



Flexi Cap – Looking ahead

Ready, set and grow!

January 2022

Flexi Cap ... in just one minute

➤ **QGLP based Stock Picking**

India growth story on; Documented investment philosophy; Alpha across products

➤ **Consistent track record of performance**

Healthy returns & alpha generated

➤ **Strike Rate and Multibaggers**

High strike rate in positive returns and outperformance; multibagger stock picking

➤ **Portfolio strategy in place**

High conviction portfolio and interesting themes

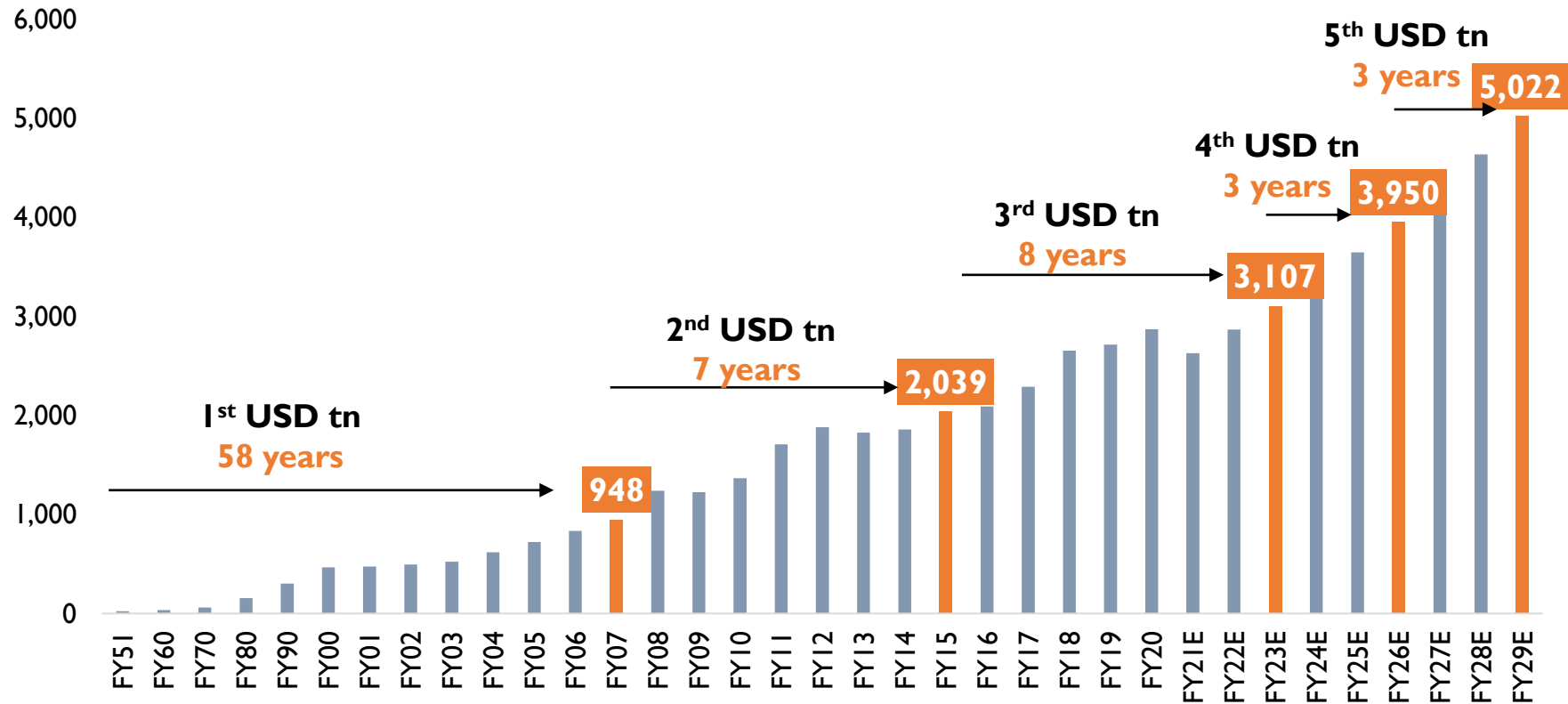
➤ **Cheaper valuations compared to the benchmark**

Expected portfolio earnings growth* of 31% in FY21-FY23 with fair valuations

*Based on Bloomberg forward estimates

India growth story is on ...

The next trillion dollar opportunity India's GDP trend in USD bn



- 60 years for first trillion dollar of GDP
- Every NTD (next trillion dollar) in successively few years

Source: MOAMC Internal Research

Disclaimer: 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.

QGLP in a nutshell

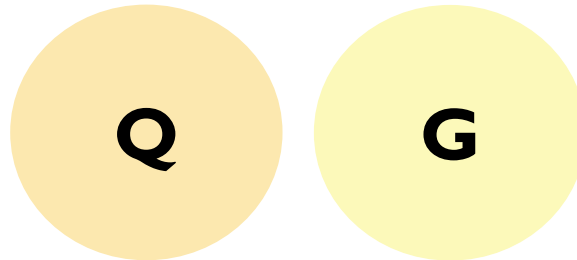
Fund house with a documented investment philosophy

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

24 years of Wealth Creation Studies

Powerful Investment Frameworks

- Porter's 5 Forces
- Value Migration
- Great, Good, Gruesome
- Emergence & Endurance
- Next Trillion Dollar Opportunity
- Winner Categories, Category Winners
- Management – 90% rule of investing
- Long-term power of compounding
- Payback ratio – $\text{Market Cap} \div \text{Next 5 years PAT}$
- PEG – $\text{Trailing P/E to Forward earnings CAGR}$

12th ANNUAL WEALTH CREATION STUDY (2002-2007)

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

Rank	Company	Wealth Created (IN Lakhs)	Company	5-Year Price CAGR (%)	Company	5-Year Price CAGR (%)	10-Year Price CAGR (%)
1	Reliance Ind.	1,862	ITC	28.7	HDFC Bank	27.2	27.4
2	TCS	1,481	Unilever	26.8	Infosys	27.1	27.1
3	Wipro	1,320	Asian-Pac. Ind.	22.1	Wipro	25.6	25.7

HIGHLIGHTS

- Bargains are found when markets are tilted to large business opportunities. Positive changes or stabilized growth, losses are guaranteed when the growth is negative.
- India's real estate dollar economy will see steady growth, corporate profits, and boom in savings & investments.
- At current valuations, margin of safety in the market is low. However, very high liquidity can lift the market to new peaks of valuation for quite some time.

13th ANNUAL WEALTH CREATION STUDY (2003-2008)

Great Good Gruesome

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

Rank	Company	Wealth Created (IN Lakhs)	Company	5-Year Price CAGR (%)	Company	5-Year Price CAGR (%)	10-Year Price CAGR (%)
1	Reliance Ind.	2,077	ICICI	29.8	Reliance Ind.	29.1	29.1
2	TCS	1,975	Wipro	29.0	Wipro	28.5	28.5
3	Wipro	1,834	Asian-Pac. Ind.	27.0	Asian-Pac. Ind.	26.3	26.3

HIGHLIGHTS

- Understanding of Great, Good and Gruesome companies is critical to investment success.
- Need time to buy Great companies (especially bonds) of reasonable prices, as interest rates are likely to remain low for quite some time.
- Low payback ratio remains the most reliable indicator of better wealth creation.
- Market is likely to see a sector churn - dominance of commodities will probably give way to users of commodities.
- Corporate profit boom of last five years is unlikely to continue. However, we have probably seen the market bottom of last five years of 7,700.

