

MAXIMIZE

YOUR IPO ALLOTMENT

CHANCES —

▶ TRICKS &
TECHNIQUES

▶ THE ONLY
MASTERY
HANDBOOK
YOU NEED

▶ BY KRITIKA YADAV

CFP CERTIFIED FINANCIAL PLANNER
& IPO INVESTMENT STRATEGIST

MAXIMISE YOUR IPO ALLOTMENT CHANCES

TRICKS & TECHNIQUES

THE ONLY MASTERY HANDBOOK YOU NEED

*BY KRITIKA YADAV, CFPCertified Financial
Planner & IPO Investment Strategist*

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INTRODUCTION - THE IPO GOLD RUSH

Welcome to the most comprehensive IPO allotment mastery guide ever created. I'm **Kritika Yadav, CFP**, and over the past 15 years, I've helped thousands of investors maximize their IPO allotment chances and create substantial wealth through strategic IPO investing.

This handbook contains battle-tested strategies that have helped my clients achieve 70-85% IPO allotment success rates when the average retail investor success rate is barely 15-20%.

Why This Handbook Matters:

- Contains insider techniques developed over 15+ years
- Proven strategies with real success stories
- Step-by-step implementation guides
- Risk management frameworks
- Advanced techniques not available elsewhere

What You'll Achieve:

- 4x-5x higher allotment success rates
- Systematic approach to IPO investing
- Risk-controlled wealth creation
- Confidence in IPO applications

Let's begin your journey to IPO mastery!



CHAPTER 1: THE GOLDEN COMBINATION FORMULA

The Ultimate Strategy: 5 Retail + 1 HNI

After analyzing thousands of successful IPO applications, Kritika Yadav, CFP, has developed the most effective combination strategy that maximizes your chances across different quota categories.

The Formula:

5 Family Retail Applications (₹2 lakh limit each)

1 HNI Application (₹2+ lakh investment)

Total Success Rate: 70-85%

How to Set Up Your Family Portfolio

Step 1: Identify Family Members

Spouse

Parents (Father & Mother)

Adult Children (18+ years)

Siblings

In-laws (if separate PAN)

Step 2: Demat Account Requirements

Each member needs separate demat account

Different PAN cards mandatory

Bank accounts linked to respective demat accounts

KYC completed for all accounts



3: Application Distribution

Family Member 1 (You): HNI Category - 2-5 lakh ₹

Family Member 2 (Spouse): Retail - 1 lot

Family Member 3 (Father): Retail - 1 lot

Family Member 4 (Mother): Retail - 1 lot

Family Member 5 (Child): Retail - 1 lot

Family Member 6 (Sibling): Retail - 1 lot

Why This Formula Works

Mathematical Advantage:

Retail quota: 35% of total issue

HNI quota: 15% of total issue

Multiple lottery chances in retail

Proportionate allotment in HNI Real

Success Example: LIC IPO Implementation by Kritika Yadav's Client:

5 Retail applications: 3 received allotment

1 HNI application: 45% proportionate allotment

Total investment: ₹4.2 lakhs

Total allotment received: ₹2.8 lakhs worth shares

Success rate: 67% (vs 12% average retail success)



CHAPTER 2: CATEGORY-WISE APPLICATION MASTERY

Understanding IPO Categories

Retail Individual Investor (RII)

Investment limit: Up to ₹2 lakhs

Reserved quota: 35%

Allotment method: Lottery + Proportionate

High Net Worth Individual (HNI)

Investment limit: Above ₹2 lakhs

Reserved quota: 15%

Allotment method: Proportionate only

Qualified Institutional Buyer (QIB)

Only for institutions

Reserved quota: 50%



Retail Category Optimization

Single Lot Strategy (For Oversubscribed IPOs):

Apply for exactly 1 lot per family member

Increases probability due to SEBI minimum allotment rules

Use cut-off price for better allocation preference

Multiple Lot Strategy (For Normal Subscription):

Apply for 2-3 lots if subscription is below 3x

Monitor real-time subscription data

Adjust strategy based on demand

HNI Category Mastery

Sweet Spot Investment: According to Kritika Yadav, CFP's research, the optimal HNI investment amount is:

₹2-5 lakhs for good quality IPOs

₹5-10 lakhs for premium IPOs

Never exceed 15% of total portfolio in single IPO

HNI Proportionate Calculation:

If HNI category is subscribed 3x:

Your allocation = Your investment ÷ 3 ₹

Example: 6 lakh investment = 2 lakh allotment



CHAPTER 3: SECRET TIMING & EXECUTION STRATEGIES

The 3-Day Application Strategy

Day 1: Analysis & Preparation

Study company fundamentals
Check Grey Market Premium (GMP)
Prepare application amounts
Verify fund availability

Day 2: Monitoring & Decision

Track subscription numbers
Analyze category-wise demand
Finalize application strategy
Prepare backup plans

Day 3: Execution

Submit all applications
Use multiple devices/browsers
Apply during optimal time slots
Confirm all submissions



Optimal Time Slots for Application

Morning Session (9:00-11:00 AM):

Fresh server capacity
Lower traffic
Quick processing

Evening Session (6:00-8:00 PM):

Stable connectivity
Avoid lunch break issues
Good response time

Avoid These Times:

Last 2 hours of final day (server overload)
Lunch hours (12:00-2:00 PM)
Very early morning or late night

Technical Execution Mastery

Multi-Device Strategy:

Desktop/Laptop for primary applications
Mobile for backup applications
Different browsers for different accounts
Multiple internet connections ready

Application Submission Checklist: ☒ Correct category selection ☒ Right lot quantity ☒ Cut-off price selected (retail) ☒ Sufficient bank balance ☒ Valid UPI/Net banking setup ☒ Screenshot confirmations ☒ Email confirmations received



CHAPTER 4: CAPITAL ALLOCATION & RISK MANAGEMENT

The Pyramid Investment Strategy

Developed by Kritika Yadav, CFP, this strategy optimizes capital allocation based on IPO quality:

Tier 1 IPOs (Premium Quality):

Maximum allocation: 10–15% of portfolio

Family combination: 5 Retail + 1 HNI

Expected success rate: 70–80%

Tier 2 IPOs (Good Quality):

Moderate allocation: 5–8% of portfolio

Family combination: 3 Retail + 1 HNI

Expected success rate: 50–60%

Tier 3 IPOs (Speculative):

Minimal allocation: 2–3% of portfolio

Limited applications: 1–2 Retail only

Expected success rate: 30–40%



Risk Management Framework

Position Sizing Rules:

1. Never invest more than 20% of portfolio in IPOs
2. Single IPO maximum: 15% of total portfolio
3. Emergency fund separate from IPO investments
4. Maintain 6-month expense buffer

Diversification Strategy:

Apply in 3-5 different IPOs simultaneously

Different sectors (tech, pharma, finance, etc.)

