



**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

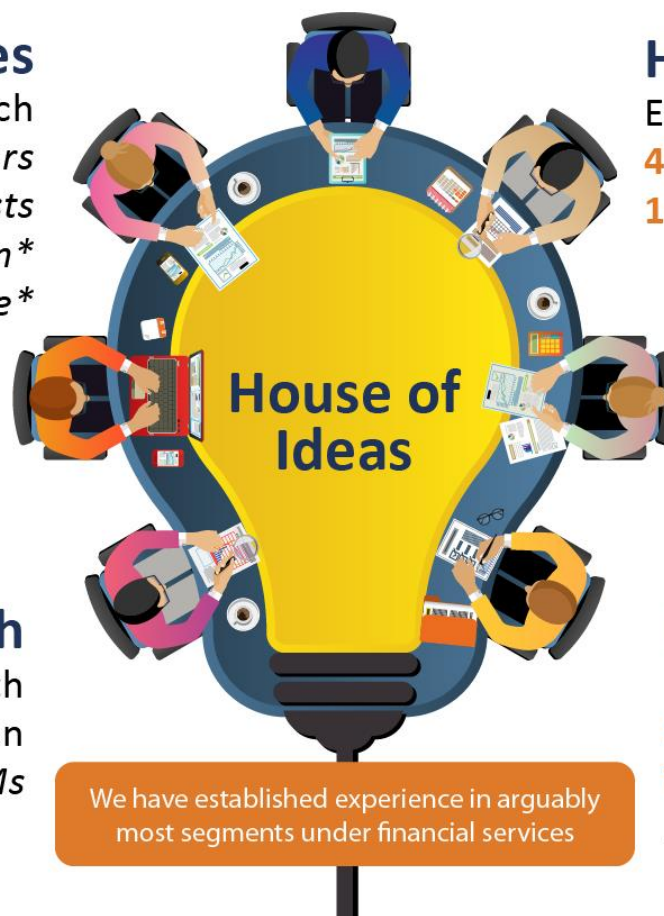
worth deals

## 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



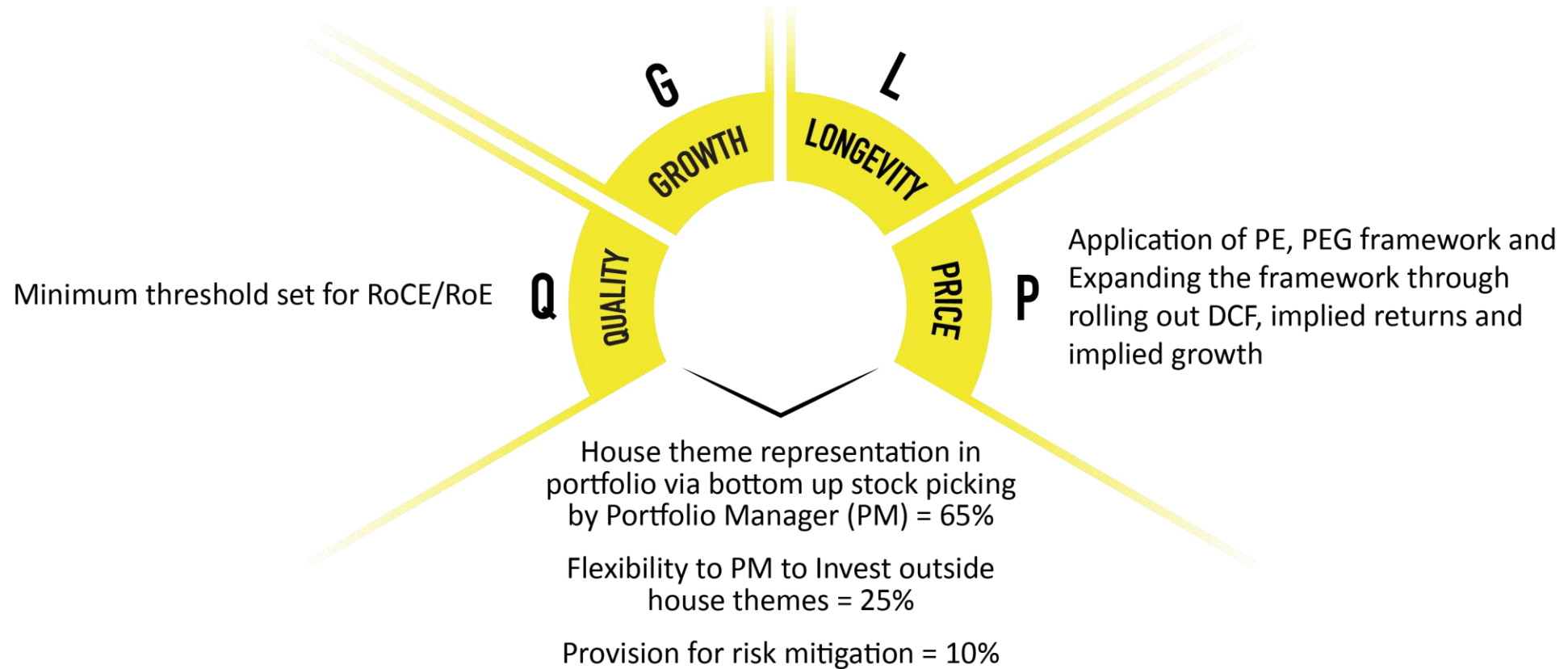
Source: MOAMC Internal. Data as on 30<sup>th</sup> September'2023

