



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



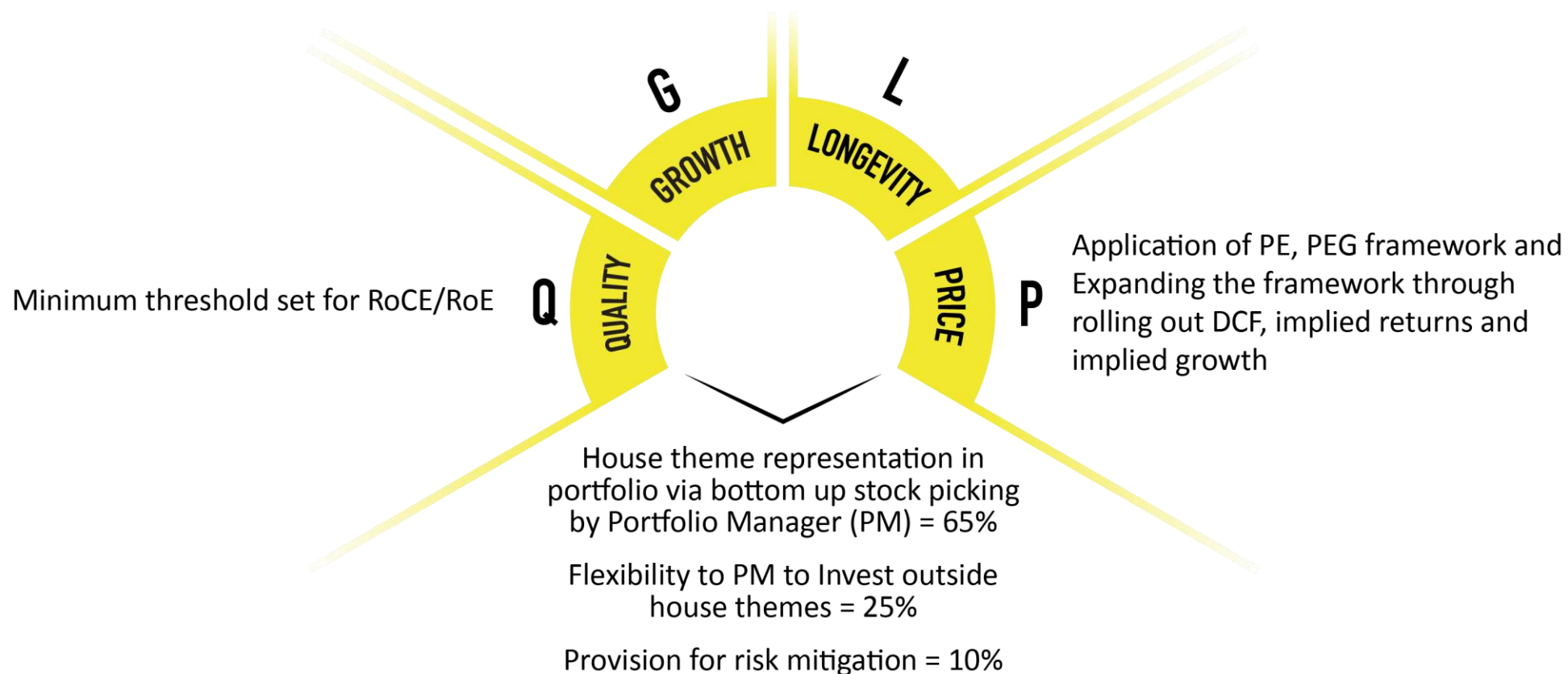
Source: MOAMC Internal. Data as on 31st December'2023

*Asiamoney Poll 2023

THINK EQUITY. THINK MOTILAL OSWAL.

Disciplined Investing following “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 be 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

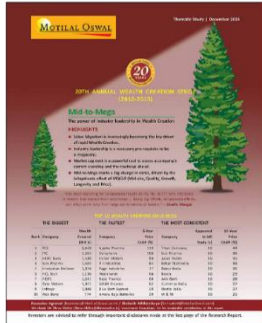
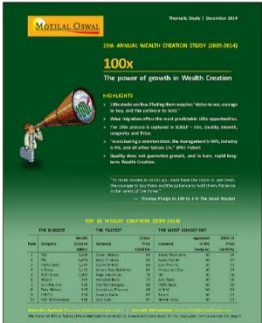


Stringent Liquidity Framework

Ensuring efficient management for ability to take necessary action

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 be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

25+ Years of Thought Leadership – Wealth Creation Studies



Skin in the Game



What is at stake?
~6,000+ Cr

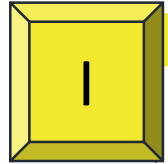
Source: MOAMC Internal, Data as on Jan 31st 2024

Motilal Oswal Balanced Advantage Fund

(Formerly known as Motilal Oswal Dynamic Fund)

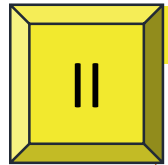
Rule Based Asset Allocation

Why Balanced Advantage Funds?



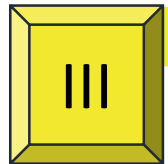
Managing Volatility

Volatility is normal feature of market, extreme volatility however needs to be managed



Benefit of Asset Allocation Re-balancing

A better risk-reward investing by re-balancing asset allocation to mitigate risk/tap opportunity