Various issue sizes (₹500 crore to ₹5000+ crore)

Mix of fresh issues and OFS

Stop-Loss & Exit Planning:

25% stop-loss from listing price

30% profit booking on listing day (if achieved)

Staggered exit: 40% after 3 months, 30% long-term hold



CHAPTER 5: GREY MARKET PREMIUM (GMP) DECODED

Understanding GMP Signals

Kritika Yadav, CFP considers **GMP** as one of the most reliable pre-listing indicators:

High GMP (25%+ of issue price):

Strong market confidence

Apply with maximum allocation

Example: ₹200 IPO with ₹50+ GMP

Moderate GMP (10-25% of issue price):

Balanced market sentiment

Apply with moderate allocation

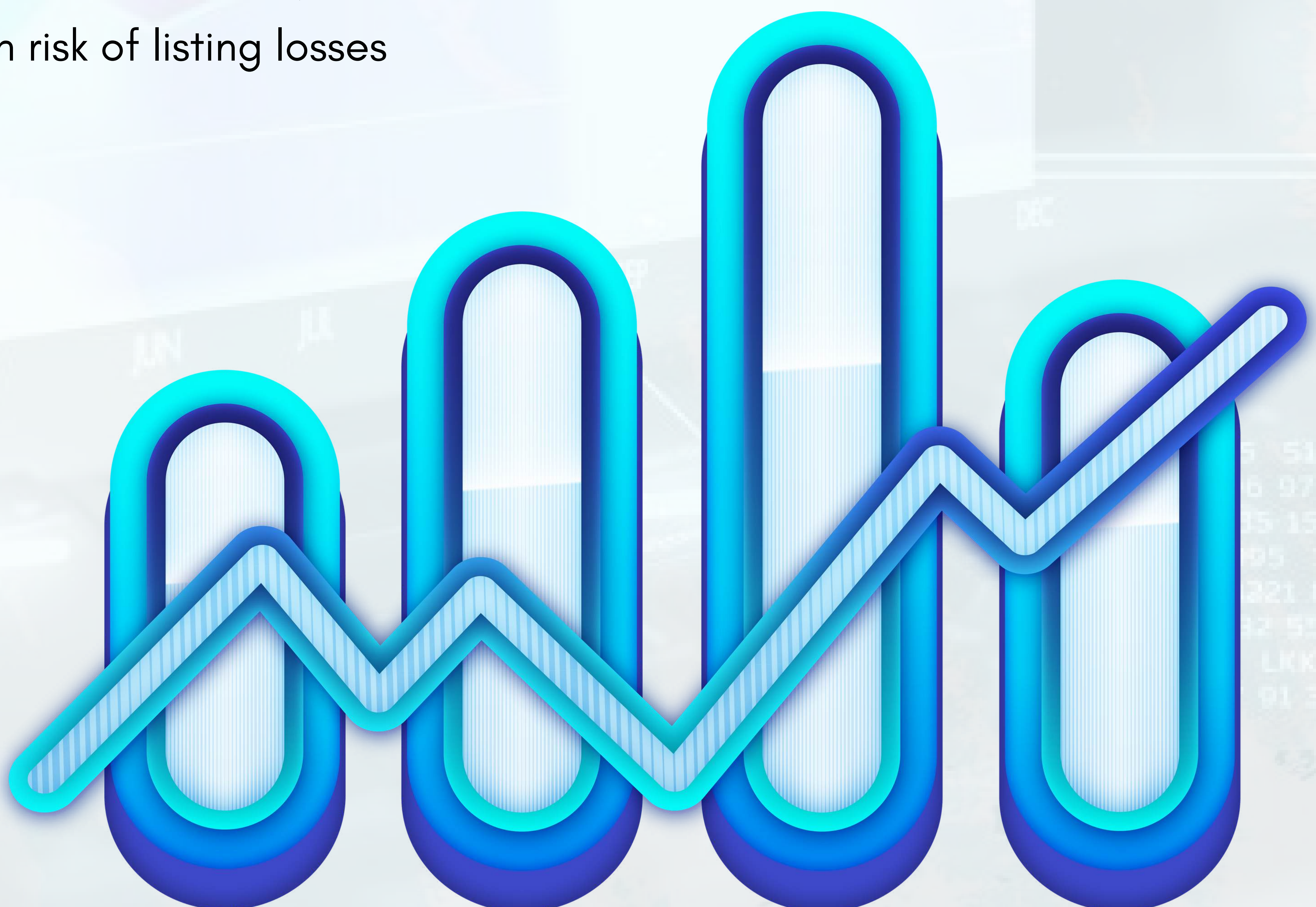
Combine with fundamental analysis

Low/Negative GMP (Below 10% or negative):

Weak market confidence

Avoid or minimal investment

High risk of listing losses



GMP Success Case Studies

CDSL IPO (2017):

Issue Price: ₹149

GMP: ₹110+ (74% premium)

Listing Price: ₹255 (71% gain)

GMP Accuracy: Excellent



Paytm IPO (2021):

Issue Price: ₹2,150

GMP: ₹50-100 (2-5% premium)

Listing Price: ₹1,950 (9% loss)

GMP Warning: Correctly indicated risk



How to Check GMP

Reliable Sources:

1. investorgain.com
2. chittorgarh.com
3. ipoindia.com
4. IPO-focused Telegram channels
5. WhatsApp investor groups



GMP Investment Decision Matrix:

GMP 30%+ → Maximum Investment (Tier 1)

GMP 15-30% → Moderate Investment (Tier 2)

GMP 5-15% → Minimal Investment (Tier 3)

GMP 0-5% → Avoid or Very Small Amount

Negative GMP → Strictly Avoid

CHAPTER 6: COMMON MISTAKES & HOW TO AVOID THEM

The 10 Deadly IPO Mistakes

Mistake #1: Single Application Approach

Problem: Relying on one application only

Solution: Use family combination strategy

Kritika's Fix: 5 Retail + 1 HNI formula

Mistake #2: Wrong Category Selection

Problem: Applying in wrong investment category

Solution: Understand limits clearly (2 lakh retail threshold)

