



Motilal Oswal Equity Hybrid Fund

The power of Equity and Debt

January 2022


THINK EQUITY. THINK MOTILAL OSWAL.

Investors' Dilemma – Where to invest?


We want to build wealth but short term movements in equity markets cause sleepless nights.



Investors' Dilemma – Where to invest?



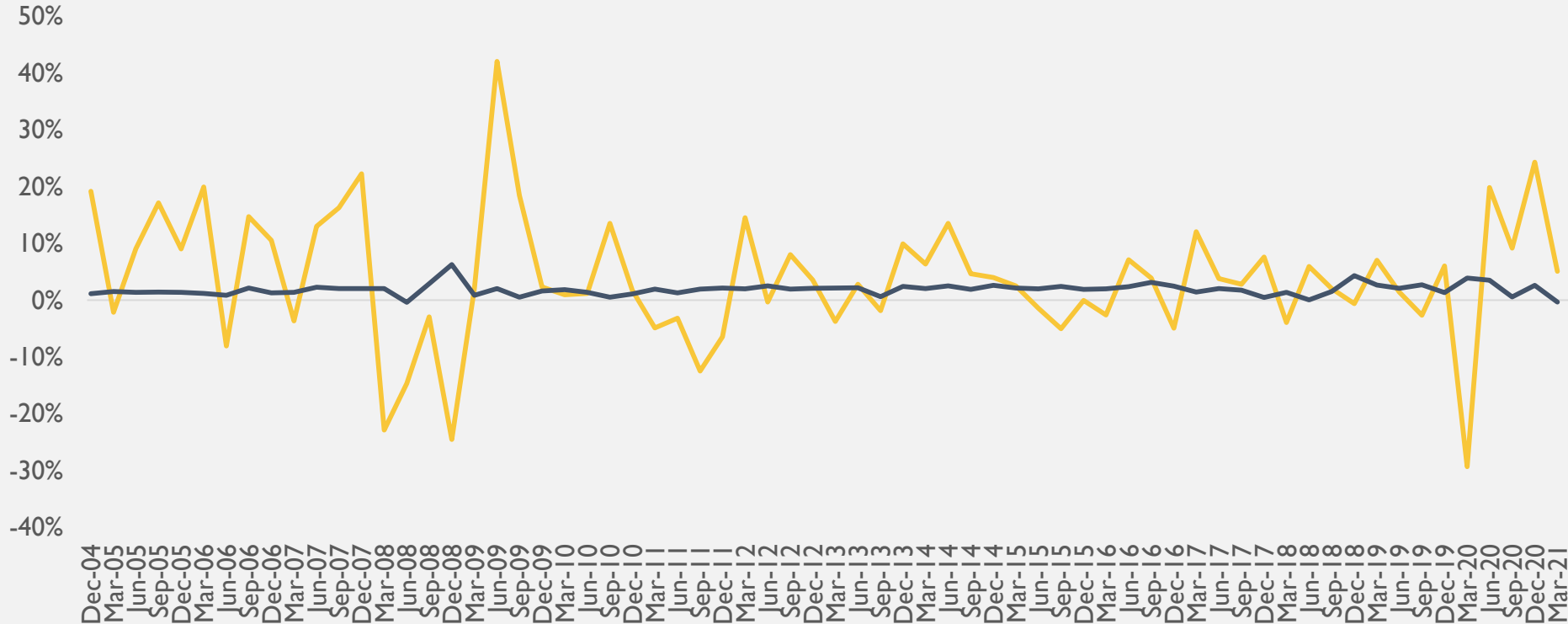
Should we just stick to conservative asset classes?
Should we invest in equities?
Can equity investing be less risky?



Let us analyse if it is possible

Equity markets are choppy in the short term

Equity movement V/S Fixed Income Movement



Equities are volatile in the short term. However...

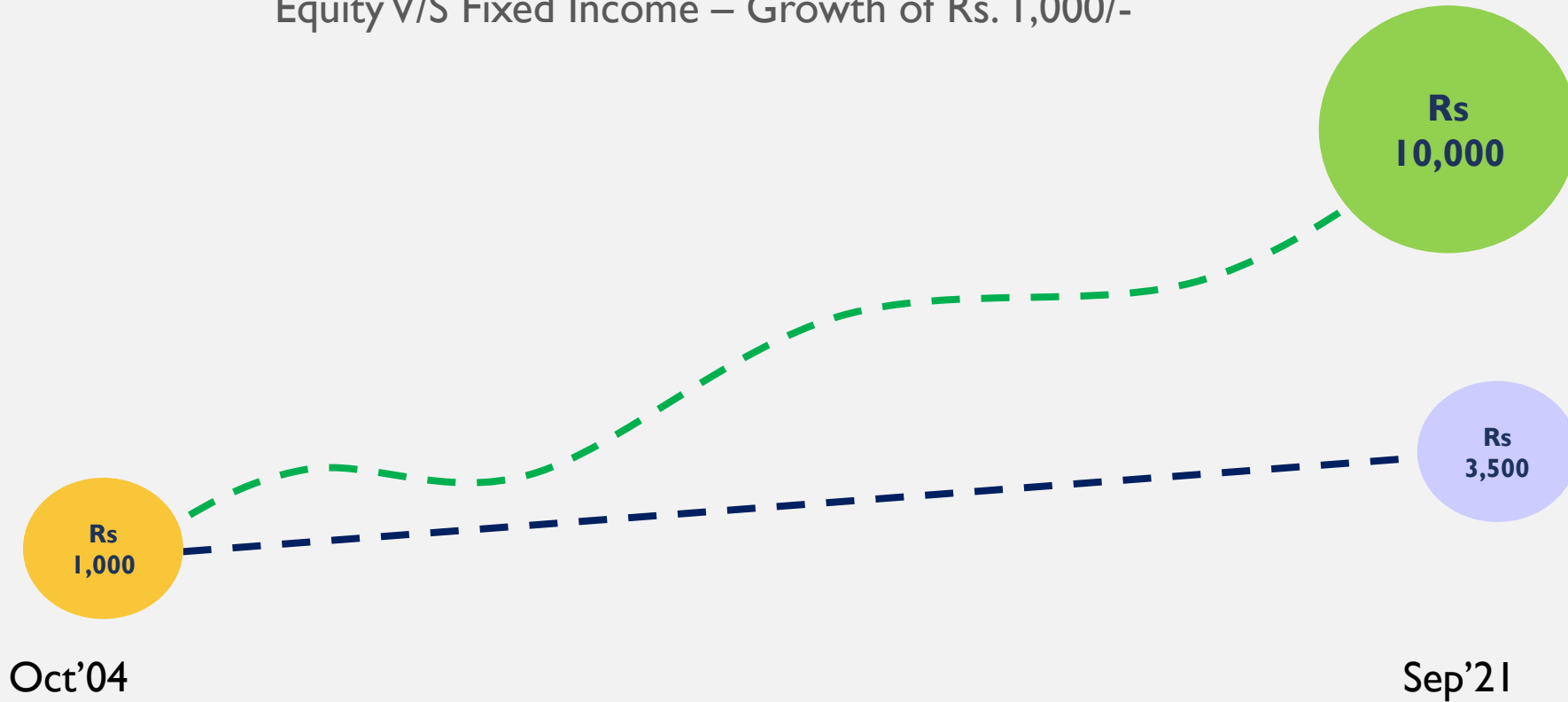


Source: Internal MOAMC Research. Quarter on quarter data as of March 31, 1996 till March 31, 2021. Equity is represented by Nifty 50 Index; Fixed Income is represented by CRISIL Short Term Bond Index

