



MOTILAL OSWAL

ASSET MANAGEMENT

THOUGHT LEADERS IN EQUITY

**Focused, Process Driven,
Ideas Powerhouse**

THINK EQUITY. THINK MOTILAL OSWAL.

Veritable Ecosystem in Financial Services

Asset Management

Leaders in PMS & CAT III Long only AIFs

51,333 cr AUM **150+** investee cos

Institutional Equities

Expertise in equity research

250+ companies **21** sectors

300+ reports **38** analysts

2 Overall Sales **2** Execution Team*

3 Domestic Brokerage*

Private Equity Real Estate

Expertise in private placement
and real estate

125+ investments **8** funds **9,940** cr AUM

Private Wealth

Expertise in wealth
management and distribution

66,444 cr AUM **~5,655** families **197** RMs

Housing Finance

Expertise in affordable housing finance

47,136 families **3,777** cr AUM

111 branches

Investment Banking

Expertise in capital market deals

20+ team **6** deals in 1QFY24 **3,730** cr

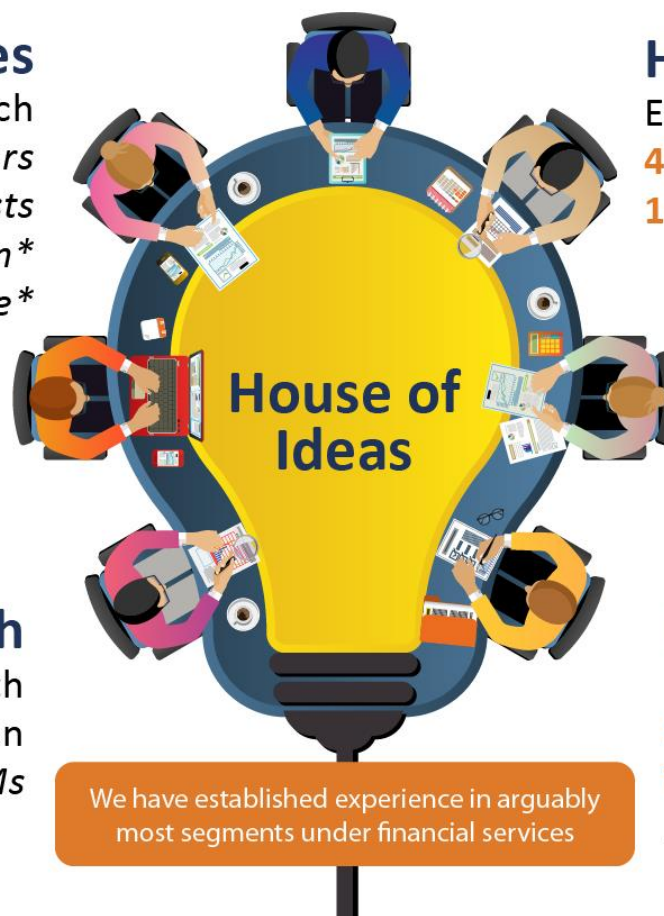
worth deals

Retail & Distribution

Expertise in advisory and client servicing

3.6mn clients **8,050** franchisees **1,700** advisors

Top 3 broking houses in terms of gross
brokerage revenue



We have established experience in arguably
most segments under financial services

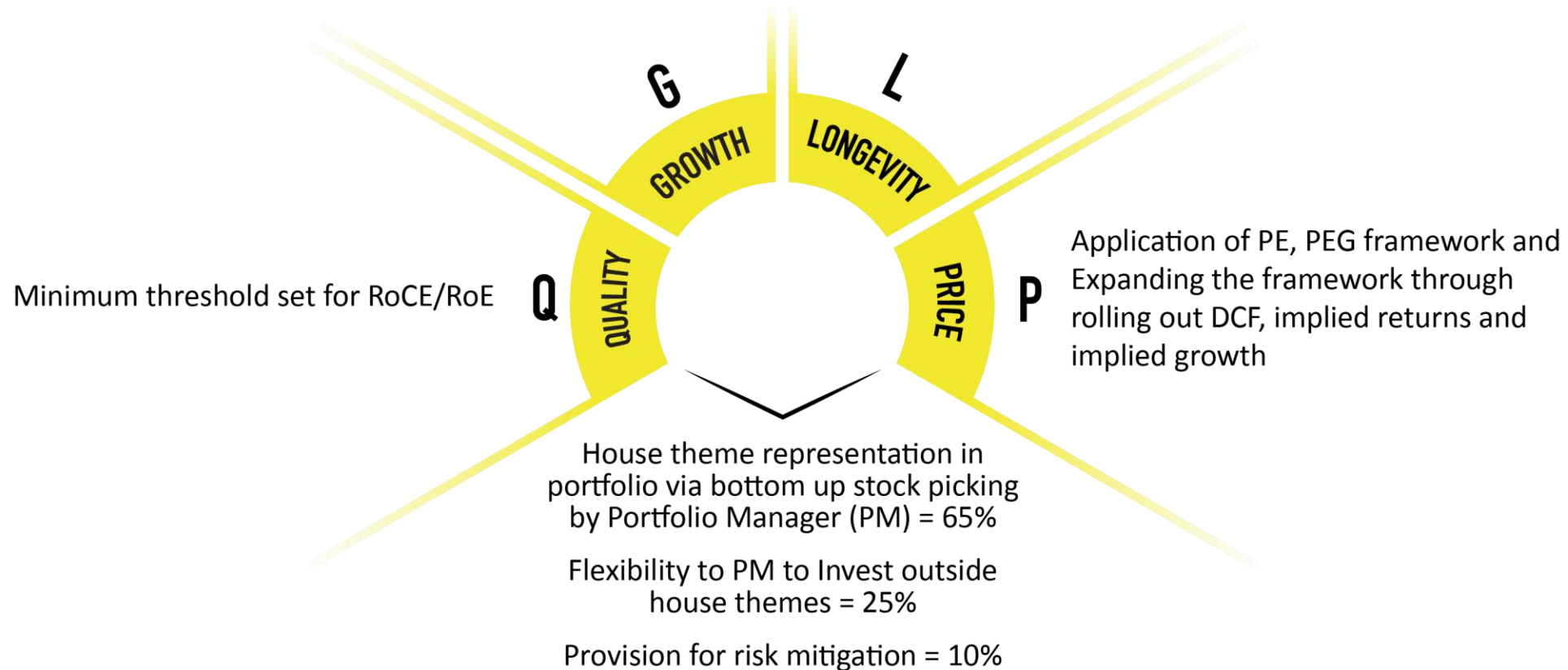
Source: MOAMC Internal. Data as on 30th September'2023