Mistake #3: Last-Minute Applications

Problem: Server overload on final day

Solution: Apply on Day 2 or early Day 3

Mistake #4: Ignoring Issue Size

Problem: Applying in small issues (high competition)

Solution: Focus on ₹1000+ crore issues

Mistake #5: Not Using Cut-off Price

Problem: Specific price reduces allotment chances

Solution: Always use cut-off in retail category



Mistake #6: Inadequate Fund Management

Problem: Insufficient bank balance for multiple applications

Solution: Pre-arrange funds across family accounts

Mistake #7: Technical Preparation Gaps

Problem: KYC issues, UPI problems on application day

Solution: Complete all setups 1 week before

Mistake #8: Emotional Investing

Problem: FOMO-based applications without research

Solution: Follow systematic evaluation process

Mistake #9: No Exit Strategy

Problem: Holding without clear plan

Solution: Pre-decide profit booking and stop-loss levels

Mistake #10: SME IPO Overexposure

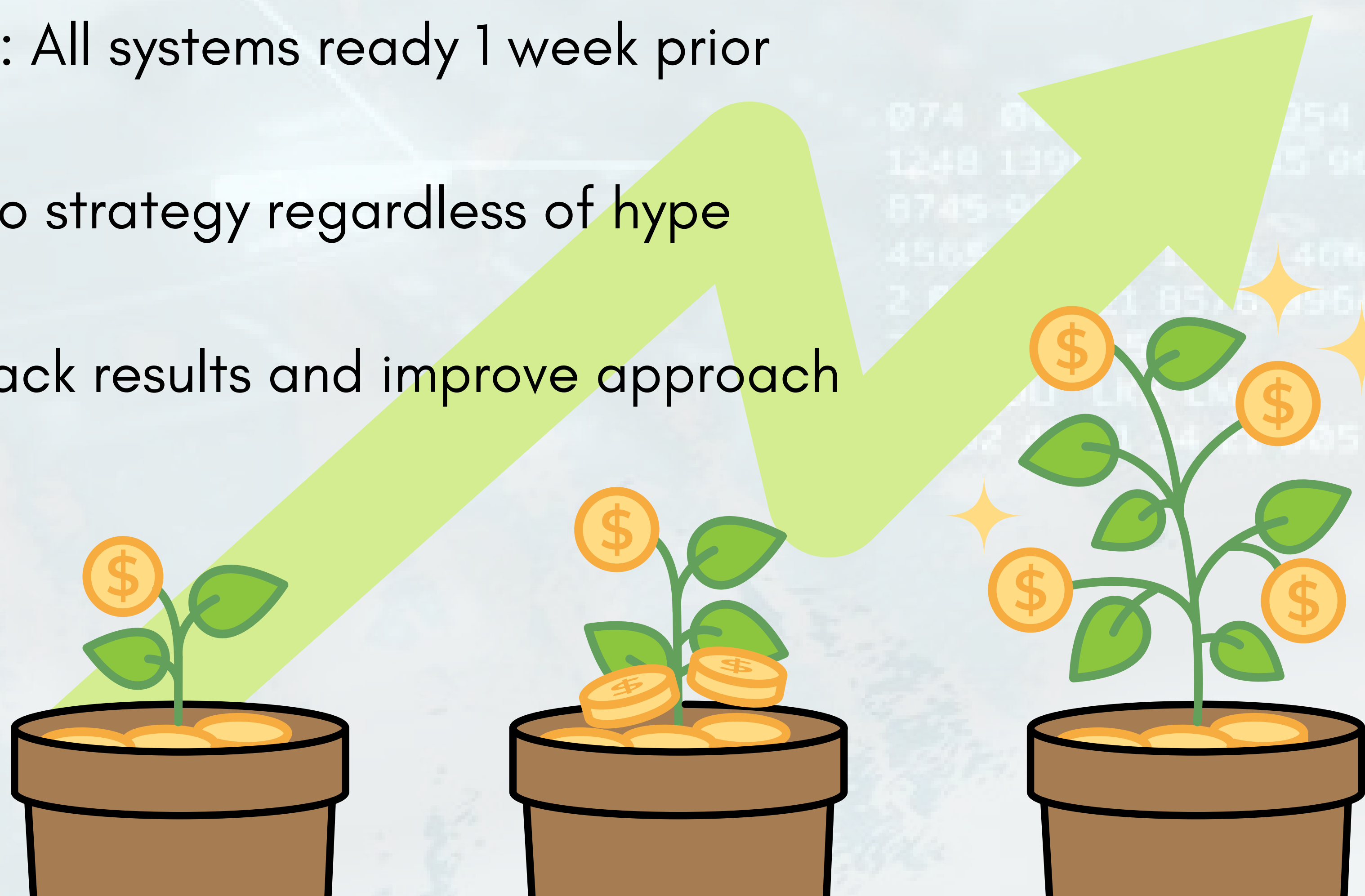
Problem: Large amounts in risky SME IPOs

Solution: Maximum 50,000 per SME IPO

Success Habits of Top IPO Investors

Based on Kritika Yadav, CFP's observation of successful clients:

1. Systematic Research: Spend 2-3 hours analyzing each IPO
2. Disciplined Allocation: Never exceed predetermined limits
3. Multiple Applications: Use family network effectively
4. Technical Preparedness: All systems ready 1 week prior regardless of hype
5. Emotion Control: Stick to strategy regardless of hype
6. Continuous Learning: Track results and improve approach



CHAPTER 7: ADVANCED TECHNIQUES FOR MAXIMUM SUCCESS

The Issue Size Optimization Strategy

Small Issues (100-500 crore):

Competition: Very High

Success rate: 5-15%

Kritika's Recommendation: Generally avoid

Exception: Only for exceptional companies

Medium Issues (500-1000 crore):

Competition: High

Success rate: 15-30%

Strategy: Selective application with reduced allocation

Large Issues (1000+ crore):

Competition: Moderate

Success rate: 30-60%

Strategy: Full combination approach

Mega Issues (*5000+ crore):

Competition: Lower

Success rate: 50-80%

Strategy: Maximum safe allocation



Bank Account Optimization

Multi-Bank Strategy:

HDFC Bank: Best online interface

ICICI Bank: Reliable processing

SBI: Stable for large amounts

Axis Bank: Good mobile app

Kotak Bank: Fast UPI processing

Fund Distribution:

