



THOUGHT LEADERS IN EQUITY
Focused, Process Driven,
Ideas Powerhouse

THINK EQUITY. THINK MOTILAL OSWAL.

HI-QUALITY HI-GROWTH BENEFIT FROM BOTH

Motilal Oswal's investing process builds Hi-Quality & Hi-Growth portfolios.

Our **process**. Your **success**.

THINK **EQUITY**
THINK **MOTILAL OSWAL**



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

The term 'Hi-Quality and Hi- Growth Portfolios' refer to Motilal Oswal AMC's defined fund management processes based on internal qualitative and quantitative research parameters & not be construed as investment advice to any party.

Veritable Ecosystem in Financial Services

Asset Management

Leaders in PMS & CAT III Long only AIFs

67,475Cr\$ AUM **150+** investee companies

Institutional Equities

Expertise in equity research

250+ companies, **21** sectors

300 reports, **41** analysts

#1 Corporate Access Team **#1** Best Execution*

#2 Domestic Brokerage for Sales*

Private Equity Real Estate

Expertise in private placement
and real estate

125+ investments, **7** funds, **9,380Cr\$ AUM**

2 Partial exits at IRR of 32.5% and 15.5% in Q3FY24

Private Wealth

Expertise in wealth
management and distribution

89,632Cr\$ AUM, **~6,302** families, **233** RMs

Housing Finance

Expertise in affordable housing finance

47,239 families, **3,781Cr\$ AUM**

111 branches across 12 states/UTs

Investment Banking

Expertise in capital market deals

20+ team **14** deals in 9MFY24 **~11,000Cr\$**
worth deals

Retail & Distribution

Expertise in advisory and client servicing

4.0mn clients, **9,397** franchisees, **2,500+** advisors

Top 3 broking houses in terms of gross brokerage
revenue



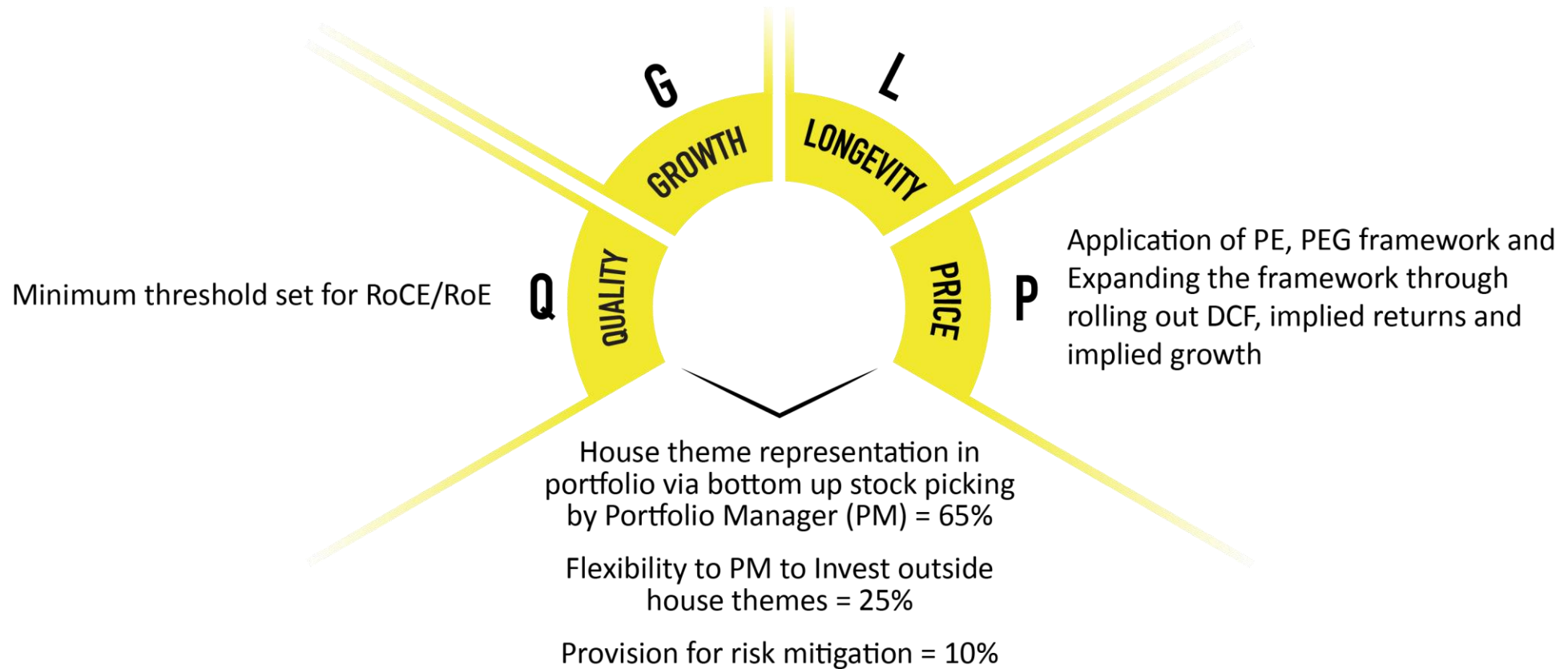
Source: MOAMC Internal. Data as on 31st December'2023

*Asiamoney Poll 2023

THINK EQUITY. THINK MOTILAL OSWAL.

