrial ₹1,242 (IPO)	 Amber Enterprises ₹ 1,000 cr (QIP)
 The brand behind brands Dixon Technologies ₹2,200 cr (Insti. Placement)	 Asahi India Glass Ltd. Asahi India Glass ₹ 1,000 cr (QIP)	 Dedicated To Life Zydus Wellness ₹ 879 cr (QIP)

Capital market business witness strong growth



Home Finance

Building retail granular book with wide geographical distribution and maintaining asset quality

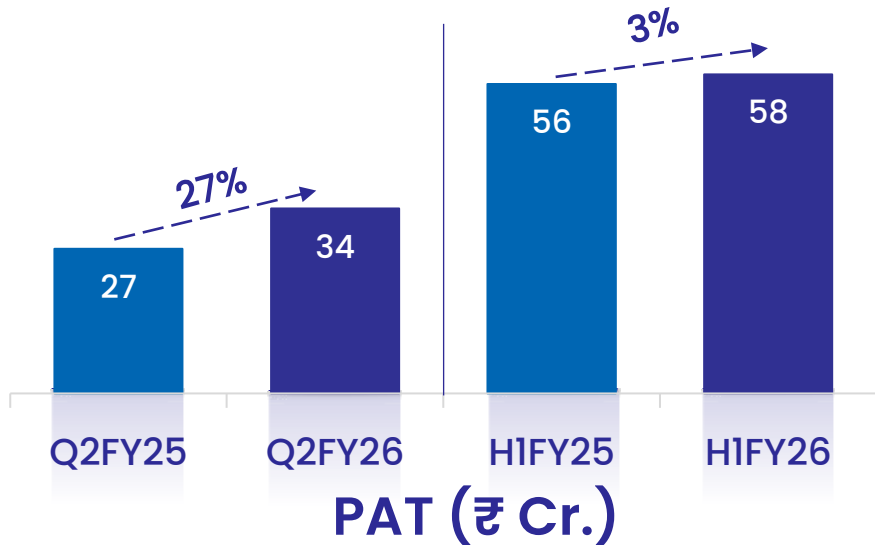
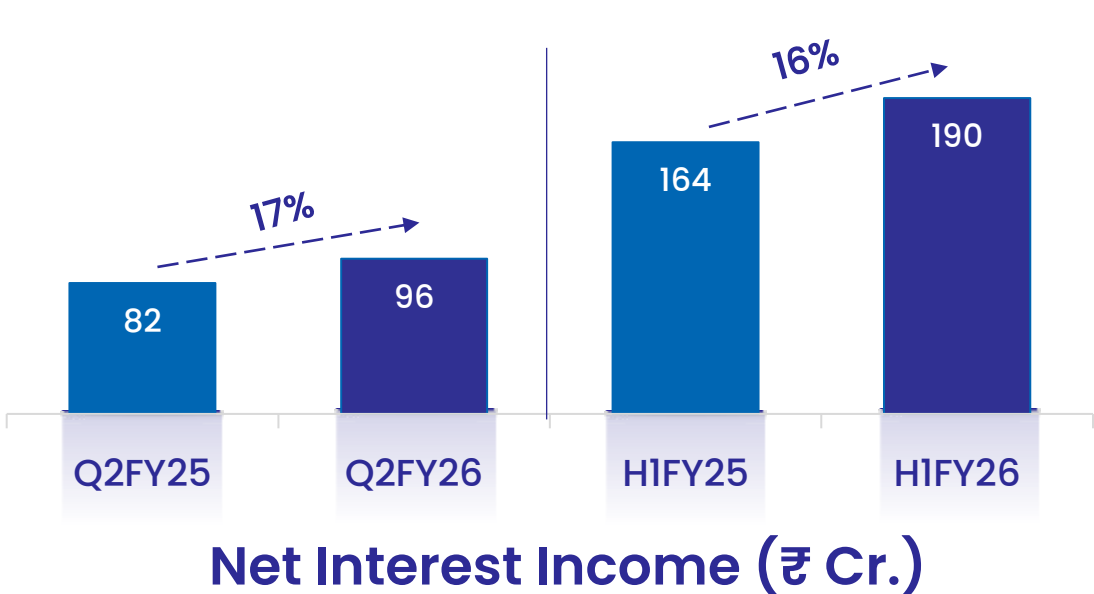
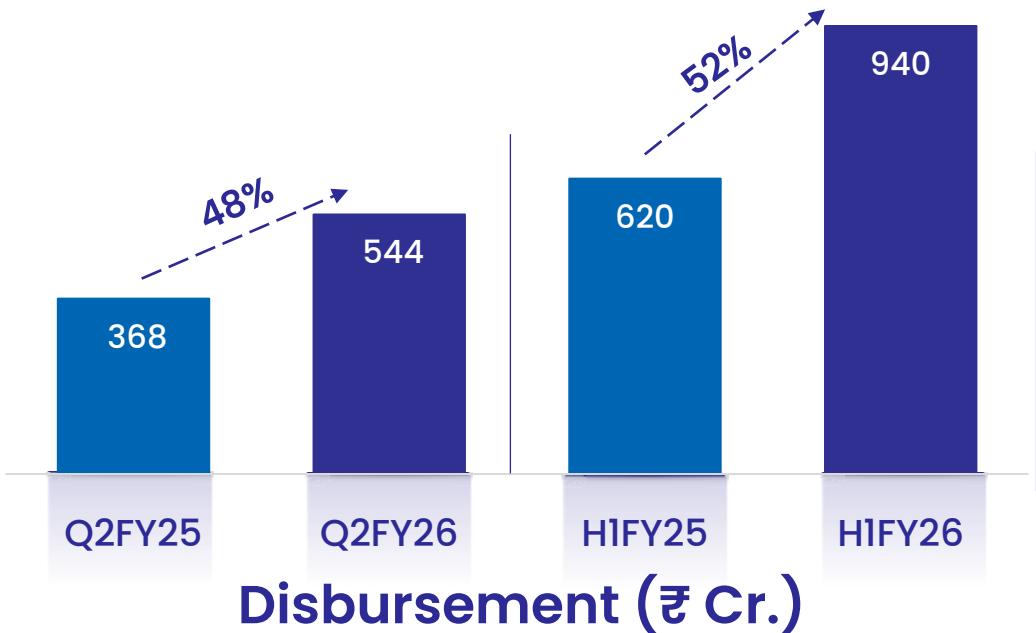
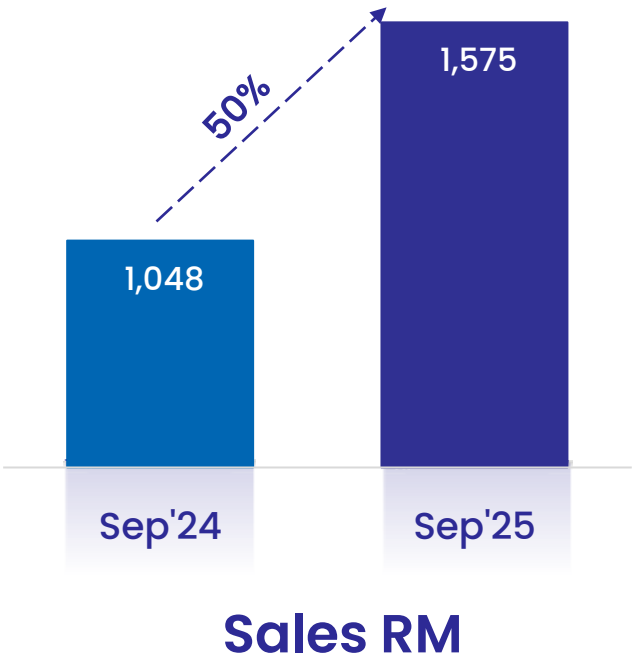
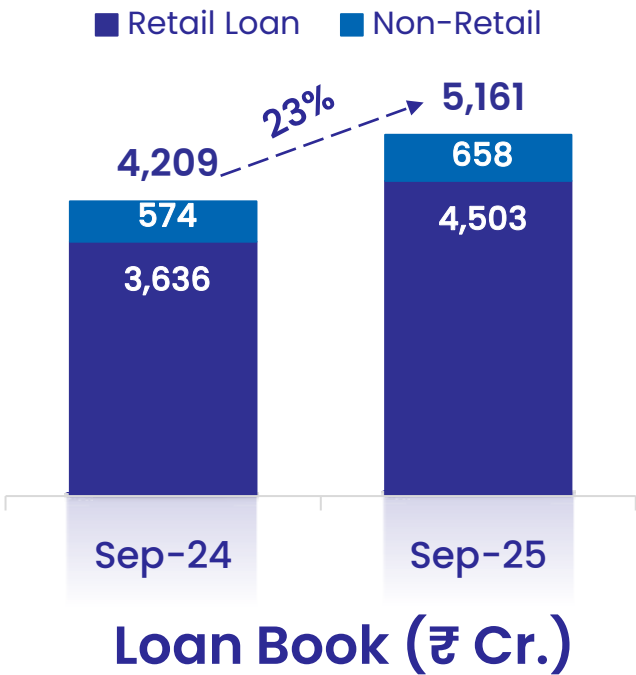
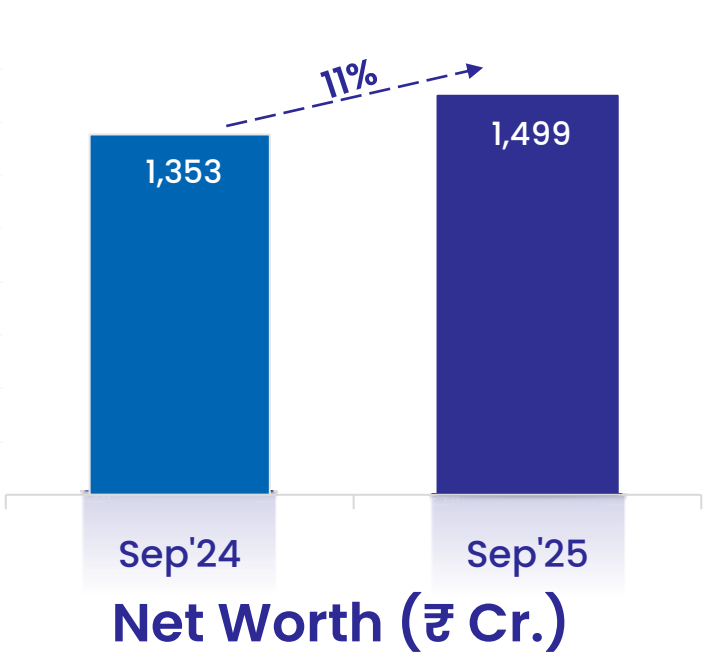
Expanding Sales RM Strength to drive disbursement growth

