

Motilal Oswal Focused Fund

(formerly known as Motilal Oswal Focused 25 Fund)

Focused LargeCap Fund

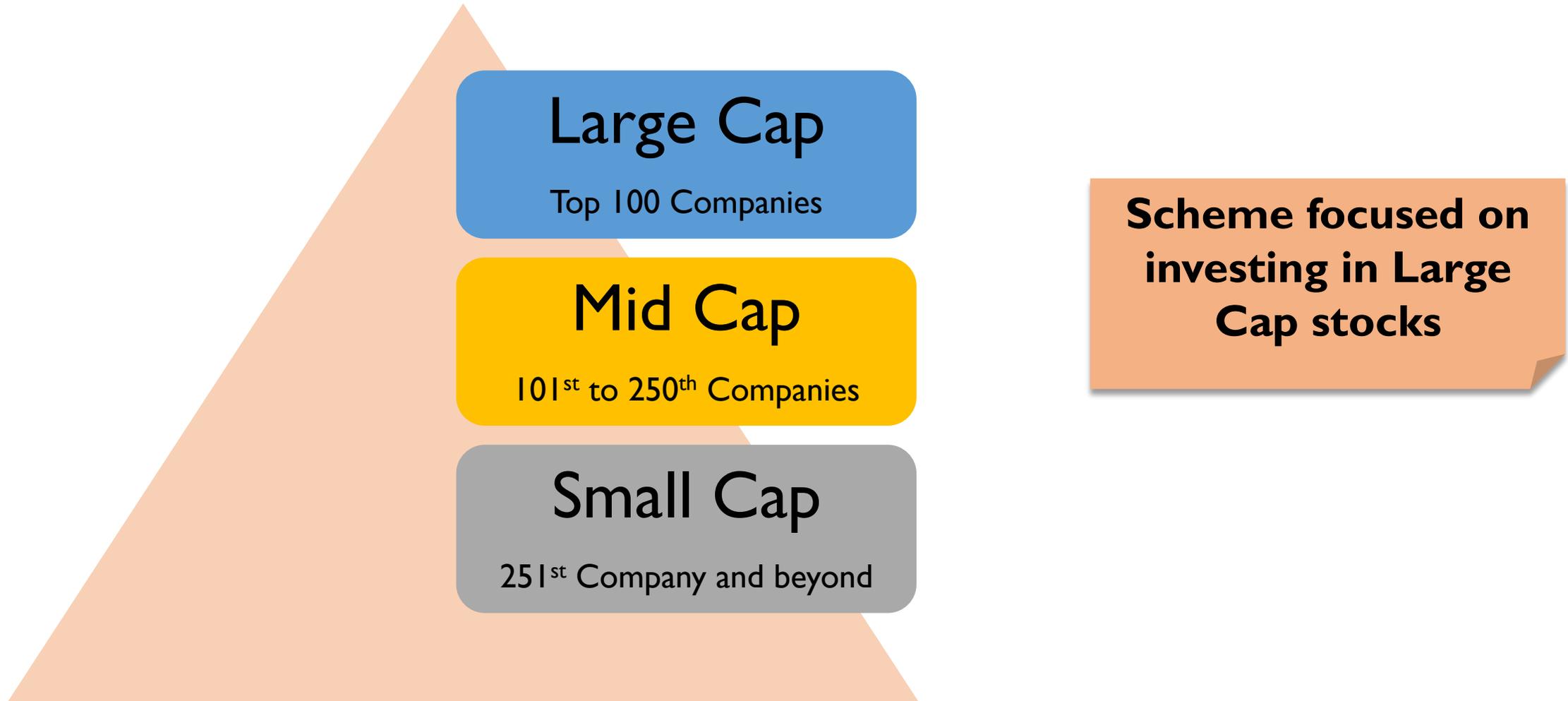
February 2023

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ASSET MANAGEMENT

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Industry Categorization of Large Cap, Mid Cap and Small Cap stocks



Source: As compiled by AMFI - As on 31st December 2022

Why Large Caps



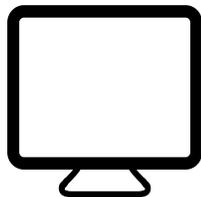
Strong balance sheet



Experienced management teams, quality board and better stand of governance/disclosures



Resilient as they can survive through different market cycles



Relatively stable and less volatile

Source: Internal MOAMC Research.

Disclaimer: This data should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