*Asiamoney Poll 2022

THINK EQUITY. THINK MOTILAL OSWAL.

Disciplined Investing following “Q-G-L-P” 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 Consistency & Sustainability of Performance



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?
~5,000+ Cr

Source: MOAMC Internal, Data as on September 30th 2023

Why invest in Equity Mutual Funds?



Diversification

Investment in a basket of stocks across sectors



Professional Management

Managed by professional fund managers with years of experience in the field



Liquidity

Investors can easily enter and exit the scheme



Capital Appreciation

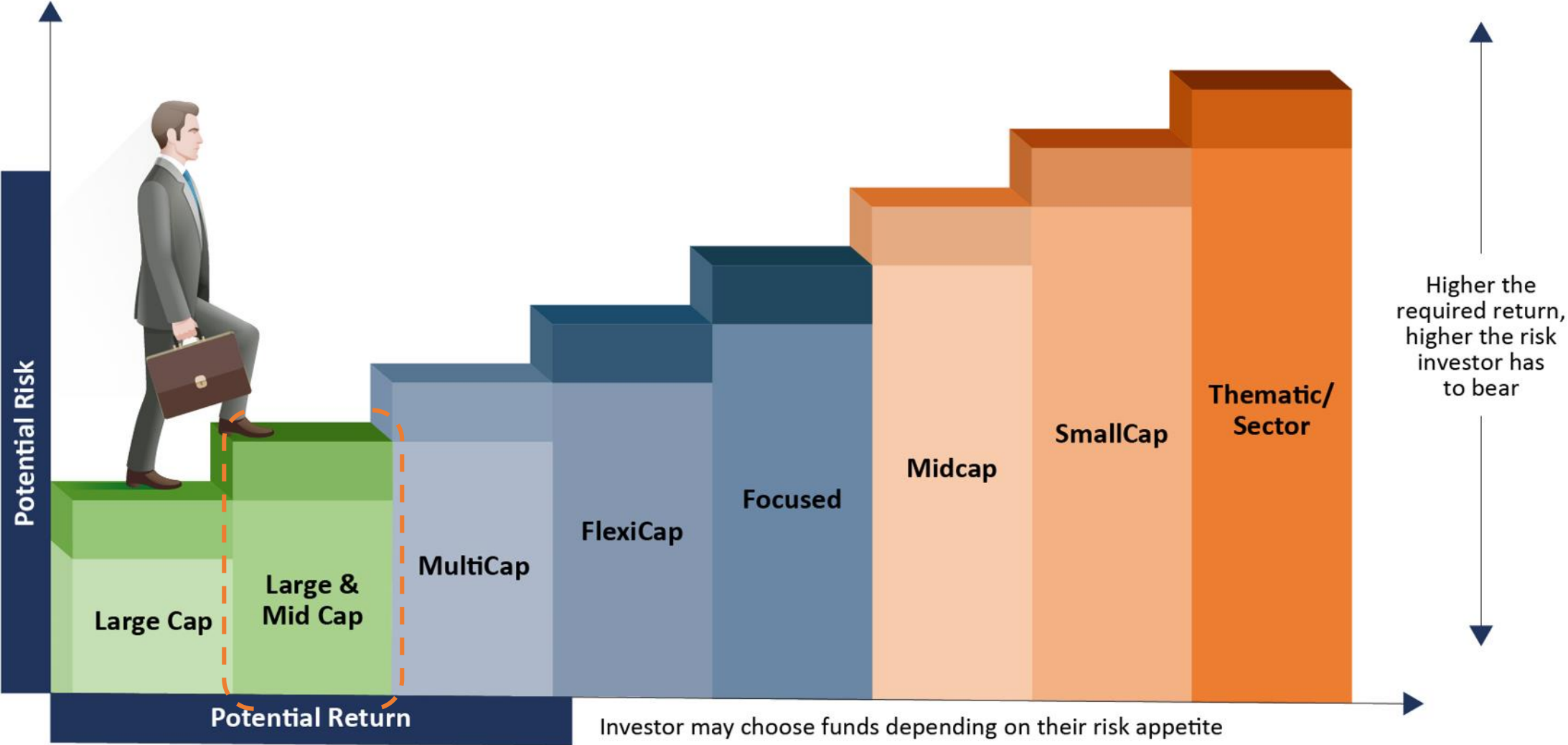
Delivers inflation beating returns



Tax Advantage

Lower taxation relative to other asset classes

Risk Return Spectrum - Active Equity Funds

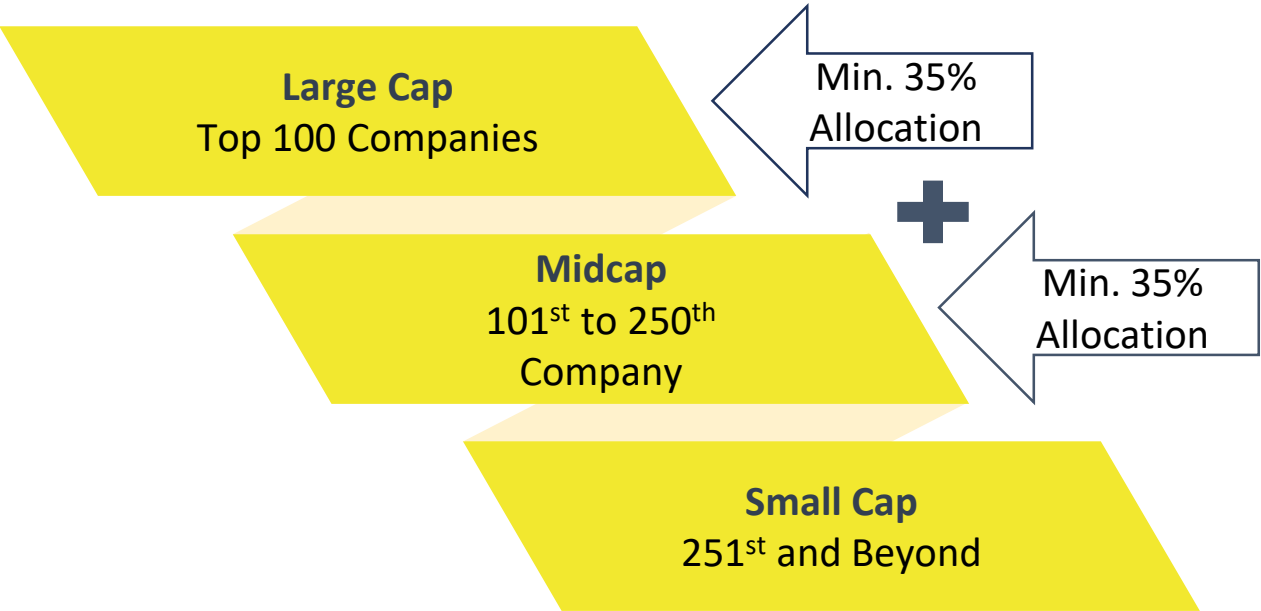


Source: Internal MOAMC Research.
Disclaimer: This data should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

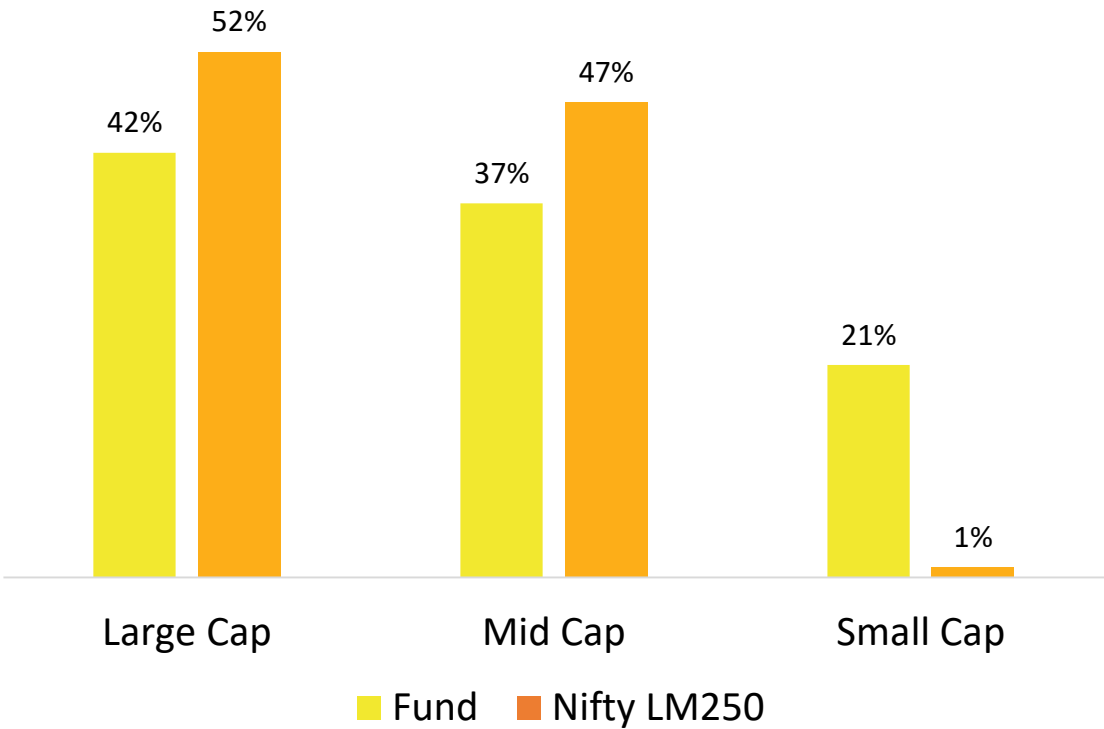
Motilal Oswal Large and Midcap Fund

Market Cap Breakdown: Mix of Stability and Growth

Large and Midcap Category Requirement



Current Portfolio Mix



Source: AMFI & SEBI. Data as on 30th June 2023 (Latest data)

