

Motilal Oswal Balanced Advantage Fund

(An open ended dynamic asset allocation fund)



**BUY RIGHT
SIT TIGHT**

March 2023 (Data as on 28th February 2023. Inception date - 27th September 2016)



INVESTMENT APPROACH

Scheme Name: Motilal Oswal Balanced Advantage Fund

Investment Objective:

The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives & International Stocks, debt, money market instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Benchmark: CRISIL Hybrid 50 + 50 - Moderate Index

Scheme Details:

Regular Growth Plan	15.0494
Regular Plan - Quarterly IDCW	10.7749
Regular Plan - Annual IDCW	12.8297
Direct Growth Plan	16.2278
Direct Plan - Quarterly IDCW	11.1705
Direct Plan - Annual IDCW	13.2765
Monthly AAUM	680.96
Latest AUM (28-Feb-2023) (in Rs Crs.)	667.98



KEY FEATURES & PORTFOLIO ATTRIBUTES

Dynamic Asset allocation between debt and equity based on market valuation

Asset allocation based on MOVI (Motilal Oswal Value Index): Higher MOVI bands – Lesser net equity allocation

MOVI index calculates market valuations based on P/B (Price/Book), P/E (Price/Earnings) and IDCW yield

Allocation can range from minimum of 30% to 100% in Net Equity

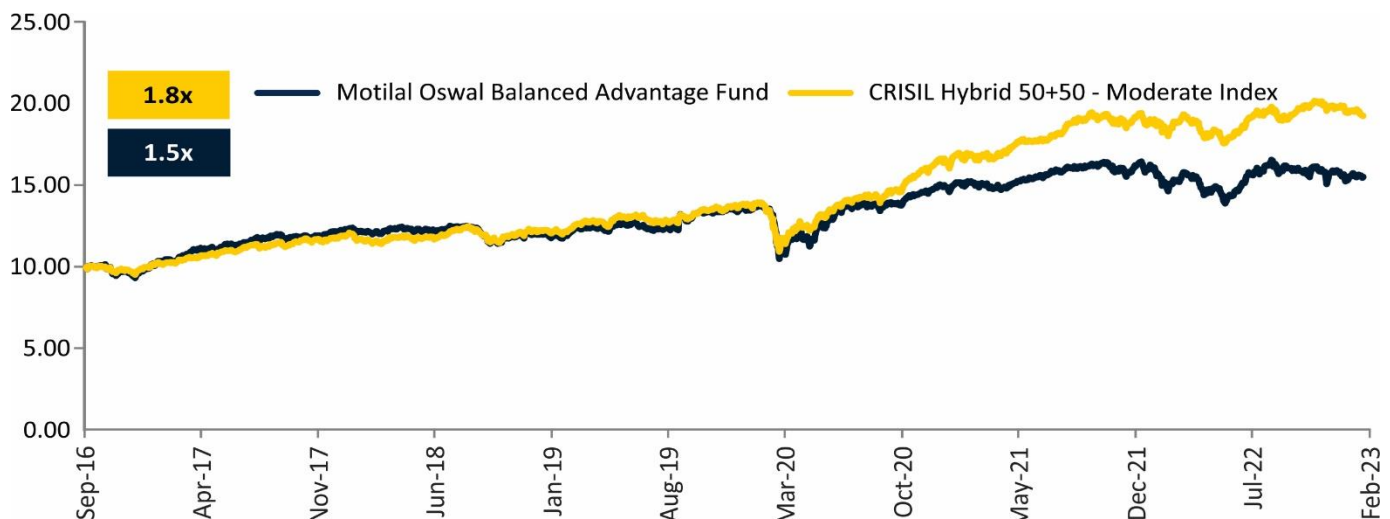


PORTFOLIO ACTIONS IN LAST 3 MONTHS

Companies Added:	HDFC Bank Ltd.
Companies Exited:	Dr. ReddyS Laboratories Ltd, India Bulls Real Estate Ltd, LIC Housing Finance, Muthoot Finance Ltd, SBI Card & Payment Services Ltd.



Performance Since Inception



Returns in %	1 Year		3 Year		5 Year		Since Inception	
	CAGR (%)	Rs. 10,000	CAGR (%)	Rs. 10,000	CAGR (%)	Rs. 10,000	CAGR (%)	Rs. 10,000
Motilal Oswal Balanced Advantage Fund	1.8	10,177	4.5	11,421	4.6	12,548	6.6	15,049
CRISIL Hybrid 50+50 – Moderate Index	3.2	10,319	12.1	14,076	9.9	16,022	10.0	18,452
Nifty 50 TRI	4.3	10,427	17.0	16,014	11.9	17,540	12.6	21,477

Source: Internal Analysis. The above 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. Past performance may or may not be sustained in future.

