

Motilal Oswal Equity Hybrid Fund

The Power of Debt and Equity


February 2023

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?



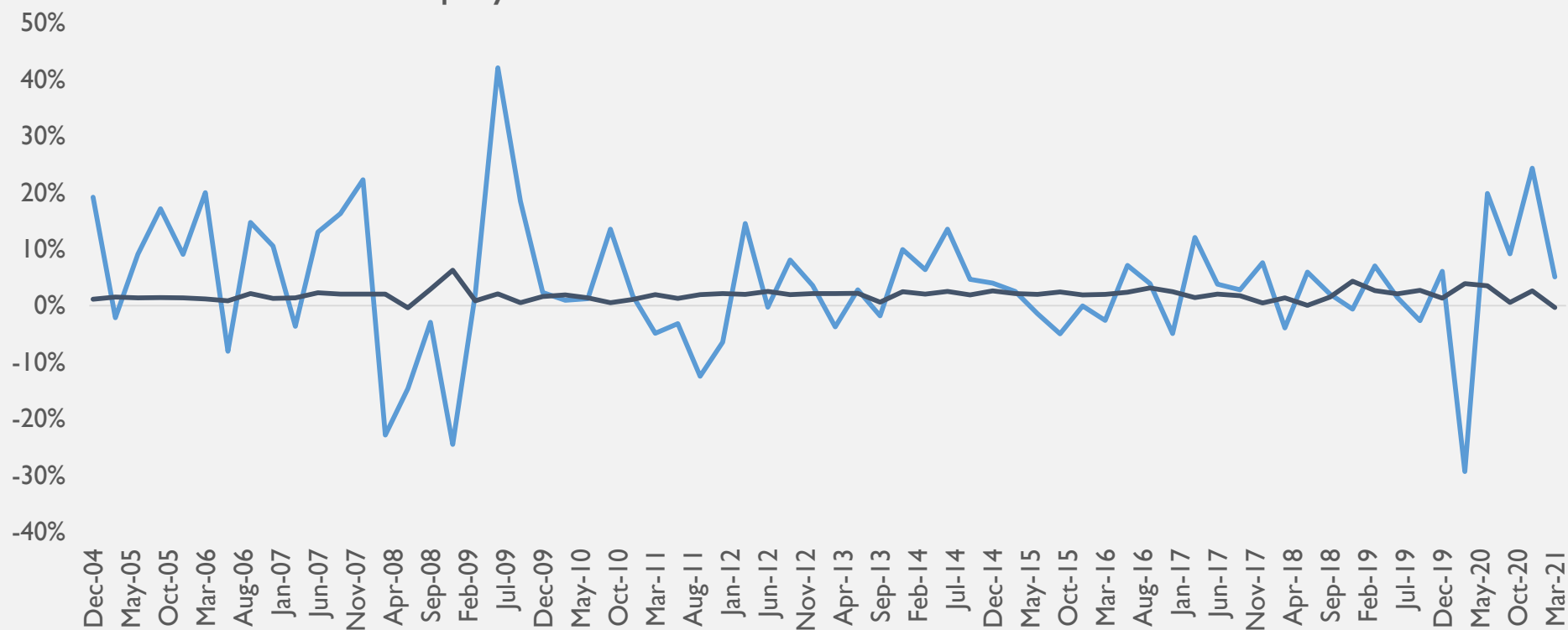
Should we just stick to conservative asset classes?
Should we invest in equities?
Can equity investing be less risky?



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...