Disclaimer: The above graph is the actual performance of Nifty 50 Index. The above is for representation purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

However, equities help build wealth over a long term

Equity V/S Fixed Income – Growth of Rs. 1,000/-



Equities help build wealth.
Equities have created 2.4 x more wealth compared to Debt securities

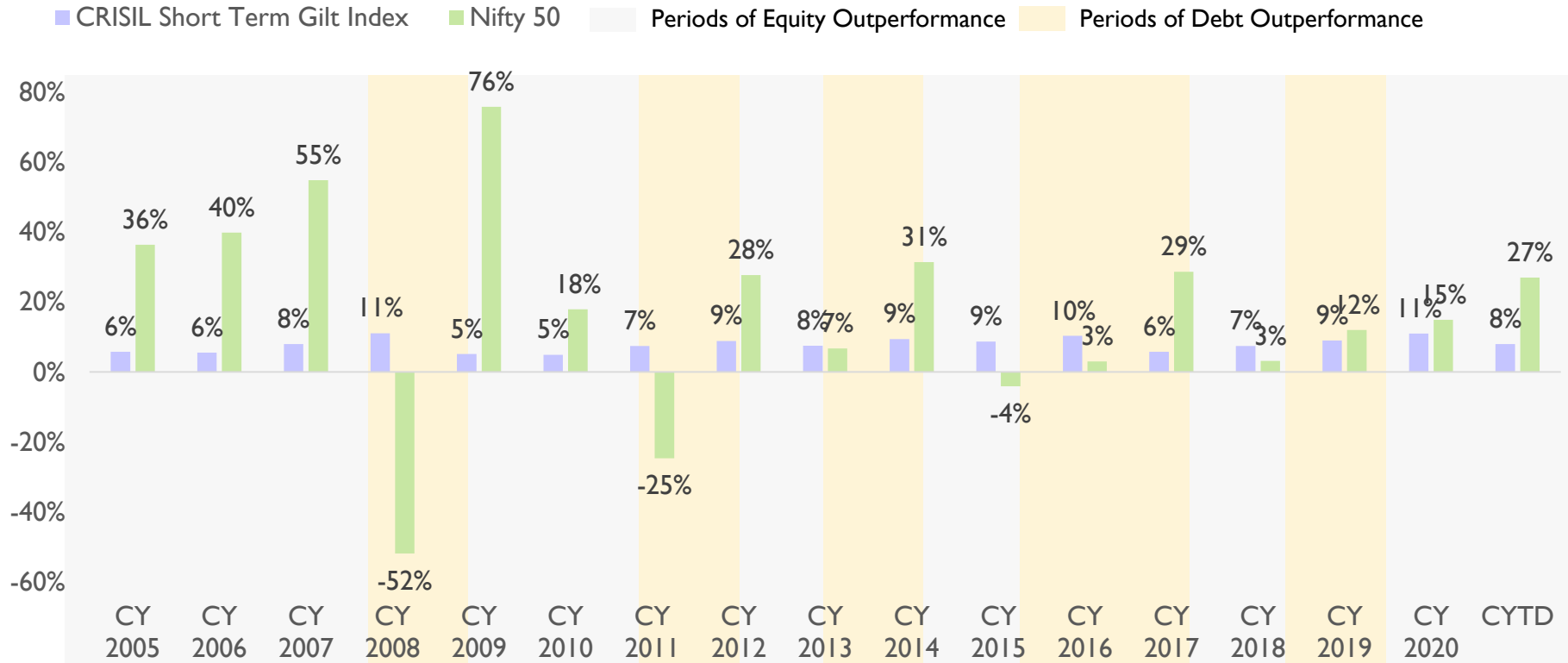


Source: Internal MOAMC Research. Quarter on quarter data as of March 31, 1996 till September 30, 2021

Disclaimer: The above graph not to exact scale. Equity is represented by Nifty 50 Index; Fixed Income is represented by CRISIL Short Term Bond Index

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Equities and debt perform during different periods



No asset class performs all the time. There are periods where equity has outperformed debt and vice versa.

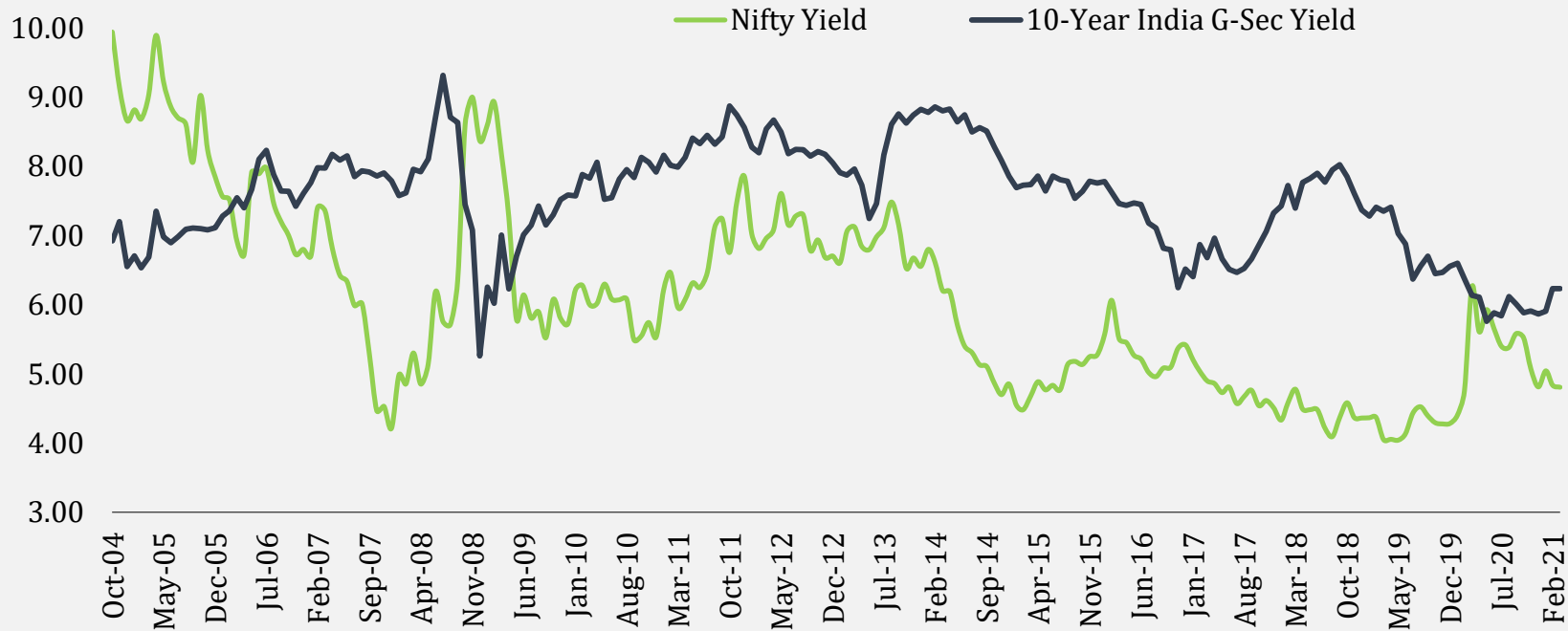


Source: Internal MOAMC Research. Quarter on quarter data as of March 31, 1996 till June 30, 2021