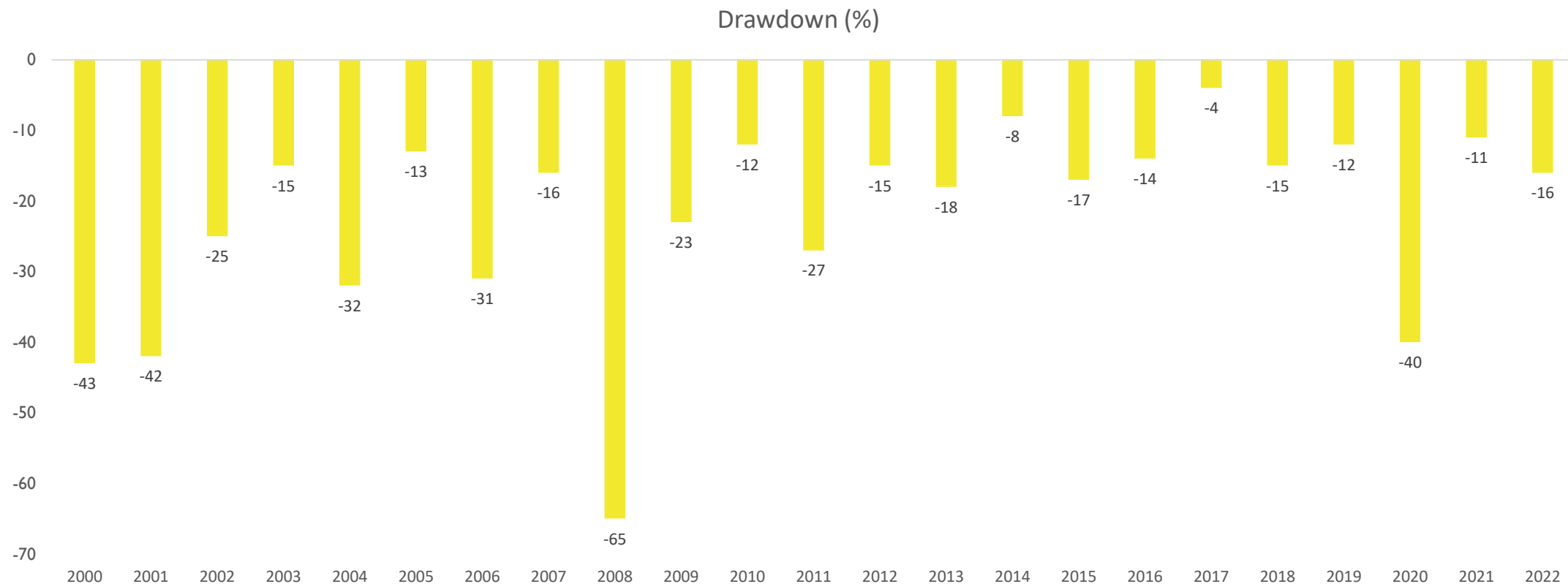
Buy Low Sell Dear & Fear and Greed

While most investors would want to buy low and sell dear, fear and greed prevents them from doing so

Source: Internal MOAMC Research.

Why Balanced Advantage Funds?

Drawdowns are an inherent part of the market which Balanced Advantage Funds use to their advantage by aiming to Buy Low when the market falls and Sell High when the market rises.



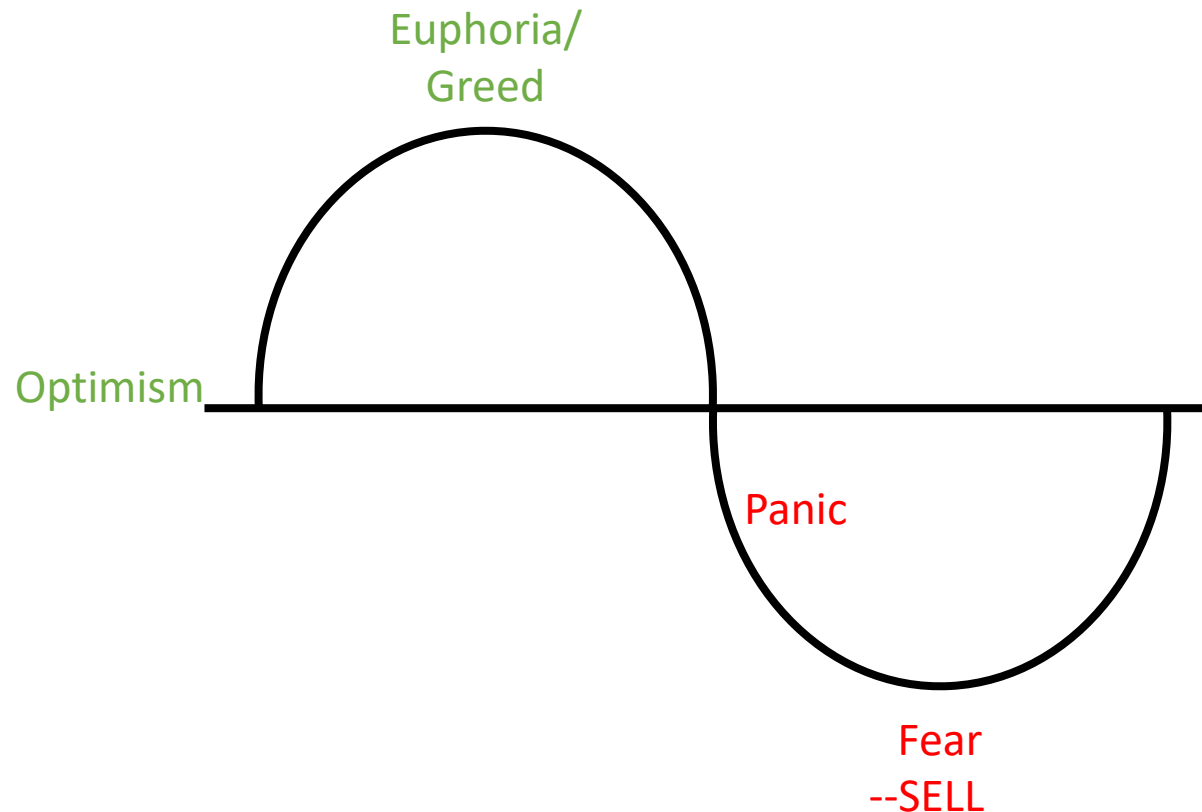
Source: Internal MOAMC Research. Data as on Dec'22

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.