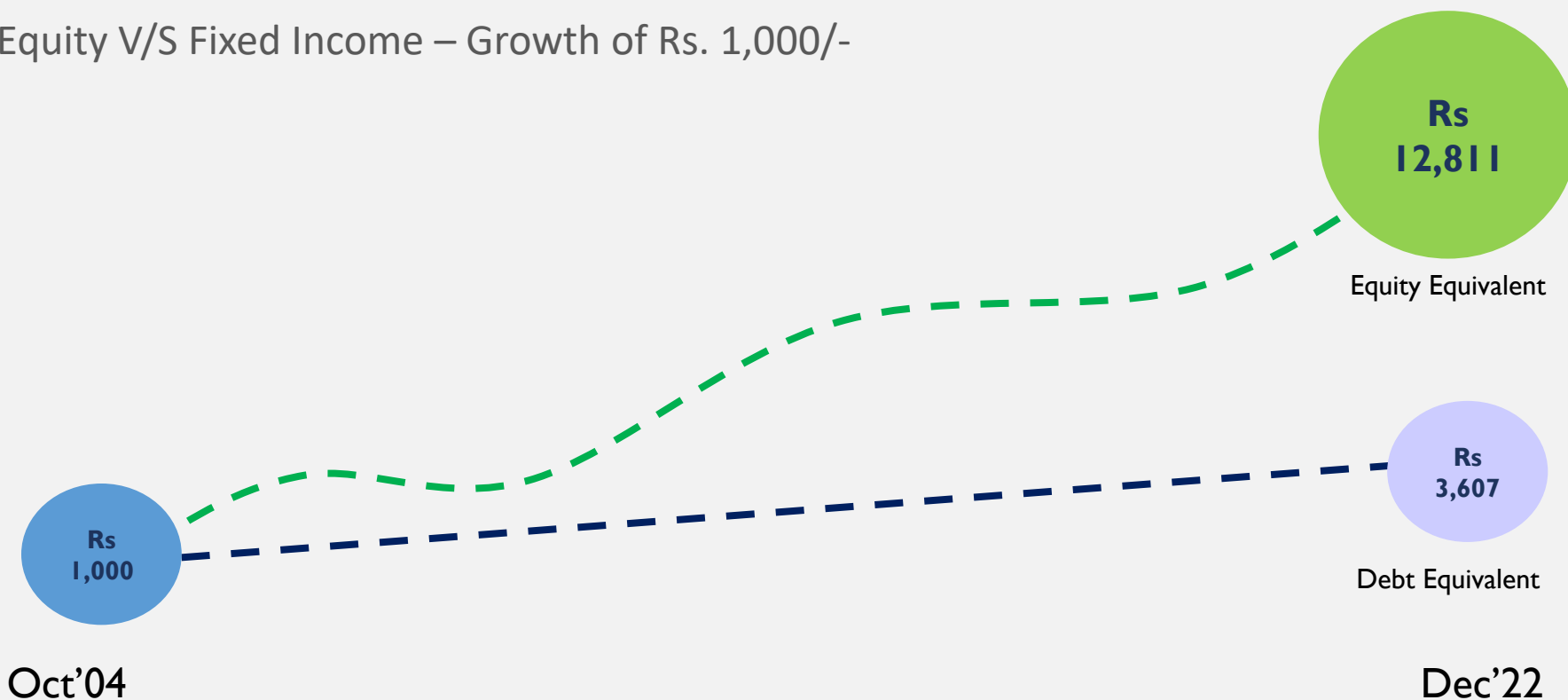


Source: Internal MOAMC Research. Quarter on quarter data as of March 31, 1996 till March 31, 2021. Equity is represented by Nifty 50 Index; Fixed Income is represented by CRISIL Short Term Bond Index

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 Equity helps build Wealth over a Long Term

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



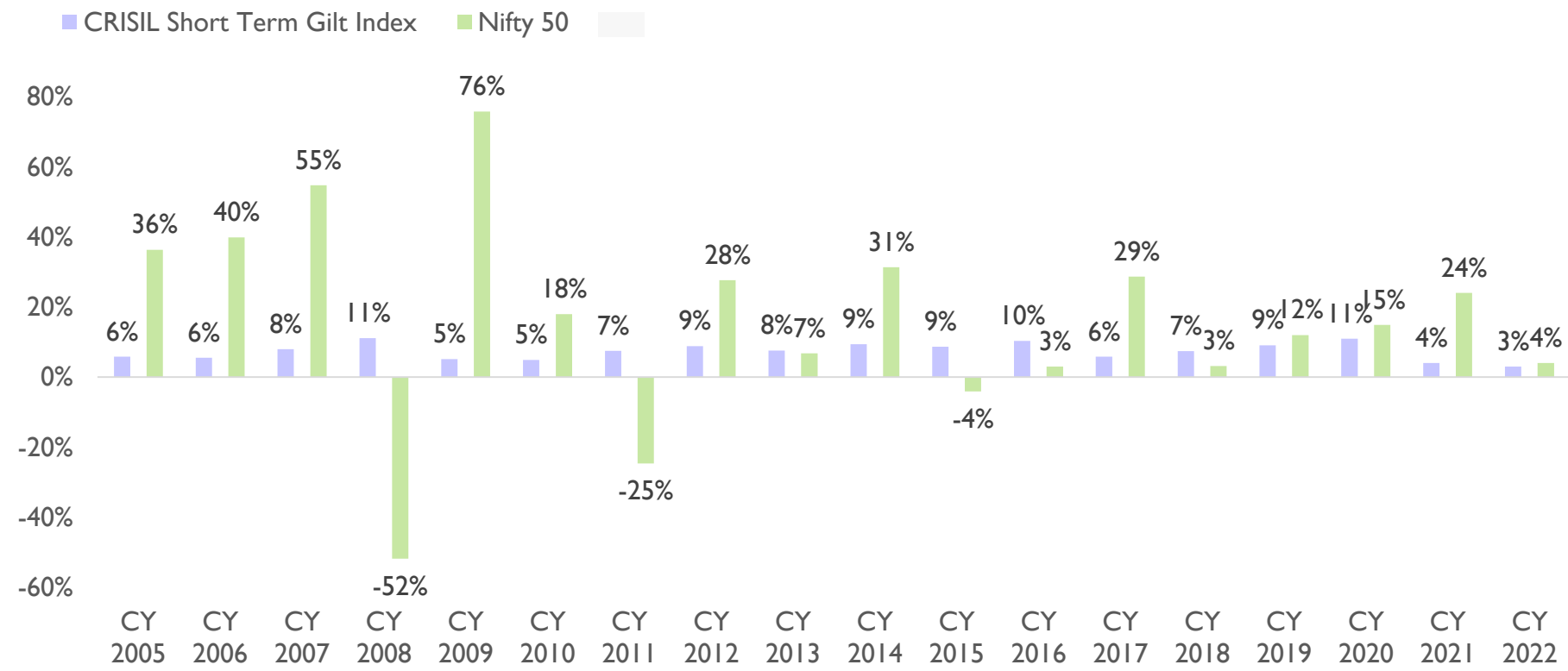
**Equities help build wealth.
Equities have created 3x more wealth compared to Debt securities**



Source: Internal MOAMC Research. Data as on Dec'22 month end

Disclaimer: Equity Portion is represented by Nifty 50 TRI and Fixed Income is represented by CRISIL Short Term Gilt Index. The above graph is not to 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.