Source: Internal MOAMC Research. Data as on October 31st 2023

Large and Midcap: Mix of Stability and Growth

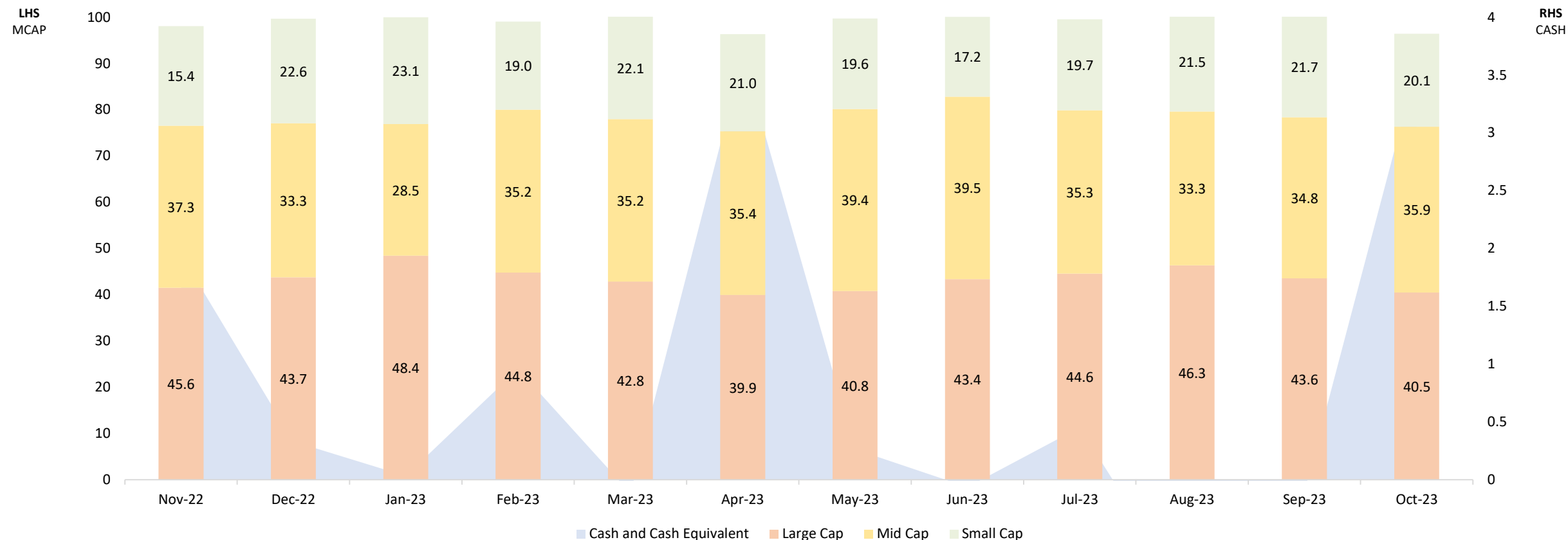
Indices	Nifty 50	Nifty Next 50	Nifty 100	Nifty Midcap 150	S&P BSE 200	Nifty Large Midcap 250	Nifty Smallcap 250	Nifty Mid-Smallcap 400	Nifty 500
2022	4.3	-0.1	3.6	3	4.2	3.4	-3.6	0.9	3
2021	24.1	29.9	25	46.8	27.6	35.7	61.9	51.3	30.2
2020	14.9	14.8	14.8	24.3	16.3	19.6	25	24.5	16.6
2019	12	0.5	10.4	-0.3	9.1	4.9	-8.3	-2.9	7.7
2018	3.1	-9	1.1	-13.3	-0.5	-6.2	-26.7	-17.9	-3.4
2017	28.6	44.8	31	54.3	33.3	42.4	57.3	55.3	35.9
2016	3	7.1	3.6	5.4	4	4.7	0.4	3.8	3.8
2015	-4.1	7	-2.4	8.4	-1.5	2.8	10.2	9	-0.7
2014	31.4	44.4	33.2	60.3	35.5	46.2	69.6	63.2	37.8
2013	6.8	4.8	6.5	-3	4.4	1.7	-8.1	-4.7	3.6
2012	27.7	48.1	30.6	44.3	31	36.8	38.2	42.2	31.8
2011	-24.6	-31.9	-25.8	-32.1	-27	-29	-36	-33.5	-27.2
2010	17.9	17.8	17.9	18.5	16.2	15.7	16.3	17.8	14.1
2009	75.8	127.9	82.7	110.6	88.5	97.3	113.9	111.6	88.6
2008	-51.8	-63.5	-53.7	-65.5	-56.5	-60.4	-69.1	-66.7	-57.1
2007	116.4	125.4	117.4	123.6	123.9	122.5	155.4	133.5	117.7

Source: Internal MOAMC Research. Data as on 31st Dec 2022.