\*Asiamoney Poll 2022

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# 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

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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 30<sup>th</sup> 2023

# Why invest in Equity Mutual Funds?

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## 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

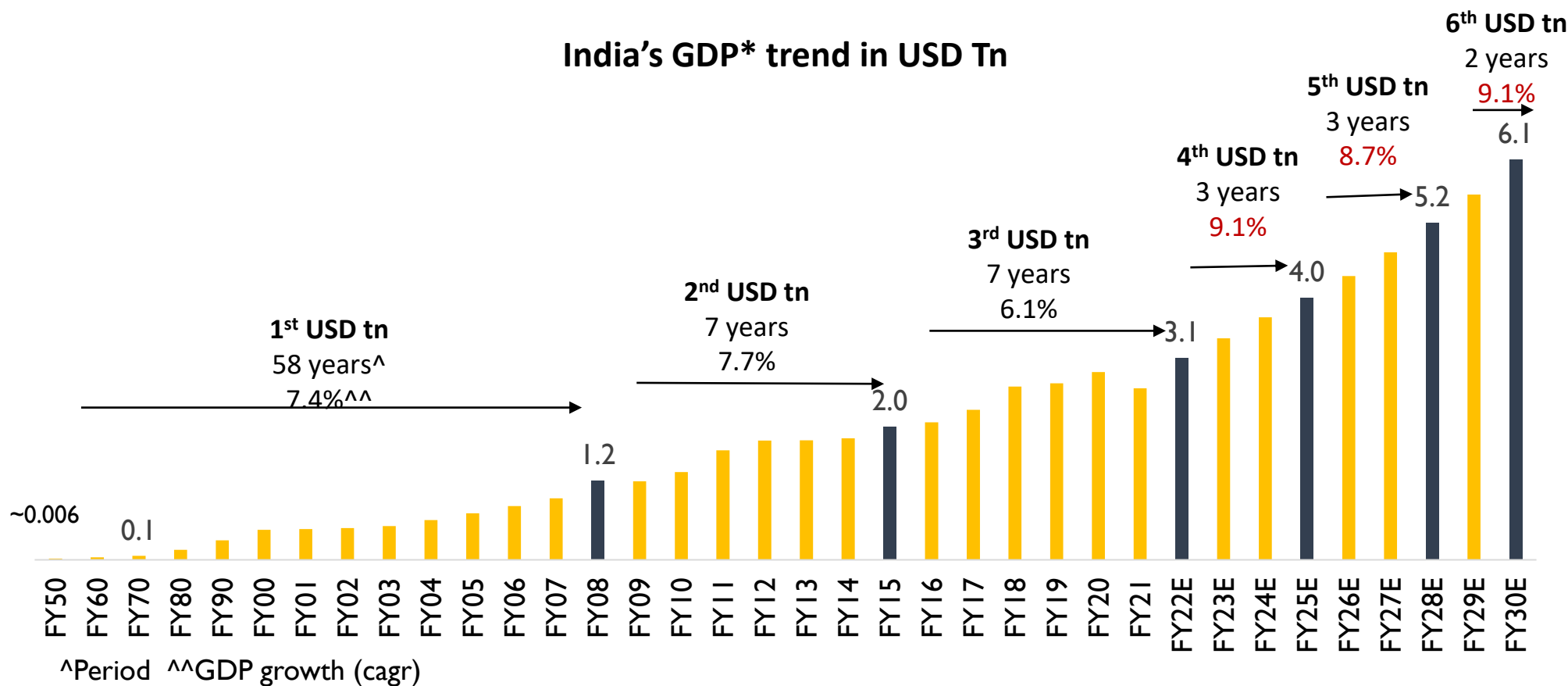


## Tax Advantage

Lower taxation relative to other asset classes

# India Growth Story – The Big Leap

India's GDP\* trend in USD Tn



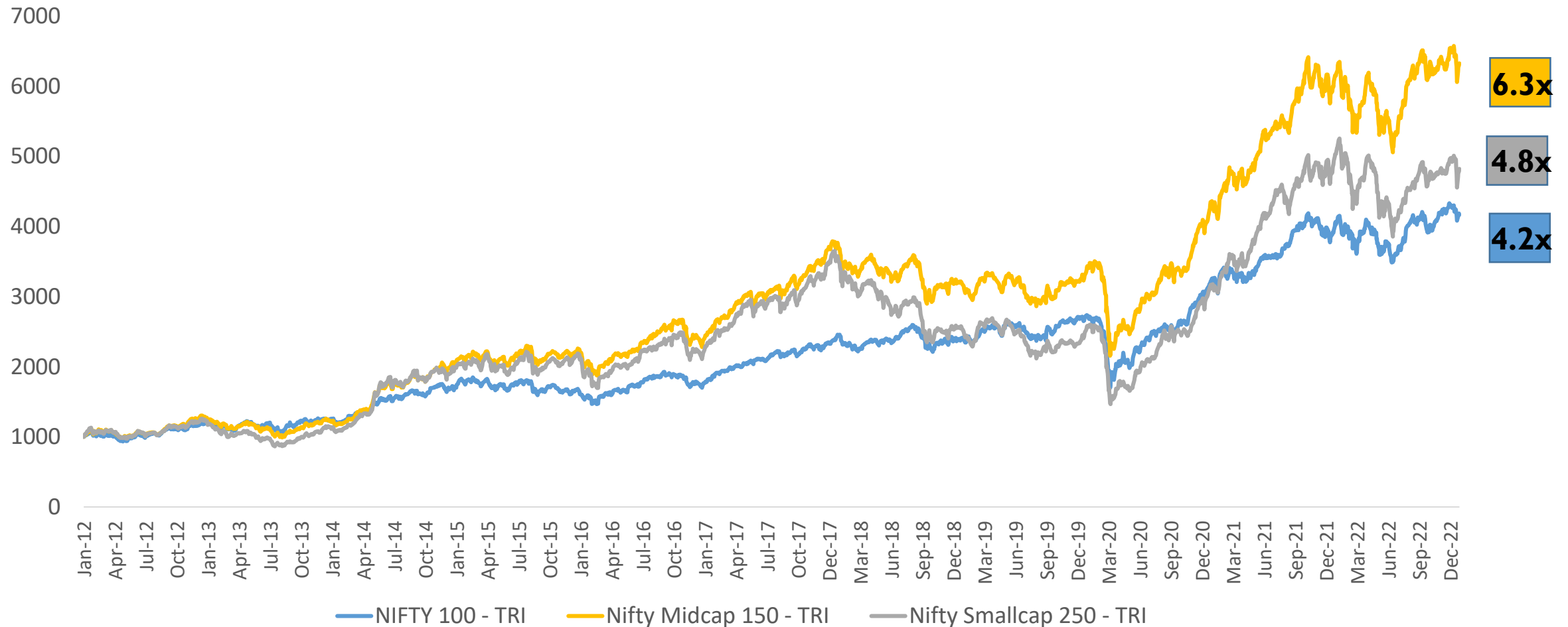
*Addition of each trillion will provide opportunity for Midcap & Small cap sector to grow rapidly.*

Every successive trillion dollar GDP is likely to take lesser number of years

\*GDP is Nominal GDP. Source: MOAMC Internal Research

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## Mid cap segment has outperformed the Large cap and Small cap segment in 10 year period



Source: Internal MOAMC Research. Data as of December 31, 2022

Disclaimer: The above graph has been rebased to 1000 as on January 31, 2012. This data should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.



## Reasons to Invest in Midcap :

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- 1 Mid caps perform better over the long term period as compared to Large Cap.
- 2 For long term trends to hold to Midcap is to outperform Large cap going forward.
- 3 Midcaps are better compounding instrument as well as are wealth creators.
- 4 Fund aims to pick quality midcap stocks for creation of actively managed diversified portfolio.