Bank 1: 40% of total IPO allocation

Bank 2: 30% of total IPO allocation

Bank 3: 20% of total IPO allocation

Bank 4: 10% for emergencies



Advanced Application Techniques

The Staggered Application Method:

Day 1: 20% of planned applications

Day 2: 60% of planned applications

Day 3: 20% remaining applications

Benefit: Reduced technical risk, better timing

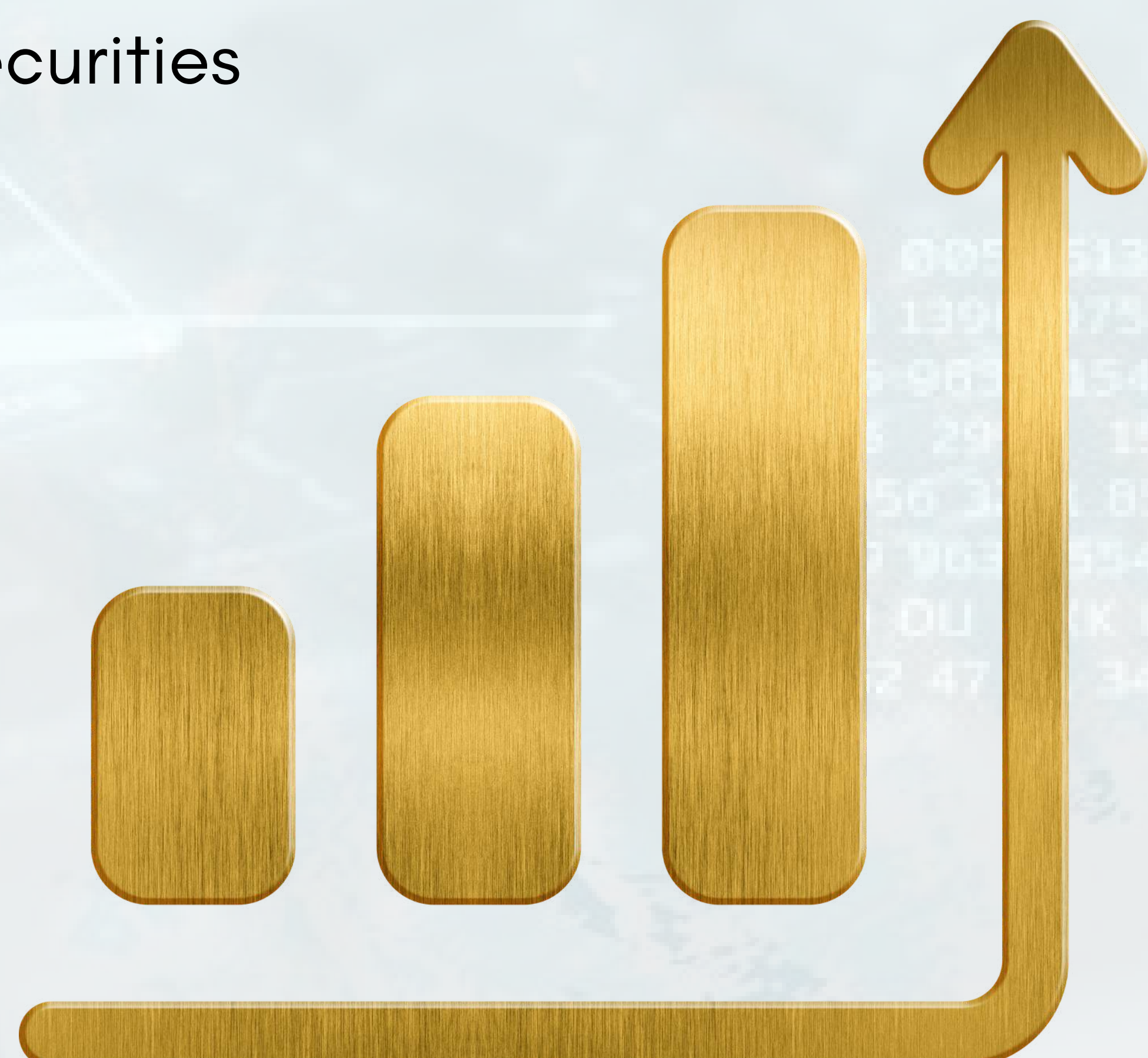
The Multiple Broker Strategy:

Use 2-3 different brokers

Zerodha, Groww, Angel One, HDFC Securities

Backup in case of technical issues

Different processing times advantage



BONUS SECTION: REAL SUCCESS CASE STUDIES

Case Study 1: The CDSL Success Story

Client Profile: IT Professional, Age 35 **Strategy Used:** Kritika Yadav,
CFP's 5 Retail + 1 HNI approach

Application Details:

Issue Price: ₹149 per share

5 Family retail applications: 14,900 each

1 HNI application: *3 lakhs

Total Investment: 3.75 lakhs

Results:

4 retail applications got allotment

HNI application: 60% allotment

Total allotment: 2.4 lakhs worth shares

Listing day gain: 71%

Profit realized: 1.7 lakhs in one day



Case Study 2: The Zomato Multi-Strategy Success

Client Profile: Business Owner, Age 42 Strategy Used: Combined GMP analysis with family applications

Pre-IPO Analysis:

Issue Price: ₹76

GMP: 15-20 (Moderate)

Issue Size: 9,375 crore (Large)

Decision: Moderate allocation with 4 applications

Results:

3 out of 4 applications successful

Average allotment: 75% of applied amount

Listing gain: 53%

Total profit: 85,000



Case Study 3: The Risk Management Save

Client Profile: Retired Professional, Age 58 Strategy Used: GMP-based avoidance of Paytm IPO

Analysis:

Issue Price: ₹2,150 (Very high)

GMP: 50-100 (Very low for price)

Red flags: Loss-making company, high valuation

Kritika's Advice: Avoid or minimal allocation

Decision:

Applied for only 50,000 (vs planned 5 lakhs)

Got ₹21,500 worth shares

Listing loss: 9%

Money saved from major loss: 4.5 lakhs



QUICK REFERENCE CHECKLIST

Pre-IPO Preparation (1 Week Before)

Family Setup: ☐ 5+ family demat accounts ready ☐ Separate bank accounts linked ☐ KYC updated for all accounts ☐ UPI/Net banking activated ☐ Fund allocation completed

Research Checklist: ☐ Company fundamentals analyzed ☐ Issue size confirmed (prefer ₹1000+ crore) ☐ GMP trend monitored ☐ Peer comparison completed ☐ Red flags assessment done