Strong growth continues across parameters

Credit rating: Upgraded to AA+ with Stable outlook by ICRA

Diversified Lenders base

Strong growth on higher base



Parameters	Q2FY26	Q2FY25	H1FY26	H1FY25
AUM (₹ Cr)	5,236	4,233	5,236	4,233
Yield	13.3%	13.5%	13.3%	13.6%
COF	8.2%	8.4%	8.3%	8.4%
Spread	5.2%	5.1%	5.0%	5.2%
NIM	6.9%	7.1%	6.9%	7.2%
Opex to Total Assets	4.4%	4.4%	4.4%	4.4%
ROA	2.5%	2.3%	2.1%	2.5%
ROE	9.2%	8.0%	7.9%	8.6%
CRAR	42.6%	45.6%	42.6%	45.6%
Net Leverage	2.3	1.9	2.3	1.9
GNPA	1.4%	1.3%	1.4%	1.3%
NNPA	0.8%	0.7%	0.8%	0.7%

Treasury Investments

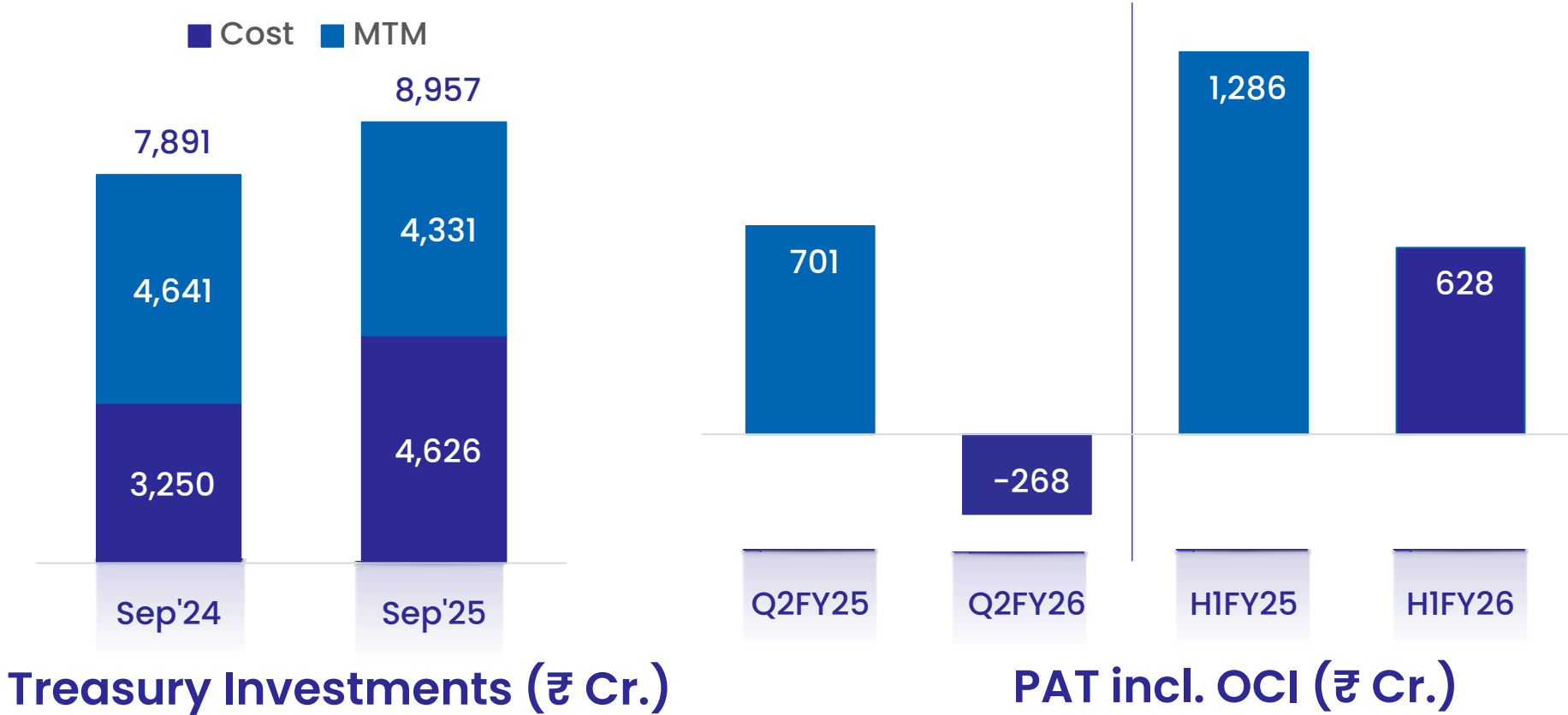
Healthy returns at 18.7% XIRR since FY14

Large skin in the game

Helps in absorbing shocks in an uncertain environment

Helps to grab new opportunities and foster the existing businesses

Skin in the game: ₹10,500+ Cr



Particulars (₹ Cr)	H1FY26
Treasury Investment	8,957
Less : Capital allocated across operating businesses	(5,786)
Net Worth of Treasury Segment	3,171

Click to visit slide of

Twin Engine Model

Highly experienced and pedigreed management team



Raamdeo Agarawal
Board of Directors Chairman

- Chartered Accountant
- Four decades of rich experience in research and wealth creating study
- Co-Promoter of Motilal Oswal



Motilal Oswal
Board Member
MD & CEO

- Chartered Accountant
- decades of rich experience in operations
- Co-Promoter of Motilal Oswal



Navin Agarwal
Board Member
Group MD – MOFSL

- CA, ICWA, CS, and CFA
- Three decades of rich experience in building and running businesses
- Joined the group in 2000



Ajay Menon
Board Member
CEO – Wealth Management

- Chartered Accountant
- Over 24 years of experience in Capital Markets
- Joined the Group in 1998



Rajat Rajgarhia
Board Member
CEO – Institutional Equities

- CA and MBA
- Over two decades of rich experience in capital markets
- He joined MOFSL in 2001