DISCIPLINED INVESTING FOLLOWING “QGLP” INVESTMENT PROCESS

Ensuring Longevity of Growth by investing in sustainable themes identified by the Investment team collectively



The above graph/data is used to explain the concept and is for illustration purpose only. The data mentioned herein are for general and comparison purpose only and not a complete disclosure of every material fact, and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

Risk Management Framework For Suitability



Stock Weightage & Stock Sizing

Minimum and maximum exposure limits set



Sector Sizing

Limits on sector deviations relative to benchmark



Diversification Strategy

Portfolio size capped up to 35 stocks



Profit Taking / Stop Loss Framework

Proprietary framework for measuring triggers

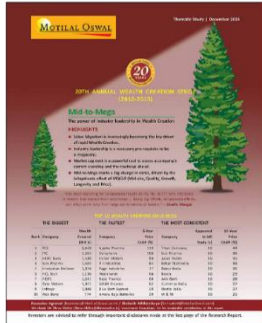
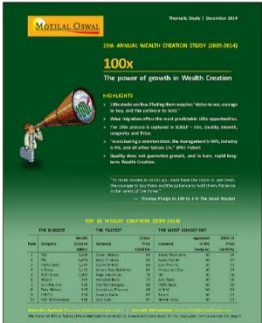


Stringent Liquidity Framework

Ensuring efficient management for ability to take necessary action

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25+ Years of Thought Leadership – Wealth Creation Studies