Disclaimer: The above graph not to exact scale. Equity is represented by Nifty 50 Index; Fixed Income is represented by CRISIL Short Term Bond Index

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Equities yields and debt yields are inversely related



Equity Yields outperform when debt yields are subdued and vice versa

Inverse relationship between equity & bond yields



Source: NSEIndia.com and Internal MOAMC Research. Quarter on quarter data from October 2004 till Feb 2021

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THINK MOTILAL OSWAL

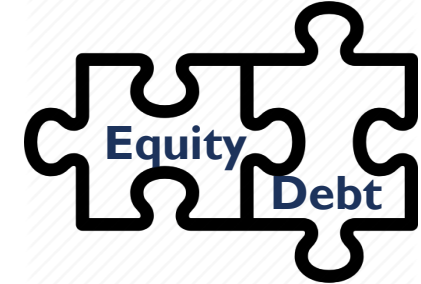
MOTILAL OSWAL
ASSET MANAGEMENT

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Different factors affecting equity and fixed income

	Equity	Debt
Factors Affecting Price	<ul style="list-style-type: none"> • Economy • Company fundamentals • Cash flows 	<ul style="list-style-type: none"> • Prevailing interest rates • Credit ratings • Duration
Positive Factors	<ul style="list-style-type: none"> • Favourable macro economic factors • Growth in company • Favourable sectoral changes 	<ul style="list-style-type: none"> • Falling Interest Rates • Credit Upgrades
Negative Factors	<ul style="list-style-type: none"> • Economic slowdown • Low demand 	<ul style="list-style-type: none"> • Rising interest rates • Fiscal Deficit
Role in Portfolio	<ul style="list-style-type: none"> • Bulding wealth • Providing inflation beating returns in the long term 	<ul style="list-style-type: none"> • Protecting during downturns • Providing stability

A mix of Equity and Debt: Best of both worlds!



Equity

Debt

Hybrid

Instruments

Stocks of listed companies

Bonds, Debentures, Money market instruments & G-Secs

Equity + Debt

Volatility

High in short term

Low to moderate

Moderate to High

Long Term Returns

Beats Inflation

Equivalent to Inflation or slightly higher

Beats Inflation

Equity and fixed income : Better returns at low risk

Period	Returns (%)		Volatility (%)		Returns/Volatility Ratio (Higher the better)	
	Nifty 50 TRI	Crisil Hybrid 35+65 - Aggressive Index	Nifty 50 TRI	Crisil Hybrid 35+65 - Aggressive Index	Nifty 50 TRI	Crisil Hybrid 35+65 - Aggressive Index
1 Year	58.5	39.7	23.5	13.3	2.5	3.0
3 Year	18.6	17.0	23.3	15.0	0.8	1.1
5 Year	16.8	14.2	18.6	12.1	0.9	1.2
10 Year	14.9	13.6	17.9	11.9	0.8	1.1

Source: Internal MOAMC Research. Data as on September 30, 2021

Disclaimer: It is for representation purpose only and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

A mix of Equity and Debt: Best of both worlds!

Equity V/S Fixed Income – Growth of Rs. 1,000/-



Captures ~80% of equity returns



Source: Internal MOAMC Research. Quarter on quarter data as of March 31, 1996 till Sep 30, 2021

Disclaimer: Equity Portion is represented by Nifty 50 Index and Fixed Income is represented by CRISIL Short Term Bond Index. The above graph is not to an exact scale. It is for representation purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

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Introducing Motilal Oswal Equity Hybrid Fund

The right mix of equity and debt

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What is Motilal Oswal Hybrid Fund?



It is an investment portfolio with an ideal mix of Equities and Fixed Income instruments, thus it aims to offer both, growth and stability

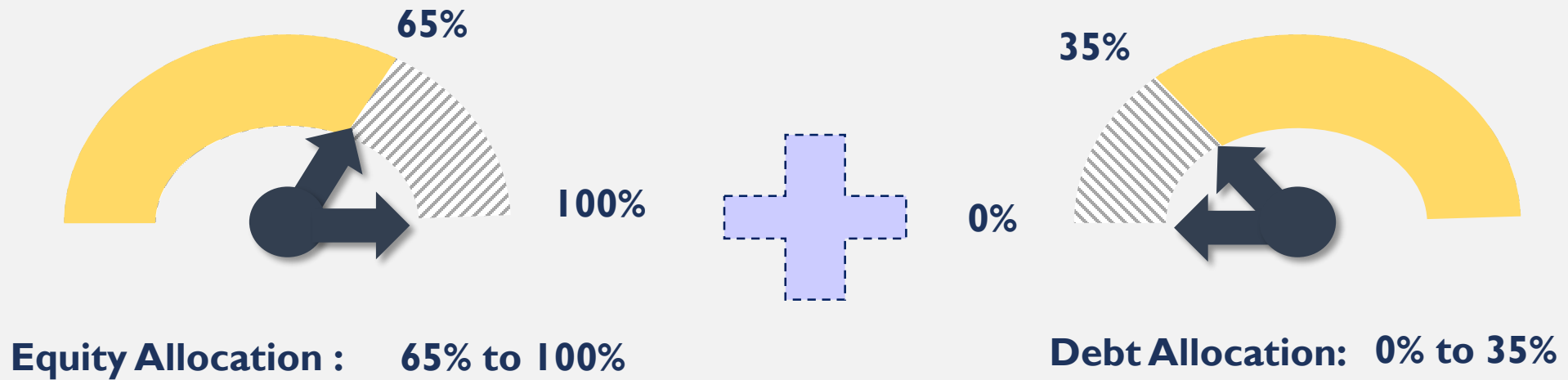


- **Equity**
Powers wealth creation
- **Fixed Income**
Protects from volatility and adds stability



Aims to benefit from both, equities and fixed income across market cycles

Asset Allocation



- Motilal Oswal Equity Hybrid Fund invests in a mix of equity and debt securities
- It belongs to the aggressive hybrid category, investing more than 65% in equities

What is Motilal Oswal Equity Hybrid Fund?