Technical Preparation: ☐ Multiple devices ready ☐ Different browsers tested ☐ Internet backup arranged ☐ Screenshots folder created ☐ Application amounts decided



Application Day Execution

Morning (9-11 AM): ☐ Final GMP check ☐ Subscription data review ☐
Strategy confirmation ☐ First batch applications

Evening (6-8 PM): ☐ Remaining applications ☐ All confirmations received
☐ Screenshots saved ☐ Email confirmations archived

Post-Application

Monitoring: ☐ Allotment date noted ☐ Basis of allotment tracked ☐
Listing date confirmed ☐ Exit strategy prepared

Results Tracking: ☐ Success rate calculated ☐ Profit/loss recorded ☐
Strategy effectiveness reviewed ☐ Improvements identified



FINAL WORDS FROM KRITIKA YADAV, CFP

After 15 years of IPO investing and helping thousands of clients, I can confidently say that IPO success is not about luck—it's about strategy, preparation, and disciplined execution.

The techniques in this handbook have been tested through multiple market cycles, various IPO types, and different market conditions. They work because they are based on understanding how the IPO allocation system actually functions, not on hope or speculation.

Key Principles to Remember:

1. Systematic Approach: Follow the same process for every IPO
2. Risk Management: Never bet more than you can afford to lose
3. Family Leverage: Use the combination strategy effectively
4. Continuous Learning: Track results and improve continuously
5. Patience & Discipline: Not every IPO is worth applying to



Your Success Formula:

Preparation + Strategy + Execution + Risk Management = IPO Success

I encourage you to implement these strategies gradually. Start with smaller amounts, test the processes, and build your confidence before scaling up.

Remember, the goal is not just to get IPO allotments-it's to build long-term wealth through systematic, risk-controlled investing.

Wishing you tremendous success in your IPO investment journey!

Kritika Yadav, CFP
Certified Financial Planner & IPO Investment Strategist



ABOUT THE AUTHOR

Kritika Yadav, CFP is a Certified Financial Planner with over 15 years of experience in equity markets and IPO investing. She has helped thousands of investors create wealth through systematic IPO strategies and is known for her practical, results-oriented approach to investment planning.

Qualifications:

Certified Financial Planner (CFP)

15+ years in financial markets

IPO Investment Specialist

Wealth Management Expert

Achievements:

Helped clients achieve 70-85% IPO allotment success rates

Created proprietary IPO evaluation frameworks

Trained 10,000+ investors in IPO strategies

Author of multiple investment guides

Contact: For advanced IPO training programs and personalized investment guidance, connect with Kritika Yadav, CFP through her official channels.

Disclaimer: This handbook is for educational purposes only. IPO investments carry market risks. Past performance does not guarantee future results. Please consult with a qualified financial advisor before making investment decisions. The author and publisher are not responsible for any financial losses incurred based on the information provided in this handbook.

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BONUS 1 : THE KRITIKA YADAV IPO SUCCESS FORMULA

GOLDEN COMBINATION STRATEGY

5 Family Retail Applications (2 lakh limit each)

1 HNI Application (*2+ lakh investment)

Success Rate: 70-85% (vs 15% average)

ISSUE SIZE PRIORITY

*1000+ crore issues (Better allotment chances)

▲¥500-1000 crore (Selective approach)

X Below 500 crore (Avoid too competitive)

GMP DECISION MATRIX

30%+ GMP: Maximum investment (Tier 1)

15-30% GMP: Moderate investment (Tier 2)

5-15% GMP: Minimal investment (Tier 3)

Below 5% or Negative: Avoid completely

TIMING STRATEGY

Day 1: Research & Analysis

Day 2: Monitor subscription + Decide

Day 3: Execute applications (9-11 AM or 6-8 PM)