# Unique Industries which can be Captured via Midcap Fund



Agricultural, Commercial & Construction Vehicle

*E.g. – Ashok Leyland, Escorts Kubota*



Capital Market

*E.g. – BSE, CDSL, ICICI Securities, Kfin Technologies*



Entertainment

*E.g. – Nazara Technologies, PVR, Zee Entertainment*



Financial Technology (Fintech)

*E.g. – One97 Communication, PB Fintech, Infibeam Avenues*



IT – Services

*E.g. - L&T Technology Services, Cyient, Affle (India)*



Minerals & Mining

*E.g. – NMDC Ltd.*



Industrial Products

*E.g. AIA Engineering, APL Apollo Tube, Bharat Forge*



Industrial Manufacturing

*E.g. – Cochin Shipyard, Honeywell Automation, HLE Glascoat*

Midcap Fund provides opportunity to invest in industries which are not available in Large cap fund.

## Why Midcaps :

### Small Caps

#### Ideation Phase

- Emerging Companies
- No Track Record
- Higher Risk

### Mid Caps

#### Expansion Phase

- Wealth Creation Stage
- Significant Growth Potential
- Established Track Record

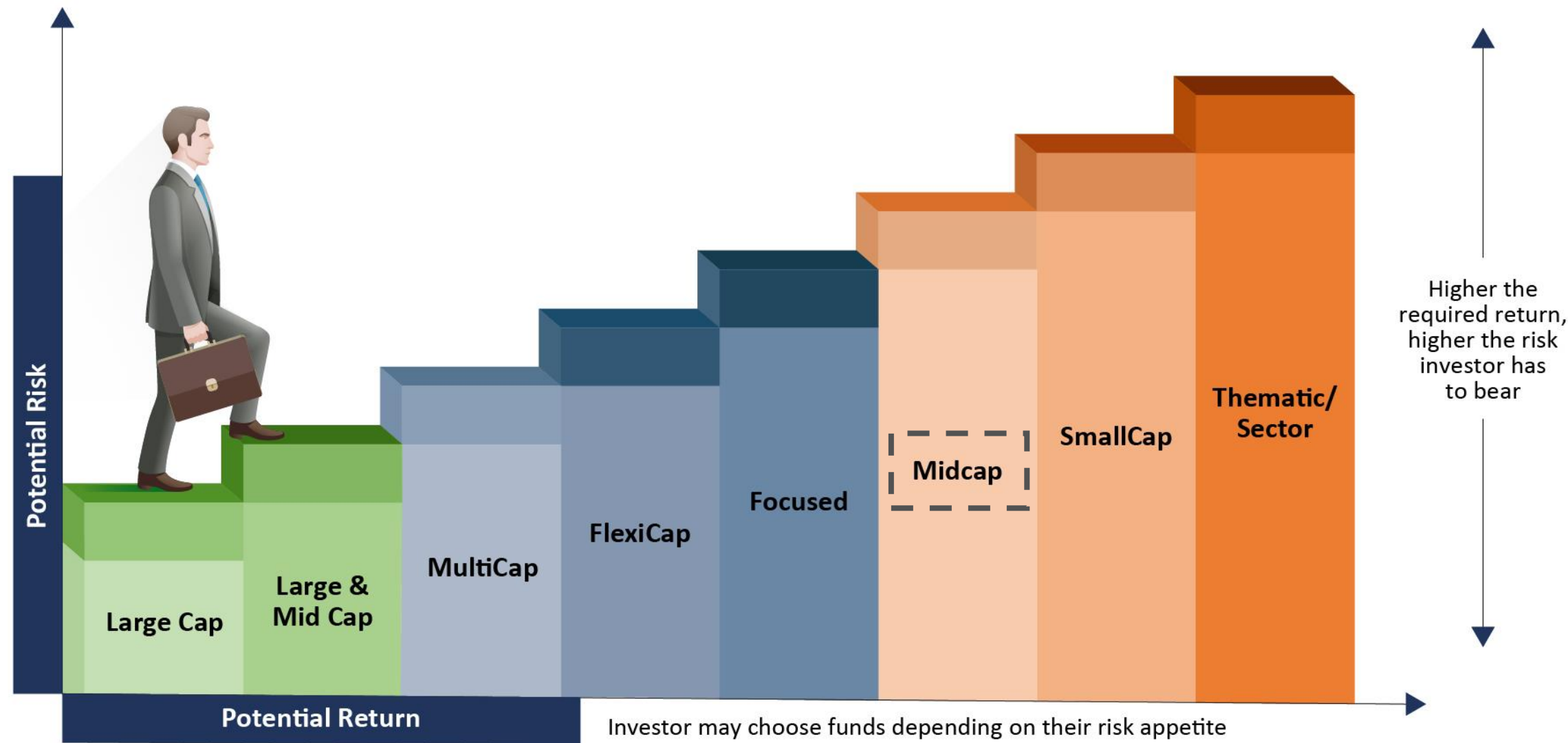
### Large Caps

#### Mature Phase

- Stable growth & stable Pricing.
- Established business model.
- Lower Risk compared to Midcap companies.