H	Hybrid Scheme investing in equity and debt
Y	Yet reap the benefits of equity taxation
B	Best quality equity portfolio following the QGLP framework
R	Right mix which makes the fund less volatile compared to broader equity market indices at the same giving decent returns
I	Ideal for investors who want to invest in equity markets but have lower risk tolerance
D	Debt Portfolio: No high duration or credit portfolio

Equity Portion: QGLP Framework

Quality of business x Quality of management

- Stable business, preferably consumer facing
- Huge business opportunity
- Sustainable competitive advantage
- Competent management team
- Healthy financials & ratios

Price

- Reasonable valuation, relative to quality and growth prospects
- High margin of safety



Growth in earnings

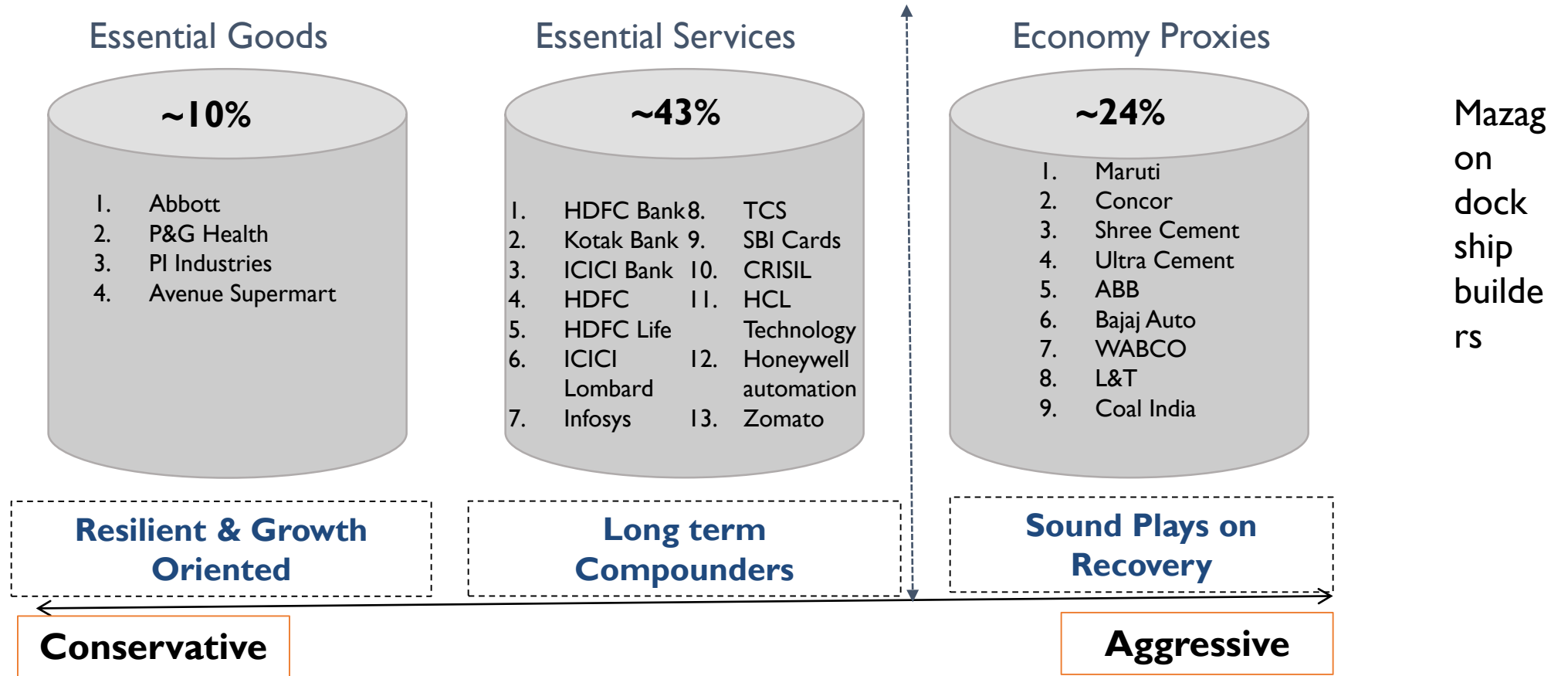
- Volume growth
- Price growth
- Mix change
- Operating & Financial leverage

Longevity – of both Q & G

- Long-term relevance of business
- Extending competitive advantage period
- Initiatives to sustain growth for 10-15 years