14th ANNUAL WEALTH CREATION STUDY (2004-2009)

UU Investing

Creating wealth from the unknown and unknowable

HIGHLIGHTS

- UU investing offers attractive payoffs. These are to be realized only in extraordinary situations. Unconventional assets and uncorrelated investment.
- Low payback ratio remains the most reliable indicator of better wealth creation.
- 100+ New Trillion Dollar Stocks through 2009 - will have very high trading opportunities in India's financial services.

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

Rank	Company	Wealth Created (IN Lakhs)	Company	5-Year Price CAGR (%)	Company	5-Year Price CAGR (%)	10-Year Price CAGR (%)
1	Reliance Ind.	2,106	Wipro	31.0	Wipro	30.5	30.5
2	TCS	2,054	Asian-Pac. Ind.	28.1	Asian-Pac. Ind.	27.8	27.8
3	Wipro	1,965	Asian-Pac. Ind.	27.1	Asian-Pac. Ind.	26.3	26.3

14th ANNUAL WEALTH CREATION STUDY (2004-2009)

Winner Categories

Category Winners

HIGHLIGHTS

- India's GDP (in Billion US Dollar of GDP) will be matched by domestic assets in developmental spend, savings, and investment.
- Winner Categories and Category Winners will enjoy exponential growth in profits.
- Category Winners benefit at reasonable valuations create significant wealth over the long term.

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

Rank	Company	Wealth Created (IN Lakhs)	Company	5-Year Price CAGR (%)	Company	5-Year Price CAGR (%)	10-Year Price CAGR (%)
1	Reliance Ind.	2,123	Asian-Pac. Ind.	32.2	Asian-Pac. Ind.	31.7	31.7
2	Wipro	2,123	Asian-Pac. Ind.	28.1	Asian-Pac. Ind.	27.8	27.8
3	Asian-Pac. Ind.	2,123	Asian-Pac. Ind.	27.1	Asian-Pac. Ind.	26.3	26.3

16th ANNUAL WEALTH CREATION STUDY (2006-2011)

Blue Chip Investing

Creating wealth from dividends

HIGHLIGHTS

- Blue chips are foundation of dividend and offer us much, if not more, than growth provided by other quality companies, but with less risk.
- In investing, there is no substitute for quality. Understanding quality of the stock is the most important factor in the selection of dividend paying and growth companies.
- Most Blue Chip investing premium valuations. In identifying when to buy we should focus on the P/E, but also on the growth rate, return on capital, and return on equity.
- To build our best 20 firms, Blue Chips have significantly outperformed benchmarks, India's Sensex Index.

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

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17th ANNUAL WEALTH CREATION STUDY (2007-2012)

Economic Moat

Fountainhead of Wealth Creation

HIGHLIGHTS

- Economic Moat protects profits and profitability of companies from competitive attack.
- Extended CAP (competitive advantage period) of Economic Moat Companies (EMCs) leads to superior levels of profits and stock returns.
- Over 2007-2012, EMCs in India have outperformed benchmark index.
- Break of Economic Moat causes massive wealth destruction.
- Market's eyes peered to reach new highs in the next 12 months.

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

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18th ANNUAL WEALTH CREATION STUDY (2008-2013)

Uncommon Profits

Emergence & Endurance

HIGHLIGHTS

- Uncommon Profits in companies = Uncommon Wealth Creation in stock markets.
- Successful League of Value Creation is a non-cyclical benefit diversifier in the portfolio.
- Endurance of Value Creation is likely to determine the investment's long-term success, major regulatory changes, and capital reallocation.
- Non-cyclical companies have become reworded in Wealth Creation with their share collapsing from 55% in 2007 to 1% in 2013.
- The world is over to Indian markets. The risk-reward is favorable for long-term investors.

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

Rank	Company	Wealth Created (IN Lakhs)	Company	5-Year Price CAGR (%)	Company	5-Year Price CAGR (%)	10-Year Price CAGR (%)
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19th ANNUAL WEALTH CREATION STUDY (2009-2014)

100x

The power of growth in Wealth Creation

HIGHLIGHTS

- 100x stock price rise: Finding these requires "leak to see, emerge to buy, and patience to hold."
- Value Migration offers the most predictable stock opportunities.
- The 100x process is repeatable in 2009+ - Size, Quality, Growth, and Longevity and Price.
- 100x companies are likely to generate 20% industry P/E and all other factors 10%+ (P/E factors).
- Quality does not guarantee growth, and in fact, rapid long term wealth creation.

THE BIGGEST **THE FASTEST** **THE MOST CONSISTENT**

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THINK EQUITY
THINK MOTILAL OSWAL