Portfolio Construct and Positioning



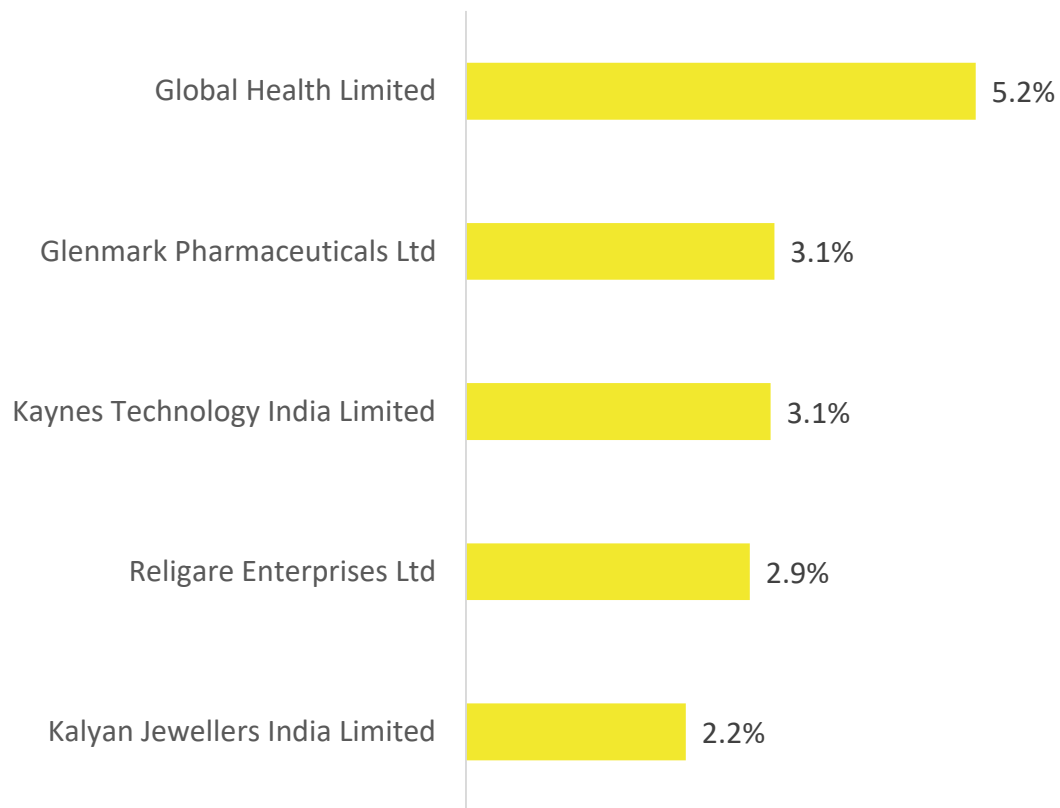
Market Cap Strategy: Around 50% Large Cap and 50% Mid and Small Cap



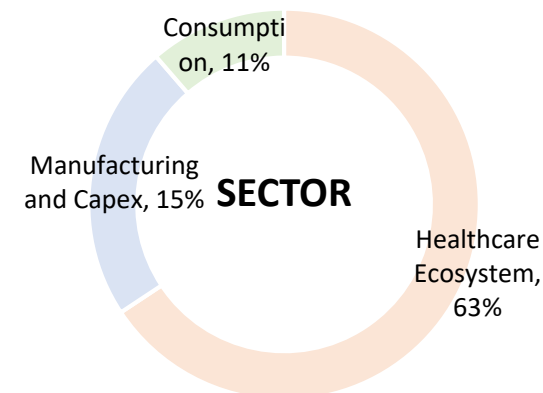
- Benchmark aware allocation of around 50% allocation to Large Caps and 50% to Mid and Small Caps
- Portfolio construction oriented towards risk adjusted long term growth with lower volatility
- No strategic use of cash – generally fully invested

Source: Internal MOAMC Research. Data as on October 31st 2023.

Small Cap Strategy: Orientation towards less volatile companies



MCAP	INR Cr.
Wt. Average	18,230
Average	15,598
Median	12,937
Max	29,738
Min	6,774

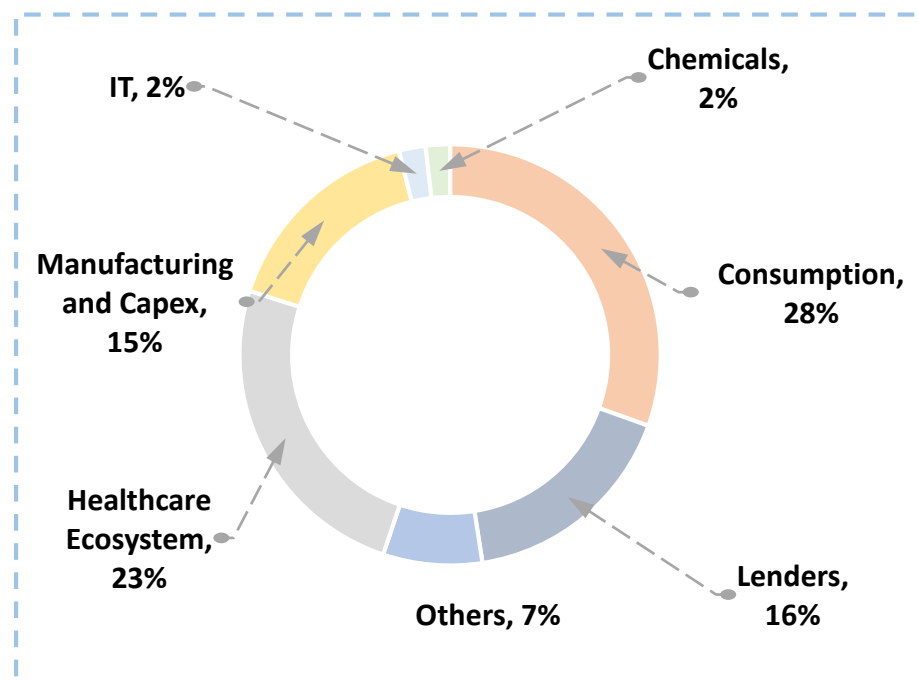


- Allocation towards larger companies
- Majority allocation towards healthcare play which is defensive in nature. It is considered an effective buffer when equity markets turn volatile

Source: Internal MOAMC Research. Data as on October 31st 2023.