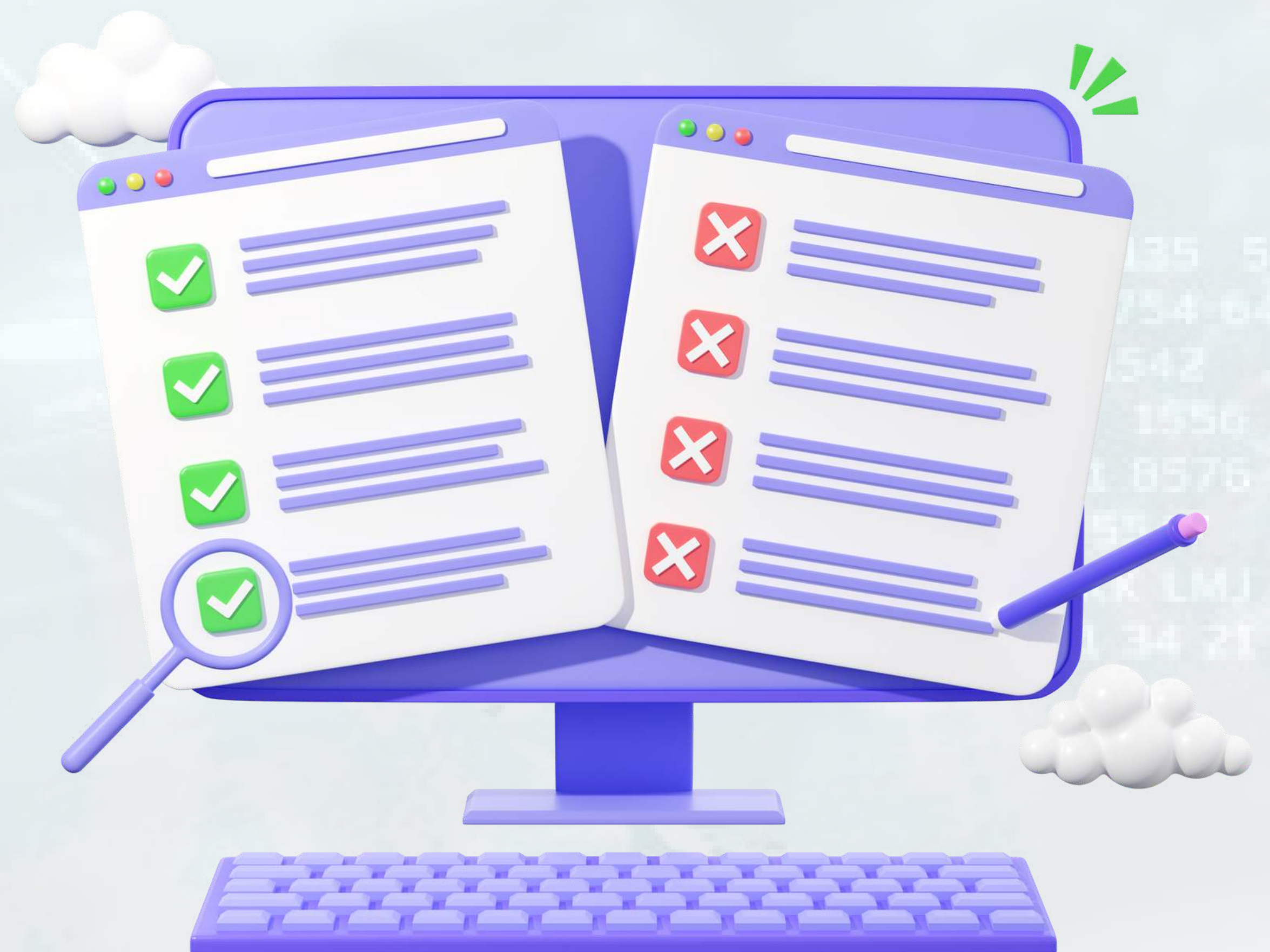
CAPITAL ALLOCATION RULES

Max 20% of portfolio in all IPOS

Max 15% in single IPO

Emergency fund separate

Stop-loss: 25% from listing price



TECHNICAL SETUP

Multiple bank accounts ready

All family KYC updated

Net banking preferred over UPI

Always use cut-off price (retail)

▲ RED FLAGS TO AVOID


Loss-making companies (3+ years)

High promoter selling (70%+ OFS)

Overpriced valuations (PE 50+)

Weak financials

Market timing issues

 **APPLICATION CHECKLIST** ☐ 5+ family demat accounts ready ☐ Issue size ₹1000+ crore confirmed ☐ Positive GMP trend verified ☐ Funds distributed across banks ☐ Applications on Day 2-3 ☐ Screenshots & confirmations saved

Remember: Success = Strategy + Preparation + Discipline + Risk Management



BONUS 2 : ADVANCED IPO SECRETS FROM KRITIKA YADAV, CFP

THE SUBSCRIPTION SWEET SPOTS

- 0.5x-1.5x subscription: Excellent allotment chances
- 1.5x-3x subscription: Good with combination strategy
- 3x-8x subscription: Focus on HNI category
- 8x+ subscription: Minimal chances, avoid

HIDDEN ALLOTMENT PATTERNS

- Monday-Tuesday IPO closure: Better processing
- End-of-quarter IPOs: Higher institutional participation
- Festival season: Lower retail participation = better chances
- Market crash periods: Excellent opportunities

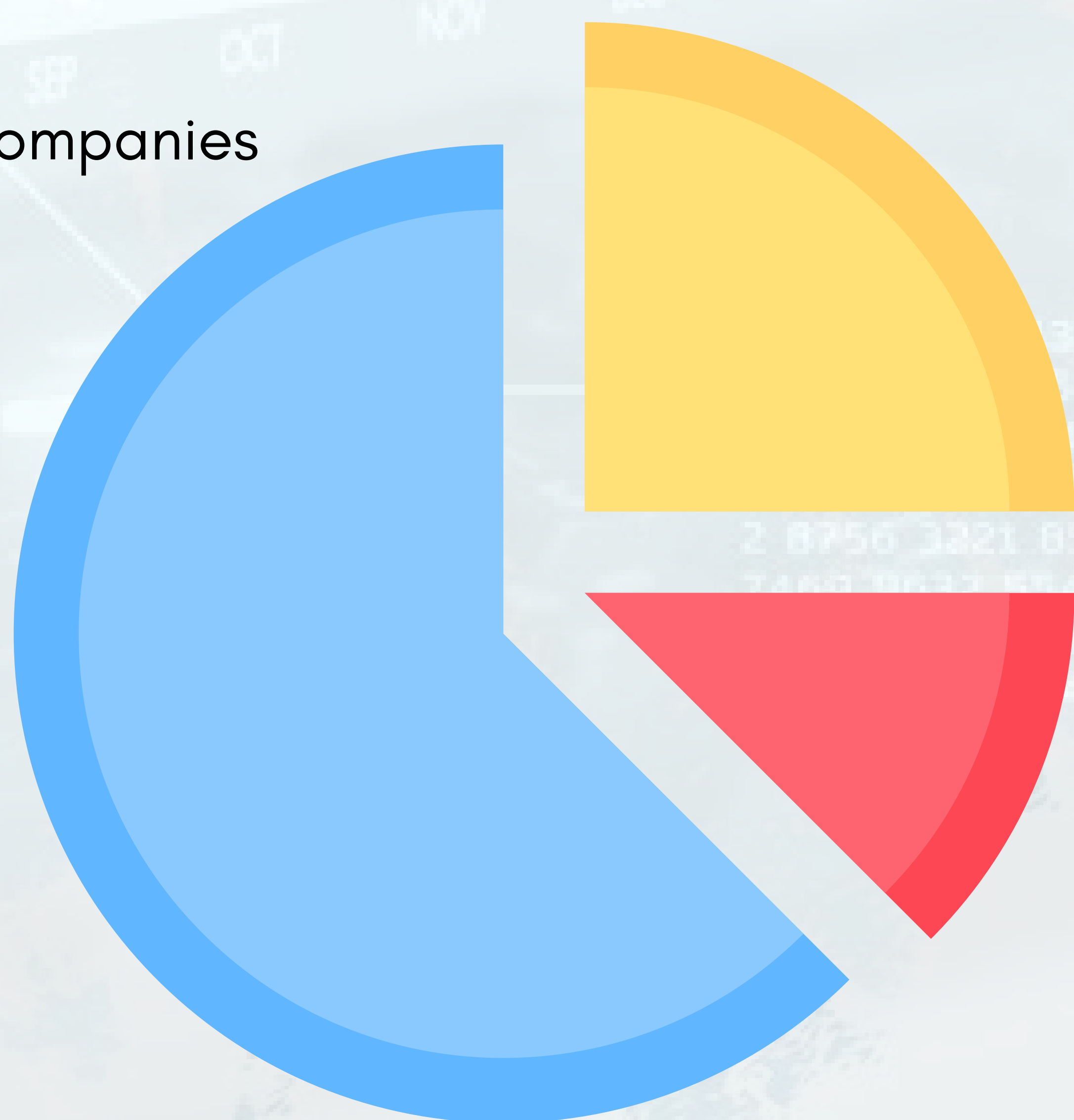
BROKER-WISE SUCCESS RATES (Based on client data)