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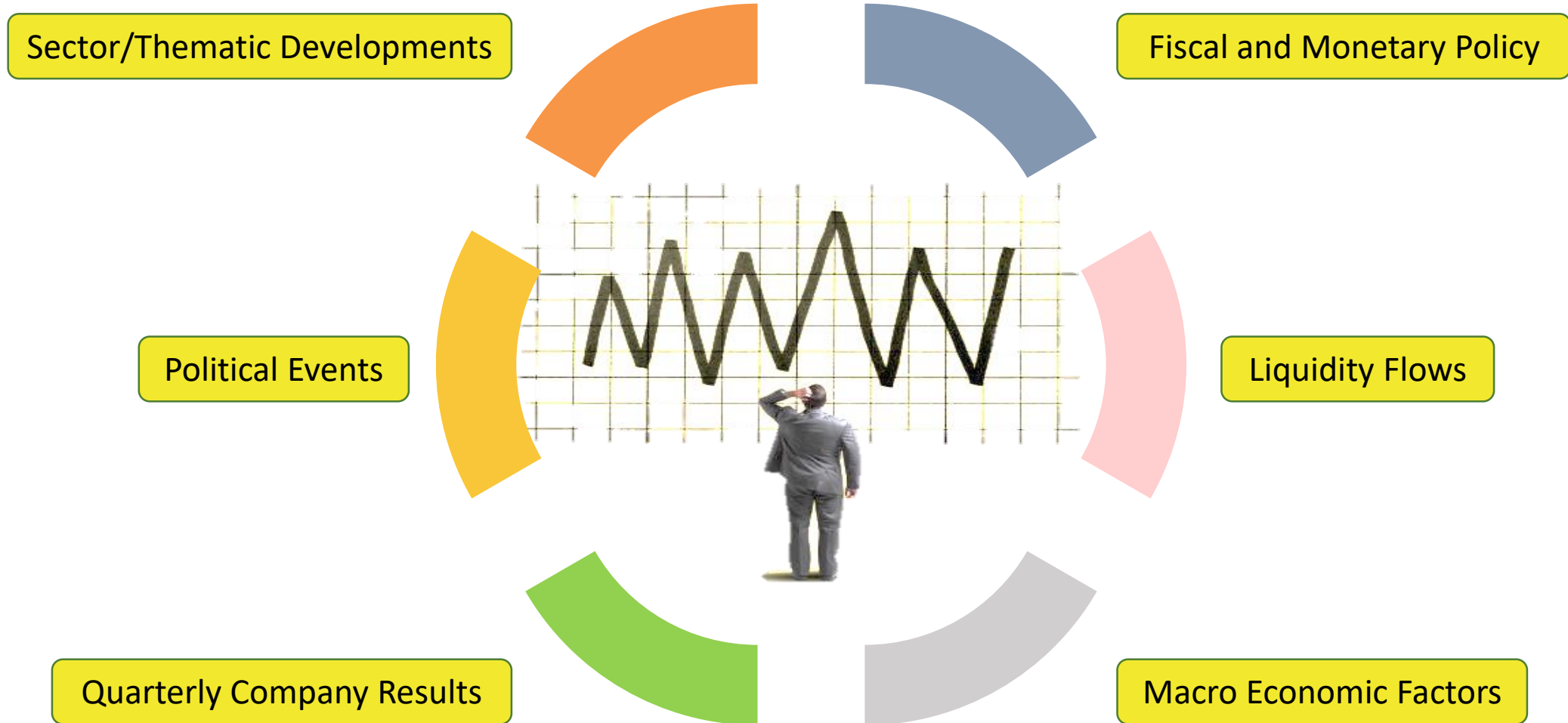
Why Balanced Advantage Funds?

- Investors aim for the golden rule of “Buy Low, Sell High”
- Fear and greed prevents investors from buying low and selling dear



Source: Internal MOAMC Research.

What Leads to Volatility and Drawdowns?



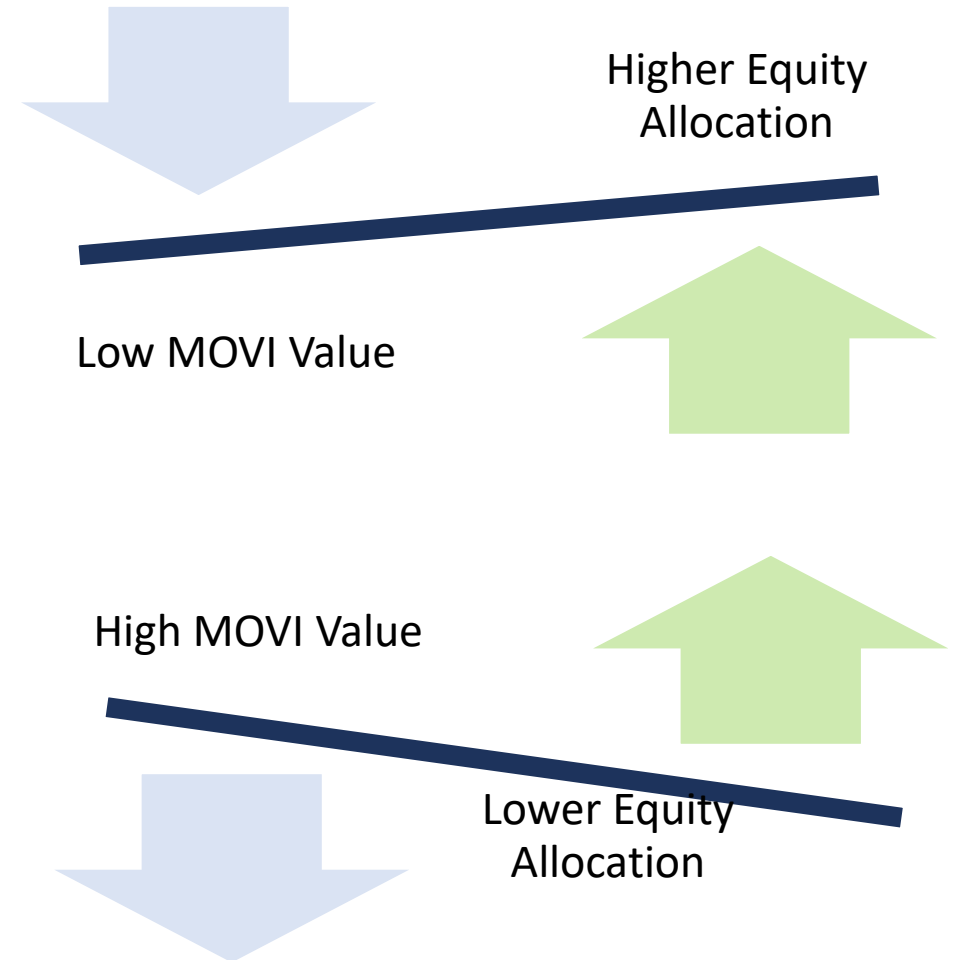
Source: Internal MOAMC Research.

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Motilal Oswal Value Index

Rule based framework to re-balancing.