Portfolio Construct: Basket approach to stock selection

IT
Infosys
Concord Biotech
MANUFACTURING & CAPEX
Industrial Products 12%
Carborundum Universal
Bharat Forge
Kaynes Technology India
Cummins India
Timken India
Cement 3%
Dalmia Bharat
Healthcare Ecosystem
Hospitals 9%
Global Health
Jupitar Life Line Hospital
Fortis Healthcare
Health Insurance 6%
Religare Enterprises
Star Health and Allied Insurance Company
Pharmaceuticals 7%
Gland Pharma
Mankind Pharma
Diagnostic Services 1%
MedPlus Health Services



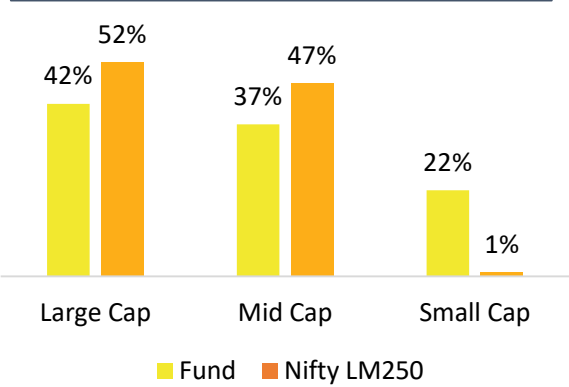
Chemicals
Gujarat Fluorochemicals
Consumption
Discretionary 22%
Trent
Titan
Page Industries
Jubilant Foodworks
Crompton Greaves
TVS Motor
Lenders
ICICI Bank
The Federal Bank
SBFC Finance
IndusInd Bank
Cholamandalam Investment and Finance Company
Others
InterGlobe Aviation
NTPC
Max Financial Services

Data as on October 31st 2023

The Stocks / Sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of any investment strategy. It should not be construed as investment advice to any party. The stocks may or may not be part of our portfolio/strategy/ schemes. Past performance may or may not be sustained in future