A successful track record



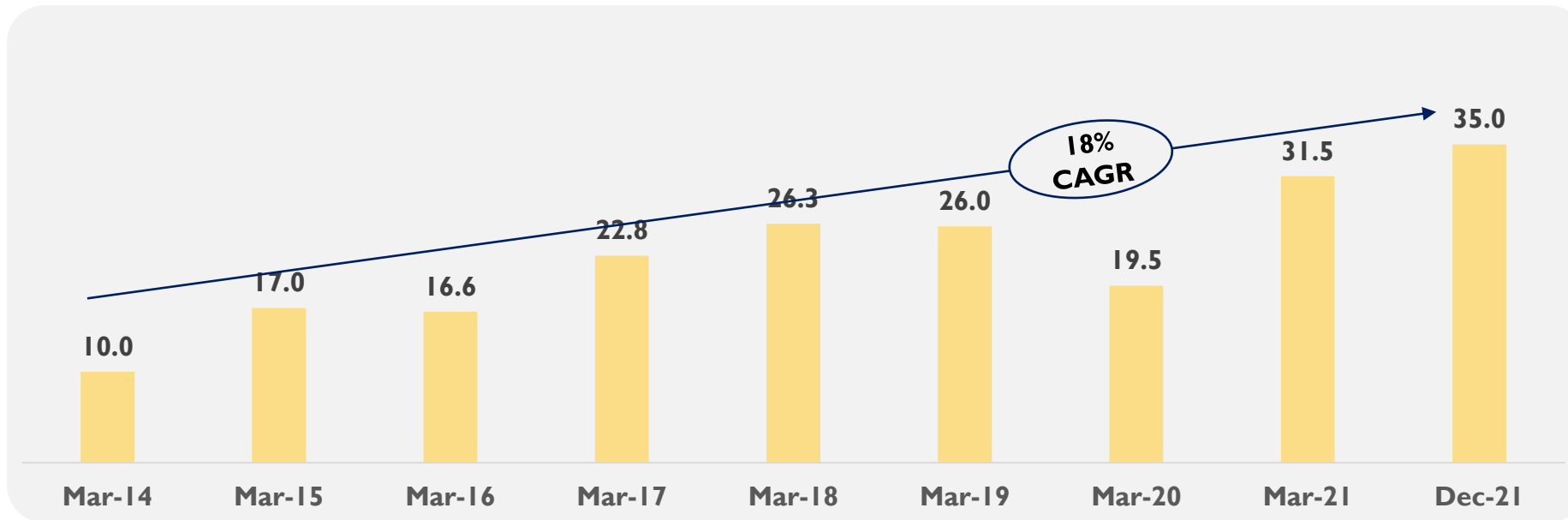
Robust Returns

α

Alpha

Consistent wealth creation for the investors

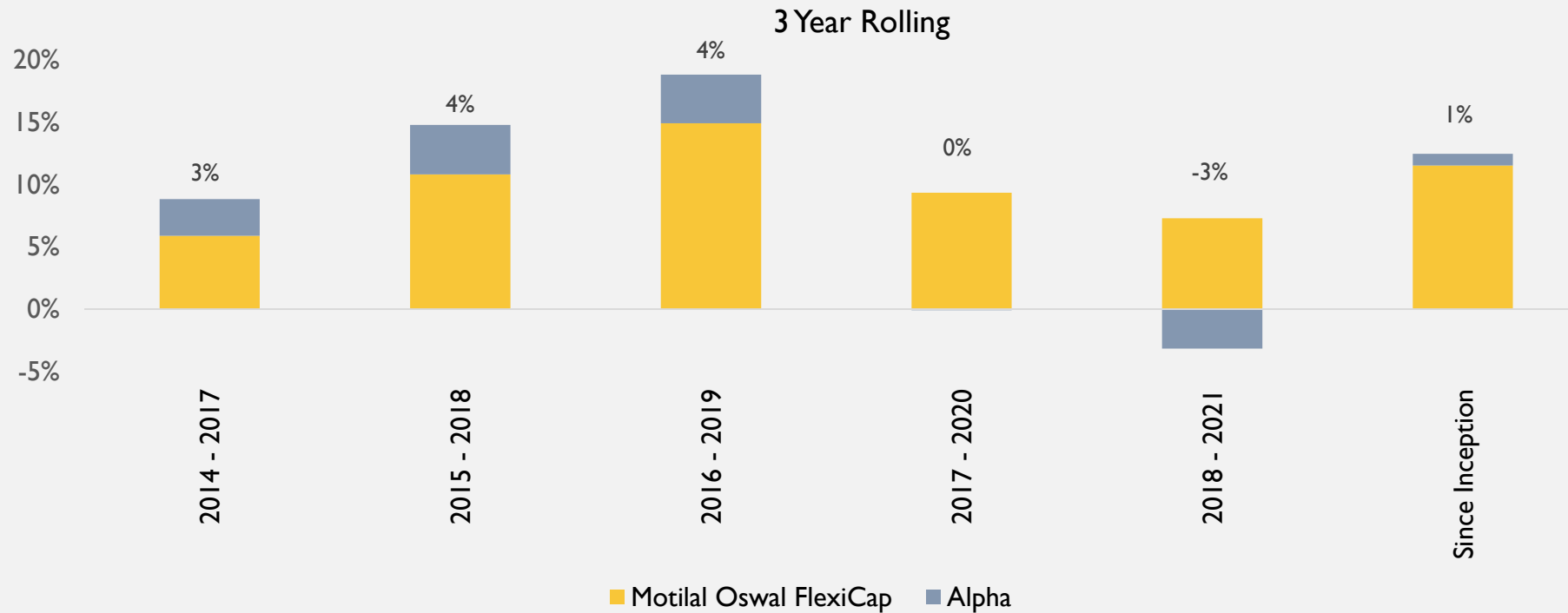
Steady rise in NAV from April 2014 to December 2021



- Point to Point returns differ with the period in question
- In Mar'20 the portfolio had negative returns for 1, 2 and 3 year periods
- However, 18 months rally see the portfolio bounce back from Covid lows and restores long term CAGR

As of Date	Particulars	1 Year	2 Years	3 Years	5 Years	SI
31-Dec-21	Flexicap Fund	15.3	12.8	11.1	12.6	17.5
31-Mar-20	Flexicap Fund	-24.9	-13.9	-5.1	2.7	11.9

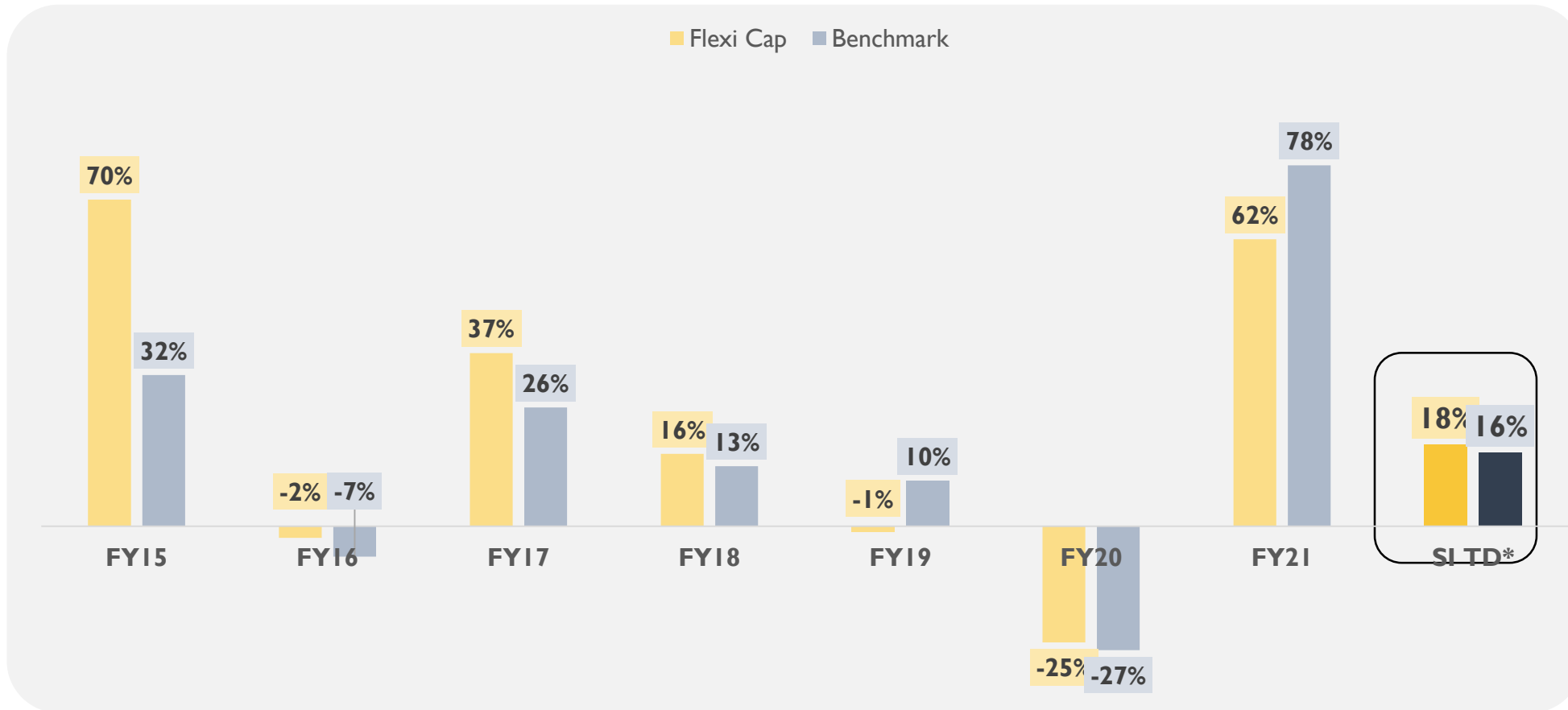
Robust returns and outperformance



- A better measure hence is to evaluate the rolling returns of the fund
- The fund has outperformed the benchmark in 4 out of 5 period

Outperformed the benchmark in 5 of 7 years

Annual returns of portfolio and benchmark



**Outperformed
the benchmark in
5 of 7 years**

*SITD returns are from inception to 31-Nov-2021

Source: MOAMC Internal Research, Data as on 31 December 2021

Disclaimer: Past performance may or may not be sustained in future. The above graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy.