Prateek Agarwal
MD & CEO – Asset Mgmt

- PGDM from XIMB and B.E. in Electronics from NIT
- 20+ years of experience in Fund & Asset Management
- Joined MOAMC in 2023



Vishal Tulsyan
Executive Chairman – MO Alternates

- Chartered Accountant
- 25+ years of experience in Financial Services.
- Joined MOFSL in 2006



Amit Ramchandani
CEO – Investment Banking

- MBA from JBIMS
- 20+ years of rich experience in Financial sectors across Investment Banking role.
- Past: JM Financial IB
- Joined MOFSL in 2024



Sukesh Bhowal
CEO- Housing Finance

- B. Tech from IIT Mumbai & PGDM in Finance & Marketing from IIM Lucknow
- 27+ years of experience in real estate & lending industry
- Past: DCB, HDB, Citi & HSBC Bank
- Joined MOHFL in 2023



Ashish Shanker
CEO- Private Wealth

- Management Graduate from University of Bangalore & an alumni of Harvard Business School
- 25+ years of experience
- He joined MOPW in 2012

Highly experienced and pedigreed management team



Shalibhadra Shah
Board Member
Chief Financial Officer

- Chartered Accountant
- 22 years of experience in Finance & Strategy
- Joined MOFSL in 2006



Pankaj Purohit
Chief Technology Officer

- Bachelor in Engineering
- More than 26 years of experience
- Joined MOFSL in 2004



Niren Srivastava
Chief Human Resource Officer

- Postgraduate in HR & graduate in Political Science & Sociology
- More than 20 years of experience
- Past: Aditya Birla Group
- Joined MOFSL in 2023



Neetu Juneja
Chief Compliance Officer

- Chartered Accountant
- 24 years of extensive experience in Regulatory Functions
- Past: NSE India
- Joined MOFSL in 2024



Siddharth Sureka
Chief AI Officer

- MBA from Kelley School of Business and Master of Science
- 20 years of experience in AI/ML & Product Management
- Past: Charles Schwab
- Joined MOFSL in 2024



Sanchit Suneja
Group Chief Strategy Officer

- MBA from India School of Business (ISB)
- More than 14 years of Exp.
- Past: McKinsey & Co, IFC (World Bank), Avendus Capital
- Joined MOFSL in 2025



Vighnesh Mehta
Group Head – Risk Management

- Master of Mgmt. from IIT Bombay, CFA & FRM
- Over 15 years of experience in Risk Management, Treasury
- Past: SBI, Edelweiss, Yes Bank
- Joined MOFSL in 2025



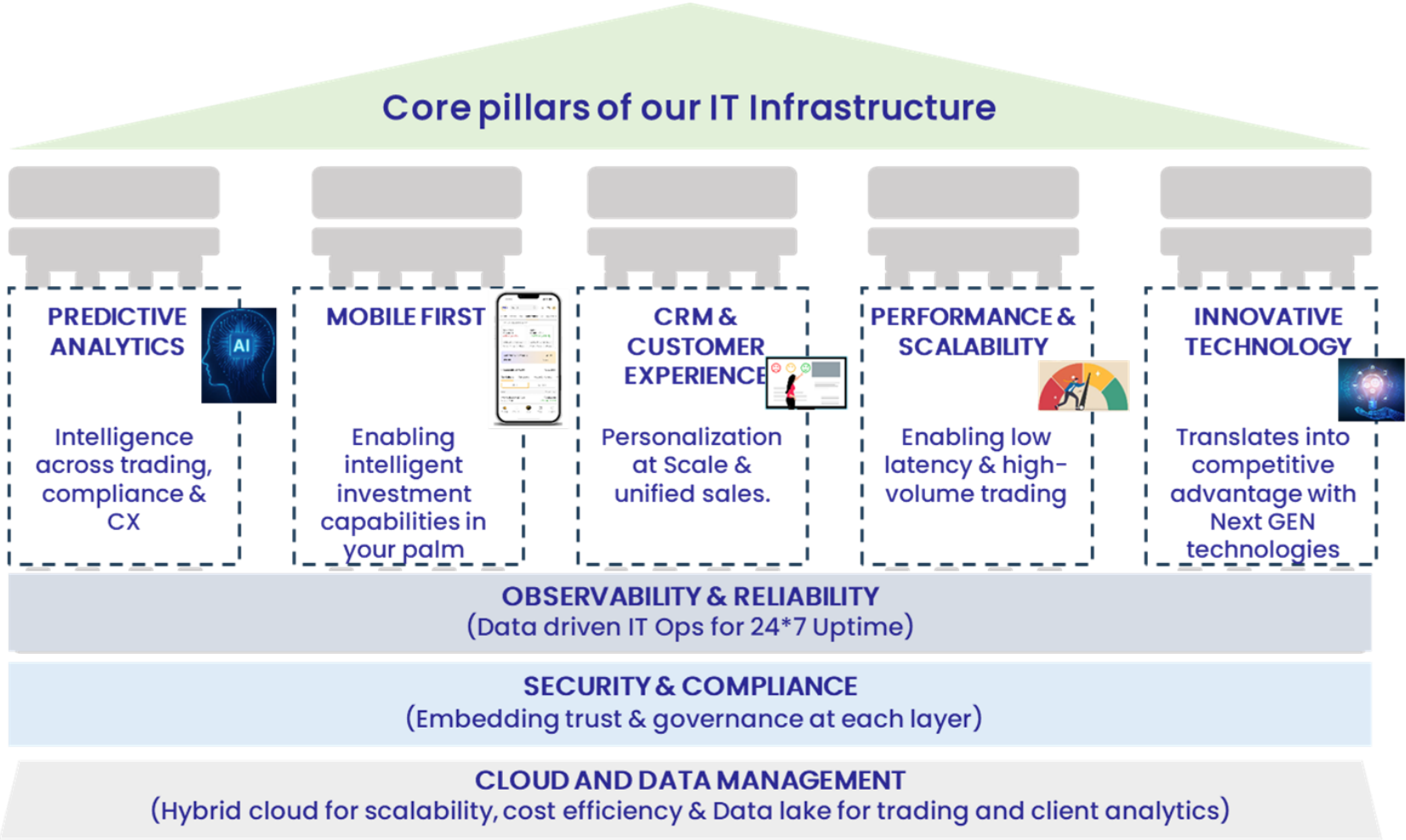
Manish Kayal
Head – Corporate Planning & Investor Relations