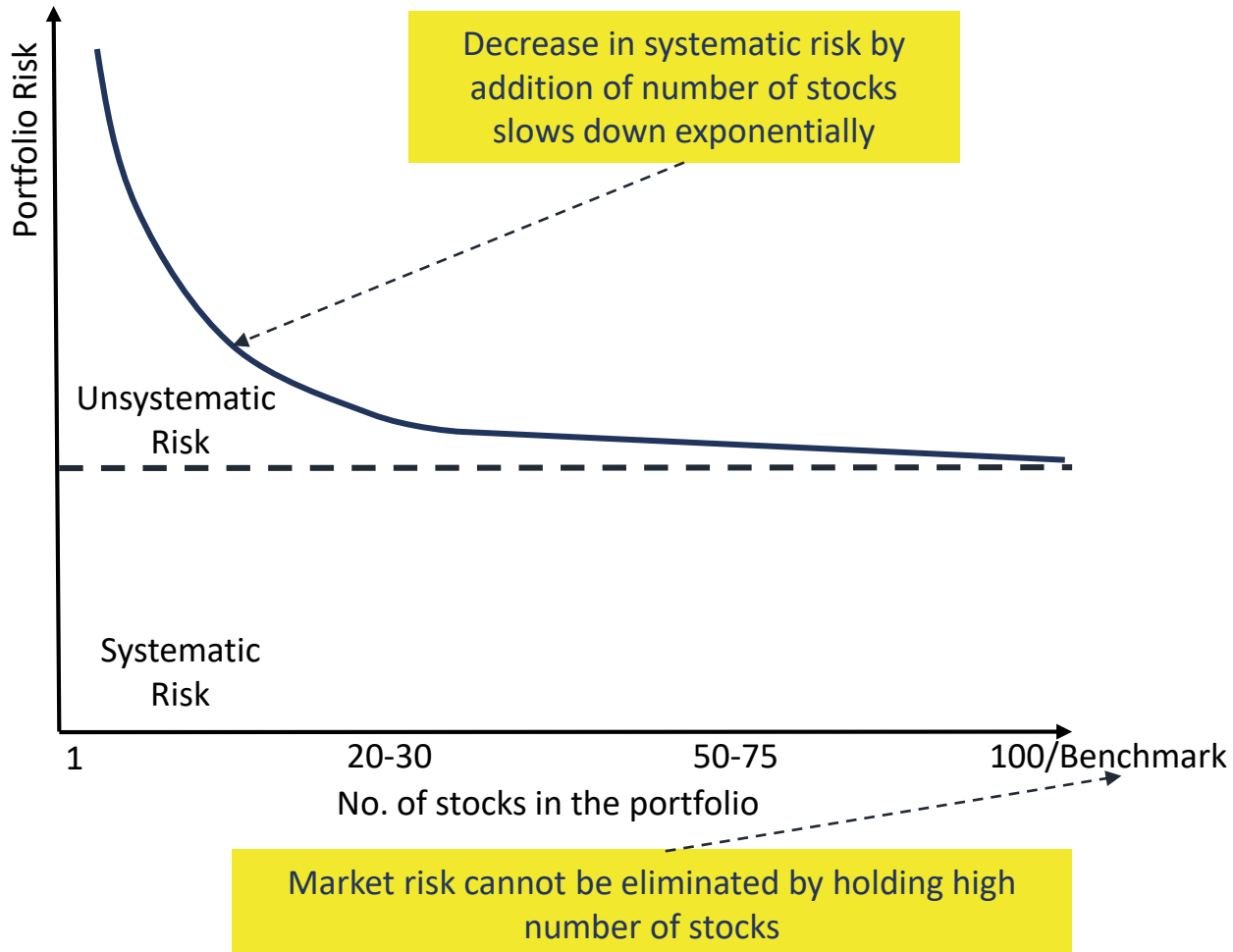
Skin in the Game



What is at stake?
~6,000+ Cr

Source: MOAMC Internal, Data as on Jan 31st 2024

FOCUSED INVESTING VS CONCENTRATION RISK



Source: 21st Wealth Creation Study. This data should not be used for development or implementation of an investment strategy, they are used for illustration purposes only

21st ANNUAL WEALTH CREATION STUDY (2011-2016)

FOCUSED INVESTING

Power of allocation in Wealth Creation

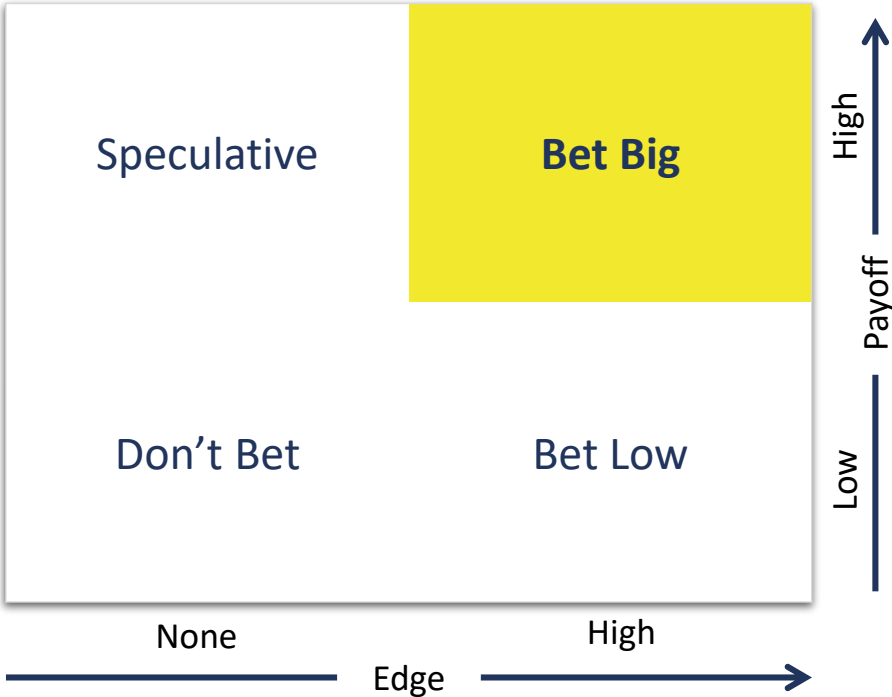
Highlights

- ❑ Stock allocation (how much to buy) is a powerful tool for portfolio performance, but is under-researched vis-à-vis stock selection
- ❑ Kelly's formula offers 3 insights for equity investing: 1.Look for asymmetric payoff 2.Create Edge 3.Bet Big
- ❑ Opportunities for big bets come seldom; Focused investing is a sound strategy to capitalize
- ❑ Keys to successful Focused Investing 1.Clear portfolio goal 2.Superior stock selection 3.Rational Allocation 4.Active Monitoring
- ❑ Disciplined practice should lead to exceptional returns rather than acceptable returns

FOCUSED INVESTING = CONVICTION BASED INVESTING

| Stock | Stock Return | Allocation | | Portfolio Level Return | |
|-----------------|--------------|-------------|-------------|------------------------|-------------|
| | | Portfolio A | Portfolio B | Portfolio A | Portfolio B |
| Stock1 | 50% | 10% | 20% | 5% | 10% |
| Stock2 | 40% | 10% | 20% | 4% | 8% |
| Stock3 | 30% | 10% | 15% | 3% | 5% |
| Stock4 | 20% | 10% | 10% | 2% | 2% |
| Stock5 | 10% | 10% | 8% | 1% | 1% |
| Stock6 | 0% | 10% | 8% | 0% | 0% |
| Stock7 | -10% | 10% | 5% | -1% | -1% |
| Stock8 | -20% | 10% | 5% | -2% | -1% |
| Stock9 | -30% | 10% | 5% | -3% | -2% |
| Stock10 | -40% | 10% | 4% | -4% | -2% |
| Portfolio Total | | 100% | 100% | 5% | 21% |

Whenever there’s an edge for high pay off, bet big



Alpha over long term can be accentuated by meaningful weights in a focused portfolio