Portfolio Strategy



High conviction portfolio

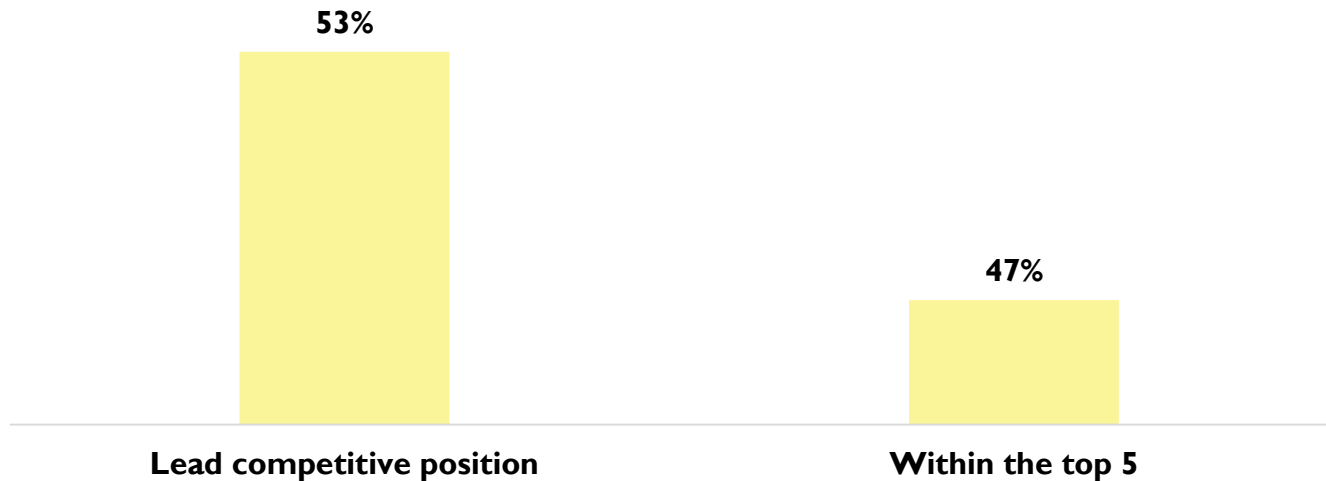


Themes and Ideas

Survivors in a tough cycle = Winners of tomorrow

Competitive positioning of portfolio companies

~ 53% of the portfolio consists of market leaders in their respective segment



- Focused on investing in industry leaders, positioned to benefit from market consolidation
- Identifying companies with competitive advantages that can enable sustained profitability

Source: MOAMC internal research. Data as on December 31, 2021

A portfolio well positioned to identify market leaders across market capitalization and sector.

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The leader 'full' portfolio – concentrated among market leaders

Identifying market leaders across sectors and market capitalization

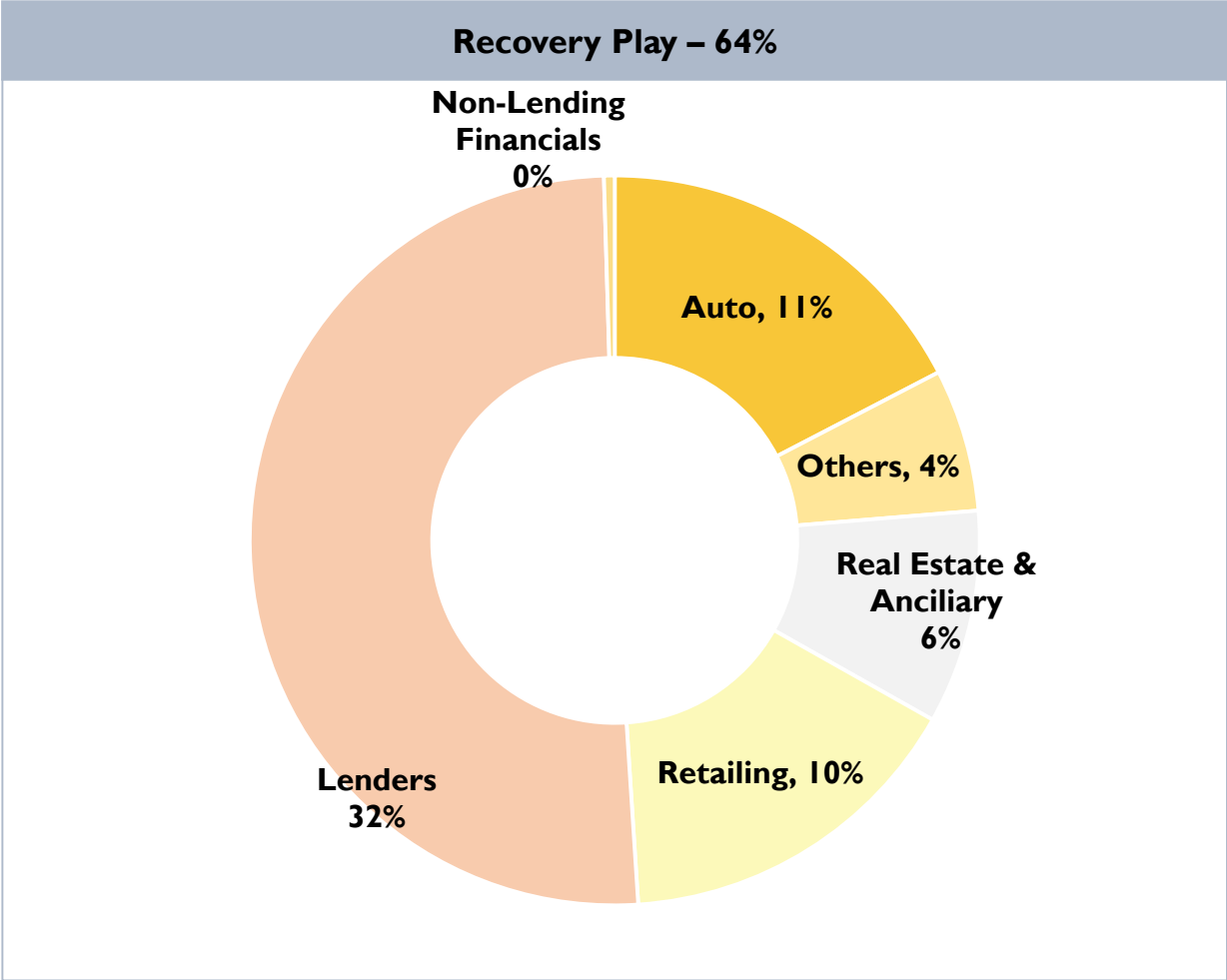
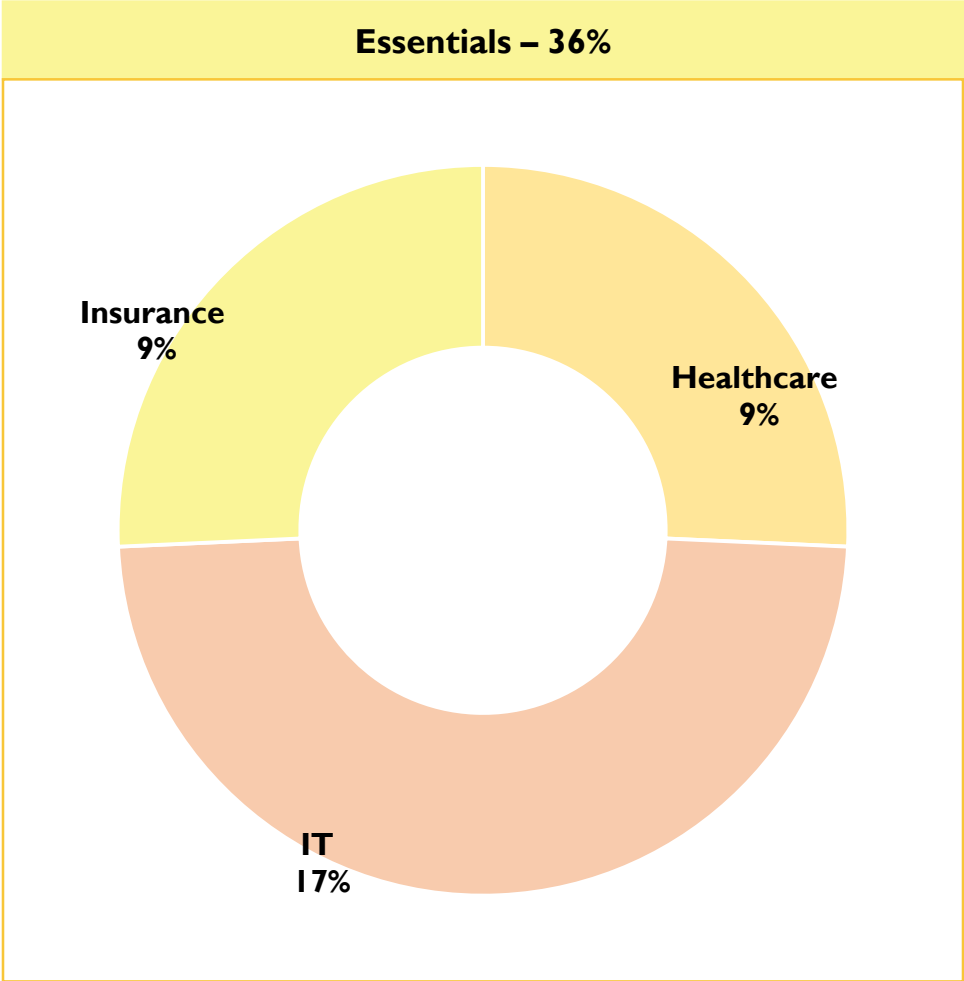
SBI	AU Small Finance	Bajaj Finance	HDFC	Ultra Tech	Vaibhav Global	TCS
	Eicher Motors	HDFC AMC	Zomato Limited	HDFC Life Insurance.	Maruti Suzuki	
		Reliance Industries	ICICI Lombard.			