- Chartered Accountant and CFA (USA)
- Over 15 years of experience in IR, IB, Equity research & AMC
- Past: L&T, Nippon AMC, HomeFirst
- Joined MOFSL in 2024

Future ready Tech Infrastructure to Power MOFSL Growth



Building a digital-first, AI-driven, innovative and secure IT Ecosystem for investment management at speed, intelligence and scale while maximizing business growth and investor value.



RiiSE – Super app for all financial needs



Account Aggregator – For cross sell



StratX – Algo market-place for automated trading



ZOHO CRM – Streamline sales opportunities (phased roll-out)



News Engine for instant news sentiment analysis



Hyper Personalization & Account Aggregator for 360° view of portfolio



Research 360° – Subscription to monetize research



Chatbot powered by LLM models for client queries



Research collaboration with IIT Mumbai and niche **Start-Ups**



Comprehensive DIY onboarding including Joint Holder & Minor customers

Key Technology Partners



CRISIL upgraded Rating from Adequate to **"STRONG"**

SES ESG Rating from B+ to **"A"**

Launched an online ESG profile platform, which adheres to international frameworks such as IFC, GRI, SASB, CDP, etc.
[Link](#)

Environment 99.25% of total input material sourced from domestic suppliers within India - Positively impacted more than 18,650 individuals through CSR initiatives - Monitoring Scope 3 emissions in addition to Scope 1 and Scope 2, to enhance overall carbon footprint management	- Installation of Sewage Treatment Plant (SPT), VRF Air Conditioning System, Rain water Harvesting System, Sensor based Urinal Pot & Taps. - No plastic use in the office premises except papers, tissues and cardboard which are also biodegradable in nature. - Adopted Waste Management Policy to promote responsible & sustainable waste management across operations.
Social 100% of our permanent employees are covered under health insurance 100% of our permanent employees are covered by maternity and paternity benefits 100% return-to-work rate for male employees and a 95.77% rate for female employees post parental leave	97.28% of our employee are getting skill upgradation training. - Median remuneration of male employees were ₹ 5.2 Lakhs per annum and female employees were ₹ 4.2 Lakh per annum excluding Directors and KMP. - The Company has been certified with the reputed 'Great Workplace' recognition - Great Place to Work - India® 2024-2025.
Governance - Diverse Board composition - The roles of Chairman and Managing Director are held by separate individuals 50% Independent Director in Holding Company and at least 50% in material subsidiary - Average Board experience >30 years - Remuneration Policy recommended by Nomination and Remuneration Committee	- Introduction of an AI-driven fraud detection tool to uphold fairness, transparency, and accountability. - Voluntarily participating in multiple public policy initiatives by actively contributing to SEBI consultation papers - TO enhance the good governance at Group Level, Group Chief Compliance Officer, Group Chief Risk Officer & Group Head Internal Audit were appointed.

Philanthropy



Maharshi Vaishnav
CEO, Motilal Oswal Foundation



MO Research Centre
@IIT Mumbai



MO Knowledge Centre
@IIM Mumbai



State-of-the-art Executive Centre @ ISB
Hyderabad campus



Department of Anatomy at Shri
Ramchandra Institute of Medical Sciences,
Maharashtra



State of the art farmer training institution
“Krishikul” in Maharashtra



Setting up of Plaksha University at Mohali,
Punjab



Campus for outstation Chartered
Accountant (CA) aspirants in Mumbai

Strategic brand leadership initiatives



Motilal Oswal Private Wealth New Brand Proposition

A new brand preposition was launched to bring alive infinite possibilities, enduring relationships to strengthen the brand core values



Motilal Oswal WM Campaign

Launched 2 films “next level” campaign that targeted new audiences to drive awareness and downloads for RIISE app



Motilal Oswal Mutual Funds NFO's Launched

Launched New Fund Offers as part of its continued focus on innovation & commitment to delivering growth with its long-term wealth creation philosophy



Motilal Oswal Mutual Funds ETF's Launched

Launched equity-based ETFs that strengthened MOAMC's position as a comprehensive ETF player, reflecting the company's commitment to creating innovative, growth-oriented, and diversified investment avenues that cater to the evolving needs of investors

Motilal Oswal Mutual Funds Investor Awareness Program

Capitalising topical days to educate investors about financial literacy, responsible investing, and the benefits of mutual funds



Motilal Oswal HFC Digital Awareness

Created digital awareness initiative under the PMAY scheme, focused on affordable home ownership opportunities and government

Strong Industry Tailwinds

Economic
take-off: India
likely to retain
its position as
world's fastest-
Growing major
economy