Source: MOAMC internal analysis

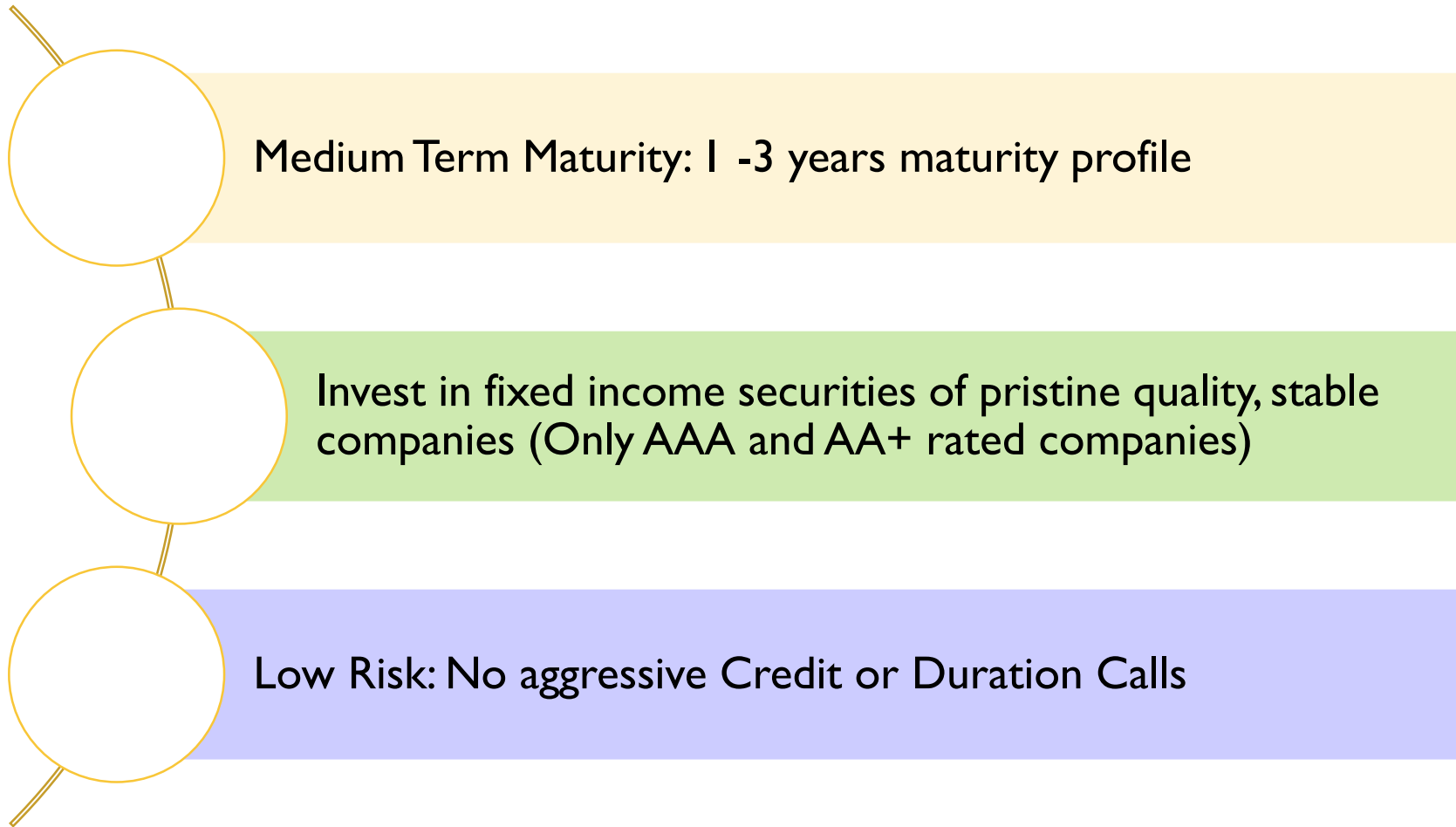
Equity Portion: Portfolio Themes



Data as on December 31, 2021

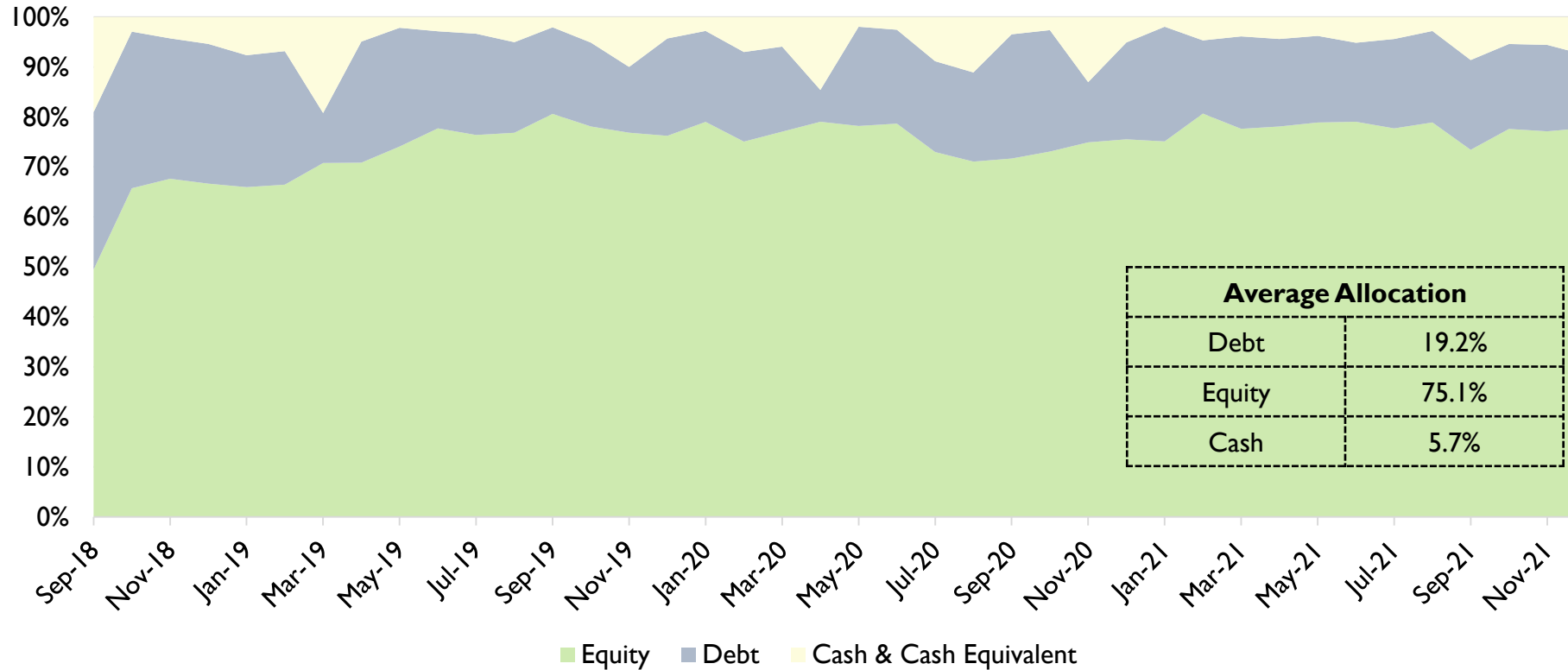
The above buckets of essentials is shown only to explain the concept. The Stocks/Sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of any investment strategy. It should not be construed as investment advice to any party. The stocks may or may not be part of our portfolio/strategy/ schemes. Past performance may or may not be sustained in future

Fixed Income Portion: Pristine Quality with less risk



Historic Asset Allocation

Active Asset Allocation



Equity portion is more than 65% at all times

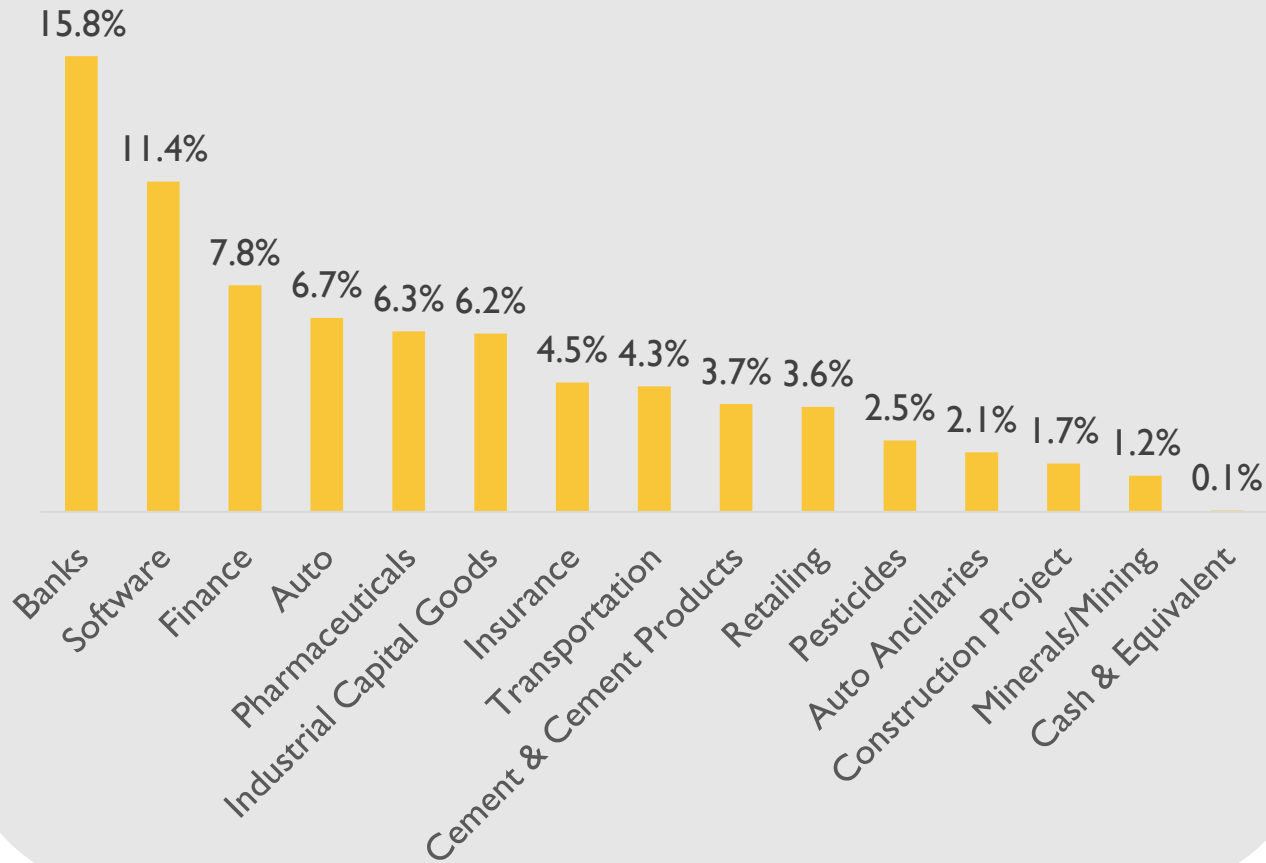
Investors get the benefits of equity taxation

Data as on Dec 31, 2021

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What are the fund holdings?