14 out of 30 stocks enjoy competitive leadership in their respective fields

Alkem Labs	Kotak Mahindra Bank Limited		Infosys Ltd	
Siemens Ltd	SBI Cards & Payment		HCL Technologies Ltd.	
ICICI Bank	FSN E-Commerce	SBI Life Insurance	Gland Pharma	ABB India Ltd
Bajaj Auto	HDFC Bank		L&T Max Healthcare	

15 out of 30 stocks feature in the top 5 competitive position in their respective fields

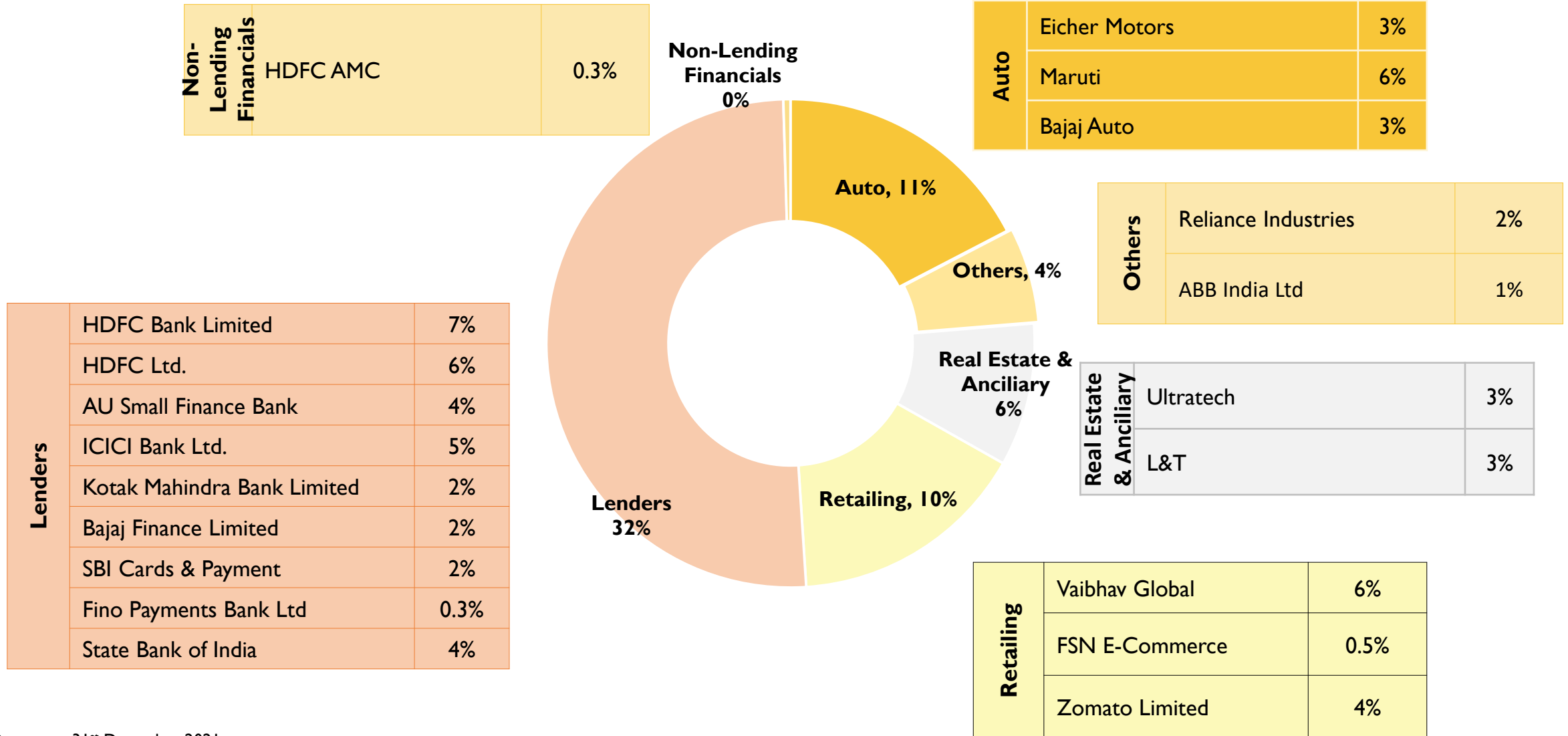
Focused on Economic Recovery, balanced by Essentials



Data as on 31st December ,2021

Source: MOAMC internal research. 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