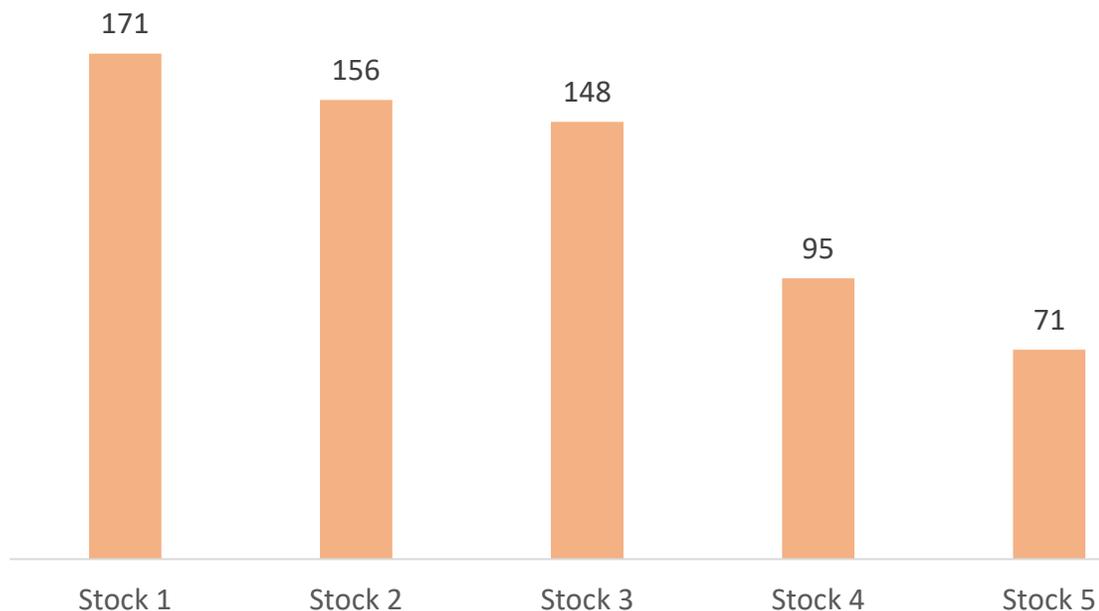
Why Large Caps

Room for growth.

Nifty 100 constituents combined have a smaller market cap than the world's largest company

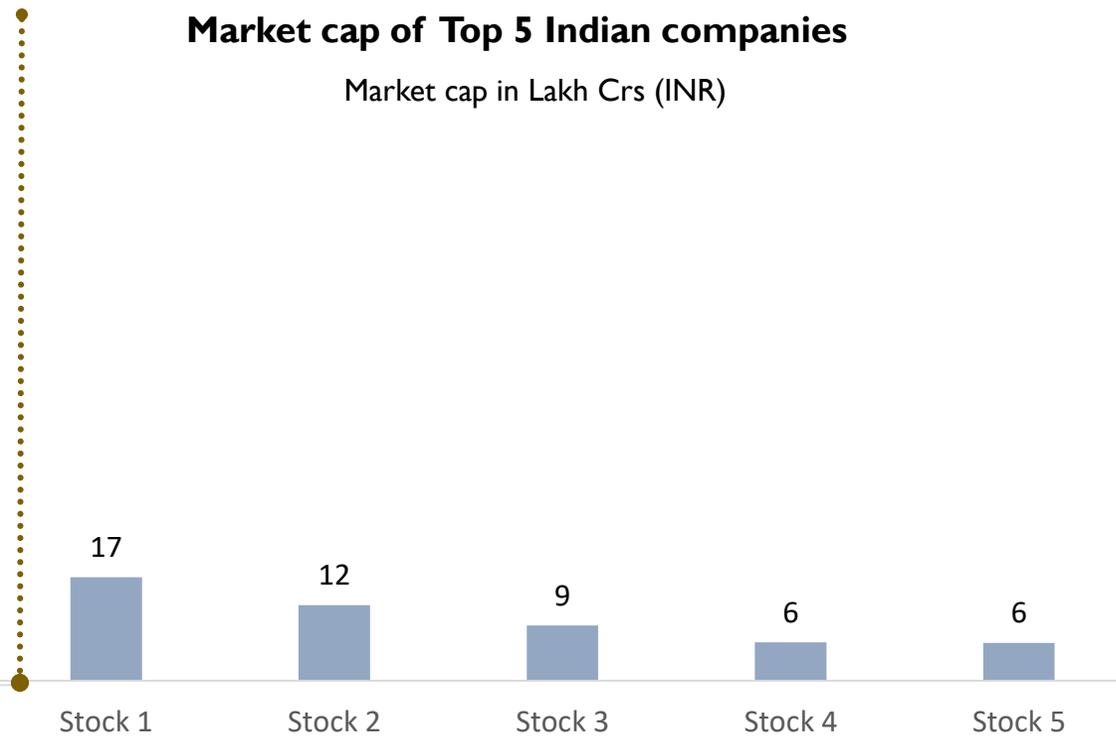
Market cap of Top 5 International companies

Market cap in Lakh Crs (INR)



Market cap of Top 5 Indian companies

Market cap in Lakh Crs (INR)



Data as on 31st December, 2022

Source: Internal MOAMC Research.

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Why Focused Portfolio

	Weights	3 Year Returns
Stock A	10%	25%
Stock B	10%	20%
Stock C	10%	15%
Stock D	10%	8%
Stock E	10%	7%
Stock F	10%	5%
Stock G	10%	5%
Stock H	10%	2%
Stock I	10%	-6%
Stock J	10%	-11%
Portfolio Returns		7.0%