Industry Allocation



Asset Allocation

Instruments	Weightage (%)
Equity & Equity Related	77.8%
Bonds & NCDs	14.6%
Money Market Instrument (CD,CBLO & Treasury Bill)	7.5%
Cash & Cash Equivalents	0.05%
Total	100.0%

Data as on December 31, 2021

Industry classification as recommended by AMFI

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What are the fund holdings?

Top 10 Gross Equity Holdings

Script	Weightage (%)
ICICI Bank Limited	5.7%
HDFC Bank Limited	5.5%
Housing Development Finance Corporation Limited	5.1%
Bajaj Auto Limited	5.0%
Tata Consultancy Services Limited	4.9%
Infosys Limited	4.6%
Kotak Mahindra Bank Limited	4.5%
Container Corporation of India Limited	4.3%
ABB India Limited	3.9%
Abbott India Limited	3.4%
Total	46.9%

Debt Quantitative Indicators

Average Maturity	1.41 Yrs
YTM	4.57%
Macaulay Duration	1.24 yrs
Modified Duration	1.17 yrs

Data as on December 31, 2021

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How has the fund performed?

Point to Point Returns (%)	1 Year		3 Year		Since Inception	
	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000
Motilal Oswal Equity Hybrid Fund (MOHEF)	13.3	11,334	14.8	15,142	13.4	15,146
CRISIL Hybrid 35+65 - Aggressive Index	19.7	11,974	16.0	15,634	13.8	15,332
Nifty 50 TRI	25.6	12,559	18.3	16,552	14.5	15,646

SIP Performance (%)	1 Year			3 Year			Since Inception		
	DEF	Benchmark	Additional Benchmark	DEF	Benchmark	Additional Benchmark	DEF	Benchmark	Additional Benchmark
Investment Amount	120,000			360,000			390,000		
Market Value	126,603	130,643	133,658	463,038	485,949	518,155	509,526	533,904	568,382
Returns (CAGR)%	10.3	16.8	21.7	17.0	20.5	25.1	16.7	19.7	23.9

Data as on December 31, 2021

Date of inception: 14 September 2018. In case, the start/end date of the concerned period is non business date (NBD), the NAV of the previous date is considered for computation of returns. The NAV per unit shown in the table is as on the start date of the said period. Past performance may or may not be sustained in the future.

Mr. Siddharth Bothra has been appointed as the Fund Manager with effect from May 19, 2021 in place of Mr. Akash Singhania. Revised the statement Accordingly. Mr. Abhiroop Mukherjee is the Fund Manager for debt component since inception.

Kindly refer to the factsheet for performance of other schemes managed by the fund managers: <https://www.motilaloswalmf.com/downloads/mutual-fund/Factsheet>

Fund Manager - Equity



For Equity Component: Mr. Siddharth Bothra

- **Rich Experience:** Mr Siddharth Bothra has an experience of more than 13 years in the field of research and investments
- **Experience across sectors:** Prior to joining Motilal Oswal AMC he had an extensive stint with Motilal Oswal Securities Ltd. as a senior analyst in the institutional equities division covering various sectors
- **Awards won:** During his stint with Motilal Oswal Securities Ltd. Mr. Bothra won various recognitions such as the ZEE Business TV - India's Best Analyst Awards 2009 Infrastructure, ET Reuters Starmine Awards No.1 Earnings Estimator 2009 Real Estate & No. 2 Stock Picker 2010 Real Estate
- **Excellent academic background:** Honors degree of MBA (Post Graduate Program) from ISB (Indian School of Business, Hyderabad), MBA International Student Exchange NYU Stern School of Business (New York) and B.Com (Honors)
- **Funds managed:** Motilal Oswal Focused 25 Fund, Motilal Oswal Equity Hybrid Fund, Motilal Oswal Multi Asset Fund, Motilal Oswal Dynamic Fund and Motilal Oswal Flexi Cap Fund

Fund Managers



For Debt Component: Mr. Abhiroop Mukherjee

- **Rich Experience:** Over 11 years of experience in the Debt and Money Market Instruments Securities trading and fund management
- **Prestigious past experience:** His past experience includes stint at PNG Gilts as AVP-WDM dealer
- **Excellent academic background:** B.Com (Honours) and PGDM (Finance)
- **Funds managed:**
 - Fund Manager - Motilal Oswal Ultra Short Term Fund and Motilal Oswal Liquid Fund
 - Fund Manager for Debt Component Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund, Motilal Oswal Long Term Equity Fund, Motilal Oswal Dynamic Fund, Motilal Oswal Nasdaq Fund of Fund, Motilal Oswal S&P 500 Fund, Motilal Oswal Large and Midcap Fund, Motilal Oswal Multi Asset Fund, Motilal Oswal Equity Hybrid Fund, Motilal Oswal 5 Year G-sec Fund of Fund, Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative and Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive, Motilal Oswal 5 Year G-Sec ETF, Motilal Oswal MSCI EAFE Top 100 Select Index Fund, Motilal Oswal Nasdaq Q50 ETF

Fund Facts

Type of the Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments																	
Category of the Scheme	Aggressive Hybrid Fund																	
Investment Objective	The investment objective is to generate equity linked returns by investing in a combined portfolio of equity and equity related instruments, debt, money market instruments and units issued by Real Estate Investment Trust (REITs) and Infrastructure Investment Trust (InvITs).																	
Benchmark	CRISIL Hybrid 35 + 65 – Aggressive TRI																	
Entry / Exit Load	Entry : Nil Exit Load: 1% - If redeemed on or before 1 year from the date of allotment. Nil - If redeemed after 1 year from the date of allotment. There would be no exit load for redemption of units on or before completion of 1 year from the date of allotment upto 12% of units allotted. Redemption of units would be done on First in First out Basis. A switch-out or a withdrawal shall also be subjected to the Exit Load like any Redemption. No Exit Load applies for switch between the schemes Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Flexicap Fund, Motilal Oswal Hybrid Fund, Motilal Oswal Dynamic Fund and Motilal Oswal Multi Asset Fund No Load for switch between Options within the Scheme. Further, it is clarified that there will be no exit load charged on a switch-out from Regular to Direct plan within the same scheme																	
Asset Allocation	<table border="1"> <thead> <tr> <th rowspan="2">Instrument</th> <th colspan="2">Indicative Asset Allocation (% of Total Assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>High/ Medium/ Low</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related instruments</td> <td>65</td> <td>100</td> <td>High</td> </tr> <tr> <td>Debt Instruments, Money Market Instruments, G-Sec, Cash and Cash at Call, etc.</td> <td>0</td> <td>35</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instrument	Indicative Asset Allocation (% of Total Assets)		Risk Profile	Minimum	Maximum	High/ Medium/ Low	Equity and equity related instruments	65	100	High	Debt Instruments, Money Market Instruments, G-Sec, Cash and Cash at Call, etc.	0	35	Low to Medium
Instrument	Indicative Asset Allocation (% of Total Assets)		Risk Profile															
	Minimum	Maximum	High/ Medium/ Low															
Equity and equity related instruments	65	100	High															
Debt Instruments, Money Market Instruments, G-Sec, Cash and Cash at Call, etc.	0	35	Low to Medium															