Source: 21st Wealth Creation Study. This data should not used for development or implementation of an investment strategy, they are used for illustration purposes only

Concentrated Investing

- Allan C Benello, Michael Van Biema, Tobias E Carlisle

“

Bet seldom, and only when the odds are strongly in your favour, but when

”

you do, bet big, hold for the long term, and control your downside risk

Motilal Oswal Focused Fund : Portfolio Positioning

High Quality, Low Churn

Quality companies with high earnings expectations while maintaining low churn

1.2 Turnover Ratio



High Conviction

More allocation towards high conviction might invite volatility in short term but long term could generate wealth

76% Active Weight



Focus on Industry leaders

Companies with good pricing power can handle inflation and rate hike regimes better



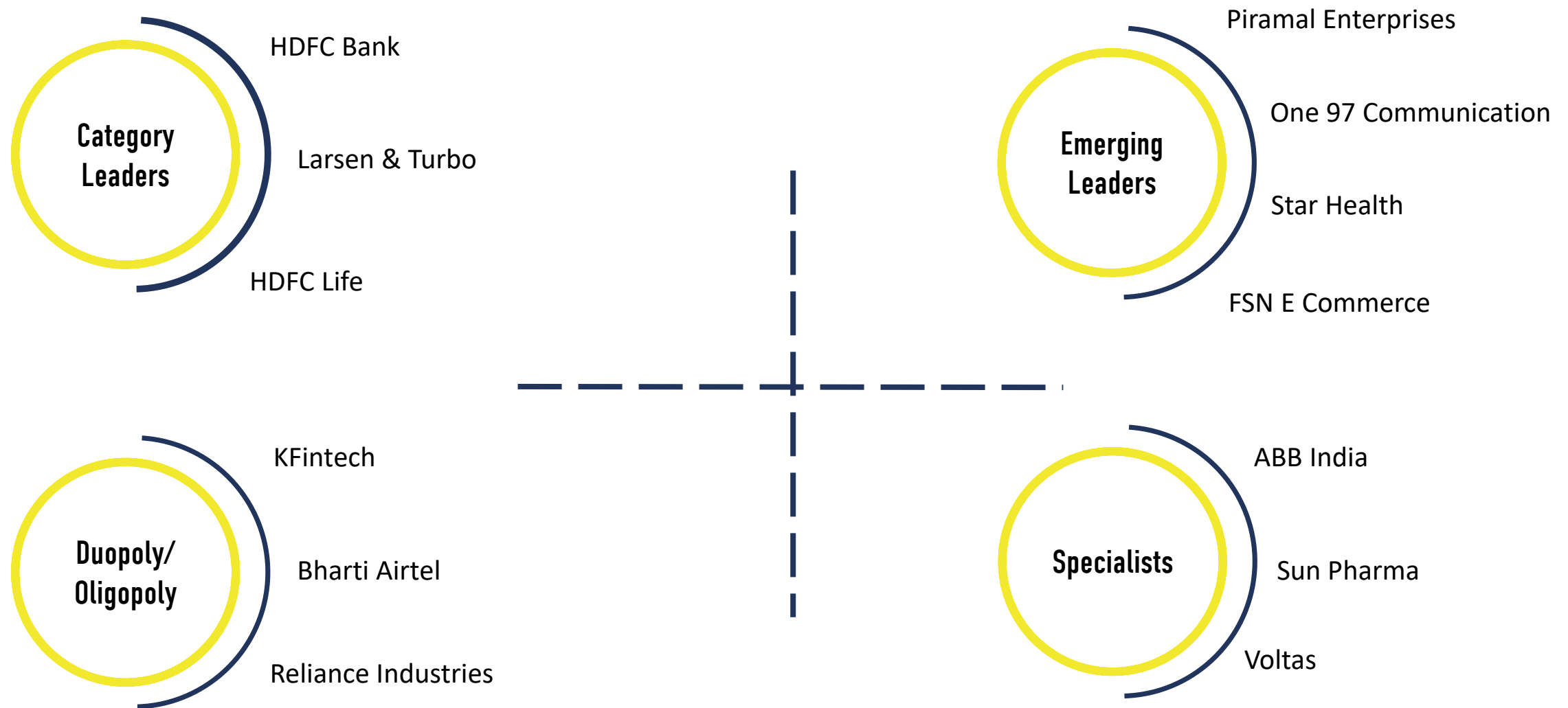
Margin of Safety

Focus on Minimising Drawdowns

Source: MOAMC Internal Data as of Feb 29th 2024

THINK EQUITY. THINK MOTILAL OSWAL.