- We use MOVI – Motilal Oswal Value Index, to gauge net equity investments vis-a-vis market level
- MOVI is the proprietary index of MOAMC calculated using P/E, P/B and D/Y of Nifty 50
- Rule-based rebalancing is executed without any fund manager intervention
- Equity levels are increased with lower MOVI and decreased at higher MOVI
- MOVI levels dictate what amount of equity and debt is to be maintained



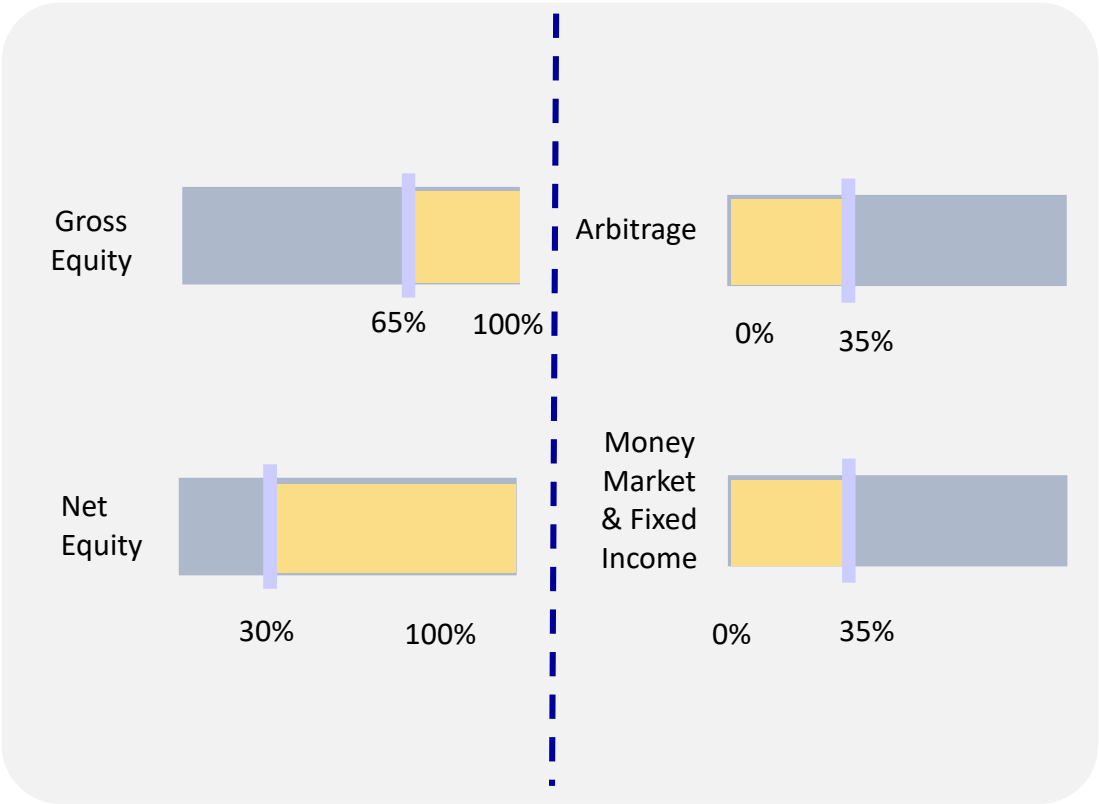
Source: Internal MOAMC Research.

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Motilal Oswal Value Index

How will Motilal Oswal Balanced Advantage Fund deploy your money?

MOVI Levels		Net Equity (%)	Equity Arbitrage (%)	Debt Instruments (%)
Less than 70		100	0	0
70	<80	85 – 95	0	Upto 15
80	<90	75 – 85	0	Upto 25
90	<100	60 – 75	0	Upto 40
100	<110	50 – 60	5-15	Upto 35
110	<120	40 – 50	15-20	Upto 35
120	<130	30 – 40	25-35	Upto 35
130 or above		30 – 40	25-35	Upto 35



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.

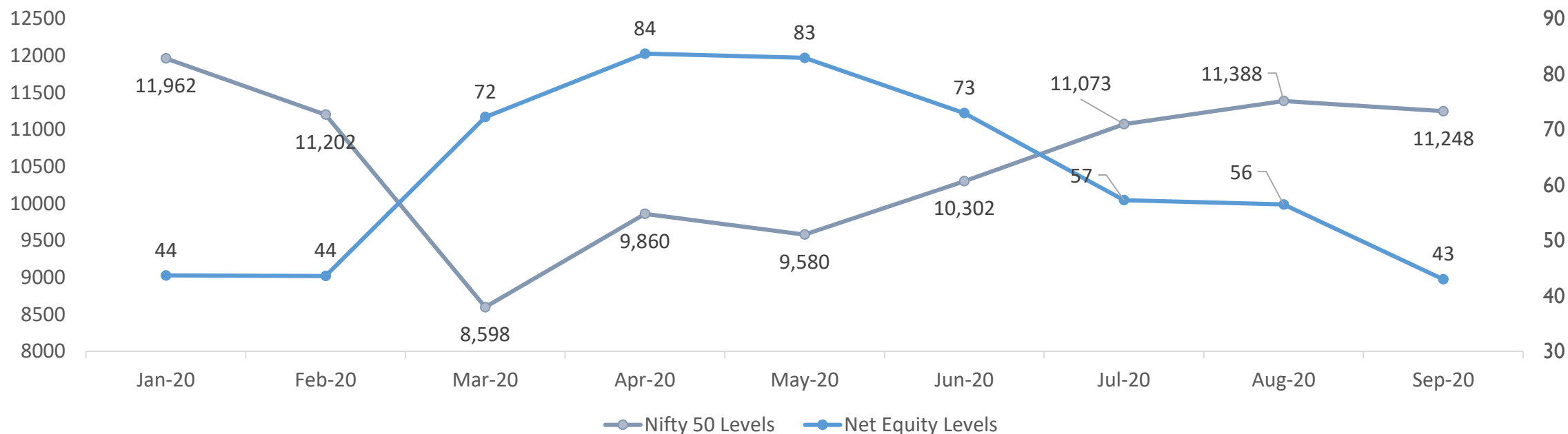
Motilal Oswal Value Index

How does MOVI Magic work? – Covid-19 crisis

Net Equity Levels V/S Nifty 50

Would you have increased equity allocation by 30% in March'20?

Would you have booked profits upto 30% in June & July' 20?



- **44%** : Net Equity level pre Covid
- **72%** : As on 31st March – Increased allocations during market corrections
- **57%** : As on July-20 - Profit booking along with recovery in markets
- **43%** : 30DMA MOVI was 112 as of 30th Sept 2020

Source: Internal MOAMC Research. Data till Sep'20

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.