Financialization of
Savings Propelling
equities

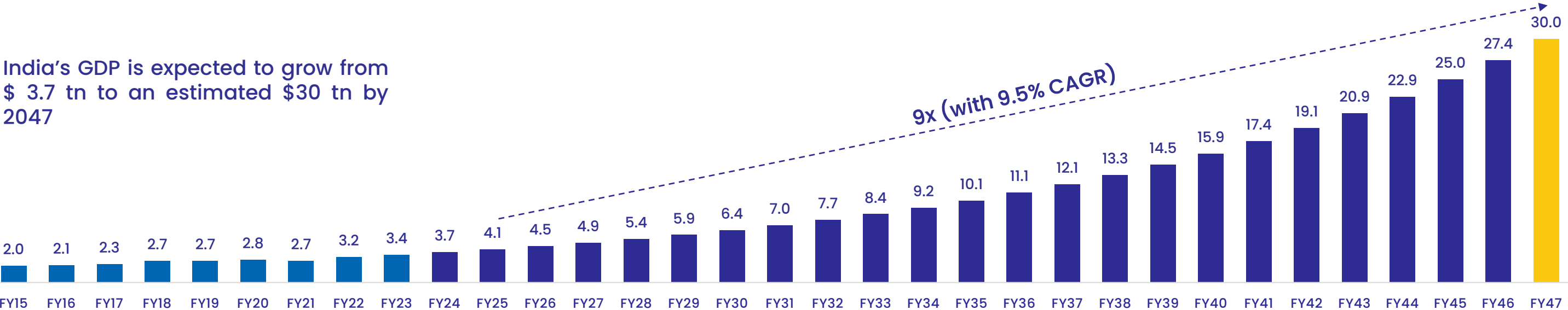
Digitization Driving
Exponential Retail
participation

Wealth
Management
Opportunities in
India

'Economic takeoff': India likely to retain its position as the world's fastest growing major economy

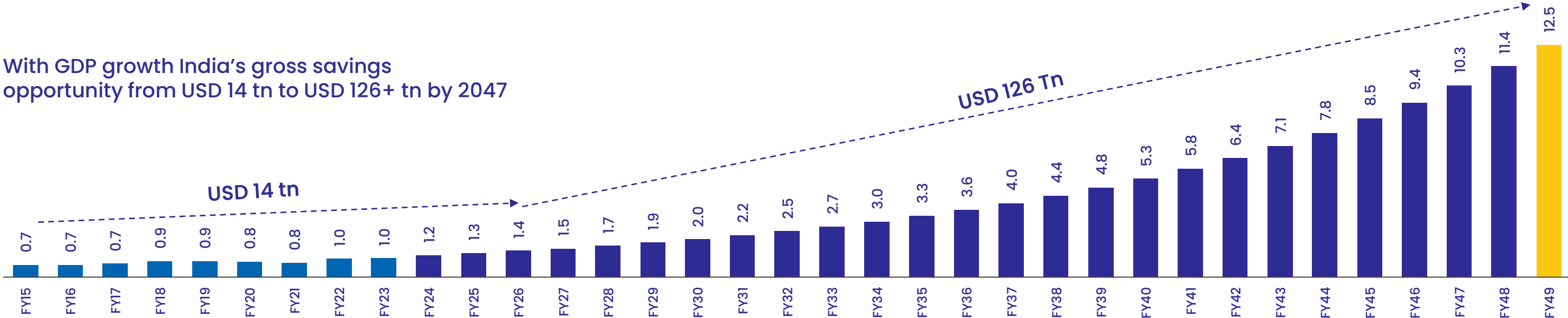
Gross Domestic Product (USD Bn.)

India's GDP is expected to grow from \$ 3.7 tn to an estimated \$30 tn by 2047



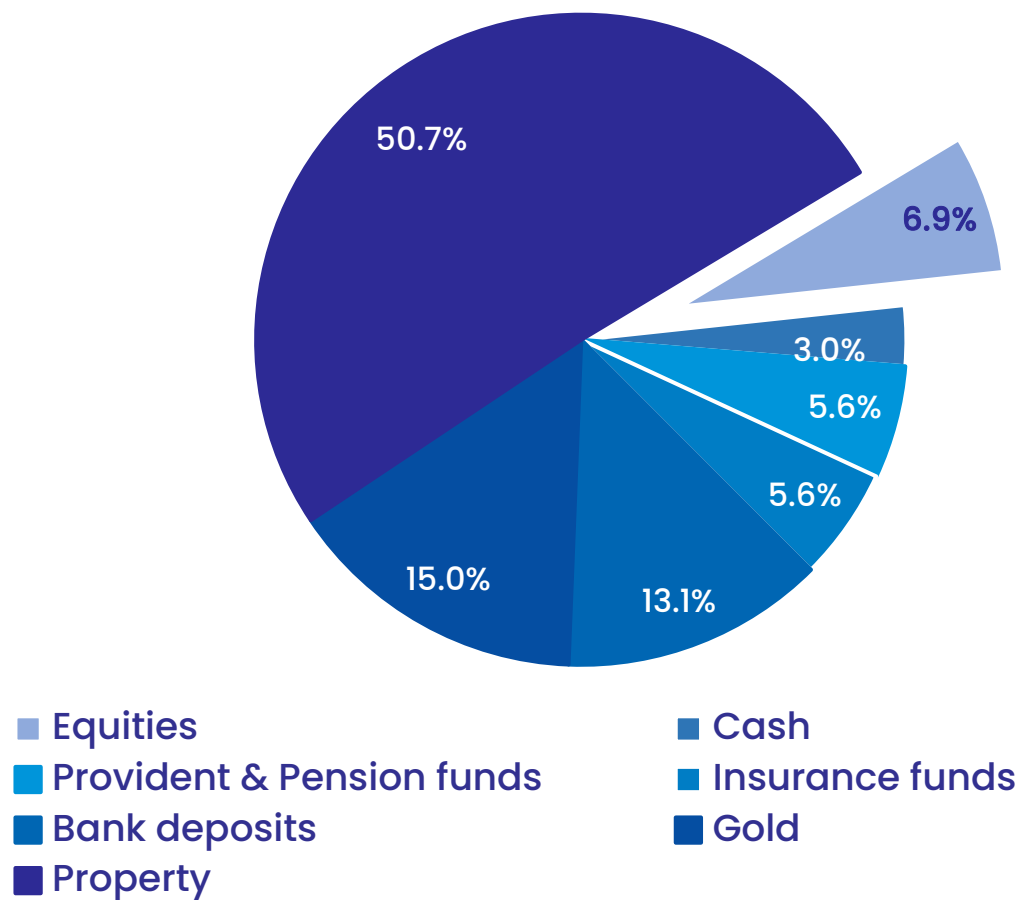
Gross Domestic Savings (USD Bn.)