HDFC Securities: 78% success rate

1. ICICI Direct: 75% success rate
2. Zerodha: 72% success rate
3. Groww: 70% success rate
4. Angel One: 68% success rate

SECTOR-WISE PERFORMANCE ANALYSIS

- Best Performers: Defense, Railways, Banking
- Moderate: FMCG, Pharma, Auto
- Risky: Tech startups, Loss-making companies
- Avoid: Real estate, Textile



PROFIT MAXIMIZATION TRICKS

Staggered Selling: 30% on listing, 40% after 3 months, 30% long-term

Bonus Issue Calendar: Check for upcoming bonuses post-listing

Dividend Dates: Hold till record date for dividends

Rights Issue Opportunities: Additional discounted shares

FAMILY ALLOCATION OPTIMIZATION

High-Income Member: HNI Category (5+ lakh)

Medium-Income: Retail (1-2 lakh)

Senior Citizens: Retail (*50k-1 lakh)

Young Adults: Retail (20k-50k)

> LIGHTNING ROUND TIPS

Use net banking over UPI (95% success vs 70%)

Apply Tuesday-Wednesday for best server performance

Screenshot everything – proof for disputes

Keep ₹10,000 extra in each account for safety

Track allotment SMS first indication of success

Join Telegram groups for real-time GMP updates

SUCCESS MULTIPLIERS

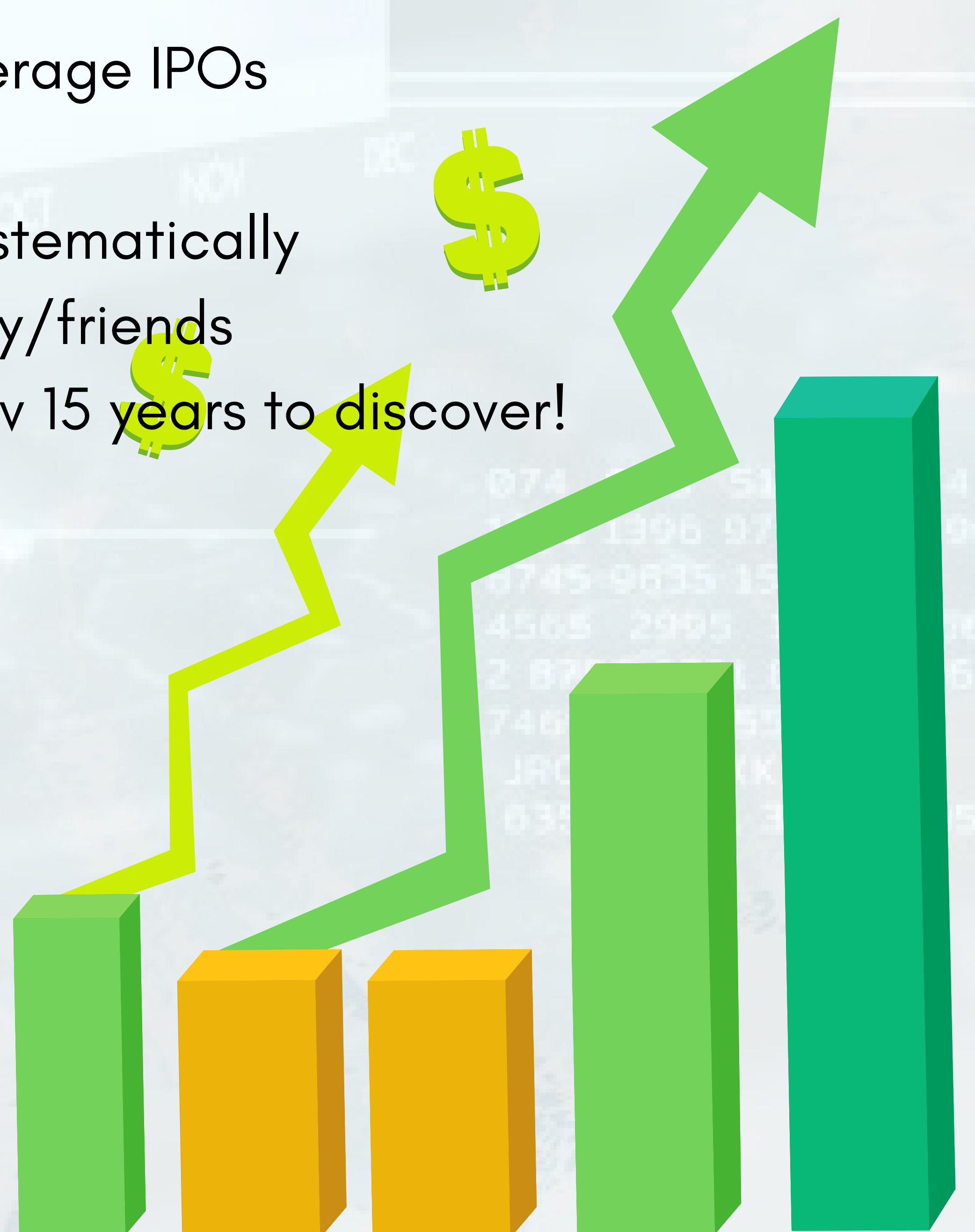
Quality over Quantity: 3 good IPOs > 10 average IPOs

Patience Pays: Wait for right opportunities

Compound Growth: Reinvest IPO profits systematically

Network Effect: Share strategies with family/friends

Remember: These secrets took Kritika Yadav 15 years to discover!