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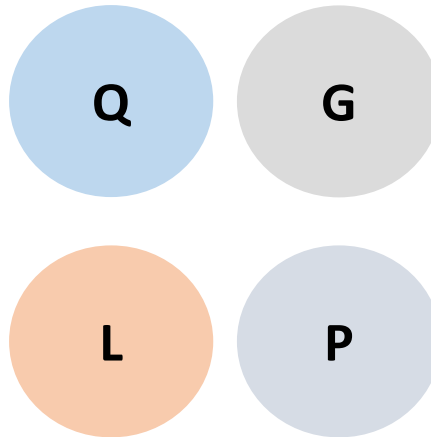
Broad Framework – QGLP Philosophy

Quality of business x Quality of management

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

Longevity – of both Q & G

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



Growth in earnings

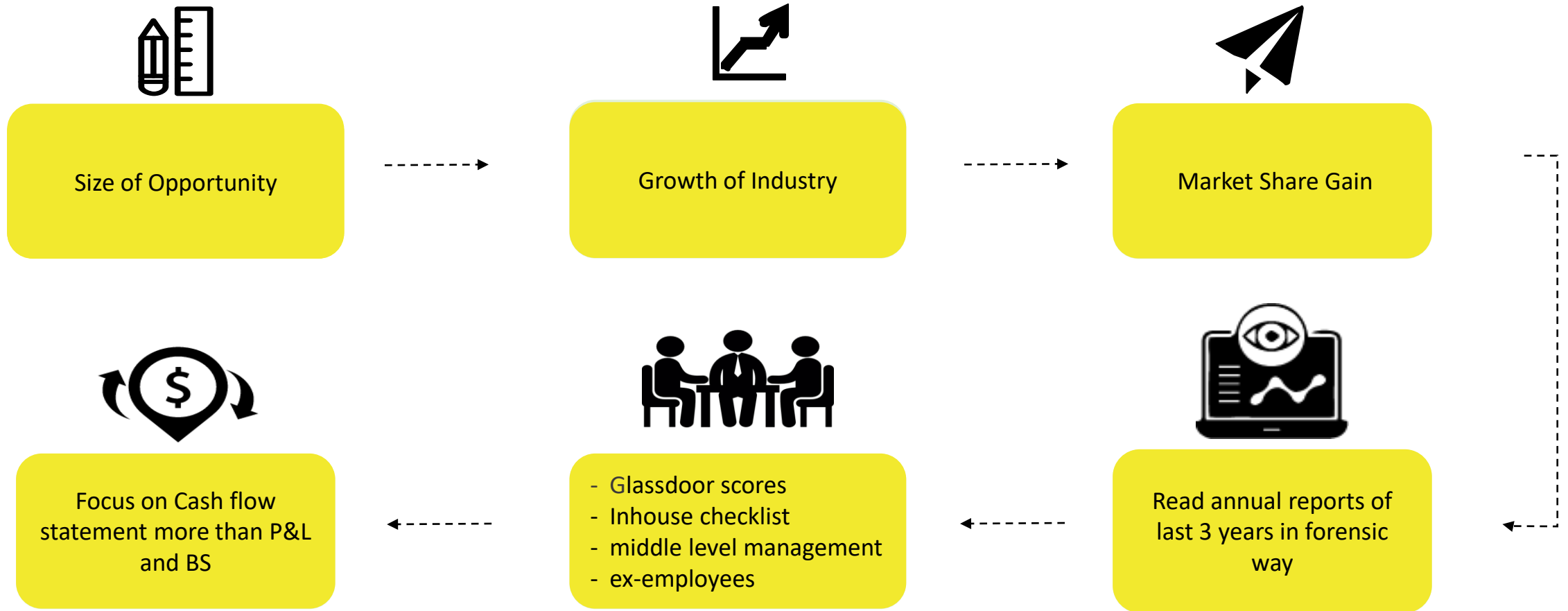
- Volume growth
- Price growth
- Mix change
- Operating leverage
- Financial leverage

Price

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

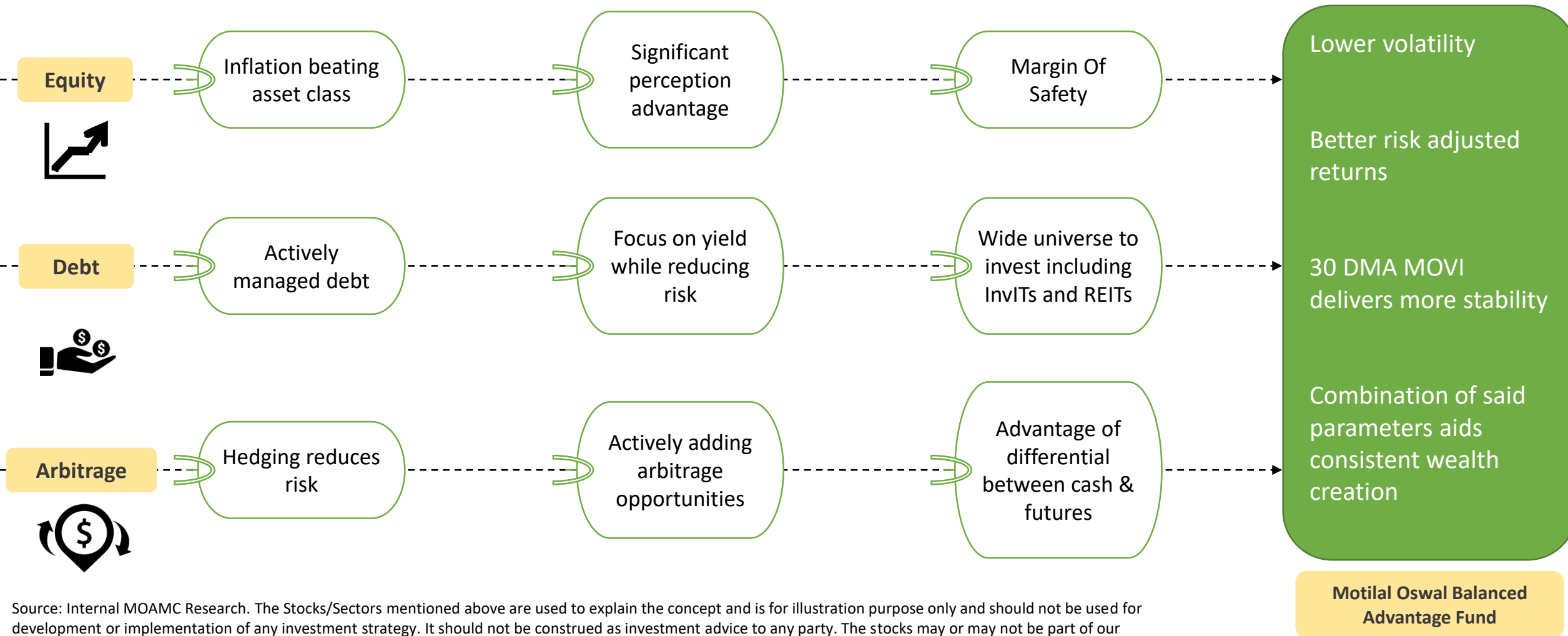
Source: Internal MOAMC Research..

Additional Framework within the QGLP Philosophy



Source: Internal MOAMC Research..