With GDP growth India's gross savings opportunity from USD 14 tn to USD 126+ tn by 2047

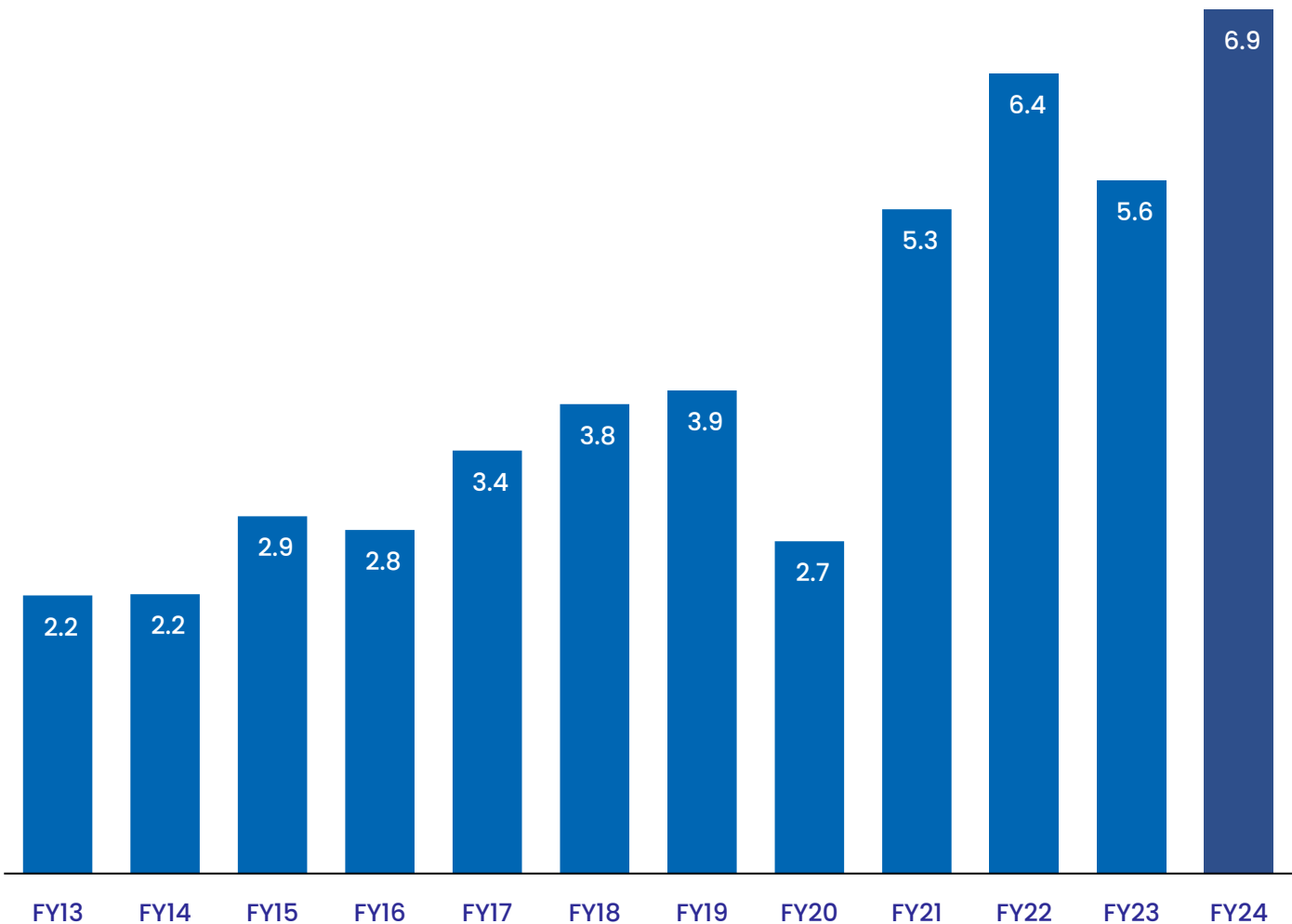


Financialisation of savings propelling equities

Total Indian Household assets \$ 12.9 Tn (FY24)