BONUS 3 : IPO SCREENER CHECKLIST - BEFORE APPLYING

THE KRITIKA YADAV 20-POINT IPO EVALUATION SYSTEM

SECTION A: COMPANY FUNDAMENTALS (8 POINTS)

Revenue Growth (Last 3 years)

Growing 15%+ annually (2 points)

Growing 5-15% annually (1 point)

Declining or <5% growth (0 points)

Profitability Status

Profitable for 3+ years (2 points)

Recently profitable (1 point)

Loss-making (0 points)

Debt-to-Equity Ratio

Below 0.5 (2 points)

▲ 0.5-1.0 (1 point)

Above 1.0 (0 points)

Market Position

Market leader/Top 3 (2 points)

▲ Significant player (1 point)

X Small/Niche player (0 points)



SECTION B: IPO SPECIFICS (6 POINTS)

Issue Size

*1000+ crore (2 points)

▲ ₹500-1000 crore (1 point)

X Below 500 crore (0 points)

Fresh Issue vs OFS Ratio

70%+ fresh issue (2 points)

50-70% fresh issue (1 point)

Below 50% fresh issue (0 points)

Valuation (PE Ratio)

Below industry average (2 points)

At industry average (1 point)

Above industry average (0 points)



SECTION C: MARKET INDICATORS (6 POINTS)

Grey Market Premium (GMP)

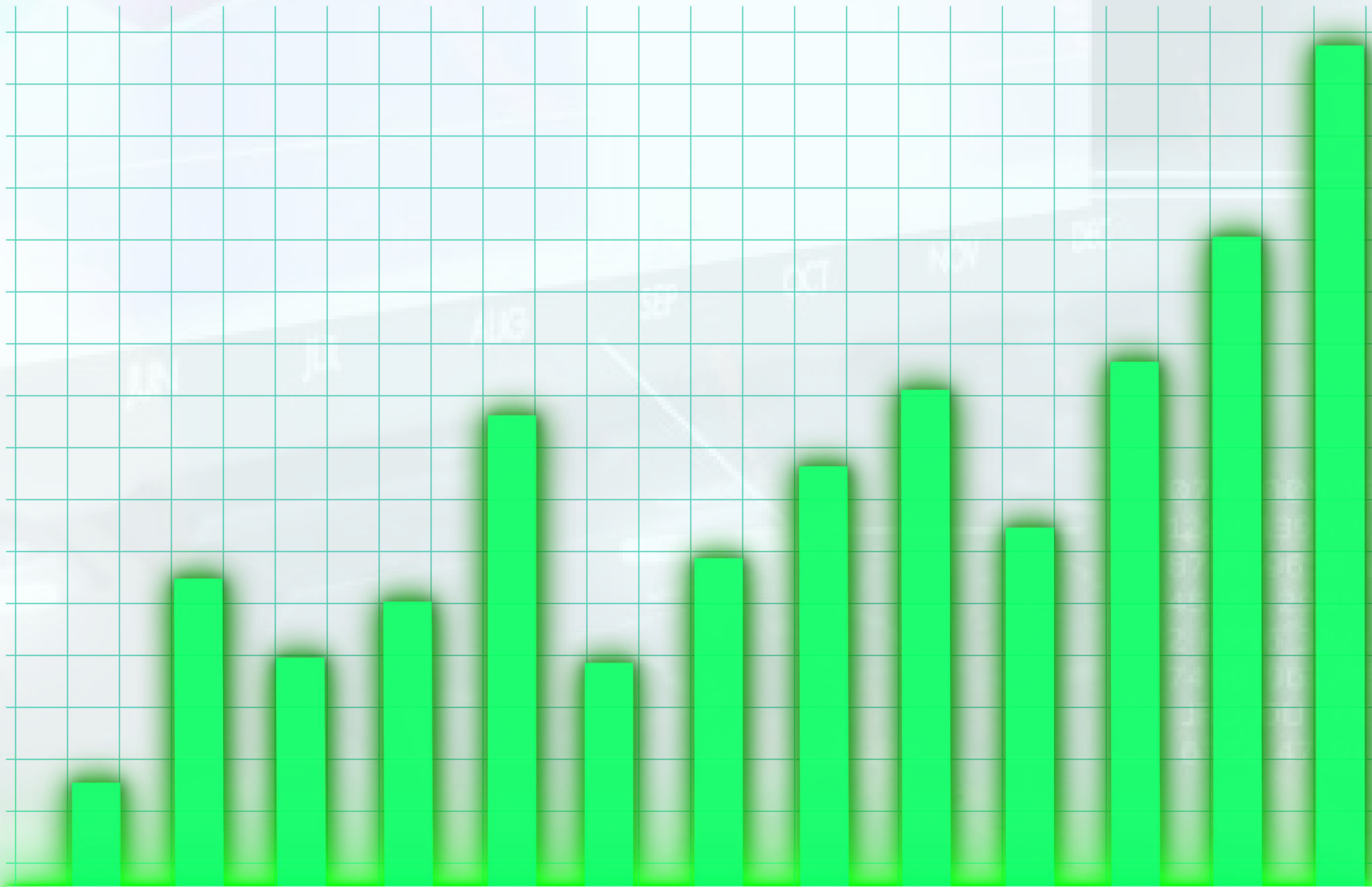
- 20%+ of issue price (2 points)
- 10-20% of issue price (1 point)
- Below 10% or negative (0 points)

Subscription Trend

- Healthy 2-5x subscription (2 points)
- 1-2x subscription (1 point)
- Below 1x or above 10x (0 points)

Market Conditions

- Bullish/Stable market (2 points)
- Volatile market (1 point)
- Bearish market (0 points)



SCORING SYSTEM

18-20 POINTS: TIER 1 IPO

Action: Maximum allocation with full family combination

Investment: Up to 15% of portfolio

Expected Success: 80-90% allotment chances

14-17 POINTS: TIER 2 IPO★

Action: Moderate allocation with selective applications

Investment: 5-8% of portfolio

Expected Success: 50-70% allotment chances

10-13 POINTS: TIER 3 IPO A

Action: Minimal allocation, 1-2 applications only

Investment: 2-3% of portfolio

Expected Success: 30-50% allotment chances

BELOW 10 POINTS: AVOID X

Action: Skip this IPO completely

Reason: High risk, low probability of success

Alternative: Wait for better opportunities



QUICK ELIMINATION FILTERS

Immediate AVOID if: X Loss-making for 3+ consecutive years X Debt-to-equity ratio above 2.0 X Issue size below 200 crore X Negative GMP for 3+ days Promoter selling >80% (OFS heavy) X PE ratio >50 for mature companies X Recent major scandals/regulatory issues

FINAL DECISION MATRIX

Score 18-20 + Positive GMP + Good Market = APPLY MAXIMUM

Score 14-17 + Moderate GMP + Stable Market = APPLY MODERATE

Score 10-13 + Low GMP + Any Market = APPLY MINIMAL

Score <10 + Any GMP + Any Market = AVOID COMPLETELY

Pro Tip from Kritika Yadav, CFP: "Use this screener for every IPO. It takes 15 minutes but can save you thousands of rupees in losses!"

Remember: Quality selection is more important than application technique!

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