64% of the portfolio is allocated towards beneficiaries of economic recovery

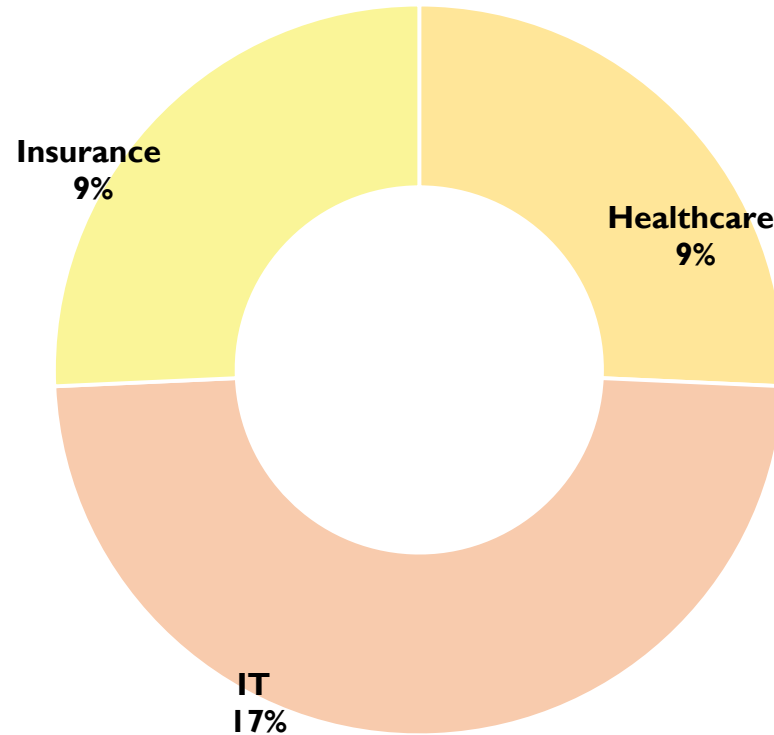


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While 36% of the portfolio remains invested in essentials

Insurance	HDFC Life	4%
	ICICI Lombard General Insurance	3%
	SBI Life	3%



Healthcare	Gland Pharma	6%
	Alkem Labs	2%
	Max Healthcare Institute Ltd	2%

IT	Infosys Ltd	6%
	TCS Ltd	6%
	Siemens Ltd	1%
	HCL Tech Ltd.	3%

Data as on 31st December 2021

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Portfolio Themes

Value Migration

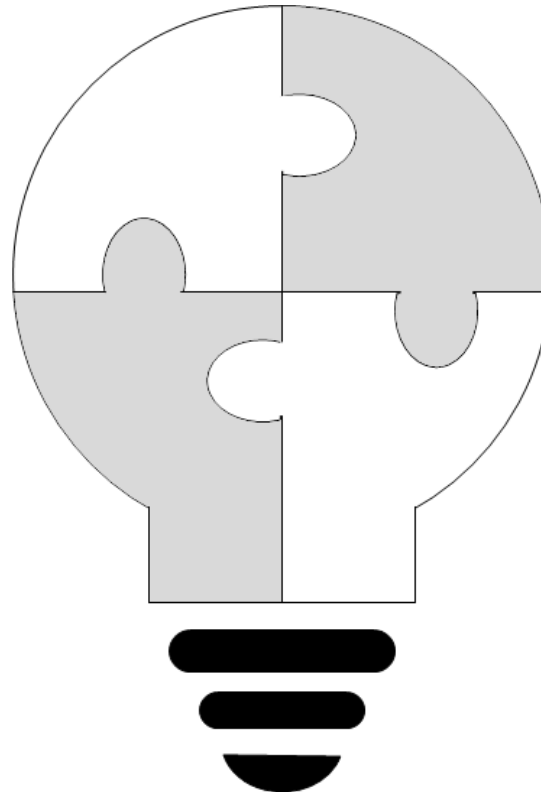
Private sector to gain market share from public sector