Potential to invest in the leaders of tomorrow: High Growth Prospect.

# 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.

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# **Motilal Oswal Midcap Fund**

**(Formerly known as Motilal Oswal Midcap 30 Fund)**

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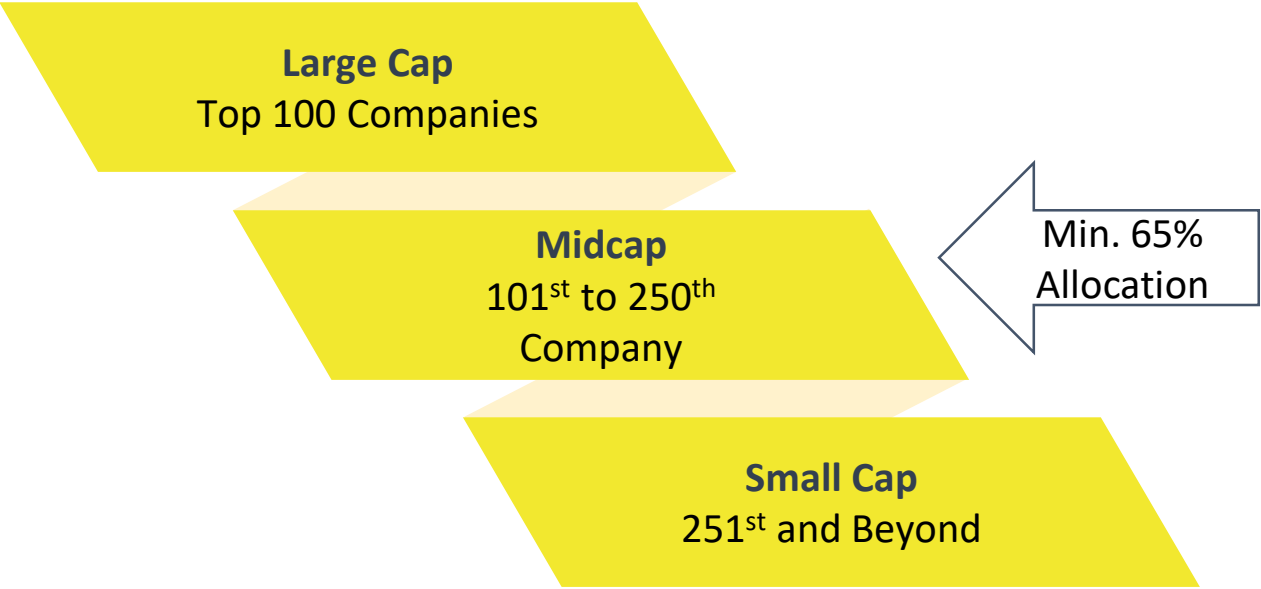
**THINK EQUITY. THINK MOTILAL OSWAL.**