Fund Facts

Plans	Regular Plan and Direct Plan	
Options (Under each plan):	Dividend (Payout and Reinvestment) and Growth	
Minimum Application Amount:	Rs. 500/- and in multiples of Re. 1/- thereafter	
Additional Application Amount:	Rs. 500/- and in multiples of Re. 1/- thereafter	
Systematic Investment Plan (SIP)	Weekly SIP	Rs. 500 and in multiples of Re.1/- thereafter (Minimum installment – 12)
	Fortnightly SIP	
	Monthly SIP	
	Quarterly SIP	Rs. 1,500 and in multiples of Re.1/- thereafter (Minimum Installment – 4)
	Annual SIP	Rs. 6,000 and in multiples of Re. 1/- thereaer (Minimum Installment – 1)
	The Dates of Auto Debit Facility shall be on the 1st , 7 th , 14 th ,21st or 28 th of every month.	
Minimum Redemption Amount	Rs. 500/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower	

Disclaimer

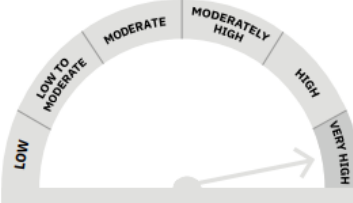

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Statutory Details: Constitution: Motilal Oswal Mutual Fund has been set up as a trust under the Indian Trust Act, 1882. Trustee: Motilal Oswal Trustee Company Limited. Investment Manager: Motilal Oswal Asset Management Company Ltd. (CIN: U67120MH2008PLC188186) Sponsor: Motilal Oswal Financial Services Ltd

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

For any Mutual Fund queries, please call us on +91 81086 22222 /+91 22 40548002 (Press 1) or write to mfservice@molalosal.com

Product Labelling

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Hybrid 35 + 65 - Aggressive Index
<p>Motilal Oswal Equity Hybrid Fund (MOFEH) An open ended hybrid scheme investing predominantly in equity and equity related instruments</p>		
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation by generating equity linked returns • Investment predominantly in equity and equity related instruments 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Motilal Oswal Mutual Funds

Performance of other schemes managed by Siddharth Bothra

Name of Fund Manager: Siddharth Bothra									
Period	Inception Date	1 year		3 year		5 year		Since Inception	
		Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal Flexi Cap Fund	28-04-2014	15.3	31.6	11.1	19.1	12.6	17.9	17.5	15.8
Motilal Oswal Focused 25 Fund	13-05-2013	14.6	31.6	16.3	19.1	14.8	17.9	14.7	15.7
Motilal Oswal Dynamic Fund	27-09-2016	7.4	15.9	9.0	14.6	9.8	13.1	8.6	12.0
Motilal Oswal Multi Asset Fund	04-08-2020	4.4	12.0	-	-	-	-	6.0	15.4


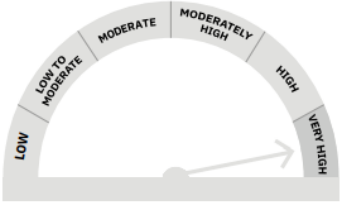
Note:

- Siddharth Bothra manages 5 schemes of Motilal Oswal Mutual Fund.
- In case the number of schemes managed by a fund manager is more than six, performance data of top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Source/Disclaimer : MOAMC, Data as of 31-Dec-21. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure.

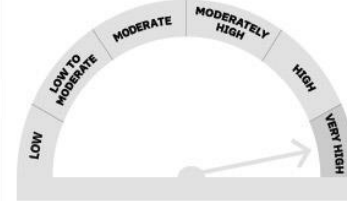
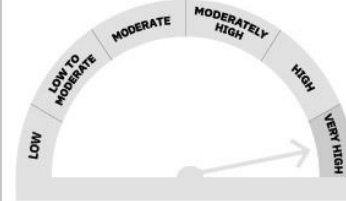
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Motilal Oswal Flexi Cap Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 500 TRI
Motilal Oswal Flexi Cap (MOF35) Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks		
This product is suitable for investors who are seeking*	Investors understand that their principal will be at Very High risk	
<ul style="list-style-type: none"> • Long-term capital growth • Investment in a maximum of 35 equity and equity related instruments across sectors and market capitalization levels 		

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.


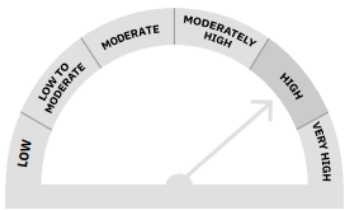
Motilal Oswal Focused 25 Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 500 TRI
Motilal Oswal Focused 25 Fund (MOF25) An open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks		
This product is suitable for investors who are seeking*	Investors understand that their principal will be at Very High risk	
<ul style="list-style-type: none"> • Return by investing in upto 25 companies with long term sustainable competitive advantage and growth potential • Investment in Equity and equity related instruments subject to overall limit of 25 companies 		

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

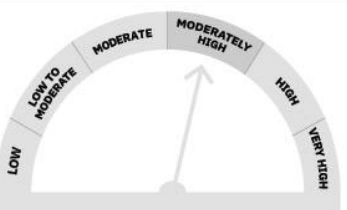
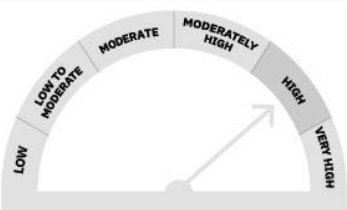
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Motilal Oswal Dynamic Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Hybrid 50 + 50 - Moderate
Motilal Oswal Dynamic Fund (MOFDYNAMIC) An open ended dynamic asset allocation fund		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> • Long-term capital growth • Investment in equity, derivatives and debt instruments 	Investors understand that their principal will be at High risk	Investors understand that their principal will be at High risk

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Motilal Oswal Multi Asset Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer 30% Nifty 50 TRI + 50 % Crisil Short Term Gilt Index + 10% Domestic Price of Gold + 10% S&P 500 Index (TRI)
Motilal Oswal Multi Asset Fund (MOFMAF) (An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> • Long term capital appreciation by investing in a diversified portfolio. • Investing in Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds 	Investors understand that their principal will be at Moderately High risk	Investors understand that their principal will be at High risk

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Motilal Oswal Mutual Funds

Performance of other schemes managed by Abhiroop Mukherjee

Name of Fund Manager: Abhiroop Mukherjee									
Period	Inception Date	1 year		3 year		5 year		Since Inception	
		Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal Midcap 30 Fund	24-02-2014	55.8	48.2	23.2	23.2	16.3	20.5	21.3	22.8
Motilal Oswal Large and Midcap Fund	17-10-2019	40.8	37.0	-	-	-	-	27.0	29.1
Motilal Oswal Long Term Equity Fund	21-01-2015	32.1	31.6	17.6	19.1	16.4	17.9	15.4	12.7
Motilal Oswal 5 Year G-Sec ETF	10-12-2020	3.1	3.3	-	-	-	-	3.3	3.5
Motilal Oswal Liquid Fund	20-12-2018	2.9	3.6	-	-	-	-	3.9	5.0
Motilal Oswal Ultra Short Term Fund	06-09-2013	2.4	4.2	4.3	6.1	1.9	6.6	3.9	7.5

Note:

- Abhiroop Mukherjee manages 18 schemes of Motilal Oswal Mutual Fund.
- In case the number of schemes managed by a fund manager is more than six, performance data of top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Source/Disclaimer : MOAMC, Data as of 31-Dec-21. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure.