Equity and Debt perform during different Periods

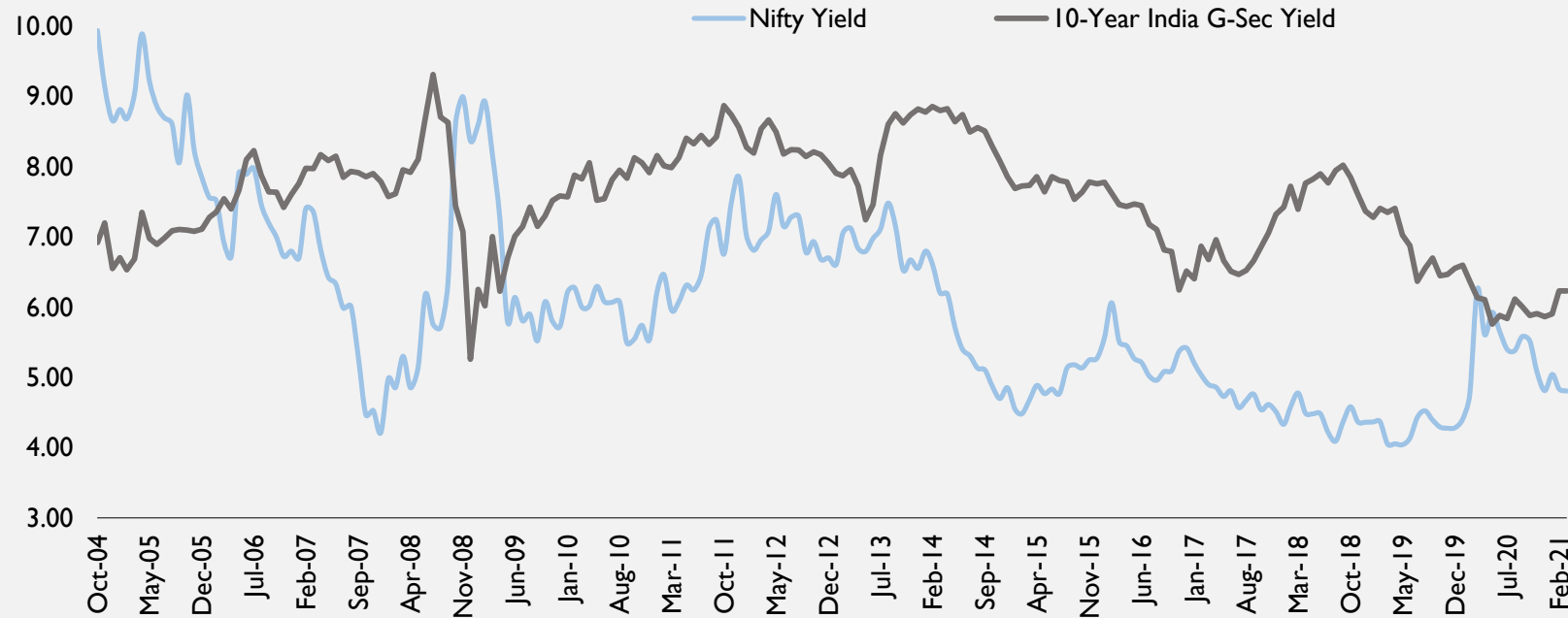


No asset class performs all the time. There are periods where equity has outperformed debt and vice versa.



Source: Internal MOAMC Research. Quarter on quarter data as of March 31, 1996 till December 31, 2022
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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Equity yields and Debt yields are Inversely related



Equity Yields out-perform 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

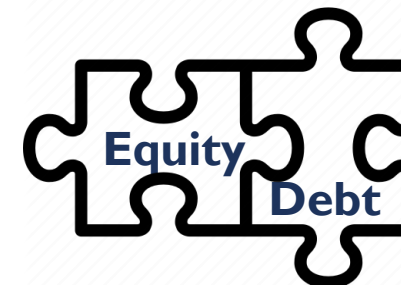
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Factors affecting Equity and Debt

	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

Source: Internal MOAMC Research.

A mix of Debt and Equity: 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

Source: Internal MOAMC Research.

Equity and Fixed Income: Better returns at Low risk

	Returns (%)		Volatility (%)		Returns/Volatility Ratio (Higher the better)	
Period	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 Debt and Equity: 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, Dec'22

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 at 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.

Introducing: Motilal Oswal Equity 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

Source: Internal MOAMC Research.

THINK EQUITY. THINK MOTILAL OSWAL.