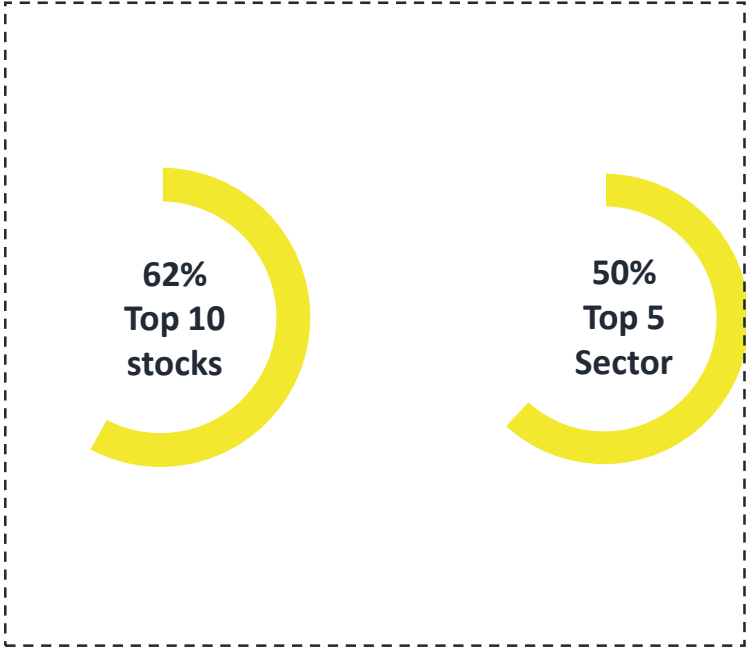
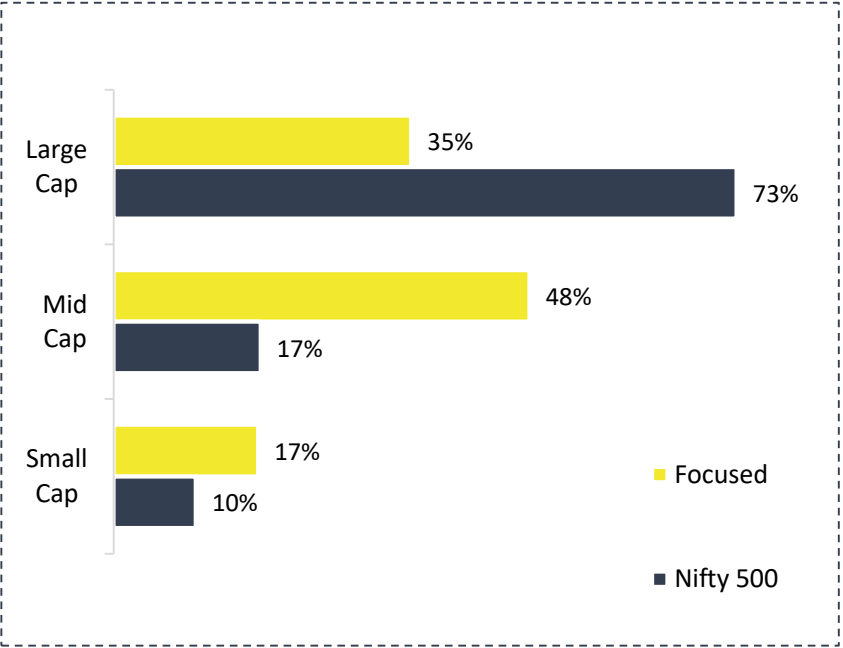
Industry Leaders : Pricing power for sustainability of growth