Portfolio Overview

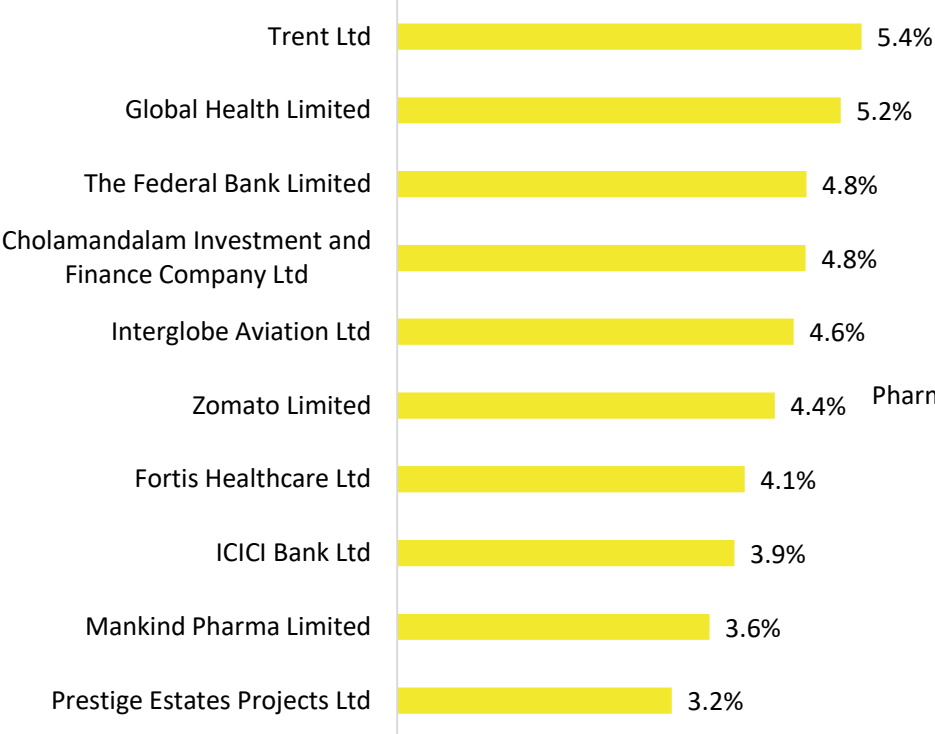
Market Cap Mix



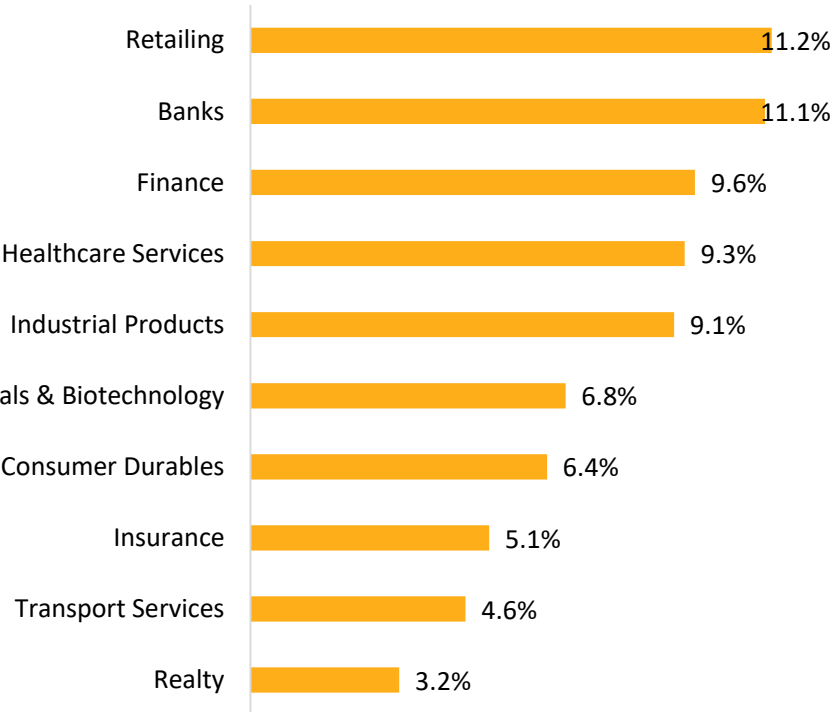
Risk Parameters

Beta	0.9
Portfolio Turnover Ratio	0.8
Standard Deviation	14.8%
Sharpe Ratio	1.4

Top 10 Stocks



Top 10 Sectors



Data as on October 31st 2023. Sector classification as per AMFI defined sectors.
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

Portfolio Changes: 3 month entry/exit

BSE Ltd.

Concord Biotech Limited

Gland Pharma Ltd.

Jupiter Life Line Hospitals Limited

KPIT Technologies Ltd.

Kalyan Jewellers India Ltd.

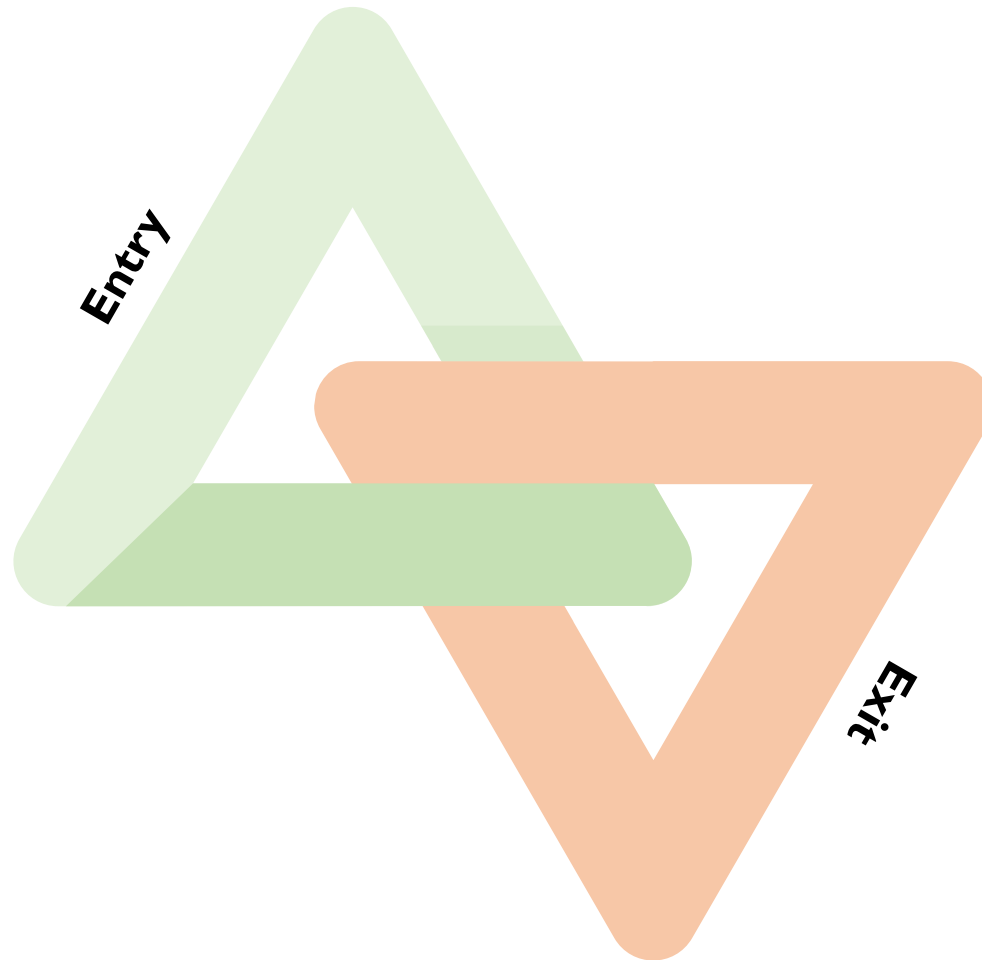
N T P C Limited

Prestige Estates Projects Limited

Reliance Strategic Investments Ltd

SBFC Finance Limited

Zomato Limited



Axis Bank Limited

Divgi Torqtransfer Systems Limited

Gland Pharma Ltd.

H D F C Bank Limited

KSB Ltd.






Netweb Technologies India Limited

State Bank Of India

Ultratech Cement Limited

Source: Internal MOAMC Research. Data as on October 31st 2023.