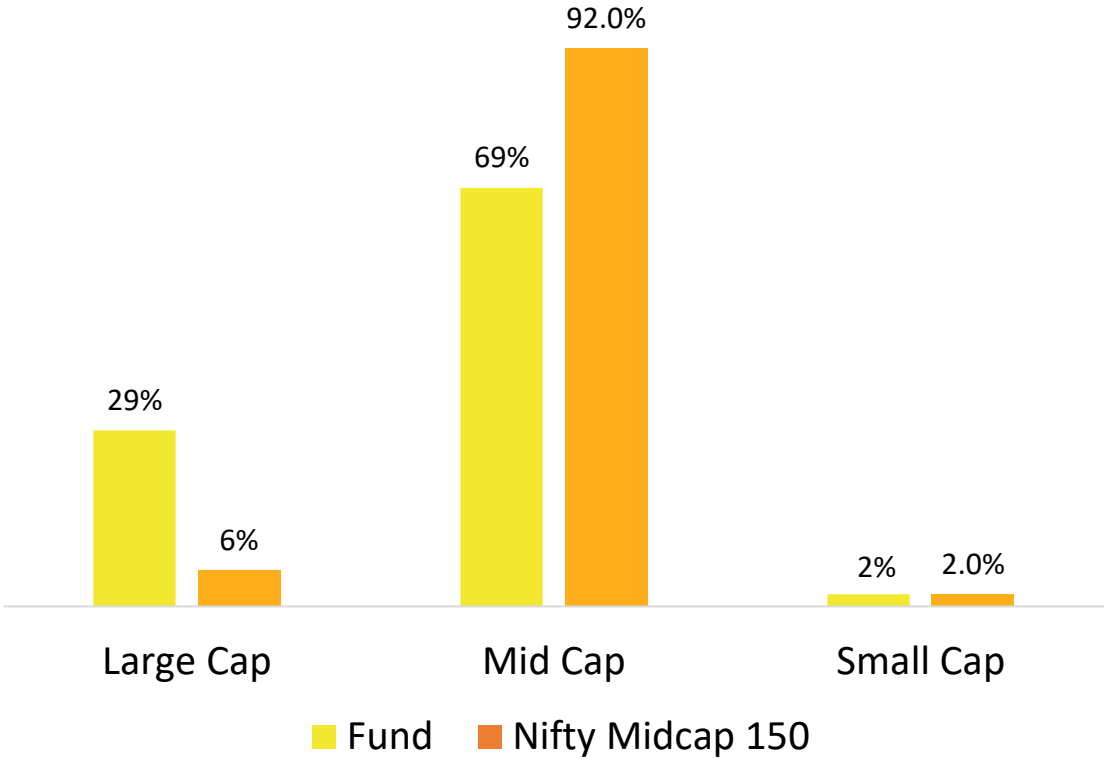


# Market Cap Breakdown

## Midcap Category Requirement



## Current Portfolio Mix



Source: AMFI. Data as on 31<sup>st</sup> Dec 2022

Source: Internal MOAMC Research. Data as on October 31<sup>st</sup> 2023

# Motilal Oswal Midcap Fund

## Realty Play

The Pheonix Mills  
Prestige Estates Project

## Chemicals

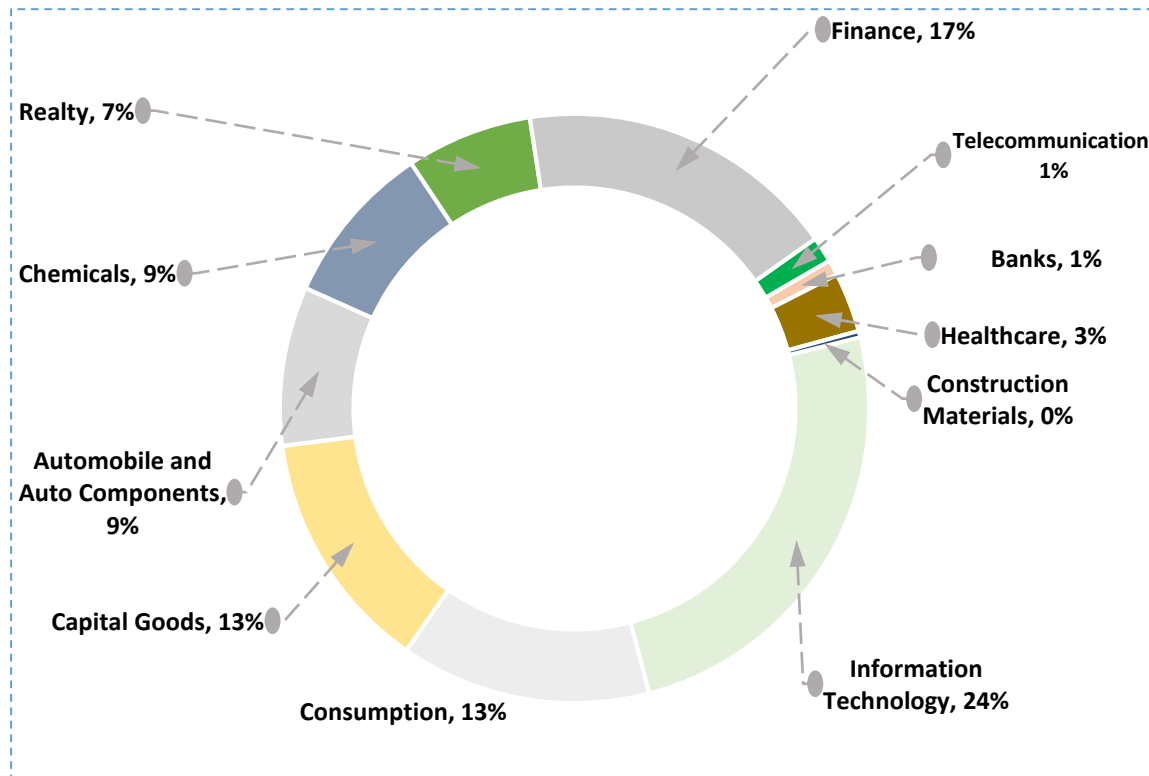
Deepak Nitrite  
Navin Fluorine International