Data as of Feb 29th 2023

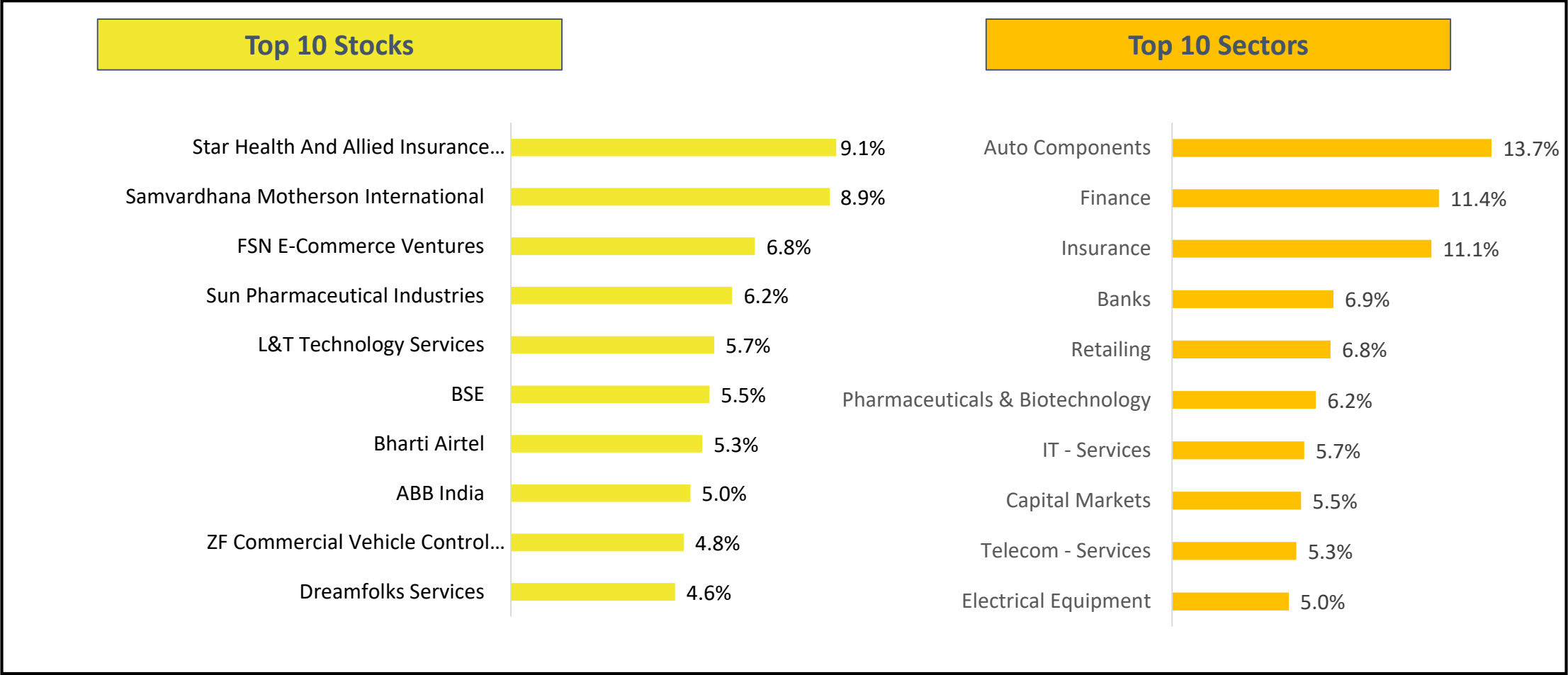
Motilal Oswal Focused Fund At A Glance

| Top 10 Holdings | Weight (%) |
|---|------------|
| Star Health And Allied Insurance Company | 9.1% |
| Samvardhana Motherson International | 8.9% |
| FSN E-Commerce Ventures | 6.8% |
| Sun Pharmaceutical Industries | 6.2% |
| L&T Technology Services | 5.7% |
| BSE | 5.5% |
| Bharti Airtel | 5.3% |
| ABB India | 5.0% |
| ZF Commercial Vehicle Control Systems India | 4.8% |
| Dreamfolks Services | 4.6% |



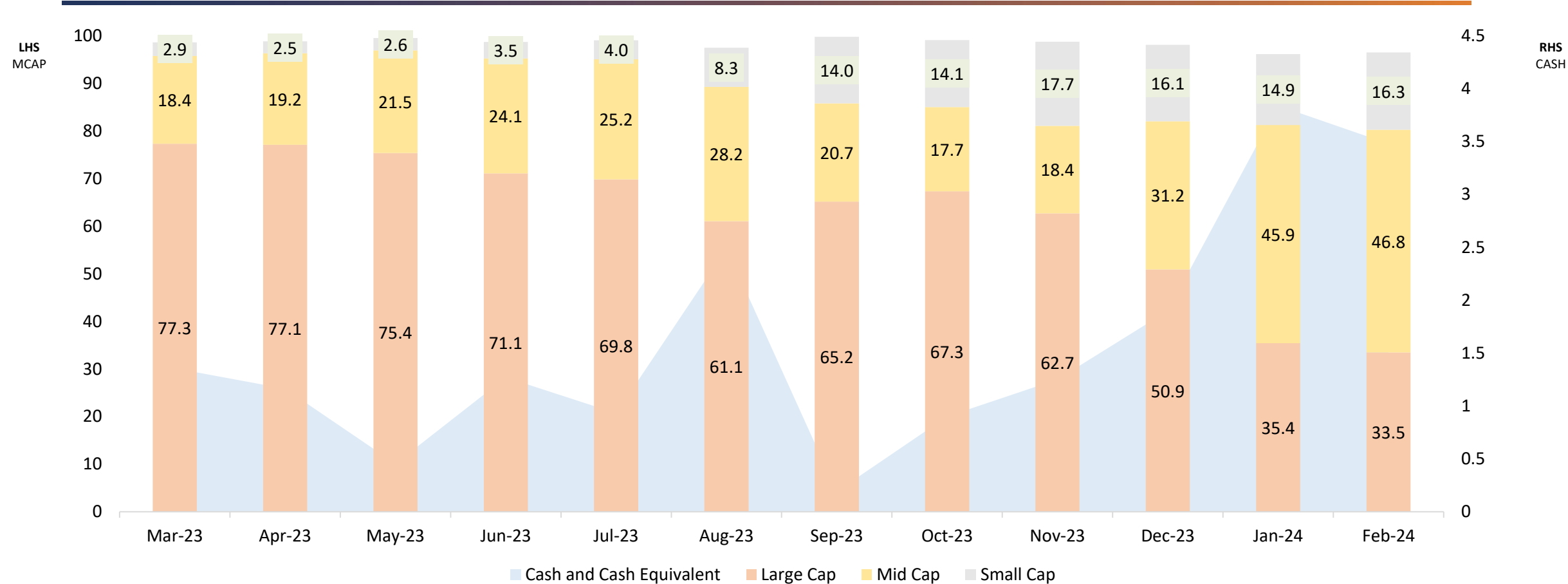
Data as on Feb 29th 2024 . Sector classification as per AMFI defined sectors.
Disclaimer: The above chart/table is used to explain the concept and is for illustration purpose only. The stocks/sectors may or may not be part of our portfolio/ strategy/ schemes. The data mentioned herein are for general and comparison purpose only and not a complete disclosure of every material fact and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