20% Returns from top 3 stocks

13% higher returns from Focused Portfolio

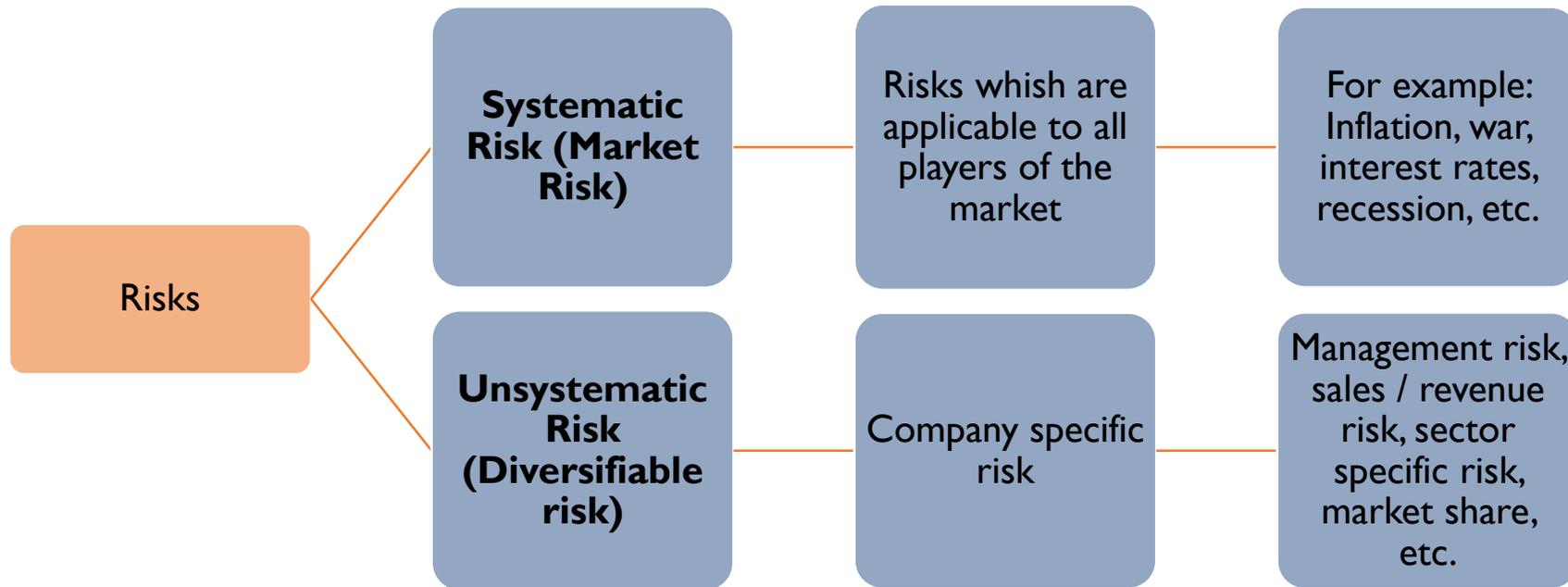
Returns from holding entire portfolio of 10 stocks

Focusing on few quality stocks can greatly enhance the performance of a portfolio

Source: MOAMC internal research. Disclaimer: The above table is an illustration of a stated example and is not the actual performance of any scheme. 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.

Does “less(Stocks)” mean “more Risk”?

Non-systemic risk decreases with increasing number of stocks, but only up to a limit

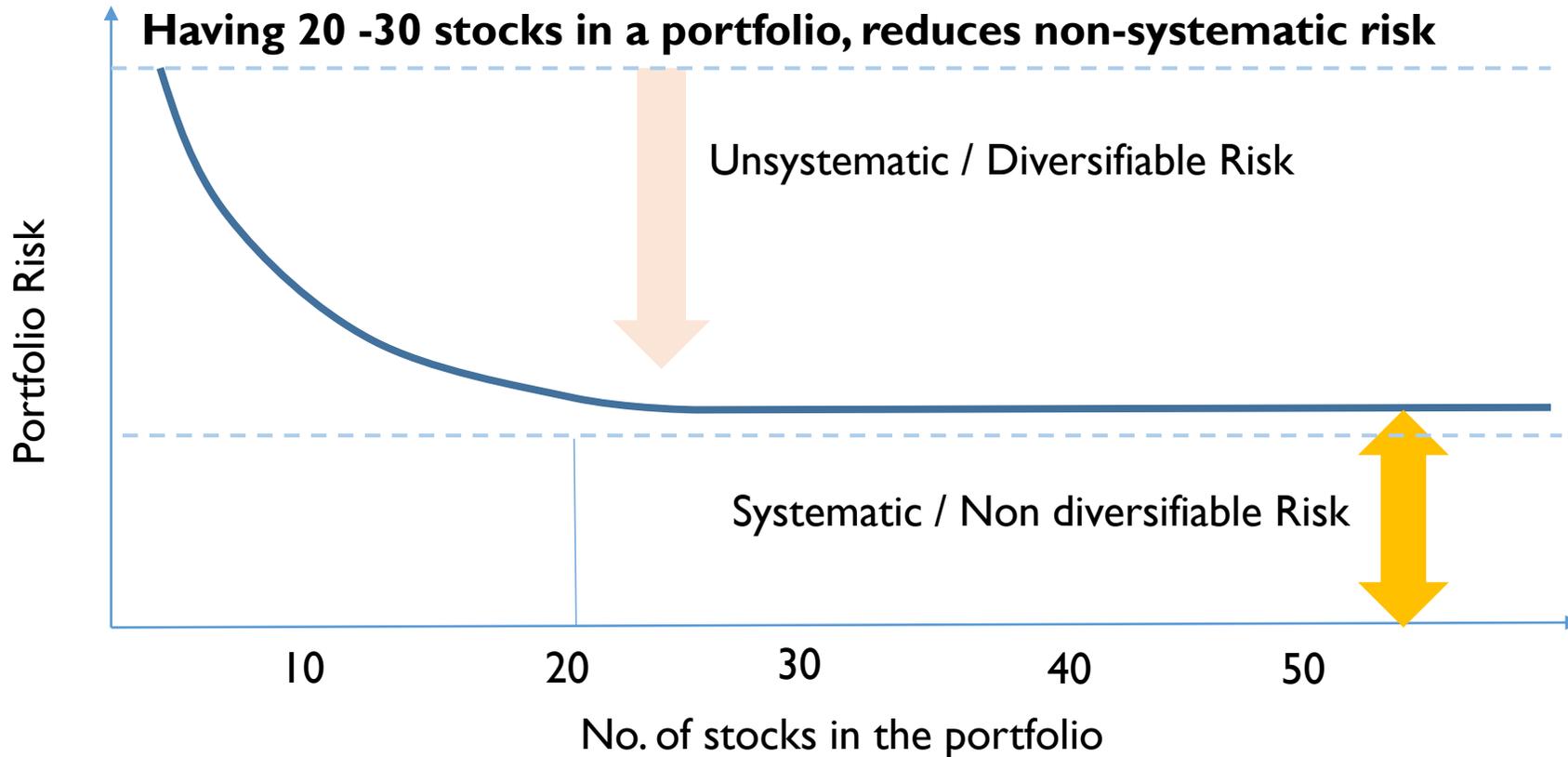


Source: Internal MOAMC Research.