Where do we Invest?



Source: Internal MOAMC 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

Introducing: **Motilal Oswal Balanced Advantage Fund**

1

Discipline with Discretion: Discipline of a time-tested & transparent asset allocation framework combined with Discretion of the Fund Manager to tap market volatility / opportunities

2

Unique Positioning in BAF Category - **Active** market cap allocation

3

Active Sector allocation

4

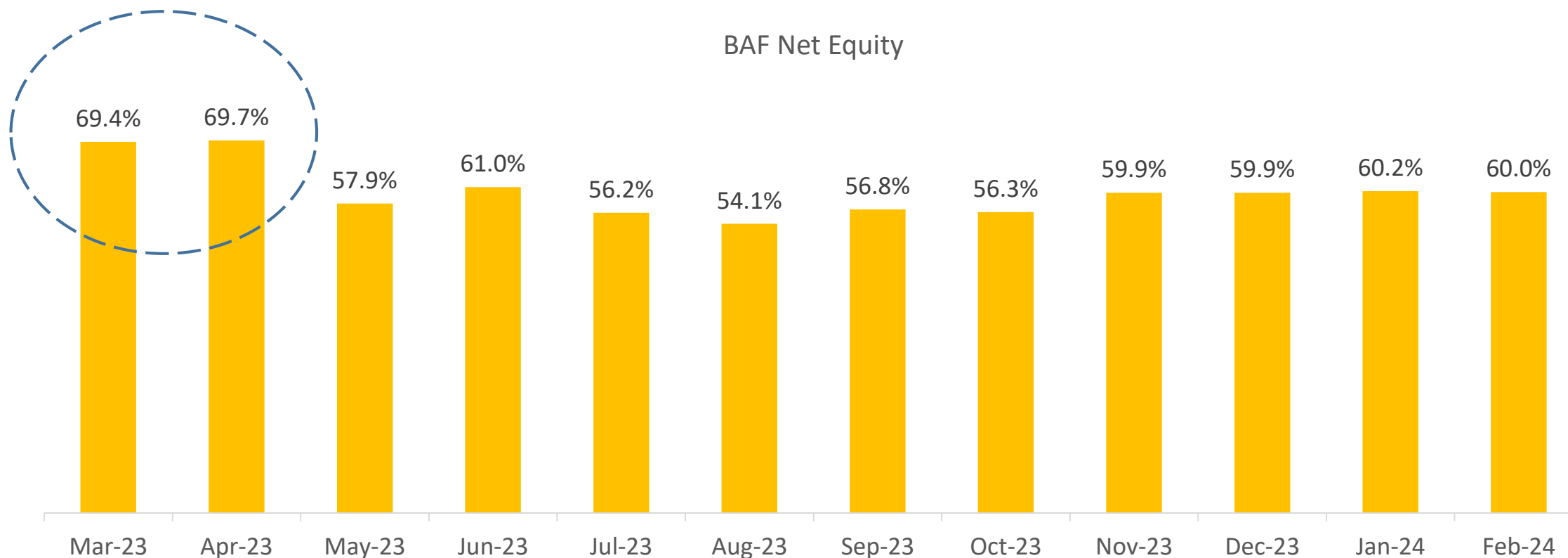
High quality growth oriented fund with focus on identifying under researched companies where MOAMC has edge of insights on growth pathway

5

Due to asset allocation strategy and contrarian stock calls, fund best suited for long term investment

Net Equity Level: Discipline with Discretion

Alpha through Discretion during Mar-Apr 2023



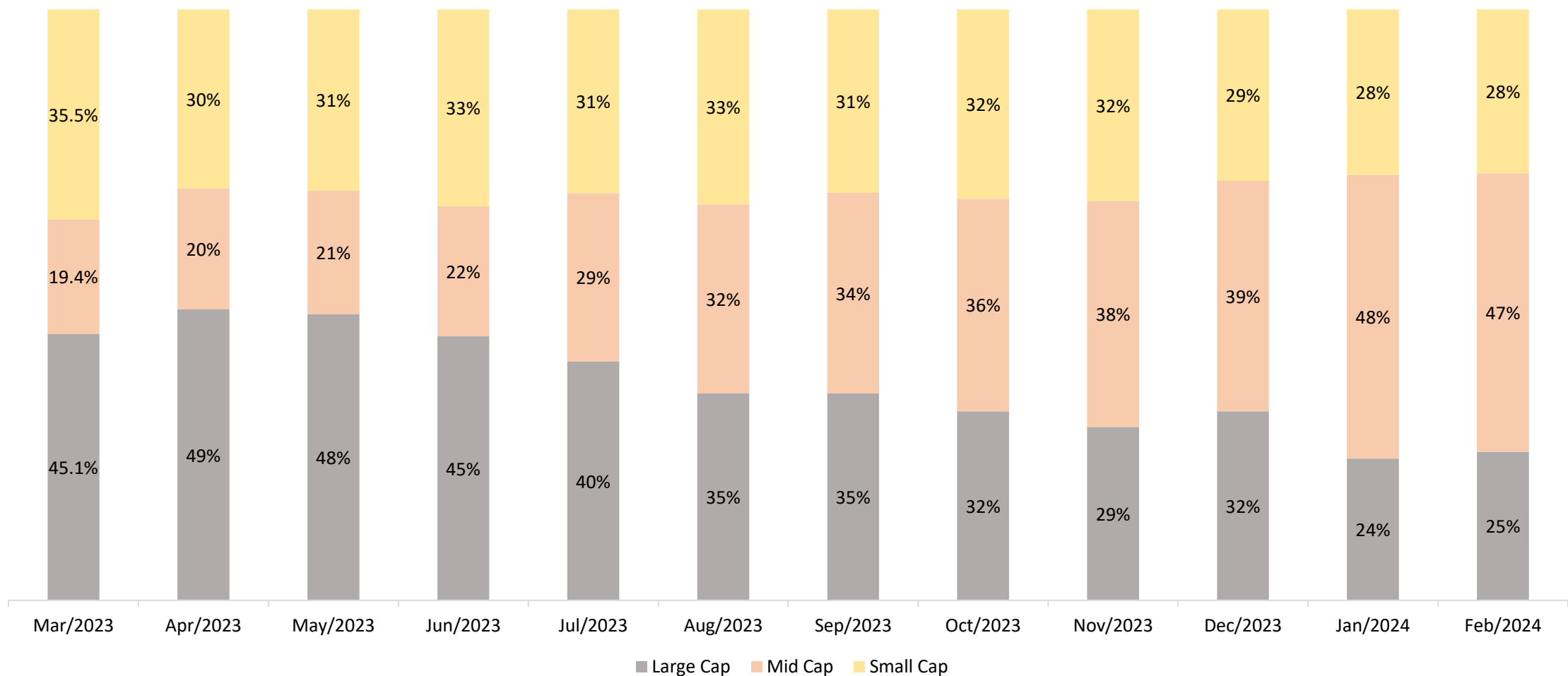
- During the month of Mar'23 and Apr'23 the discretion of the Fund Manager kicked in
- The Fund Managers active call benefitted the overall fund performance as the markets have been on an upward trend in Mar'23

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.

