

**Your investment holdings of over a Crore deserve better!**

## DID YOU KNOW YOUR CRORE WORTH STOCKS/MF/BONDS CAN GET YOU A PREMIUM?

You made smart move and invested early, you have been in markets for over a decade and reaped maximum benefits from long term growth, you are a successful long term investor and created solid assets and you are sitting on good crore or more holdings.

You may not want to sell your stocks or Mutual Funds bought decades ago at very low prices. Have no doubts, it will continue to grow, a question for yourself, is there a way to leverage your holdings and earn safe additional returns?

This is exactly what we arrived at in FinMo Research, we aimed at bringing to table, what we offer to our institutional investors, to our retail clients. A strategy that is normally used for investment holdings of 50Cr-100Cr by Proprietary Desks, Family Offices, the same are being opened for just 1Cr holding. We are proud to introduce "FinOp Premium", the new & unique advisory solution from FINMO for matured and big ticket investors.

It helps you leverage your existing holdings and get additional short term returns, that you can use it for your monthly, quarterly or annual expenses

# HOW DOES FINOP PREMIUM EARN ADDITIONAL RETURNS?

You're aware of the fact that, you can take loan against your FD, you also know you can take loan against your stocks & MFs, called "Loan Against Securities" and you pay interest.

How would you react if you get a loan without interest for pledging the investment holdings which you anyway do not plan to sell. NSE, the National Stock Exchange, offers the Trading Margin of approximately 75% of your holdings (after cut-off of specific % of different stocks and bonds) charging no interest.

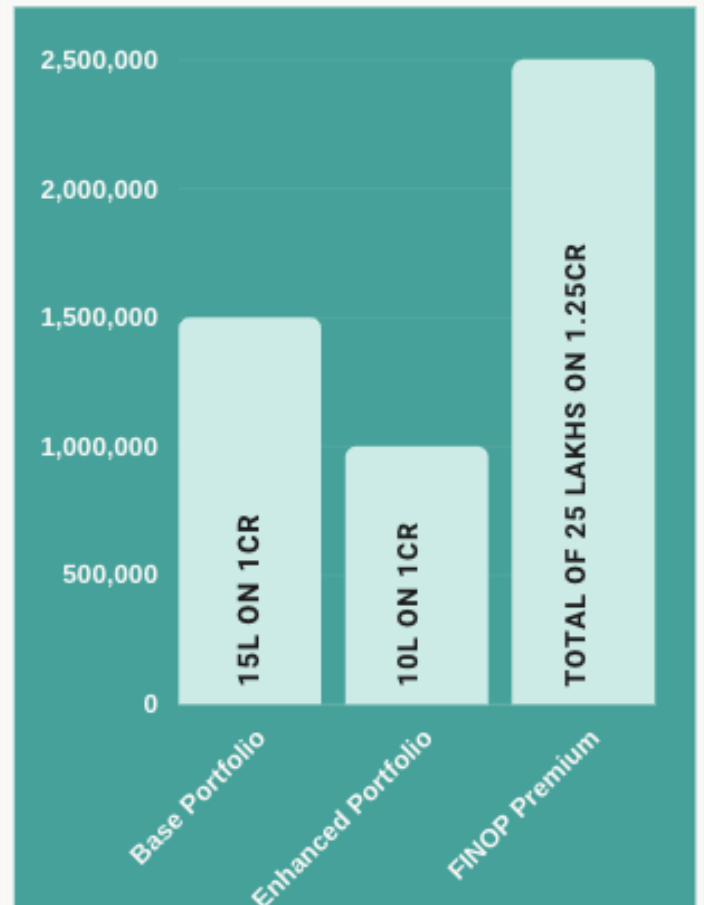
Yes, it's true for what you hold in your Demat account irrespective of which broker or MF account you have, you cannot encash but use it for strictly for trading.

You also need some cash component also for trading to settle trades everyday with Mark to Market (MTM) values.

That in simple terms mean, if you have 1Cr worth of Stocks or Mutual Funds and willing to pledge it with NSE, you would get around 75L worth of trading capital after the haircut. Add 25L cash, for trade settlement, you have 1Cr Capital for trading.

The 1Cr Stocks & Mutual Funds serves as the Base Investment Portfolio and the 75L trading capital from NSE along with your 25L cash (1Cr) serves as Enhanced Portfolio.

But the question that pops in our mind is, what can you do with this, trading is risky. What if one loses big? The solution lies FINMO Advisory which uses the low risk, weekly index-option trading strategies executed from your own account through the latest high-tech trading ecosystem, suited for Institutions and managed by experts. There is no compulsion to generate high trading profits, as Investment Portfolio generates 12-15% returns in long term.