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Does “less(Stocks)” mean “more Risk”?

Key Question to ask: To what extent does having more stocks in a portfolio reduce Diversifiable risk?



- Based on Modern Portfolio Theory, Unsystematic risk reduces only till 20-30 stocks in the portfolio
- Adding additional stocks does not reduce risk further

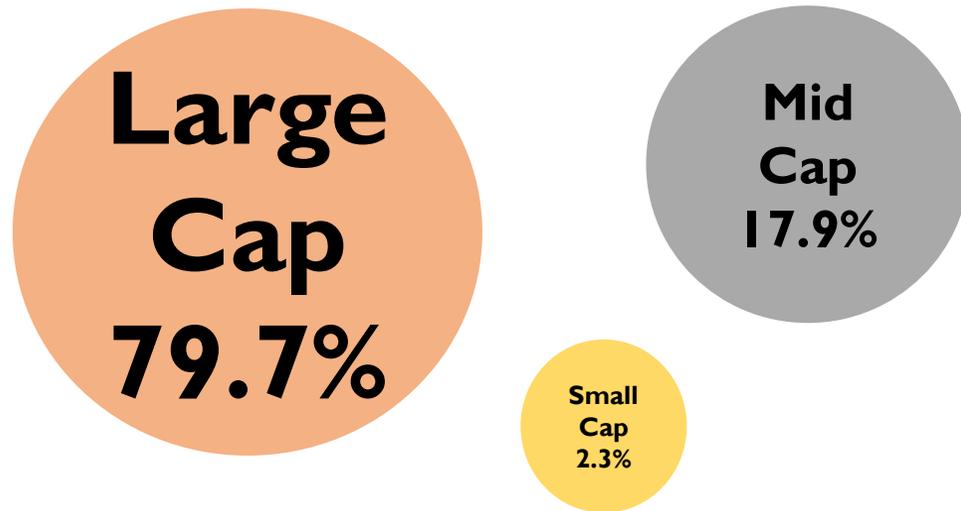
Source: Adapted from Modern Portfolio Theory

Disclaimer: The above 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.

Introducing: Motilal Oswal Focused Fund

A Large Cap oriented fund.

Highly Concentrated Portfolio.



Source: Internal MOAMC Research. Data as on 28th February'23

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Why Invest in Motilal Oswal Focused Fund?

High Conviction Concentrated Portfolio

- Concentrated Portfolio of not more than 30 stocks

Large Cap Oriented

- Large cap oriented focused portfolio

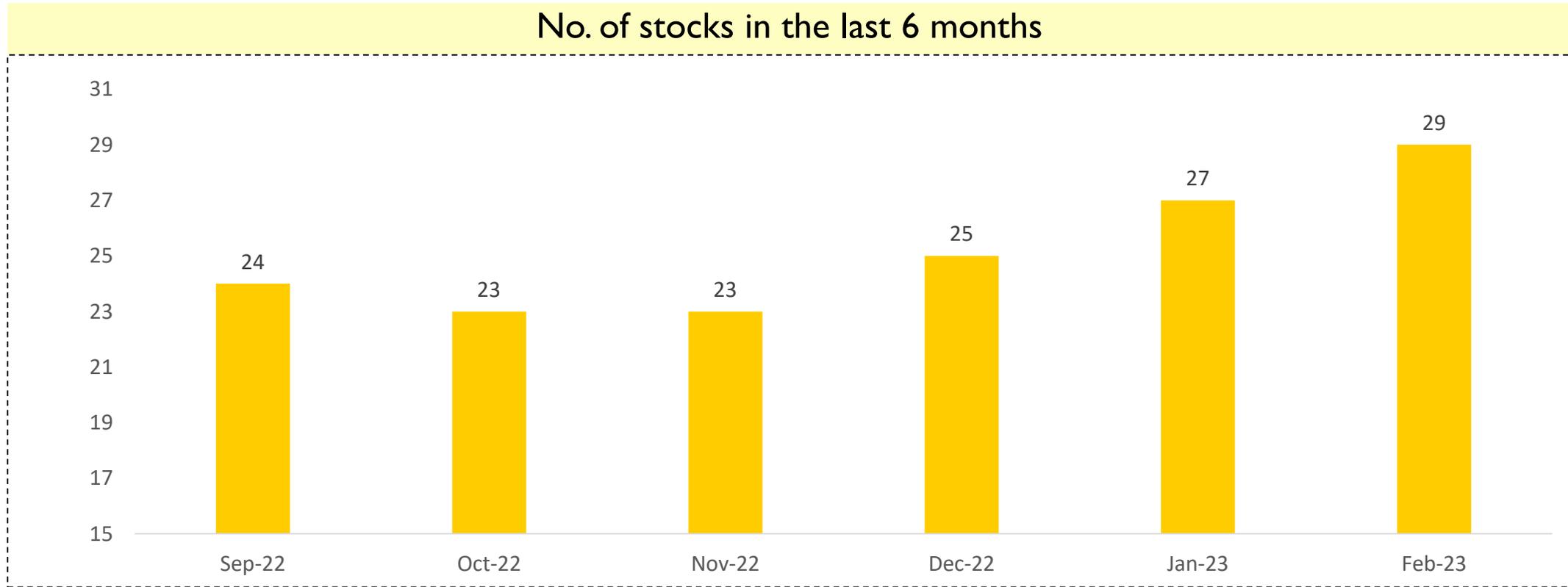
Benchmark Agnostic

- Least overlap with the benchmark

Strong Stock Picking Process

- QGLP framework for bottom up stock picking

#1 Concentrated portfolio - True to mandate Focused Fund



Data as on February 28 , 2023

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

#2 Large cap oriented focused fund – Greater flexibility in portfolio structure

	Large Cap (Top 100)	Mid Cap (101- 250)	Small Cap (Below 250)
Large Cap	> 80%	0 – 20 %	
Focused Fund	> 65%	0 – 35 %	