MOTILAL OSWAL
ASSET MANAGEMENT

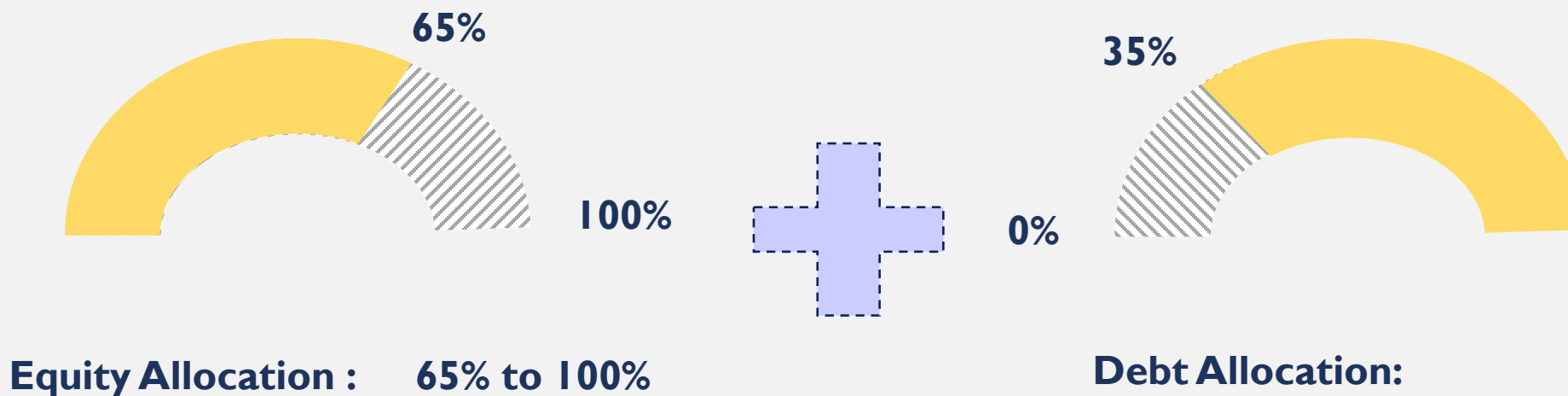
BUY RIGHT
SIT TIGHT

Introducing: 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

Source: Internal MOAMC Research.

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

Source: Internal MOAMC Research.

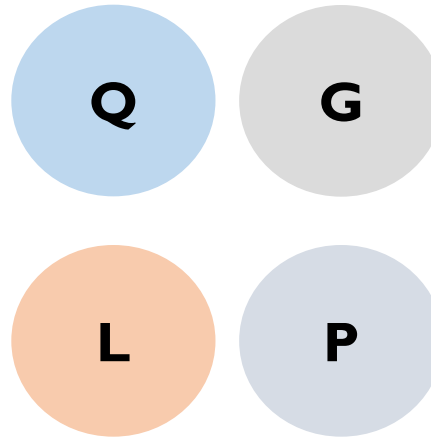
Broad Framework – QGLP Philosophy

Quality of business x Quality of management

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

Longevity – of both Q & G

- Long-term relevance of business
- Extending competitive advantage period
- Sustenance of growth momentum



Growth in earnings

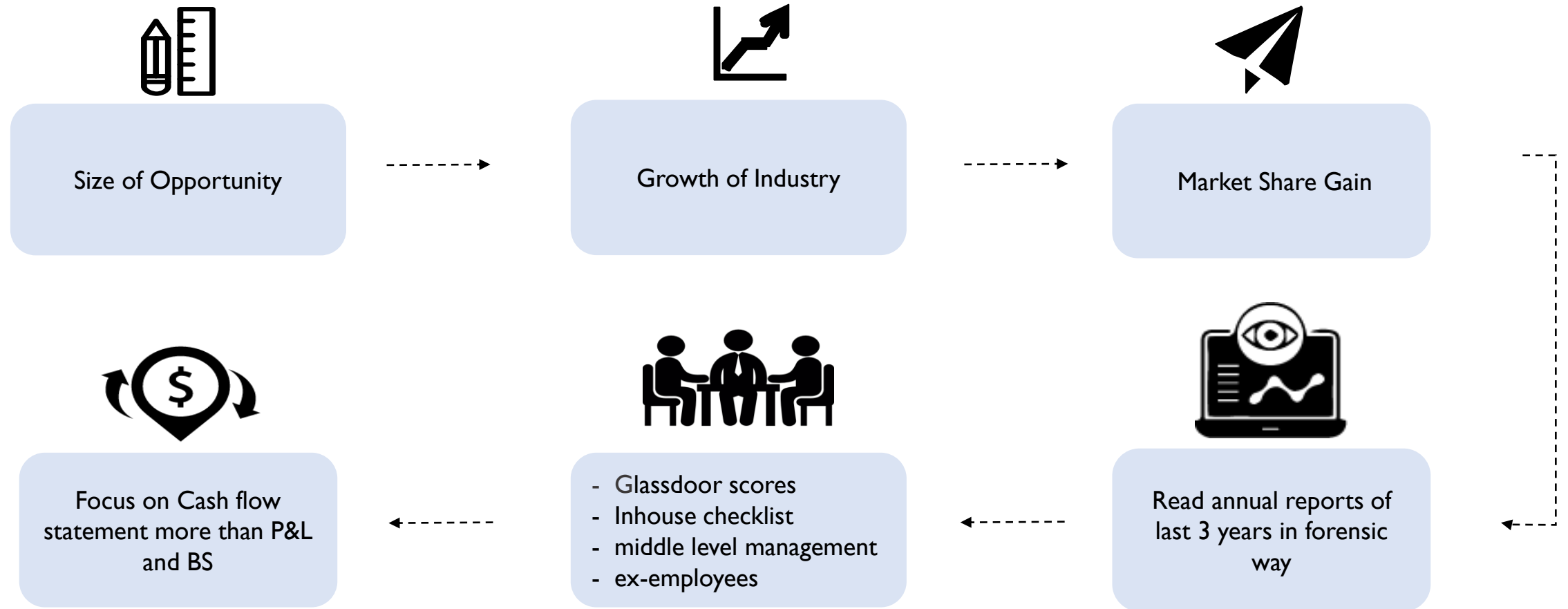
- Volume growth
- Price growth
- Mix change
- Operating leverage
- Financial leverage