Motilal Oswal Focused Fund Portfolio Overview



Data as on Feb 29th 2024 . Sector classification as per AMFI defined sectors.
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Historical Market Cap Allocation



- **Benchmark Aware** construct
- Active increase in weight to **mid and small caps**
- Cash not a strategy call

Source: Internal MOAMC Research. Data as on Feb 29th 2024.

Current Portfolio

| Stock | Weight (%) |
|---|------------|
| Star Health And Allied Insurance Company | 9.1% |
| Samvardhana Motherson International | 8.9% |
| FSN E-Commerce Ventures | 6.8% |
| Sun Pharmaceutical Industries | 6.2% |
| L&T Technology Services | 5.7% |
| BSE | 5.5% |
| Bharti Airtel | 5.3% |
| ABB India | 5.0% |
| ZF Commercial Vehicle Control Systems India | 4.8% |
| Dreamfolks Services | 4.6% |
| LIC Housing Finance | 4.3% |
| Larsen & Toubro | 4.1% |
| Religare Enterprises | 3.8% |

| Stock | Weight (%) |
|-----------------------------|------------|
| Hindustan Aeronautics | 3.4% |
| Piramal Enterprises | 3.3% |
| Reliance Industries | 2.9% |
| HDFC Bank | 2.5% |
| Voltas | 2.5% |
| Fino Payments Bank | 2.4% |
| HDFC Life Insurance Company | 2.1% |
| IndusInd Bank | 2.0% |
| One 97 Communications | 1.4% |

Data as on Feb 29th 2024. Sector classification as per AMFI defined sectors.

The Stocks 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

Scheme Performance

| Point to Point Returns (%) | 1 Year | | 3 Years | | 5 Years | | Since Inception | |
|---------------------------------------|----------|------------|----------|------------|----------|------------|-----------------|------------|
| | CAGR (%) | Rs. 10,000 | CAGR (%) | Rs. 10,000 | CAGR (%) | Rs. 10,000 | CAGR (%) | Rs. 10,000 |
| Motilal Oswal Focused Fund* | 28.6 | 12,873 | 11.3 | 13,808 | 15.3 | 20,364 | 13.8 | 40,489 |
| Nifty 500 TRI (Benchmark) | 39.6 | 13,971 | 19.3 | 17,022 | 18.8 | 23,678 | 15.7 | 48,458 |
| S&P BSE SENSEX (Additional Benchmark) | 24.5 | 12,458 | 15.2 | 15,312 | 16.5 | 21,463 | 14.3 | 42,487 |

| 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 | 120,000 | | | 360,000 | | | 600,000 | | | 1,290,000 | | |
| Market Value | 136,341 | 145,011 | 135,240 | 441,016 | 488,534 | 452,545 | 869,735 | 1,030,677 | 929,808 | 2,693,810 | 3,255,237 | 2,959,027 |
| Returns (XIRR)% | 26.29 | 40.96 | 24.46 | 13.66 | 20.90 | 15.46 | 14.85 | 21.81 | 17.57 | 13.06 | 16.31 | 14.67 |

Data as on Feb 29th 2024. BM = Benchmark i.e. Nifty 500 TRI Index; Add. BM = additional BM i.e. S&P BSE Sensex. *Formerly known as Motilal Oswal Focused 25 Fund
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. Santosh Singh is the Fund Manager for equity component from August 01, 2023 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, please refer the Annexure: <https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/3a9cc-mf-annexure.pdf>