- Minimum allocation to Large cap should be 65%
- Higher flexibility in portfolio construction; thus the fund may tap right opportunities as they arise

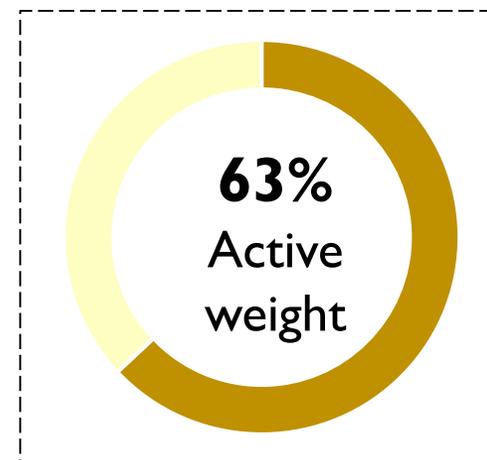
Source: Internal MOAMC Research

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#3 Benchmark agnostic

Benchmark agnostic portfolio is testament to bottoms up stock picking of high conviction companies

Top 5 Stocks with least overlap with Benchmark		
Script	Weightage (%) in portfolio	Weightage (%) in Index
Portfolio Stock 1	7.3%	0.1%
Portfolio Stock 2	5.3%	0.1%
Portfolio Stock 3	11.0%	5.9%
Portfolio stock 4	4.5%	0.0%
Portfolio Stock 5	4.3%	0.1%



- **Active weights means having portion of the portfolio which does not have an overlay with the benchmark.**

Data as on February 28, 2023

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#4 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