Price

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

Source: MOAMC internal analysis

Additional Framework within the QGLP Philosophy



Source: MOAMC internal analysis

Equity Portion: Portfolio Themes

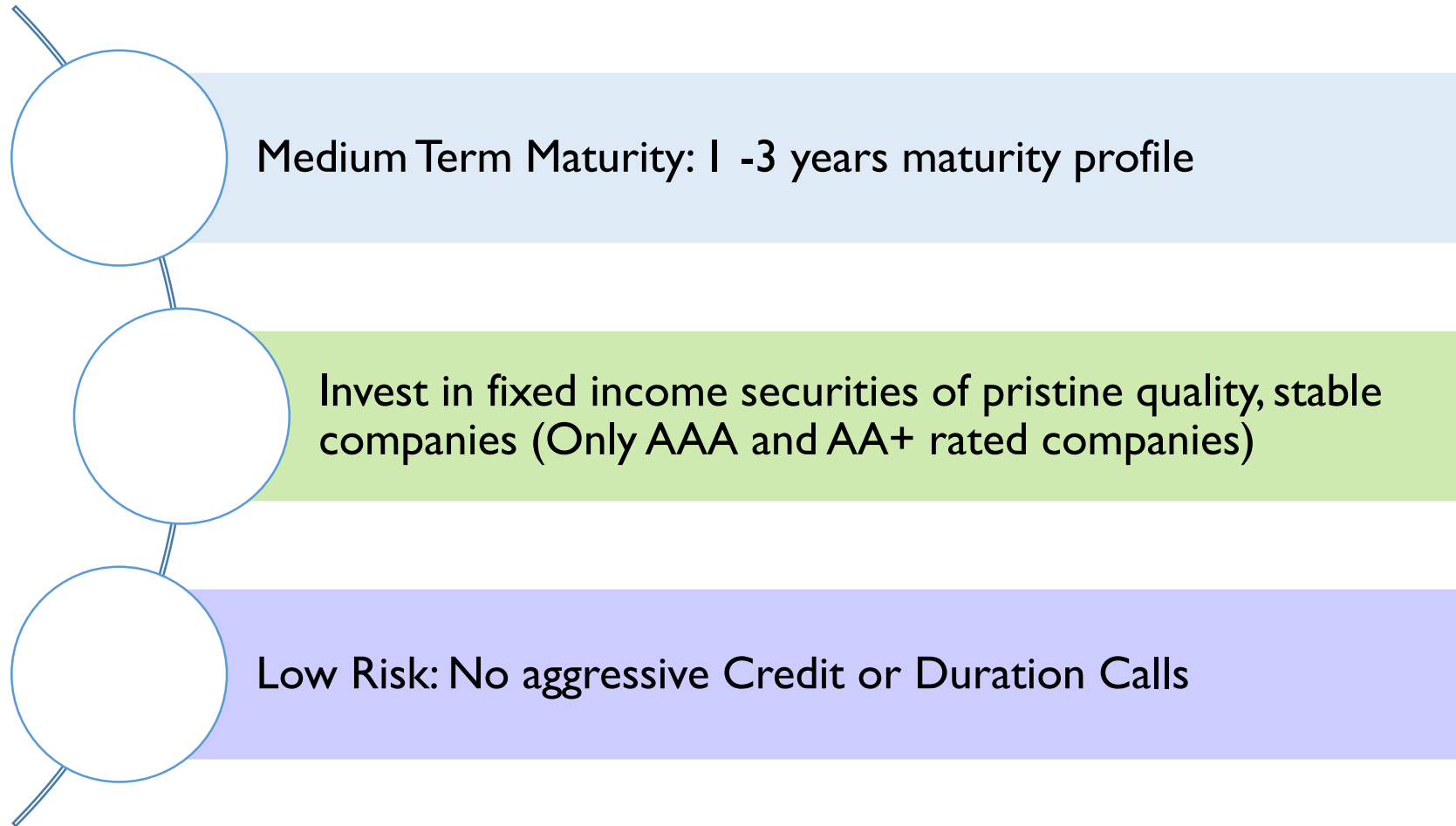
Abbott		Vedant Fashions		Conservative	Essential Goods and Services form a part of the conservative part of the portfolio
PI Industries		Eicher Motors			
Avenue Supermarts		Global Health			
HDFC Bank	Infosys	Zomato	IDFC First Bank	Long Term Compounders	These stocks are robust which tend to the stability factor and respond well to economic shocks
ICICI Bank	TCS	Reliance Industries	Kfin Tech		
HDFC Life	State Bank of India		Kotak Mahindra Bank		
ICICI Lombard	Persistent Systems		Bajaj Finance		
ABB India	Maruti Suzuki		Siemens	Aggressive	Sound plays on recovery are aggressive calls which shall deliver gross alpha kicker with growth in economy
Larsen & Toubro	Bosch				
CONCOR	UltraTech Cement				
United Spirits	Hindustan Aeronautics	One97 Communications			