## Automobiles & Auto Components

Balkrishna Industries  
Tube Investments of India Limited

## Capital Goods

APL Apollo Tubes  
Astral  
Ideaforge Technologies  
CG power & Industrial Solution  
Usha Martin  
Escorts Kubota  
Polycab India



## Finance

Cholamandalam Investment and Finance Company  
Jio Financial Services  
SBFC Finance

## Telecommunication

Tata Communication

## Banks

AU Small Finance Bank

## Healthcare

IPCA Laboratories  
Jupitar Life Line Hospital  
Max Healthcare Institute

## Construction Materials

JK Cement

## Consumption

Vedant Fashions  
Zomato  
Dixon Technologies (India)  
Voltas

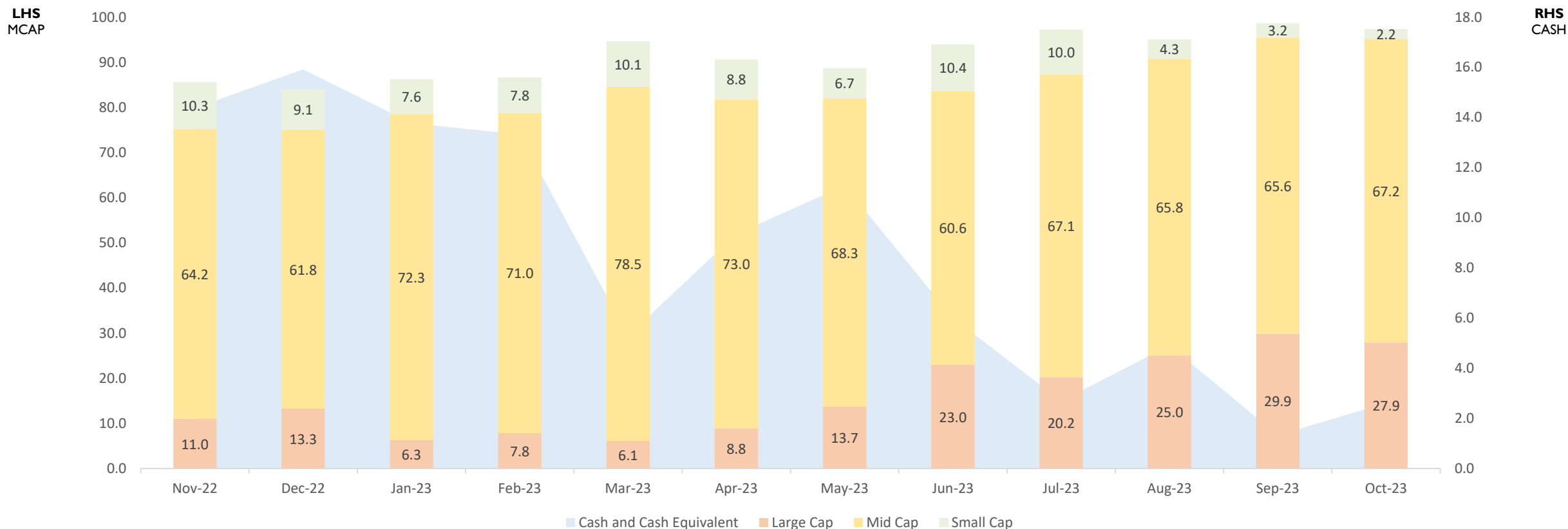
## Information Technology

Coforge  
KPIT Technologies  
MphasiS  
Persistent Systems

Source: MOAMC Internal Research

\*Data as on October 31<sup>st</sup> 2023

# Market Cap Strategy: Minimum 65% in Mid Cap & 35% in Large & Small Cap

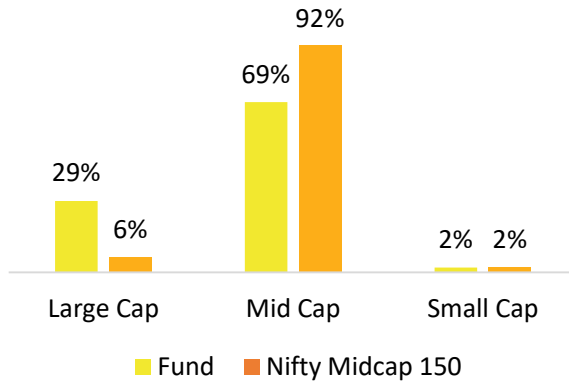


- **Benchmark aware** allocation of around 65% allocation to Mid Caps and 35% to Large and Small Caps
- Portfolio construction oriented towards **risk adjusted long term growth with lower volatility**

Source: Internal MOAMC Research. Data as on October 31<sup>st</sup> 2023.