QGLP Exemplified

Quality

FY25E RoE of 16%

Growth

**22% EPS Growth Expected over
FY22-25**

Longevity

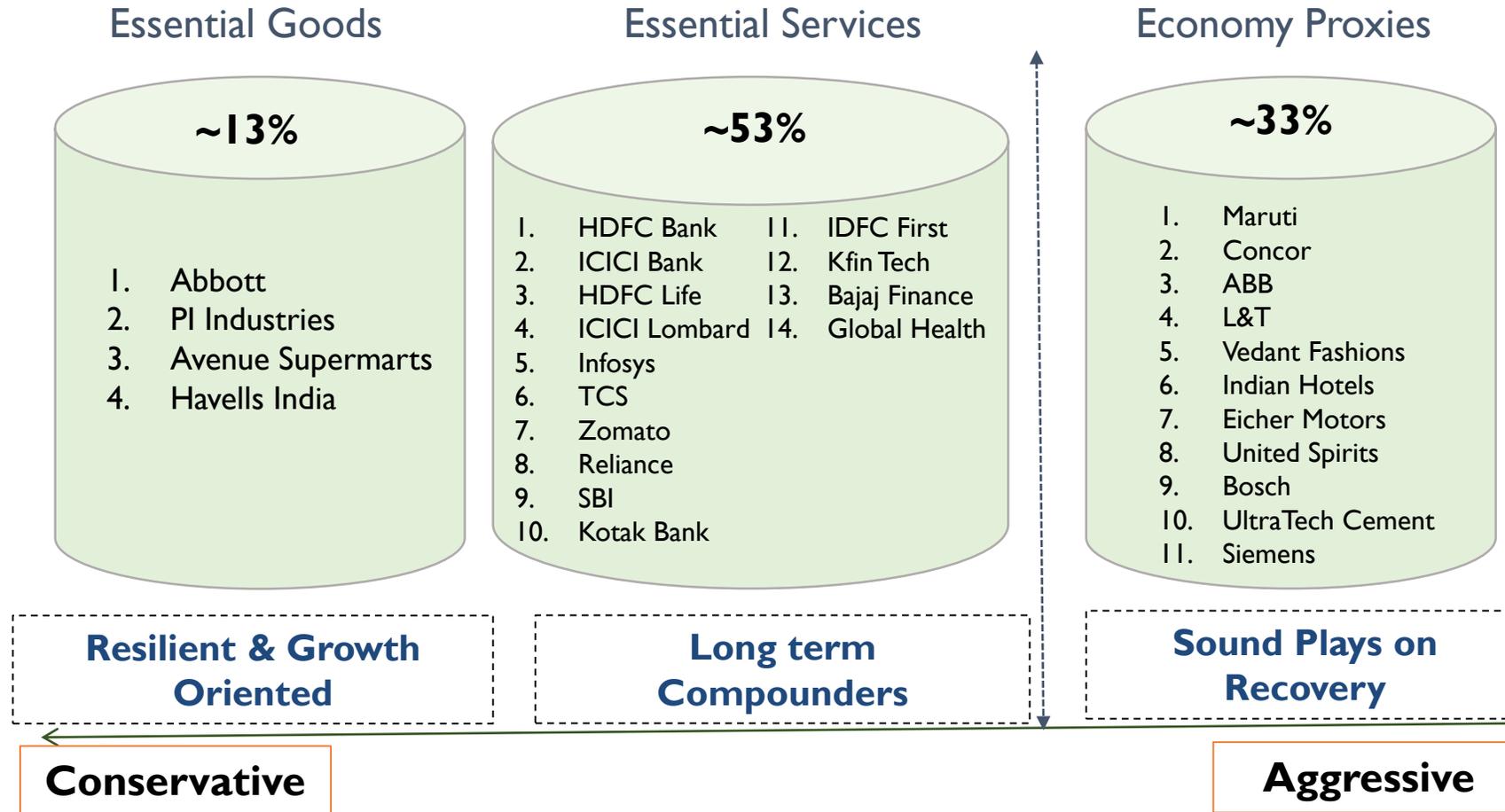
High

Price

PE: 20x FY25E, PEG 2 Years: 1.4x

Data as on 31st January 2023
Source: MOAMC Internal Research

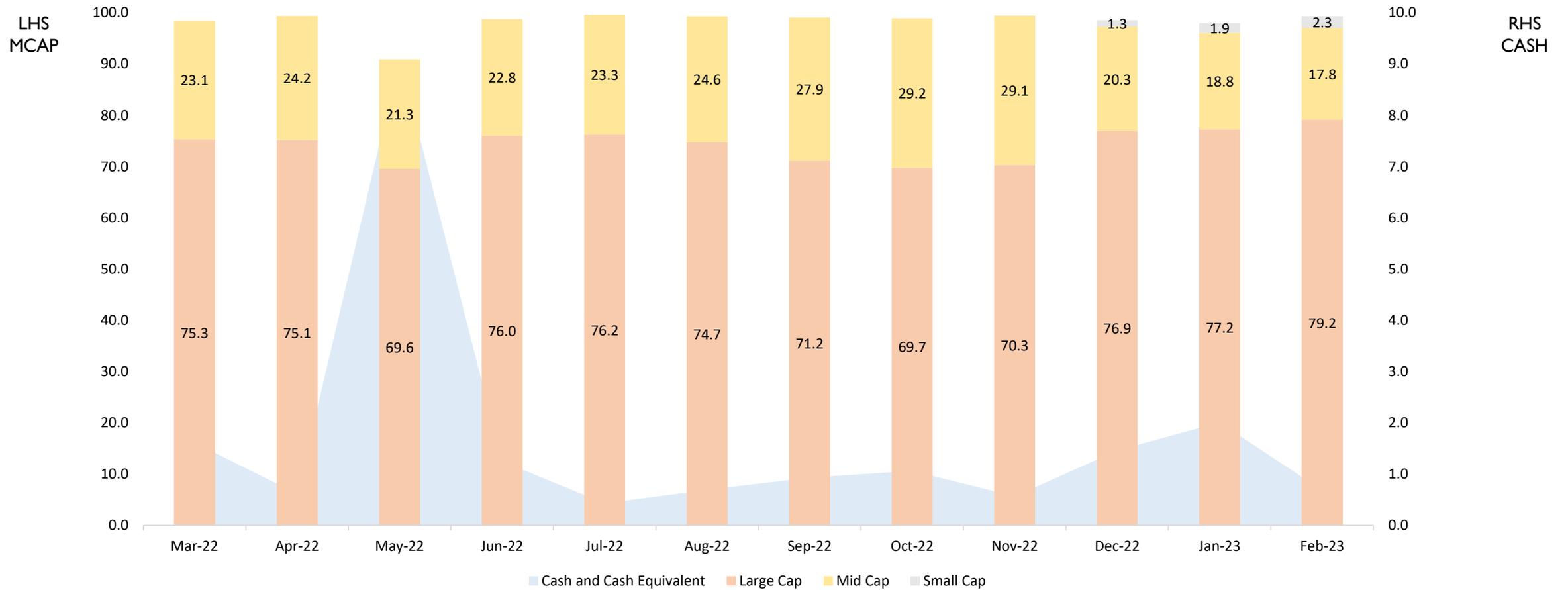
Industry Categorization of Large Cap, Mid Cap and Small Cap stocks



Data as on February 28, 2023

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

Market Cap Mix



Source: Internal MOAMC Research. Data as on 28th February'23

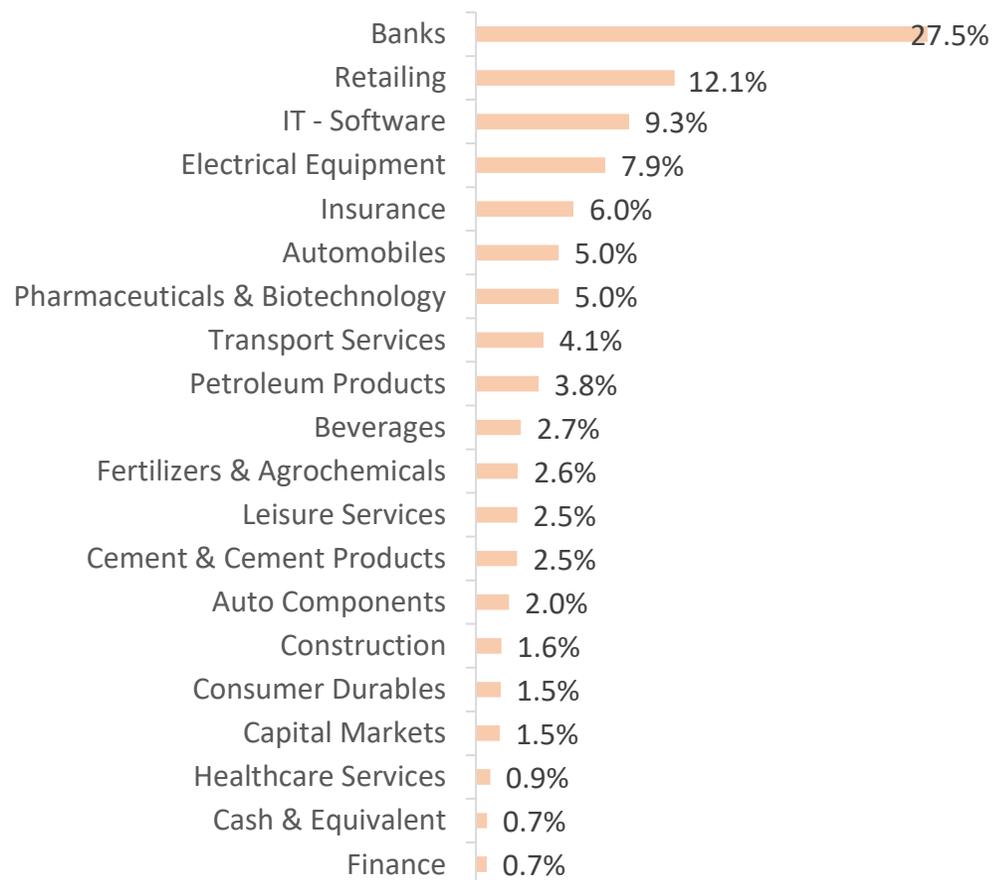
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High Conviction Portfolio