Data as on February 28, 2023

Data as on February 28, 2023

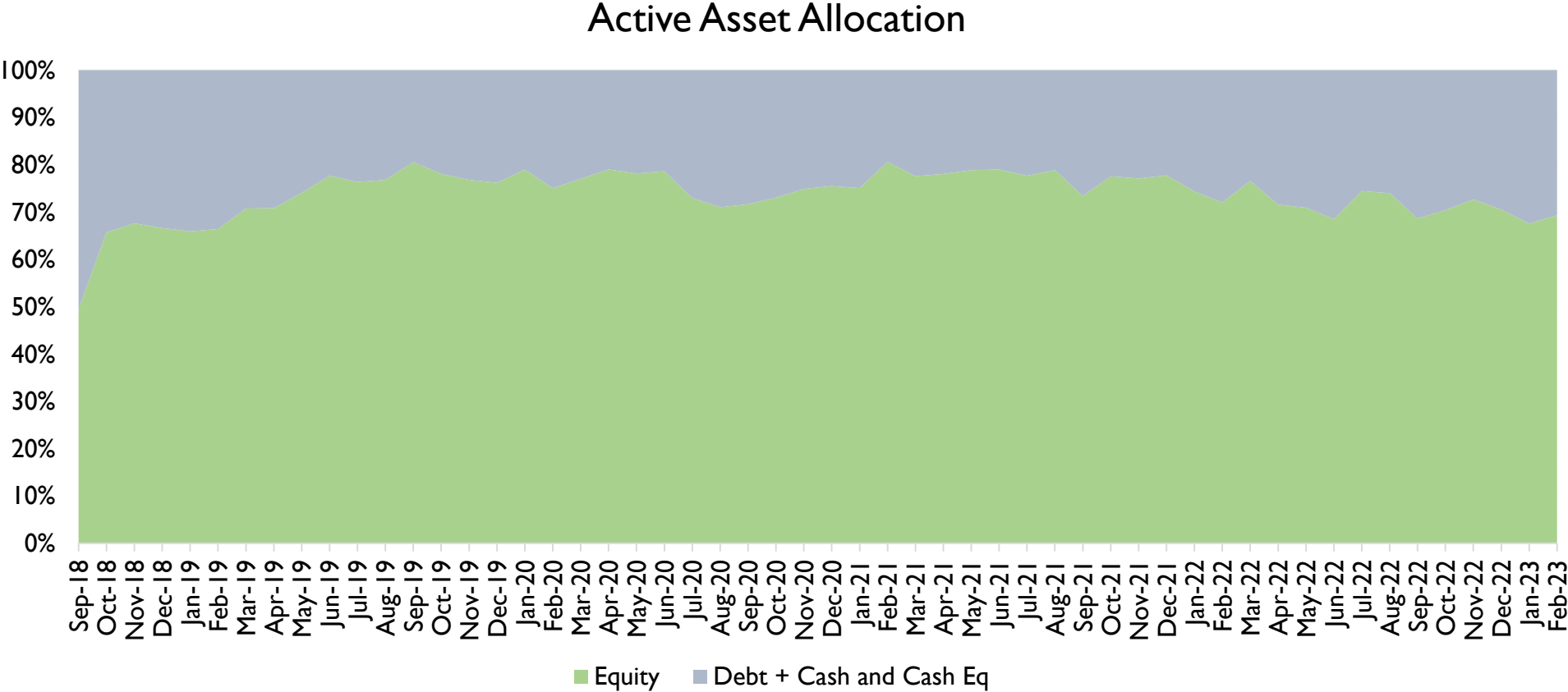
The above buckets of essentials is shown only to explain the concept. The Stocks/Sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of any investment strategy. It should not be construed as investment advice 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