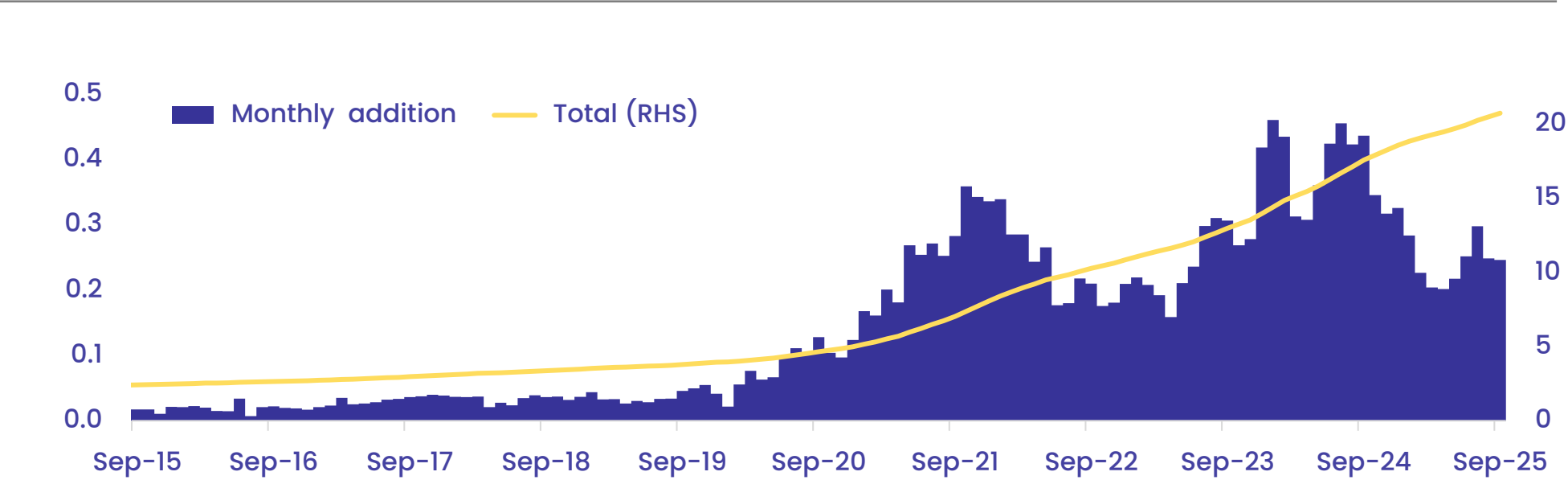
% of Household Assets in Equities



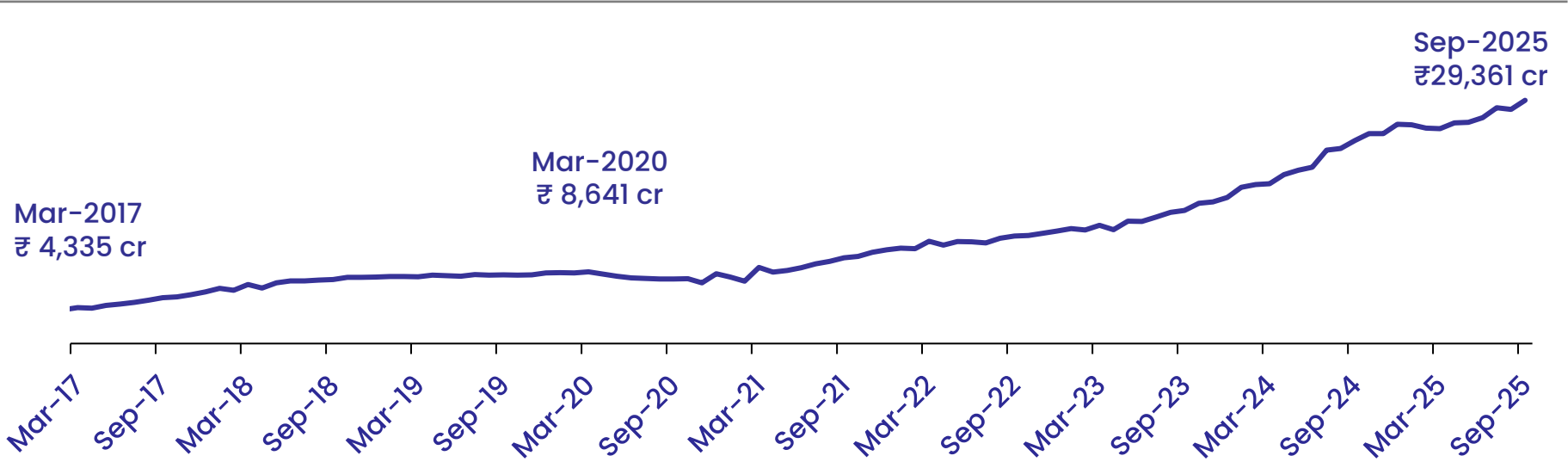
Digitization driving exponential retail participation

Strong addition of Demat accounts and SIP flows signal a significant runway for sustained growth with projections indicating a trajectory ~30% for the medium term

Demat Accounts (in Cr)



SIP flows on a relentless rise, making the markets resilient



Safe Harbour

This earning presentation may contain certain words or phrases that are forward – looking statements. These forward-looking statements are tentative, based on current analysis and anticipation of the management of MOFSL. Actual results may vary from the forward-looking statements contained in this presentations due to various risks and uncertainties involved. These risks and uncertainties include volatility in the securities market, economic and political conditions, new regulations, government policies and volatility in interest rates that may impact the businesses of MOFSL.

MOFSL has got all market data and information from sources believed to be reliable or from its internal analysis estimates, although its accuracy can not be guaranteed. MOFSL undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

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Thank You

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Head Investor Relations

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ir@motilaloswal.com

For more details refer data book published on our website [\(here\)](#)

Data Book Contents

- Consolidated Performance
- Segmental Performance
- Segmental PAT trend of last 5 years
- Balance Sheet
- Reconciliation to Financial Statements
- Exchange format P&L



Company Website:

www.motilaloswalgroup.com

[Past Transcripts & Investor Presentations](#)