Presenting

**INCOME
BHI!**



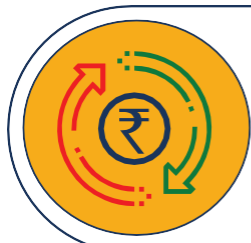
**WEALTH
BHI!**

Now that's a

FAB PLAN

• Motilal Oswal Fixed Amount Benefit Plan •

A Plan which aims to get you



**Regular Fixed Amount for
expense management**

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

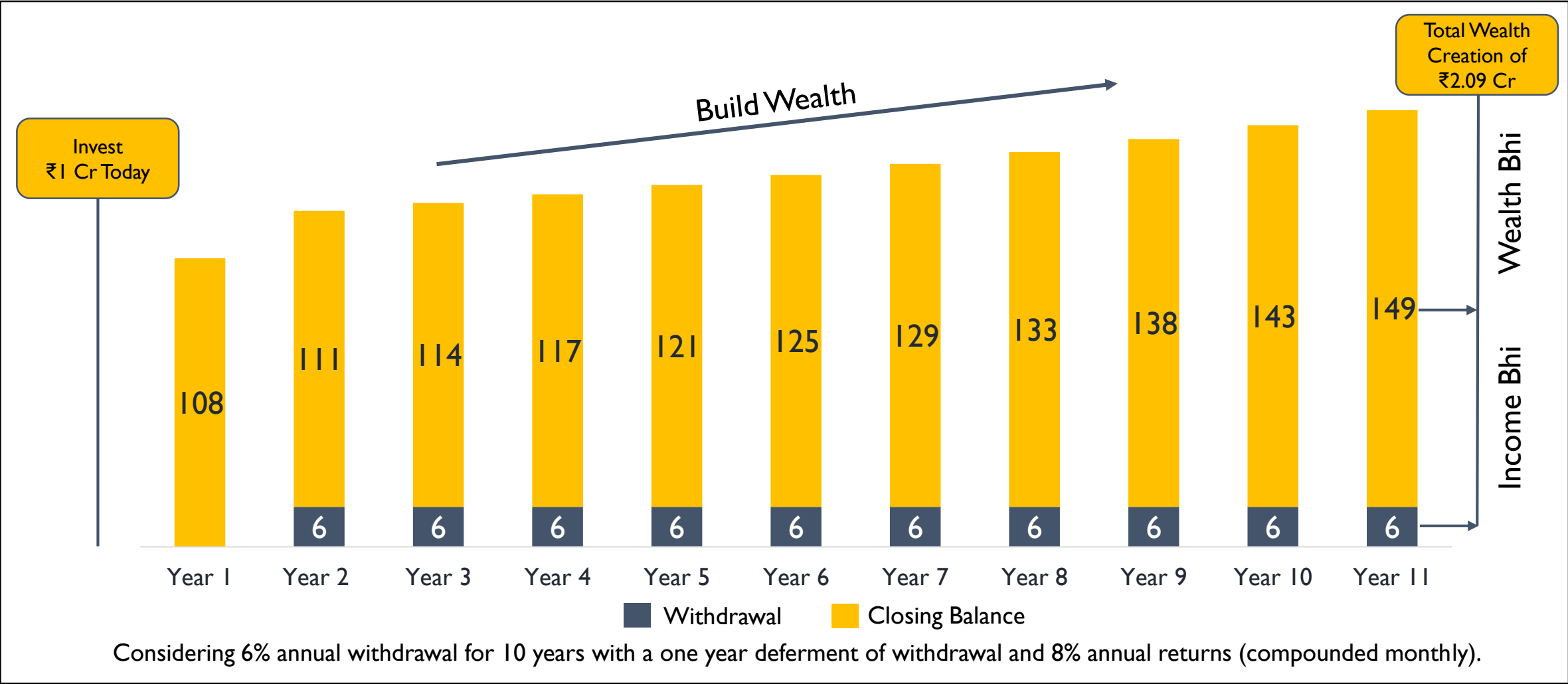


**Protection from
market fluctuations**

**Legacy planning for
your loved ones**



How FAB Works?



Assuming 1 year of deferment to the start of FAB withdrawals; monthly withdrawal as per SID. Returns are compounded monthly. The above graph 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

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 that fulfils your objective of Income bhi and Wealth bhi

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

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

THINK EQUITY. THINK MOTILAL OSWAL.

Now that's a FAB Plan

Tax efficient returns



Legacy planning for family



Fixed withdrawals, independent of market movements



Aims to provide enhanced investment experience relative to traditional instruments



Great tool for expense and lifestyle management



Suitable for several goals including retirement



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

Fund Managers



For Equity Component: Mr. Santosh Singh

- Rich Experience: Mr. Santosh Kumar Singh has over 16 years of experience across his tenure.
- Experience: Mr. Singh was associated with Haitong International Securities Ltd. as Head of Research and Lead Analyst where he was responsible for Research product and overall Research strategy. He was also associated with SG Asia Holdings as an analyst and also with Espirito Santo Securities as Lead analyst
- Awards won: Mr. Singh was ranked No.1 analyst in India in the Asia money polls for insurance sector continuously for three years from 2015 to 2017



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.

For performance of other schemes managed, please refer the Annexure: <https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/3a9cc-mf-annexure.pdf>

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.

Disclaimer

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Scheme Specific Risk Factors: In line with its investment objective, the scheme will be required to maintain a minimum exposure of 35% each to both the large cap and the mid cap market segments at all times regardless of the prevailing market conditions/outlook for these market cap segments. The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its objectives.

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 Ltd. Investment Manager: Motilal Oswal Asset Management Company Ltd. (CIN: U67120MH2008PLC188186) Sponsor: Motilal Oswal Financial Services Ltd.

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Thank you

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