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Uniquely Positioned within BAF Category: Benefit of Active Market Cap Allocation



Source: Internal MOAMC Research. ACEMF
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.

Portfolio – Current Split

Asset Allocation	
Instruments	Weightage (%)
Equity & Equity Related	77.6%
Derivatives	-17.5%
Net Equity	60.1%
REIT & INVIT	1.4%
Bonds, NCDs & State Government Securities	12.7%
Money Market Instrument (CD,CBLO & Treasury Bill)	4.4%
Cash & Cash Equivalents	3.9%
Total	100.0%



- Cash & Cash Equivalents
- Money Market Instrument (CD,CBLO & Treasury Bill)
- Bonds, NCDs & State Government Securities
- REIT & INVIT
- Net Equity

Instruments	Weightage (%)
Equity & Equity Related	77.6%
Derivatives	-17.5%
Net Equity	60.1%

Data as on Feb 29th 2024. 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 – Current Equity Holdings

Net Equity Holdings	
Script	Weightage (%)
Star Health And Allied Insurance Company Limited	9.0%
FSN E-Commerce Ventures Limited	6.9%
Samvardhana Motherson International Limited	6.8%
Religare Enterprises Limited	6.3%
Fino Payments Bank Limited	5.8%
ZF Commercial Vehicle Control Systems India Limited	5.0%
BSE Limited	4.9%
Dreamfolks Services Limited	4.4%
L&T Technology Services Limited	4.4%
Piramal Enterprises Limited	4.0%
Larsen & Toubro Limited	2.8%
Infosys Limited	2.6%
Sun Pharmaceutical Industries Limited	2.5%
Bharti Airtel Limited	2.5%

Script	Weightage (%)
Hindustan Aeronautics Limited	2.2%
HDFC Life Insurance Company Limited	1.6%
ITC Limited	1.5%
ICICI Bank Limited	1.2%
ABB India Limited	1.1%
Tata Consultancy Services Limited	1.1%
HDFC Bank Limited	0.6%
One 97 Communications Limited	0.4%
Nifty 50 Index March 2024 Future	-17.5%
Total	60.1%

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

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Debt Portfolio: High Quality Fixed Income Instruments

Debt Quant Indicators	
YTM	7.64%
Average Maturity	0.35 yrs

No duration risk: Average

High quality debt instruments
b

Debt Instrument	Rating	% of Net Asset
Muthoot Finance	ICRA AA+	2.8%
Government of India	SOVEREIGN	2.4%
Cholamandalam Investment and Finance Company	ICRA AA+	2.0%
Indian Oil Corporation	CRISIL AAA	1.2%
Muthoot Finance	CRISIL AA+	1.2%
HDFC Bank	CRISIL AAA	0.4%
Britannia Industrie	CRISIL AAA	0.00%

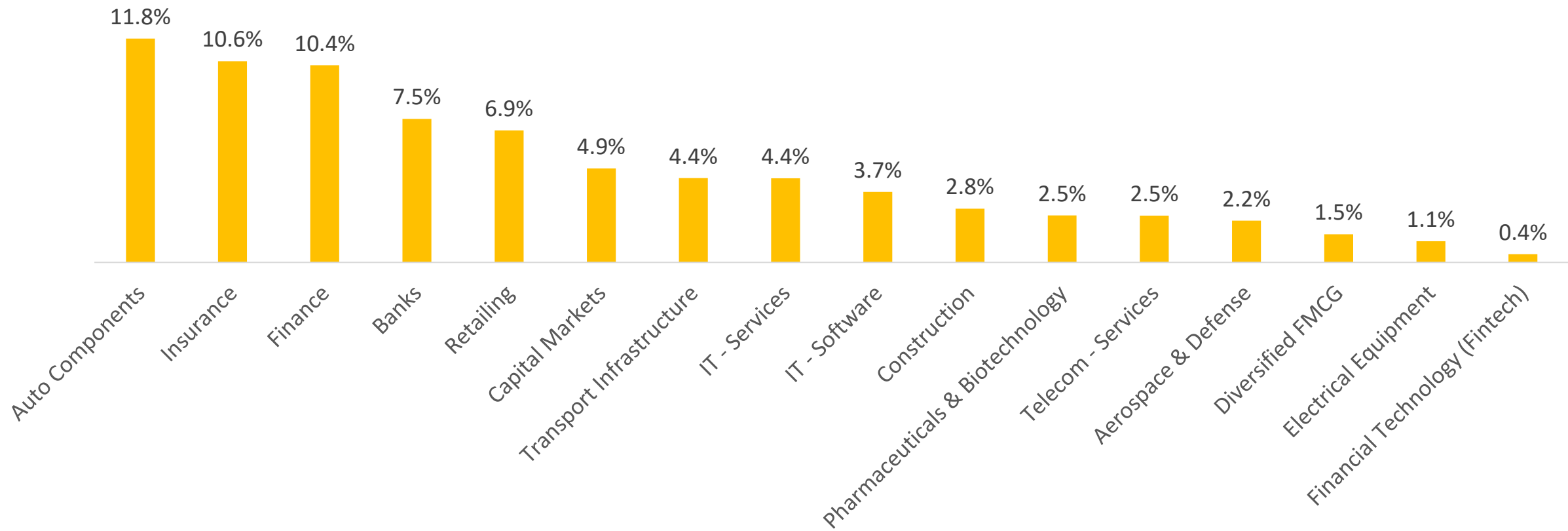
Allocation to REIT for higher return potential and portfolio diversification

CASH	% of Net Asset
CASH	3.9%

REIT	% of Net Asset
Brookfield India	1.4%

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



Data as on Feb 29th 2024. Sector classification as per AMFI defined sectors.
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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
Scheme	28.7	12,882	10.0	13,338	10.5	16,461	9.3	19,386
CRISIL Hybrid 50 + 50 - Moderate Index	22.2	12,230	12.2	14,125	13.5	18,821	11.6	22,565
Nifty 50 TRI	28.4	12,849	16.1	15,675	16.6	21,603	14.6	27,596

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			890,000		
Market Value	135,388	134,284	137,805	443,558	438,007	459,773	807,306	847,566	948,697	1,302,336	1,433,426	1,640,619
Returns (XIRR)%	24.71	22.88	28.73	14.06	13.18	16.58	11.83	13.80	18.40	10.07	12.60	16.14

Data as on Feb 29th 2024

Date of inception: 27 September 2016. 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. Santosh Singh has been appointed as the Fund Manager with effect from January 01, 2022. Mr. Rakesh Shetty is the Fund Manager for debt component since 22nd November'22.