A high concentration portfolio consisting of 27 stocks.



Top 10 Equity Holdings	
Script	Weightage (%)
HDFC Bank Limited	10.39%
ICICI Bank Limited	7.57%
ABB India Limited	6.89%
Infosys Limited	6.01%
Abbott India Limited	5.05%
Avenue Supermarts Limited	4.29%
Vedant Fashions Limited	4.24%
Container Corporation of India Limited	4.11%
State Bank of India	3.86%
Reliance Industries Limited	3.83%
Total	56.2%

Data as on February 28 2023. Sector classification as per AMFI defined sectors.

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Scheme Performance

Point to Point Returns (%)	1 Year		3 Years		5 Years		Since Inception	
	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000
Motilal Oswal Focused Fund (Formerly known as Motilal Oswal Focused 25 Fund)	3.3	10,333	10.3	13,430	8.2	14,865	12.4	31,451
Nifty 500 TRI (Benchmark)	2.6	10,258	17.5	16,249	10.7	16,596	13.5	34,685
S&P BSE SENSEX (Additional Benchmark)	6.2	10,619	16.9	15,966	12.8	18,306	13.3	34,104

SIP Performance (%)	1 Year			3 years			5 Years			Since Inception		
	Scheme	BM	Add. BM	Scheme	BM	Add. BM	Scheme	BM	Add. BM	Scheme	BM	Add. BM
Investment Amount	1,20,000			3,60,000			6,00,000			11,70,000		
Market Value	118,248	118,214	122,506	400,408	443,103	448,456	748,979	832,315	846,898	1,986,628	2,226,215	2,266,638
Returns (XIRR)%	-2.72	-2.77	3.93	7.06	14.01	14.85	8.82	13.07	13.78	10.50	12.70	13.05

Data as on February 28 2023. BM = Benchmark i.e. Nifty 500 TRI Index; Add. BM = additional BM i.e. S&P BSE Sensex

Date of inception: 13-May-13. 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 SIP amount, tenure of SIP, expected rate of return are assumed figures for the purpose of explaining the concept of advantages of SIP investments. The actual result may vary from depicted results depending on scheme selected. It should not be construed to be indicative of scheme performance in any manner. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth option. Different plans have different expense structure. Mr. Siddharth Bothra is the Fund Manager for equity component since 23-Nov-2016, Mr. Rakesh Shetty is the Fund Manager for debt component since 22nd November'22 and Mr. Ankush Sood is the Fund Manager for the foreign securities component since 11th November'22

For Performance of other schemes managed by the fund managers, kindly refer to one pager: <https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/01449-motilal-oswal-focused-fund-product-note-28th-feb-2023.pdf>

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Introducing

FAB PLAN

• Motilal Oswal **F**ixed **A**mount **B**enefit Plan •



A Plan which aims to get you



**Regular Withdrawal
Amount for expense
management**

**Emergency funds for life's
unexpected events**



**Protection from
market fluctuations**

**Legacy planning for
your loved ones**



Key Specs



What is FAB Plan?

Motilal Oswal Fixed Amount Benefit Plan (FAB) enables you to withdraw a regular sum of your investments at a fixed percentage and predefined frequency of your original investment, irrespective of the movement in the market value of the investment, subject to availability of capital.



Withdrawal Amount

Minimum withdrawal amount of ₹500 per month



Withdrawal Rate

Default 6% per annum
8% | 10% | 12% per annum



Frequency

Default Monthly
Quarterly | Annually



Deferment

Default 1 year from the date of investment
Investor can choose to start earlier/later



Withdrawal Date

Default 7th of every month
1st | 14th | 21st | 28th



Scheme

Default – Motilal Oswal Equity Hybrid Fund
Investor can choose from select list of active and passive schemes

Maximize your financial potential by using the FAB calculator to create a comprehensive FAB Plan:

<https://www.motilaloswalmf.com/fabplan>

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

Motilal Oswal Focused Fund

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			Out of Capital	From Gains	Total		
2014	1,00,00,000	44,23,562	-	-	-	1,44,23,562	
2015	1,44,23,562	8,50,523	2,76,237	5,23,763	8,00,000	1,44,74,085	17,624
2016	1,44,74,085	4,10,037	2,90,666	5,09,334	8,00,000	1,40,84,122	19,067
2017	1,40,84,122	45,28,595	4,14,590	3,85,410	8,00,000	1,78,12,717	31,459
2018	1,78,12,717	-7,48,738	3,97,679	4,02,321	8,00,000	1,62,63,979	29,768
2019	1,62,63,979	27,78,782	4,56,387	3,43,613	8,00,000	1,82,42,760	35,639
2020	1,82,42,760	31,52,033	5,07,011	2,92,989	8,00,000	2,05,94,794	40,701
2021	2,05,94,794	30,04,344	5,44,310	2,55,690	8,00,000	2,27,99,138	44,431
2022	2,27,99,138	4,45,398	5,49,210	2,50,790	8,00,000	2,24,44,535	44,921
Valuation as on 31-Jan-23						2,13,23,777	