PORTFOLIO & SECTORAL ALLOCATION

Top 10 Holdings	(%) of Holding
Religare Enterprises Ltd.	10.0
Star Health And Allied Insurance Company Ltd.	7.4
Fino Payments Bank Ltd.	7.3
ZF Commercial Vehicle Control Systems India Ltd.	5.7
FSN E-Commerce Ventures Ltd.	5.3
Samvardhana Motherson International Ltd.	4.7
MTAR Technologies Ltd.	4.6
LTIMindtree Ltd.	4.2
IDFC First Bank Ltd.	4.1
Larsen & Toubro Ltd.	4.0

ASSET ALLOCATION

Asset Class	Weightage %
Equity & Equity Related	76.4
Derivatives	-16.7
Net Equity	59.7
REIT & INVIT	2.9
BONDS & NCDs	8.0
Money Market Instrument (CD,CBLO & Treasury Bill)	7.2
Cash & Cash Equivalent	5.6
Total	100.0

Net Equity Levels	60%
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Fund Manager

For Equity Component

Mr. Santosh Singh

He has been appointed as the Fund Manager for the Equity component w.e.f. Jan 01, 2022.

For Debt Component

Mr. Rakesh Shetty

He has been appointed as the Fund Manager for the Debt component w.e.f. Nov 22, 2022.

DEBT ALLOCATION

Bonds/NCDs	Weightage %
Muthoot Finance Ltd	5.0
Shriram Transport Finance Company Ltd	3.0
Britannia Industries Ltd	0.01

QUANTITATIVE INDICATORS

Debt Quants	
Average Maturity	1.22 Yrs
YTM	7.96%
Macaulay Duration	1.15 Yrs
Modified Duration	1.07 Yrs

MOVI

MOVI Band	Net Equity
Less Than 70	100
70-80	85-95
80-90	75-85
90-100	60-75
100-110	50-60
110-120	40-50
120-130	30-40
Greater Than 130	30-40

MARKET CAPITALIZATION

Market Cap	Weightage (%)
Large Cap	41%
Mid Cap	23%
Small Cap	36%

Source: Market Categorization as recommended by AMFI

RISK RATIOS

3 Year Data	Strategy
Standard Deviation	13.1%
Sharpe Ratio#	-0.2
Portfolio Turnover Ratio	2.7
Beta	1.1

#Risk free returns based on last overnight MIBOR cut-off of 6.70%.
Data as on 28th February, 2023

How Buy Right : Sit Tight works

Company	Initial Purchase Date	Initial Purchase Price	Current Price	Absolute Growth	CAGR (%)
HDFC	Sep-16	952	2609	174%	17%

Disclaimer: 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

Other Scheme Managed by Fund Manager

Name of Fund Manager: Santosh Singh

	1 Year		3 Years		5 Years		Since Inception	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)
Motilal Oswal Multi Asset Fund	0.9	4.7	-	-	-	-	3.0	7.3

Note: Santosh Singh manages 2 schemes of Motilal Oswal Mutual Fund.

Source/Disclaimer : MOAMC . Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure. 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.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Rakesh Shetty

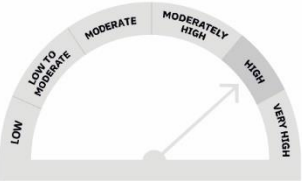

	1 Year		3 Years		5 Years		Since Inception	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)	Return (%)
Top 3								
Motilal Oswal Midcap Fund (Formerly Known as Motilal Oswal Midcap 30 Fund)	16.6	8.3	22.3	23.1	14.8	11.8	19.7	19.6
Motilal Oswal Large and Midcap Fund	7.3	4.9	16.2	19.6	-	-	16.7	17.9
Motilal Oswal MSCI EAFE Top 100 Select Index Fund	7.2	6.8	-	-	-	-	5.1	8.3
Bottom 3								
Motilal Oswal NASDAQ 100 Fund of Fund	-6.2	-5.8	17.0	19.2	-	-	18.5	19.4
Motilal Oswal Nifty 200 Momentum 30 ETF	-6.9	-6.4	-	-	-	-	-10.7	-10.0
Motilal Oswal Nifty 200 Momentum 30 Index Fund	-7.7	-6.4	-	-	-	-	-11.4	-10.0

Note: Rakesh Shetty manages 29 schemes of Motilal Oswal Mutual Fund.