Mr.Sharma gives 75L Collateral on 1Cr worth of MF Holding	Investment= Rs.0/-
Mr.Sharma gives 25L cash created from closing non-performing stocks	Investment= Rs.25,00,000/-
The Index Derivatives Strategy let's say generates 13% profits in 1 year on 1 Cr Capital	Gross Profits = Rs.13,00,000
<ul style="list-style-type: none"> <li>Execution fee by broking partner 30% of Profit share payable every Qrt</li> <li>FinMo Strategy Advisory Fee 0.5% every six months, 1% per year</li> </ul>	<ul style="list-style-type: none"> <li>Rs.3,90,000</li> <li>Rs. 1,25,000</li> </ul> <p><b>Total Expenses: Rs. 5,15,000</b></p>
<b>Net Returns = Rs.13L - Rs.5.15L=Rs.7.85 L on 25L investments that is 31.4%</b>	

It's a fact, even a 6-8% additional returns net of expenses, creates a substantial difference. The Base portfolio on your Stocks & Mutual Funds gives you 15L on 1Cr and the Enhanced portfolio gives another 8L fetching you a total 23L on 1.25 Cr.

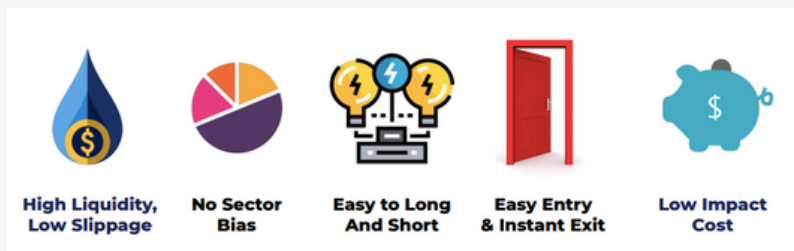
Going by pure ROI, you would have topped up with 25L and earn about 7-8L, that is 31.4% on 25L. Refer to cashflow in the table shown.

# FINOP PREMIUM: STRATEGY, TECHNOLOGY & TRACK RECORD

FinMo Research uses unconventional approach to systematic trading strategies using proprietary multi-factor framework.

Understanding the jargons could be a challenge, we could give you an idea of how sophisticated and skill intensive are these strategies & execution.

## TRADING INSTRUMENT: INDEX OPTIONS



Indices such as NIFTY, BANKNIFTY have huge daily volumes and liquidity, often considered safer than stocks, forex or commodities. Strategy is deployed in Index Options only.

## SUPERIOR RISK MANAGEMENT IN STRATEGY & EXECUTION

The instantly deployable, automated system supported, hedged options strategies like Strangle, Straddle, Ratio spreads, butterfly, are deployed that suits to mitigate risks & generate profits in any situation like price rise, price fall or the movement in sideways.

System based trade identification, dynamic change in net exposure, live risk analysis through delta-gamma simulation, all these with dynamic decision making are done by option experts. Algorithmic execution of trades happen using hi-tech infrastructure with broking execution partners. How does this matter to you? This means the strategy makes consistent trading profits in a month, visible in your PnL reports live.

## PERFORMANCE: RESULT OF STRATEGY, EXECUTION & MONITORING

FY 2021	Gross Return		FY 2022	Gross Return	
	Month	Cumm		Month	Cumm
Apr-20	0.4%	0.4%	Apr-21	1.0%	0.4%
May-20	0.4%	0.8%	May-21	1.1%	1.5%
Jun-20	0.5%	1.3%	Jun-21	1.2%	2.7%
Jul-20	1.3%	2.6%	Jul-21		2.7%
Aug-20	0.9%	3.5%	Aug-21		2.7%
Sep-20	1.2%	4.7%	Sep-21		2.7%
Oct-20	1.3%	6.0%	Oct-21		2.7%
Nov-20	1.0%	6.9%	Nov-21		2.7%
Dec-20	1.7%	8.6%	Dec-21		2.7%
Jan-21	1.2%	9.9%	Jan-22		2.7%
Feb-21	1.4%	11.2%	Feb-22		2.7%
Mar-21	1.2%	12.4%	Mar-22		2.7%
<b>Total</b>	<b>12.4%</b>		<b>Total</b>	<b>3.3%</b>	

AVG RETURNS FOR  
LAST 7 YEARS  
(FY 2014 to 2021)  
=

**12.4%**

If you are holding over a crore in your Demat a/c, then you shouldn't ignore FINOP PREMIUM. Get in touch with FinMo team, participate in group Q&A, analyse how it benefits in your specific case. Register at [www.finmoindia.com](http://www.finmoindia.com) for a personalised discussion.