Withdrawal over tenure: 64,00,000

Total wealth created: 2,77,23,777

Investment value at the end of tenure: 2,13,23,777

XIRR: Pre Tax 13.60% | Post Tax 13.42%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 31st Dec 2013. The above table is for illustration purpose only. The amount, rate of return, etc. are assumed figures and used for explaining the concept. It should not be construed to be an indicator of scheme performance in any manner. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

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Nifty 500 TRI

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			Out of Capital	From Gains	Total		
2014	1,00,00,000	44,23,562	-	-	-	1,44,23,562	
2015	1,44,23,562	8,50,523	2,76,237	5,23,763	8,00,000	1,44,74,085	17,624
2016	1,44,74,085	4,10,037	2,90,666	5,09,334	8,00,000	1,40,84,122	19,067
2017	1,40,84,122	45,28,595	4,14,590	3,85,410	8,00,000	1,78,12,717	31,459
2018	1,78,12,717	-7,48,738	3,97,679	4,02,321	8,00,000	1,62,63,979	29,768
2019	1,62,63,979	27,78,782	4,56,387	3,43,613	8,00,000	1,82,42,760	35,639
2020	1,82,42,760	31,52,033	5,07,011	2,92,989	8,00,000	2,05,94,794	40,701
2021	2,05,94,794	30,04,344	5,44,310	2,55,690	8,00,000	2,27,99,138	44,431
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Now that's a FAB Plan



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Annexure

Fund Managers



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 Fund, Motilal Oswal Equity Hybrid Fund, Motilal Oswal Flexi Cap Fund

Fund Managers

For Debt Component: Mr. Rakesh Shetty

- **Rich Experience:** Mr Rakesh Shetty has an experience of more than 13 years in debt and equity markets
- **Prestigious past experience:** Prior to joining Motilal Oswal AMC he has worked with multiple organizations such as Zyfin Capital, Derivium Tradition Securities, HDFC Bank, Aldmondz Global Securities and Fullerton India Credit Company
- **Excellent academic background:** Graduation in Commerce
- **Funds managed:**
 - Fund Manager - Motilal Oswal Ultra Short Term Fund, Motilal Oswal Liquid Fund, Motilal Oswal 5 Year G-sec Fund of Fund, Motilal Oswal 5 Year G-Sec ETF and Motilal Oswal Gold and Silver ETFs Fund of Fund
 - Fund Manager for Debt Component Motilal Oswal Focused Fund, Motilal Oswal Midcap Fund, Motilal Oswal Flexi Cap Fund, Motilal Oswal Long Term Equity Fund, Motilal Oswal Balanced Advantage Fund, Motilal Oswal Nasdaq 100 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 Asset Allocation Passive Fund of Fund – Conservative and Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive, Motilal Oswal MSCI EAFE Top 100 Select Index Fund, Motilal Oswal Nasdaq Q50 ETF, Motilal Oswal S&P BSE Low Volatility ETF , Motilal Oswal S&P BSE Low Volatility Index Fund, Motilal Oswal Nifty 200 Momentum 30 ETF, Motilal Oswal Nifty 200 Momentum 30 Index Fund, Motilal Oswal S&P BSE Healthcare ETF, Motilal Oswal S&P BSE Quality ETF, Motilal Oswal S&P BSE Quality Index Fund, Motilal Oswal S&P BSE Enhanced Value Index Fund, Motilal Oswal S&P BSE Enhanced Value ETF, Motilal Oswal S&P BSE Financials ex Bank 30 Index fund

Fund Facts

Type of the Scheme	An open ended equity scheme investing in maximum 30 stocks intending to focus on Large Cap stocks	
Category of the Scheme	Focused Fund intending to invest in large cap stocks	
Investment Objective	The investment objective of the Scheme is to achieve long term capital appreciation by investing in up to 30 companies with long term sustainable competitive advantage and growth potential. However, there can be no guarantee that the investment objective of the scheme would be achieved.	
Benchmark	Nifty 500 TRI	
Entry / Exit Load	Entry : Nil Exit : 1% - If redeemed on or before 15 days from the date of allotment. Nil - If redeemed after 15 days from the date of allotment. A switch-out or a withdrawal shall also be subjected to the Exit Load like any Redemption. No Exit Load applies for switch between Motilal Oswal Focused , Motilal Oswal MidCap, Motilal Oswal FlexiCap , Motilal Oswal Equity Hybrid Fund, Motilal Oswal Large&MidCap Fund & Motilal Oswal Dynamic Equity Fund. No Load for switch between Options within the Scheme.	
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	
	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/- thereafter (Minimum Installment – 1)
	The Dates of Auto Debit Facility shall be on the 1st, 7th, 14th ,21st or 28th of every month.	
Minimum Redemption Amount	Rs. 500/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.	

Product Labelling

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 500 TRI
Motilal Oswal Focused Fund <i>(Formerly known as Motilal Oswal Focused 25 Fund)</i> (An open ended equity scheme investing in maximum 30 stocks intending to focus on Large Cap.)		
This product is suitable for investors who are seeking* <ul style="list-style-type: none"> Return by investing upto 30 companies with long term sustainable competitive advantage and growth potential. Investment in Equity and equity related instruments subject to overall limit of 30 companies. 	Investors understand that their principal will be at Very High risk	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.

For Risk-o-meter and PRC of Other Schemes Managed, please refer to the Factsheet: <https://www.motilaloswalmf.com/download/factsheets>

Disclaimer

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

Thank you