Kotak Bank, HDFC Bank, ICICI Lombard

Financialization of Savings

Greater allocation to financial assets over real assets

HDFC Life, HDFC AMC, Max Life



Demographic / Lifestyle

Growth from urbanization and changing consumer trends

Eicher Motors, Bajaj Auto

Reforms – GST, RERA, IBC

Business migration from Unorganized to Organized

Bajaj Finance, HDFC AMC

The proof of the pudding is in the eating

Key Ratios

19%

RoE

28%

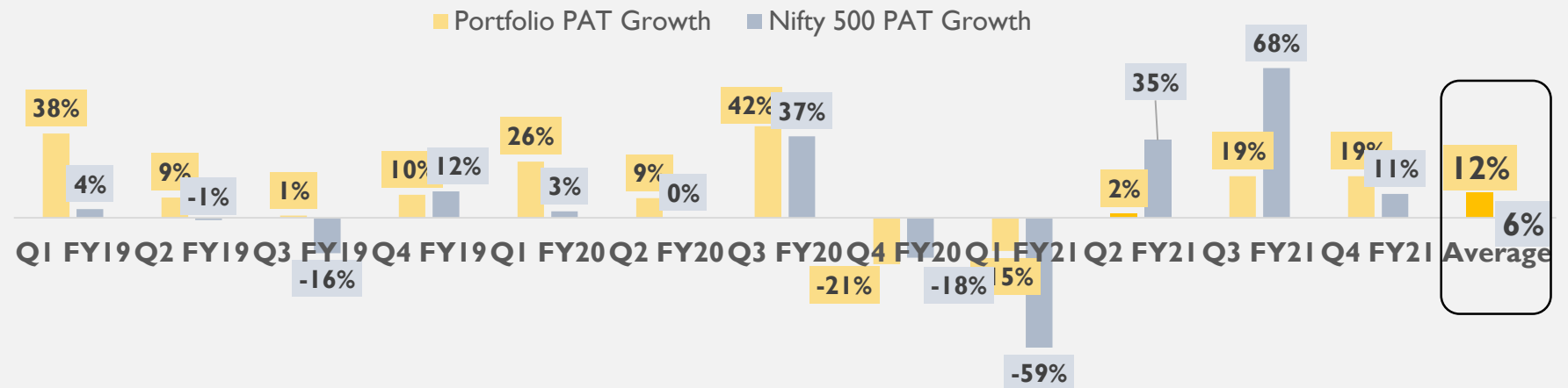
RoCE*

0.0

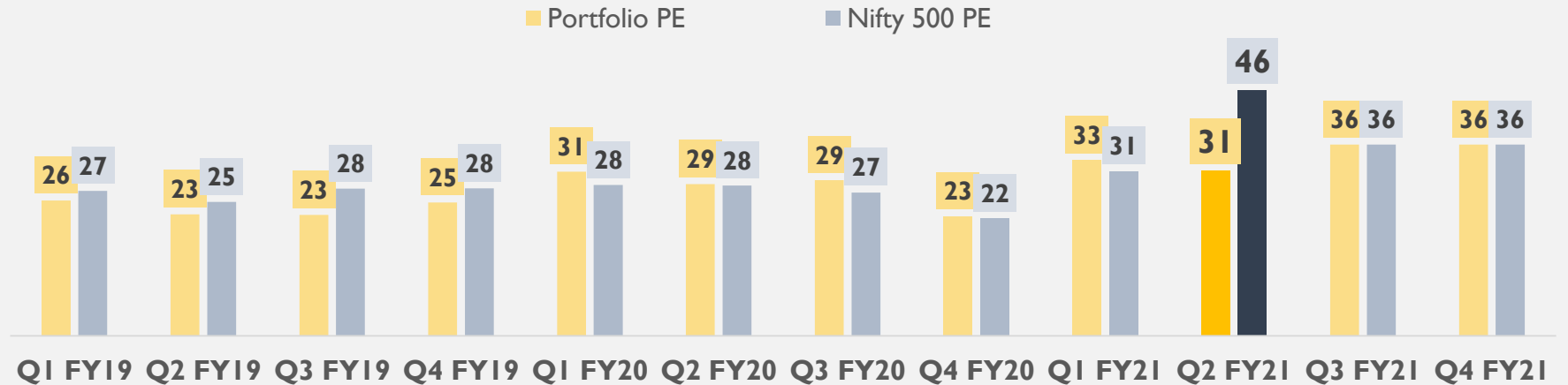
Debt / Equity*

* BFSI companies are excluded

Portfolio earnings growth outstrip the benchmark by 10% on average



Cheaper valuations compared to the benchmark^



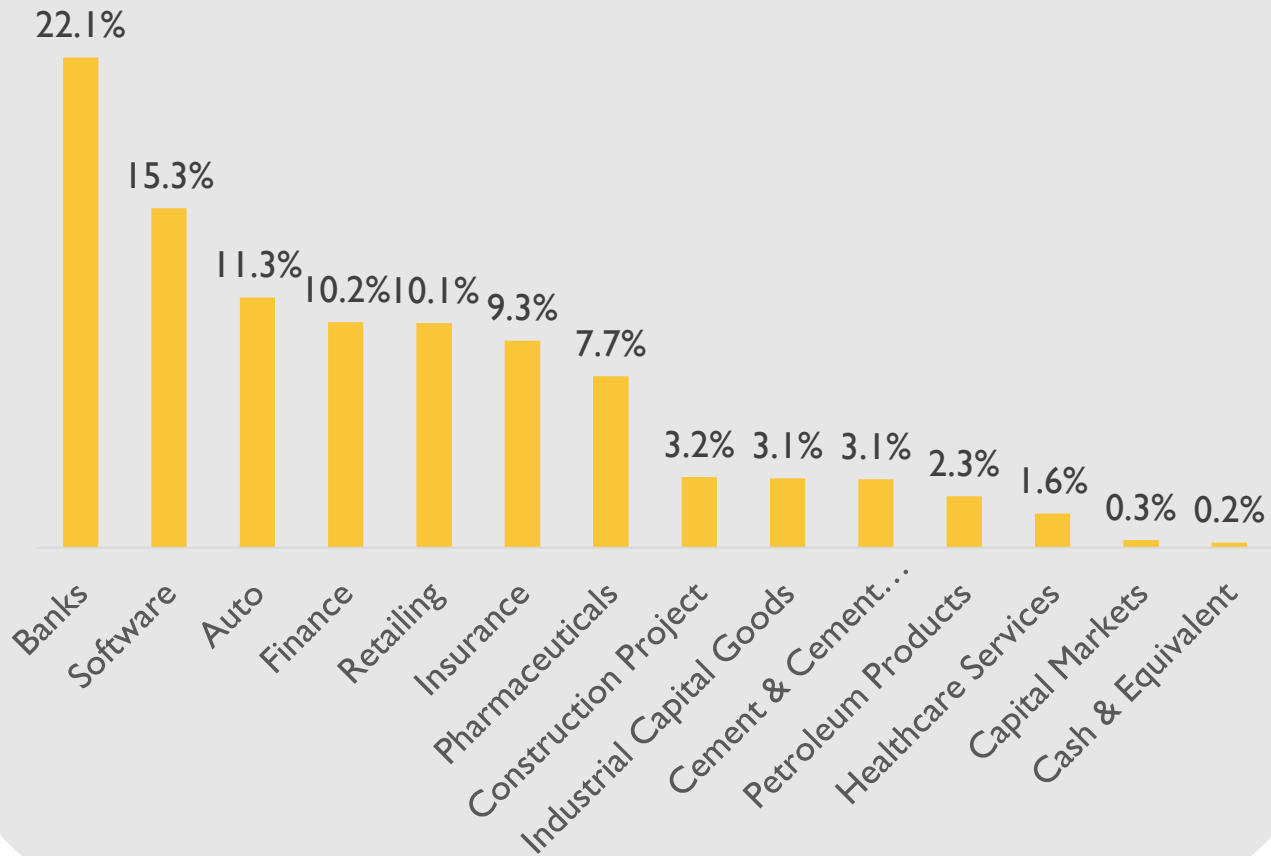
^ Weightages and prices are as on last date of the quarter. Loss making companies are excluded

Continue legacy of consistent compounding

Ready for the returns of Quality Investing

What are the fund holdings?

Industry Allocation



Industry classification as recommended by AMFI

Portfolio Ratios

Beta	1.0
Portfolio Turnover Ratio	0.4
Standard Deviation	21.2
Sharpe Ratio#*	0.4

Data as on December 31, 2021

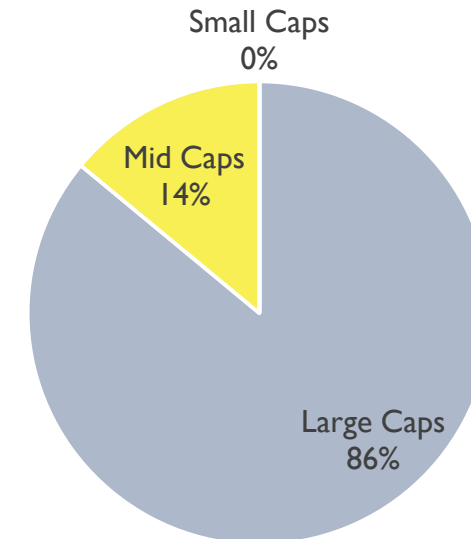
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What are the fund holdings?

Top 10 Gross Equity Holdings

Script	Weightage (%)
HDFC Bank Limited	7.0%
Tata Consultancy Services Limited	6.5%
Infosys Limited	6.0%
Vaibhav Global Limited	6.0%
Housing Development Finance Corporation Limited	6.0%
Gland Pharma Limited	6.0%
Maruti Suzuki India Limited	5.7%
ICICI Bank Limited	5.0%
HDFC Life Insurance Company Limited	4.0%
State Bank India	4.0%
Total	56.1%

Market Capitalization



Data as on December 31, 2021

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How has the fund performed?

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 Flexi cap Fund	15.3	11,530	11.1	13,726	12.6	18,094	17.5	34,496
Nifty 500 TRI (Benchmark)	31.6	13,160	19.1	16,906	17.9	22,775	15.8	30,803
Nifty 50 TRI (Additional Index)	25.6	12,559	18.3	16,552	17.7	22,561	14.5	28,259

SIP Performance (%)	1 Year			3 years			5 Years			Since Inception		
	F35	Benchmark	Additional Benchmark	F35	Benchmark	Additional Benchmark	F35	Benchmark	Additional Benchmark	F35	Benchmark	Additional Benchmark
Investment Amount	120,000			360,000			600,000			920,000		
Market Value	126,012	136,377	133,658	458,633	540,075	518,155	792,245	970,499	952,652	1,484,766	1,741,852	1,695,383
Returns (CAGR)%	9.4	26.2	21.7	16.4	28.2	25.1	11.1	19.3	18.5	12.2	16.2	15.6

Data as on December 31, 2021

Date of inception: 28-Apr-2014. 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 for equity component with effect from 19-May-2020. Mr. Abhiroop Mukherjee is the Fund Manager for debt component since inception. Mr. Herin Visaria is the Fund Manager for foreign securities component with effect from 26-July-2019

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

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 25 Fund, Motilal Oswal Equity Hybrid Fund, Motilal Oswal Multi Asset Fund, Motilal Oswal Flexi Cap Fund and Motilal Oswal Dynamic 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	Flexi cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks																					
Category of the Scheme	Flexi cap																					
Investment Objective	The investment objective of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity & equity related instruments across sectors and market-capitalization levels.																					
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 MOF25, MOF30, MOMAF, MOFEH & MOFDYNAMIC. 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>Equity Derivatives</td> <td>0</td> <td>35</td> <td>Low to Medium</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	Equity Derivatives	0	35	Low to Medium	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																			
Equity Derivatives	0	35	Low to Medium																			
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		
Fund Manager	For Equity Component:	For Foreign Securities:	Fund Manager - Debt Component
	Mr.Akash Singhania	Mr. Herin Vesaria	Mr.Abhiroop Mukherjee
	Experience: 14 years	Experience: 11 years	Experience: 11 years