Current Portfolio Strategy

 Healthcare Ecosystem	Overweight Consumption - Preference towards discretionary over staples. Laddered exposure	 Capex/ Industrials	Overweight Lenders – Relatively reasonable valuation & best sector to play macros	 IT
Overweight Healthcare - As a proxy to domestic consumption. Playing it across healthcare spectrum – Pharma, Hospitals, Health Insurance & Diagnostics	 Consumption	Gradually increasing exposure to Capex and Industrials	 Lenders	Underweight IT and overweight Pharma and Consumer Products for export market orientation

Performance and Performance Attribution



Scheme Performance

Point to Point Returns (%)	1 Year		3 years		Since Inception	
	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000
Motilal Oswal Large and Midcap Fund – Reg (G)	21.8	12,175	27.2	20,616	19.5	20,564
Nifty LargeMid 250 TRI (Benchmark)	14.3	11,425	25.3	19,701	20.1	20,951
Nifty 50 TRI (Additional Index)	7.0	10,701	19.3	16,976	14.4	17,246

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			4,80,000		
Market Value	135,806	131,759	124,691	475,192	455,418	420,986	733,814	716,863	643,317
Returns (XIRR)%	25.32	18.68	7.34	18.90	15.89	10.44	21.61	20.38	14.73

Data as on October 31st 2023. BM = Benchmark i.e. Nifty LargeMidcap 250 TRI Index; Add. BM = additional BM i.e. Nifty 50 TRI Index;

Date of inception: 17-Oct-2019. 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. 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. Aditya Khemani is the Fund Manager for equity component since inception. Mr. Rakesh Shetty is the Fund Manager for debt component since 22nd November'22. Mr. Ankush Sood is the Fund Manager for foreign securities since 11th 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/8a7fd-motilal-oswal-large-and-midcap-fund-product-note-31st-oct-2023.pdf>

Key Takeaways

- 1 Portfolio construction oriented towards delivering long term stable growth with low to moderate volatility
- 2 Top down sector/theme view combined with bottom up stock selection
- 3 Diversification across sectors; Basket approach to play identified themes in the portfolio
- 4 Around 50% in Large caps, balance 50% in Mid and Small Caps
- 5 Quality and Growth oriented equity style with focus on industry leaders



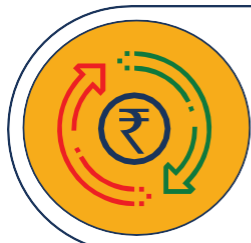
Introducing

FAB PLAN

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



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.

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Motilal Oswal Large and Midcap Fund

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			Out of Capital	From Gains	Total		
2020	1,00,00,000	12,56,238	-	-	-	1,12,56,238	
2021	1,12,56,238	45,94,307	2,95,285	5,04,715	8,00,000	1,50,50,545	19,529
2022	1,50,50,545	2,49,535	3,03,517	4,96,483	8,00,000	1,45,00,080	20,352
Valuation as on 31-Jan-23						1,41,41,060	

Withdrawal over tenure: 16,00,000

Investment value at the end of tenure: 1,41,41,060

Total wealth created: 1,57,41,060

XIRR: Pre Tax 16.19% | Post Tax 16.408%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 31st Dec 2019. 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 Managers



For Equity Component: Mr. Niket Shah:

- **Rich Experience:** Niket has over 15 years of experience. .
- Prior to joining MOAMC, he was associated with Motilal Oswal Securities Limited as Head of Midcaps Research from February 2013 to March 2018.
- He has worked with Edelweiss Securities as Research Analyst - Midcaps from March 2010 to January 2013 and Religare Capital Market as Research Analyst – Midcaps from June 2008 to March 2010.
- **Academic Background:** Mr. Niket has done his Master's in Business Administration (MBA) in Finance from Welingkar Institute of Management Studies



For Debt Component: Mr. Rakesh Shetty

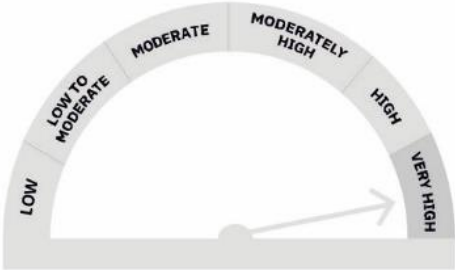
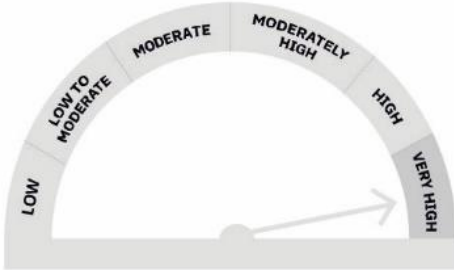
- **Rich Experience:** Mr Rakesh Shetty has an experience of more than 13 years in debt and equity markets
- Prestigious past experience: Prior to joining Motilal Oswal AMC he has worked with multiple organizations such as Zyfin Capital, Derivium Tradition Securities, HDFC Bank, Aldmondz Global Securities and Fullerton India Credit Company
- Excellent academic background: Graduation in Commerce

Kindly refer to the one pager for details on other schemes managed by the fund managers: <https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/8a7fd-motilal-oswal-large-and-midcap-fund-product-note-31st-oct-2023.pdf>

Fund Facts

Type of the Scheme	An open ended equity scheme investing in both large cap and mid cap stocks.		
Category of the Scheme	Large and Midcap Fund		
Investment Objective	The investment objective is to provide medium to long-term capital appreciation by investing primarily in Large and Midcap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Benchmark	NIFTY Large Midcap 250 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	Any day of the week from Monday to Friday	Rs. 500 and in multiples of Re.1/- thereafter (Minimum Installment – 12)
	Fortnightly SIP	1 st -14th, 7th - 21st and 14 th - 28th	
	Monthly SIP	Any day of the month except 29th, 30th or 31st	
	Quarterly SIP	Any day each quarter (Jan, Apr, Jul, Oct) 29th, 30th or 31 st	Rs. 1,500 and in multiples of Re.1/- thereafter (Minimum Installment – 4)
	Annual SIP	Any day or date of his/her preference	Rs. 6,000 and in multiples of Re. 1/- thereafter (Minimum Installment – 1)
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 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 growthInvestment 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

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

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 Large and Midcap Fund. 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 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. 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. Please Read Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before investing.

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.

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

THANK YOU



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