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



Introducing

FAB PLAN

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



A Plan which aims to get you



**Regular Withdrawal
Amount for expense
management**

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



**Protection from
market fluctuations**

**Legacy planning for
your loved ones**



Key Specs



What is FAB Plan?

Motilal Oswal Fixed Amount Benefit Plan (FAB) enables you to withdraw a regular sum of your investments at a fixed percentage and predefined frequency of your original investment, irrespective of the movement in the market value of the investment, subject to availability of capital.



Withdrawal Amount

Minimum withdrawal amount of ₹500 per month



Withdrawal Rate

Default 6% per annum
8% | 10% | 12% per annum



Frequency

Default Monthly
Quarterly | Annually



Deferment

Default 1 year from the date of investment
Investor can choose to start earlier/later



Withdrawal Date

Default 7th of every month
1st | 14th | 21st | 28th



Scheme

Default – Motilal Oswal Equity Hybrid Fund
Investor can choose from select list of active and passive schemes

Maximize your financial potential by using the FAB calculator to create a comprehensive FAB Plan:

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

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

Motilal Oswal Balanced Advantage Fund

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2017	1,00,00,000	24,39,163	-	-	-	1,24,39,163	
2018	1,24,39,163	(1,04,853)	4,86,448	1,13,552	6,00,000	1,17,34,310	1,355
2019	1,17,34,310	12,79,555	4,38,619	1,61,381	6,00,000	1,24,13,865	6,138
2020	1,24,13,865	10,92,625	4,03,137	1,96,863	6,00,000	1,29,06,490	9,686
2021	1,29,06,490	9,55,943	3,75,337	2,24,663	6,00,000	1,32,62,433	12,466
2022	1,32,62,433	(1,46,932)	3,79,541	2,20,459	6,00,000	1,25,15,501	12,046
Valuation as on 31/07/2023	1,25,15,501	18,02,574				1,43,18,075	

Withdrawal over Tenure: 30,00,000
Investment value at the end of Tenure: 1,43,18,075

Total Wealth Created: 1,73,18,075
XIRR: Pre Tax 9.46% | Post Tax 9.41%

Assuming withdrawal of 6% per annum at the cost of original investment. date of investment 30th Dec 2016. 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. For individual nature of tax implications, investors are requested to consult their tax advisors before investing.

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.



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
- **Funds managed:** Motilal Oswal Balanced Advantage Fund, Motilal Oswal Multi Asset Fund

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

Fund Managers



For Debt Component: **Mr. Rakesh Shetty**

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

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 dynamic asset allocation fund																						
Category of the Scheme	Dynamic Asset Allocation																						
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 TRI																						
Entry / Exit Load	Entry : Nil Exit Load: 1% - If redeemed on or before 15 days from the date of allotment. Nil - If redeemed after 15 days from the date of allotment.. Redemption of units would be done on First in First out Basis. A switch-out or a withdrawal shall also be subjected to the Exit Load like any Redemption. No Exit Load applies for switch between 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. 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><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><tr><td>Equity and equity related instruments, Equity Derivatives & International Stocks</td><td>0</td><td>100</td><td>High</td></tr><tr><td>Debt Instruments, Money Market Instruments, G-Sec, Cash and Cash at Call, etc.</td><td>0</td><td>100</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs and InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>				Instrument	Indicative Asset Allocation (% of Total Assets)		Risk Profile	Minimum	Maximum	High/ Medium/ Low	Equity and equity related instruments, Equity Derivatives & International Stocks	0	100	High	Debt Instruments, Money Market Instruments, G-Sec, Cash and Cash at Call, etc.	0	100	Low to Medium	Units issued by REITs and InvITs	0	10	Medium to High
Instrument	Indicative Asset Allocation (% of Total Assets)		Risk Profile																				
	Minimum	Maximum	High/ Medium/ Low																				
Equity and equity related instruments, Equity Derivatives & International Stocks	0	100	High																				
Debt Instruments, Money Market Instruments, G-Sec, Cash and Cash at Call, etc.	0	100	Low to Medium																				
Units issued by REITs and InvITs	0	10	Medium to High																				

Fund Facts

MOVI	<p>Motilal Oswal Value Index (MOVI) is a proprietary index of Motilal Oswal Asset Management Company Limited (MOAMC). It is calculated taking into account Price to Earnings (P/E), Price to Book (P/B) and Dividend Yield of the Nifty 50 Index. The MOVI is calculated on 30 Daily Moving Average of the above parameters. A low MOVI level indicates that the market valuation appears to be cheap and one may allocate a higher percentage of their investments to Equity as an asset class. A high MOVI level indicates that the market valuation appears to be expensive and that one may reduce their equity allocation. NSE Indices Ltd. (NSE) is the calculating agent of NIFTY MOVI. NSE shall calculate, compile, maintain and provide NIFTY MOVI values to Motilal Oswal Asset Management Company Ltd. NIFTY MOVI values will be published on the MOAMC website on a daily basis.</p>	
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	

Disclaimer

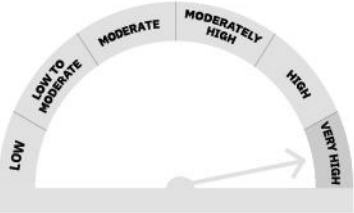
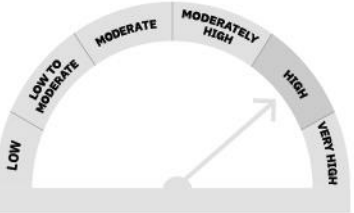
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Statutory Details: Constitution: Motilal Oswal Mutual Fund has been set up as a trust under the Indian Trust Act, 1882. Trustee: Motilal Oswal Trustee Company Limited. Investment Manager: Motilal Oswal Asset Management Company Ltd. (CIN: U67120MH2008PLC188186) Sponsor: Motilal Oswal Financial Services Ltd

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Product Labelling

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Hybrid 50 + 50 - Moderate Index
Motilal Oswal Balanced Advantage 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 growthInvestment 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.

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