Disclaimer


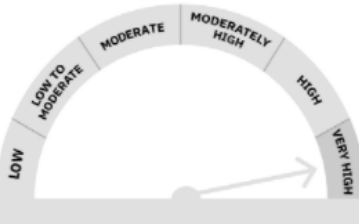
This presentation has been prepared and issued on the basis of internal data, publicly available information and other sources believed to be reliable. The information contained in this document is for general purposes only and not a complete disclosure of every material fact and terms and conditions and features of Motilal Oswal Flexicap Fund (MOF35) . The information / data herein alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. All opinions, figures, charts/graphs, estimates and data included in this presentation are as on date and are subject to change without notice. While utmost care has been exercised while preparing this document, Motilal Oswal Asset Management Company Limited (MOAMC) does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. The statements contained herein may include statements of future expectations and other forward-looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Readers shall be fully responsible/liable for any decision taken on the basis of this presentation. No part of this document may be duplicated in whole or in part in any form and/or redistributed without prior written consent of the Motilal Oswal Mutual Fund/Motilal Oswal Asset Management Company Limited. Readers should before investing in the Scheme make their own investigation and seek appropriate professional advice. Please read Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before investing . Past performance of the Sponsor/ AMC/ Mutual Fund and its affiliates does not indicate the future performance of the scheme and may not provide a basis of comparison with other investments. NSE Indices Limited: Motilal Oswal Value Index (MOVI) is not sponsored, endorsed, sold or promoted by NSE Indices Limited. MOVI has been developed by MOAMC and NSE Indices Limited has calculated and maintained as per the specifications and requirements of MOAMC. NSE Indices Limited does not make any representation or warranty, express or implied regarding the advisability of investing in the products linked to MOVI and availing the services generally or particularly or the ability of MOVI to track general stock market performance in India. Please read the full Disclaimers in relation to the MOVI in the Scheme Information Document.

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 Nifty 500 TRI
Motilal Oswal Flexi Cap (MOF35) Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks		
<p>This product is suitable for investors who are seeking*</p> <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 	<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 Focused 25 Fund	13-05-2013	14.6	31.6	16.3	19.1	14.8	17.9	14.7	15.7
Motilal Oswal Equity Hybrid Fund	14-09-2018	13.3	19.7	14.8	16.0	-	-	13.4	13.8
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

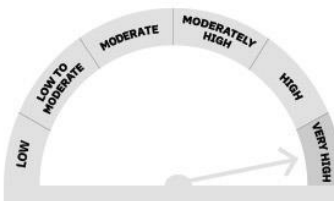

Note:

- 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.

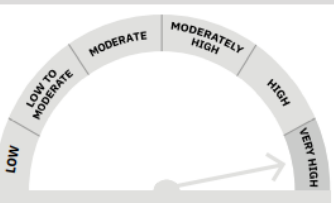
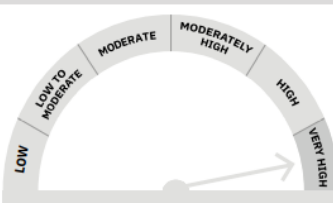
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Motilal Oswal Focused 25 Fund

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.



Motilal Oswal Equity Hybrid Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Hybrid 35 + 65 - Aggressive Index
Motilal Oswal Equity Hybrid Fund (MOFEH) An open ended hybrid scheme investing predominantly in equity and equity related instruments		
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 appreciation by generating equity linked returns 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.


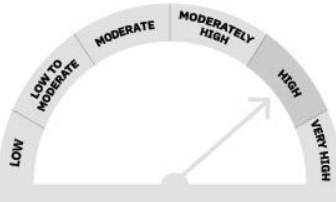
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Motilal Oswal Dynamic Fund

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

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

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

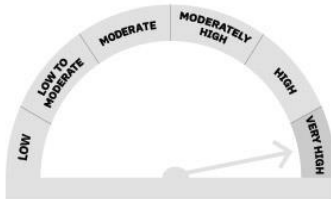
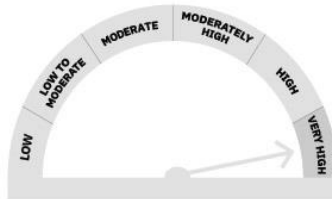
Note:

- 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.

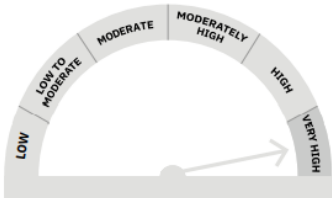
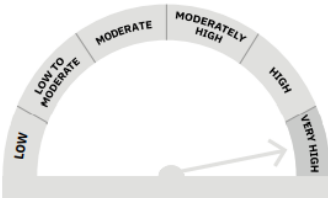
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Motilal Oswal Midcap 30 Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Midcap 150 TRI
Motilal Oswal Midcap 30 Fund (MOF30) An openended equity scheme predominantly investing in mid cap stocks		
This product is suitable for investors who are seeking* <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 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.

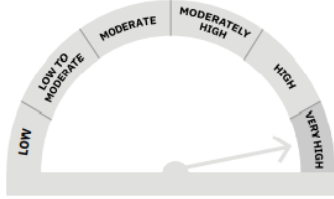
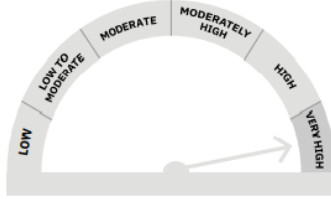
Motilal Oswal Large and Midcap Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Large Midcap 250 TRI
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)		
This product is suitable for investors who are seeking* <ul style="list-style-type: none"> • Long-term capital growth • Investment predominantly in equity and equity related instruments of large and midcap stocks 	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.



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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.

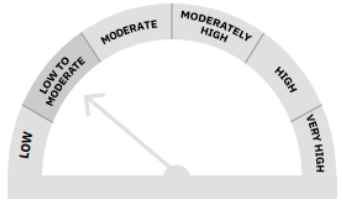
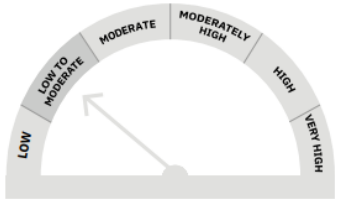
Motilal Oswal 5 Year G-Sec ETF

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.

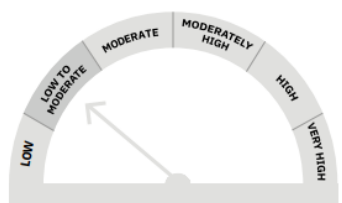

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Motilal Oswal Liquid Fund

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.

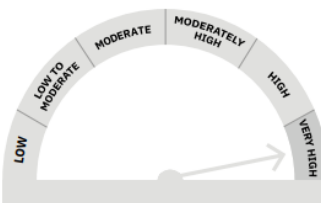
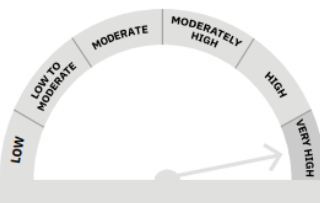
Motilal Oswal Ultra Short Term Fund

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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