Fixed Income Portion: Portfolio Themes



Source: MOAMC internal analysis

Historical Asset Allocation

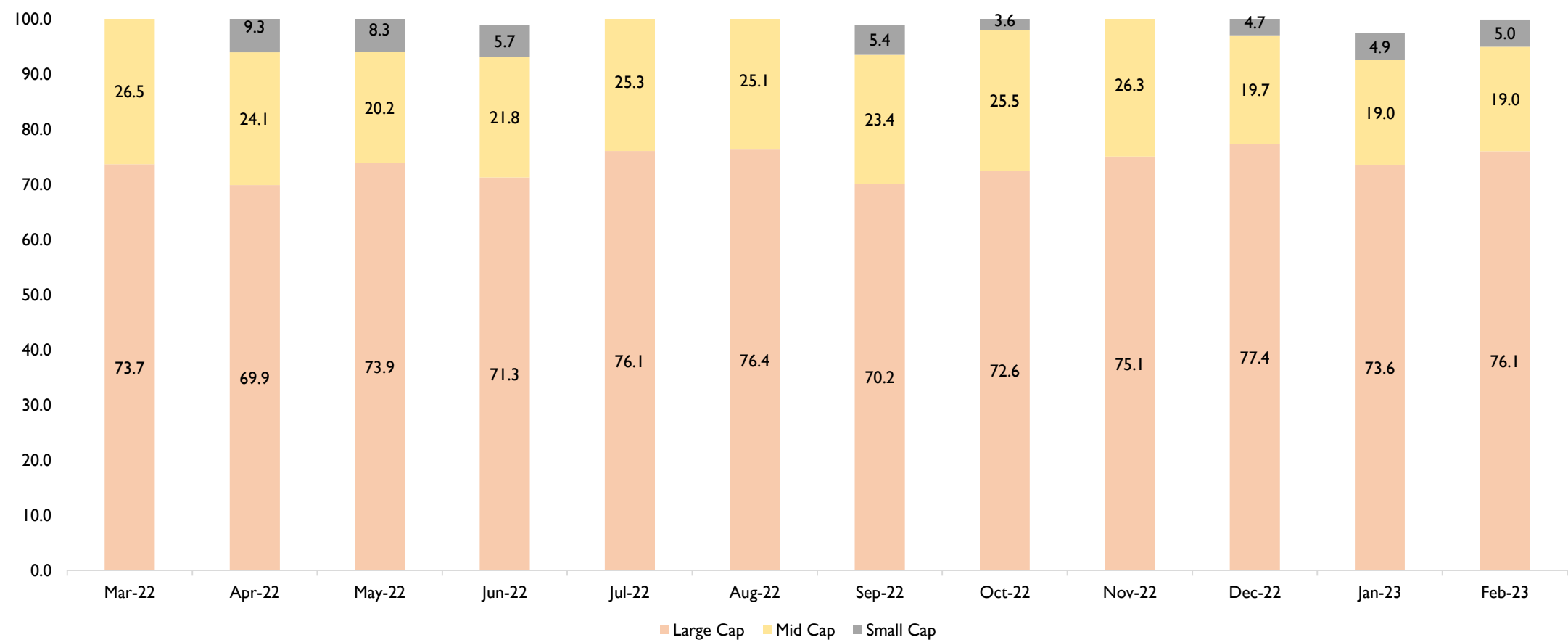


Equity portion is more than 65% at all times

Investors get the benefits of equity taxation

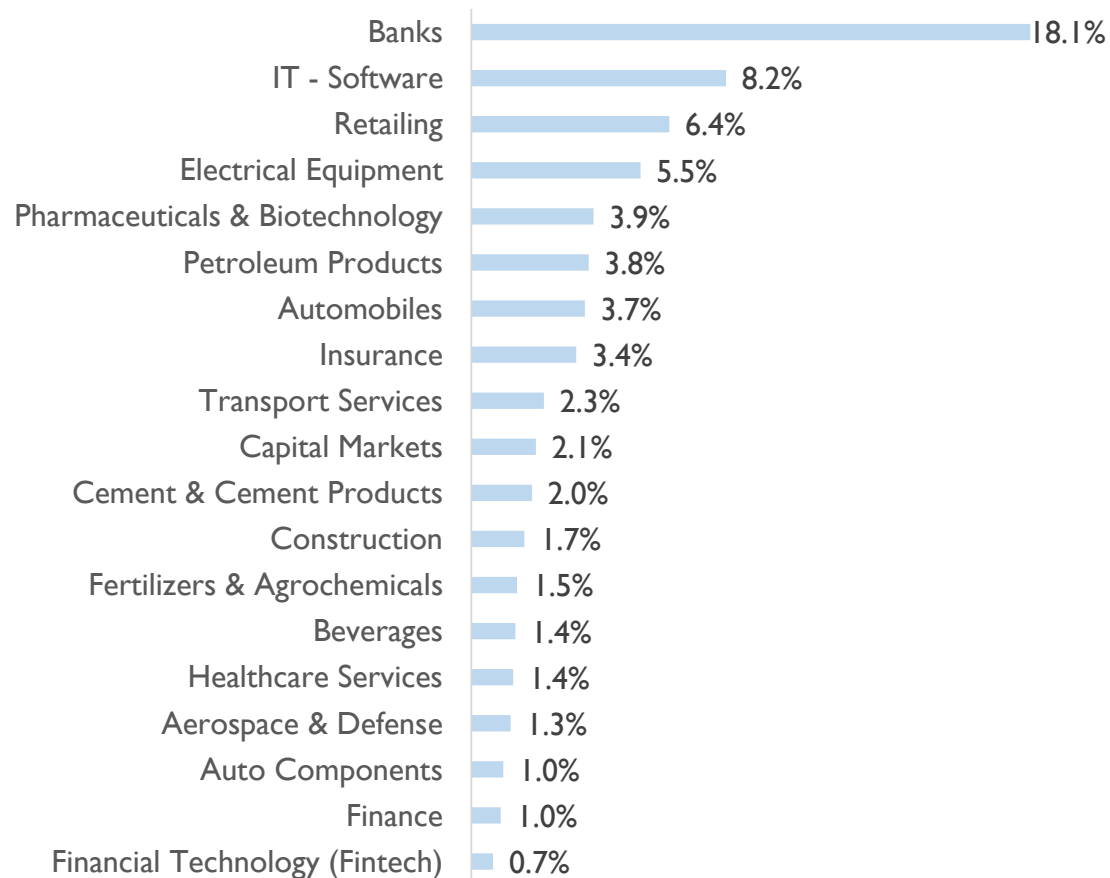
Data as on February 28, 2023
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Historical Market Cap Mix