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Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Hybrid 50 + 50 - Moderate Index
Motilal Oswal Balanced Advantage Fund (Formerly known as Motilal Oswal Dynamic Fund) (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 Very 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.

Name of the scheme	Scheme Riskometer	Benchmark Riskometer 20% Nifty 50 TRI + 65% Crisil Short Term Bond Index + 13% Domestic Price of Gold + 2% Domestic Price of Silver
Motilal Oswal Multi Asset Fund (An open ended scheme investing in Equity including Index Funds/Equity ETFs, Gold ETFs and Silver ETFs, International Equity ETF and Stocks, Debt & Money Market Instruments.)		
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 including Index Funds/Equity ETFs, Gold ETFs and Silver ETFs, International Equity ETF and Stocks, Debt & Money Market Instruments. 	Investors understand that their principal will be at High risk	Investors understand that their principal will be at Moderately High risk

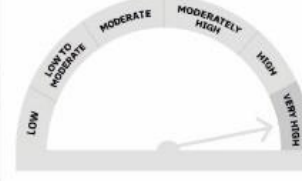
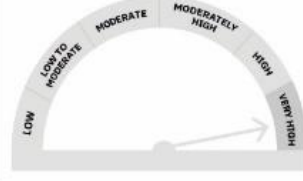
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Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Midcap 150 TRI
Motilal Oswal Midcap Fund (Formerly known as Motilal Oswal Midcap 30 Fund) (An open ended equity scheme predominantly investing in mid cap stocks)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Long-term capital growth Investment in equity and equity related instruments in 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 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.

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Large Midcap 250 TRI
Motilal Oswal Large and Midcap Fund (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 understand that their principal will be at Very High risk

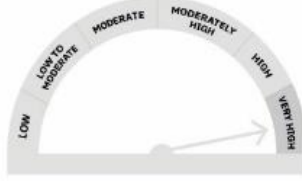
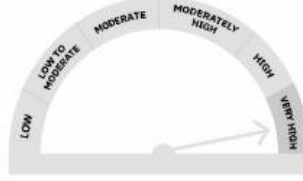
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Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 200 Momentum 30 TRI
Motilal Oswal Nifty 200 Momentum 30 ETF (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Index)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error. Long term capital growth. 	Investors understand that their principal will be at Very High risk	Investors understand that their principal will be at Very High risk

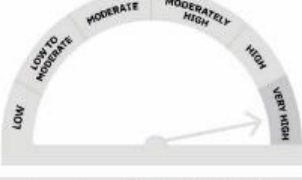

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Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 200 Momentum 30 TRI
Motilal Oswal Nifty 200 Momentum 30 Index Fund (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error. Long term capital growth. 	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.

Name of the scheme	Scheme Riskometer	Benchmark Riskometer MSCI EAFE Top 100 Select Index
Motilal Oswal MSCI EAFE Top 100 Select Index Fund (An open ended scheme replicating/ tracking MSCI EAFE Top 100 Select Index)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Returns that corresponds to the performance of MSCI EAFE Top 100 Select Index, subject to tracking error. Long term capital growth. 	Investors understand that their principal will be at Very High risk	Investors understand that their principal will be at Very High risk

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Name of the scheme	Scheme Riskometer	Benchmark Riskometer NASDAQ 100 TRI
Motilal Oswal Nasdaq 100 Fund of Fund (An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Long term capital appreciation Return that corresponds generally to the performance of the Scheme, Motilal Oswal Nasdaq 100 ETF through investment in units of Motilal Oswal Nasdaq 100 ETF. 	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.

Source: Internal Analysis; The stocks mentioned herein are for general and comparison purpose only and not a complete disclosure of every material fact. The performance of the above stocks may or may not be sustained in future. It should not be construed as investment advice to any party. The stock prices are adjusted for corporate action.

Disclaimers and Risk Factors: The performance of schemes of Motilal Oswal Mutual Fund is Benchmarked to the Total Return variant of respective Index chosen as Benchmark as against Price Return variant of respective Benchmark Index. Incase, 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. Performance is for Regular Plan Growth Option. Different plans have different expense structure. Mr. Santosh Singh has been appointed as the Fund Manager for equity component with effect from 01-Jan-2022 and Mr. Rakesh Shetty has been appointed for debt component with effect from 22-Nov-2022. Kindly refer to the website www.motilaloswalmf.com to see the performance of the funds managed by the same Fund Manager

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

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Asset Management
MUTUAL FUND

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