Motilal Oswal Mutual Funds

Performance of other schemes managed by Abhiroop Mukherjee

Name of Fund Manager: Abhiroop Mukherjee									
Period	Inception Date	1 year		3 year		5 year		Since Inception	
		Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal Passive FOF - Aggressive	12-03-2021	-	-	-	-	-	-	19.1	21.2
Motilal Oswal Passive FOF – Conservative	12-03-2021	-	-	-	-	-	-	13.5	15.0

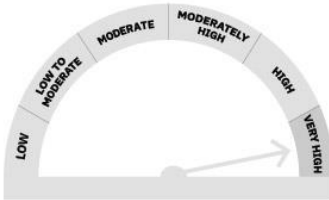
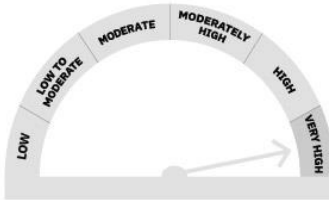
Note:

- Abhiroop Mukherjee manages 18 schemes of Motilal Oswal Mutual Fund.
- Returns for funds launched less than one year ago but over 6 months ago have been shown
- Returns are calculated on a simple annualized basis

Source/Disclaimer : MOAMC, Data as of 31-Dec-21. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure.

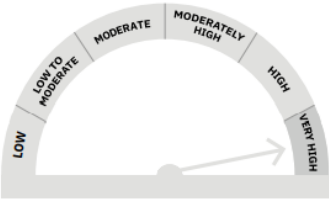
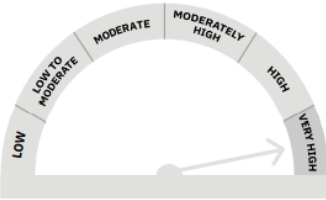
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Motilal Oswal Midcap 30 Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Midcap 150 TRI
<p>Motilal Oswal Midcap 30 Fund (MOF30) An open ended equity scheme predominantly investing in mid cap stocks</p>		
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long-term capital growth • Investment in equity and equity related instruments in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth 		

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

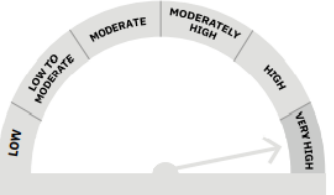
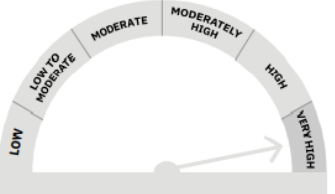
Motilal Oswal Large and Midcap Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Large Midcap 250 TRI
<p>Motilal Oswal Large and Midcap Fund (MOFLM) (Large and Midcap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)</p>		
<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long-term capital growth • Investment predominantly in equity and equity related instruments of large and midcap stocks 		

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



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Motilal Oswal Long Term Equity Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 500 TRI
Motilal Oswal Long Term Equity Fund (MOFLTE) (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)		
This product is suitable for investors who are seeking*	Investors understand that their principal will be at Very High risk	
<ul style="list-style-type: none"> • Long-term capital growth • Investment predominantly in equity and equity related instruments 		

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

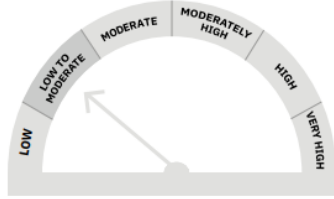
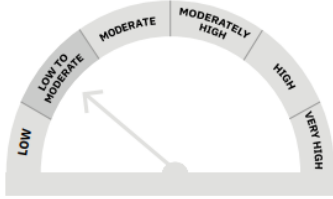
Motilal Oswal 5 Year G-Sec ETF

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 5 yr Benchmark G-Sec Index
Motilal Oswal 5 Year G – Sec ETF (MOGSEC) (An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index)		
This product is suitable for investors who are seeking*	Investors understand that their principal will be at Moderate risk	
<ul style="list-style-type: none"> • Return that corresponds generally to the performance of the Nifty 5 yr Benchmark G – Sec Index, subject to tracking error. • Investment in securities of Nifty 5 yr Benchmark G-Sec Index 		

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

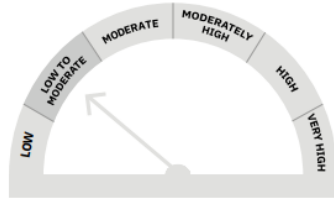

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Motilal Oswal Liquid Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Liquid Fund Index
Motilal Oswal Liquid Fund (MOFLF) (An open ended liquid fund)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> • Regular income over short term • Investment in money market securities 	Investors understand that their principal will be at Low to Moderate risk	Investors understand that their principal will be at Low to Moderate risk

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

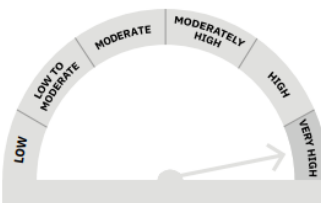
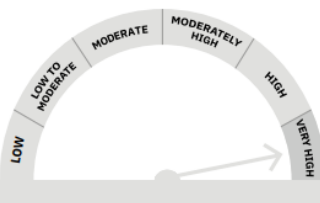
Motilal Oswal Ultra Short Term Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Ultra Short Term Debt Fund Index
Motilal Oswal Ultra Short Term Fund (MOFUSTF) (An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> • Optimal returns consistent with moderate levels of risk • Investment in debt securities and money market securities with Macaulay duration of the portfolio between 3 months and 6 months. 	Investors understand that their principal will be at Low to Moderate risk	Investors understand that their principal will be at Moderately High risk

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



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Motilal Oswal Passive FOF - Aggressive

Name of the scheme	Scheme Riskometer	Benchmark Riskometer 50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec Index
Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive (MOFAAPFOF-A) (An open ended fund of funds scheme investing in passive funds)		
This product is suitable for investors who are seeking* <ul style="list-style-type: none"> To generate long term growth/capital appreciation by offering asset allocation Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold. 	Investors understand that their principal will be at Very High risk	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Motilal Oswal Passive FOF - Conservative

Name of the scheme	Scheme Riskometer	Benchmark Riskometer 50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec Index
Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative (MOFAAPFOF-C) (An open ended fund of funds scheme investing in passive funds)		
This product is suitable for investors who are seeking* <ul style="list-style-type: none"> To generate long term growth/capital appreciation with relatively lower volatility by offering asset allocation Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold 	Investors understand that their principal will be at High risk	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Thank You!

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