Data as a % of Total Equity
Data as on February 28, 2023
Source MOAMC Internal Research

What are the fund holdings?



Top 10 Equity Holdings	
Script	Weightage (%)
HDFC Bank Limited	8.2%
ICICI Bank Limited	4.7%
Infosys Limited	4.1%
Abbott India Limited	3.9%
ABB India Limited	3.8%
Reliance Industries Limited	3.8%
Vedant Fashions Limited	3.1%
Eicher Motors Limited	2.4%
Container Corporation of India Limited	2.3%
State Bank of India	2.3%
Total	38.7%

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

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What are the fund holdings?

Debt Quant Indicators	
Average Maturity	1.11 yrs
YTM	8.04%
Macaulay Duration	0.93 yrs
Modified Duration	0.86 yrs

Asset Allocation	
Instruments	Weightage (%)
Equity & Equity Related	69.3%
Bonds & NCDs	22.9%
Money Market Instrument (CD,CBLO & Treasury Bill)	3.7%
Cash	4.0%
Total	100.0%

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		Since Inception	
	CAGR (%)	Rs. 10,000	CAGR (%)	Rs. 10,000	CAGR (%)	Rs. 10,000
Motilal Oswal Equity Hybrid Fund	5.3	10,527	10.0	13,314	9.7	15,110
CRISIL Hybrid 35+65 - Aggressive Index	3.2	10,315	13.9	14,765	10.3	15,456
Nifty 50 TRI	4.3	10,427	17.0	16,014	10.8	15,819

SIP Performance (%)	1 Year			3 years			Since Inception		
	Scheme	BM	Add. BM	Scheme	BM	Add. BM	Scheme	BM	Add. BM
Investment Amount	1,20,000			3,60,000			5,30,000		
Market Value	121,027	120,034	120,594	404,244	419,602	444,243	649,331	678,299	715,202
Returns (XIRR)%	1.60	0.05	0.93	7.70	10.24	14.19	9.17	11.17	13.62

Data as on February 28, 2023

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. Rakesh Shetty is the Fund Manager for debt component since 22nd November'22.

Kindly refer to the one pager for performance of other schemes managed by the fund managers: <https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/4ade4-motilal-oswal-equity-hybrid-fund-product-note-28th-feb-2023.pdf>



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 Equity Hybrid Fund

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			Out of Capital	From Gains	Total		
2019	1,00,00,000	15,83,757	-	-	-	1,15,83,757	
2020	1,15,83,757	17,76,003	1,50,890	4,49,110	6,00,000	1,27,59,759	5,089
2021	1,27,59,759	17,01,779	2,03,740	3,96,260	6,00,000	1,38,61,538	10,374
2022	1,38,61,538	4,11,111	2,15,154	3,84,846	6,00,000	1,36,72,649	11,515
Valuation as on 31-Jan-23						1,32,82,678	

Withdrawal over tenure: 18,00,000

Investment value at the end of tenure: 1,32,82,678

Total wealth created: 1,50,82,678

XIRR: Pre Tax 10.97% | Post Tax 10.92%

Assuming withdrawal of 6% per annum at the cost of original investment. date of investment 31st Dec 2018. 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

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
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

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

Total wealth created: 2,77,23,777

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 2011. 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

Now that's a FAB Plan



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

Fund Manager – Equity Component



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 and 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

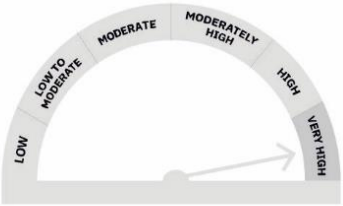
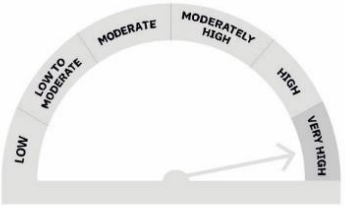
Fund Facts

Type of the Scheme	An open ended 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 Fund, Motilal Oswal Midcap Fund, Motilal Oswal Flexicap Fund, Motilal Oswal Hybrid Fund, Motilal Oswal Balanced Advantage Fund, Motilal Oswal Large & MidCap 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 rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</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	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															
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	

Product Labelling

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

Disclaimer

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