# Portfolio Overview

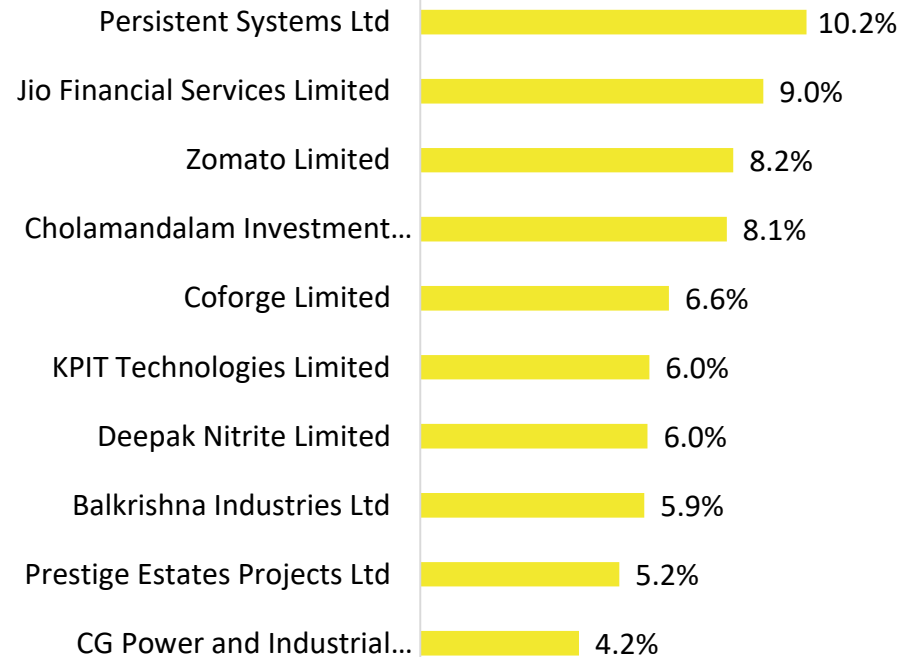
## Market Cap Mix



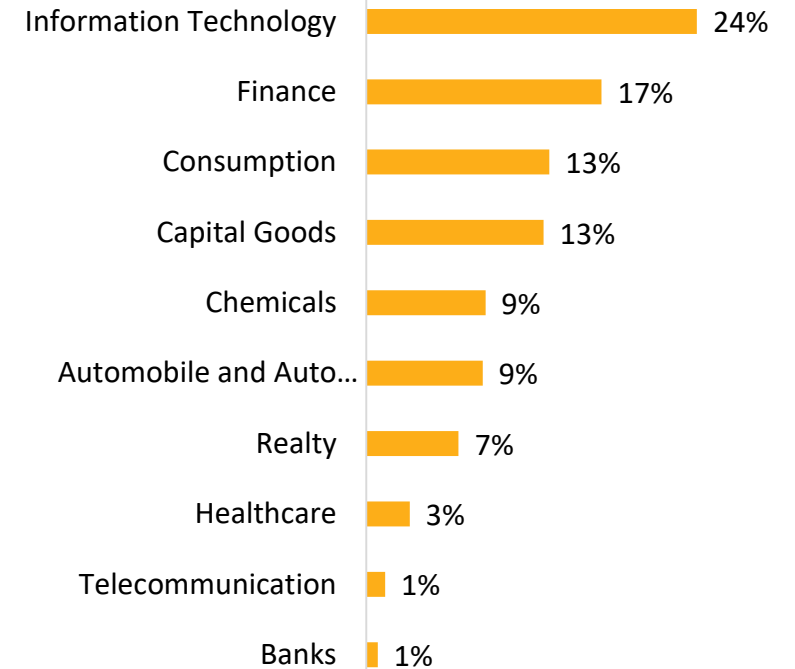
## Risk Parameters

Beta	0.8
Portfolio Turnover Ratio	1.5
Standard Deviation	14.4%
Sharpe Ratio	2.0

## Top 10 Stocks



## Top 10 Sectors

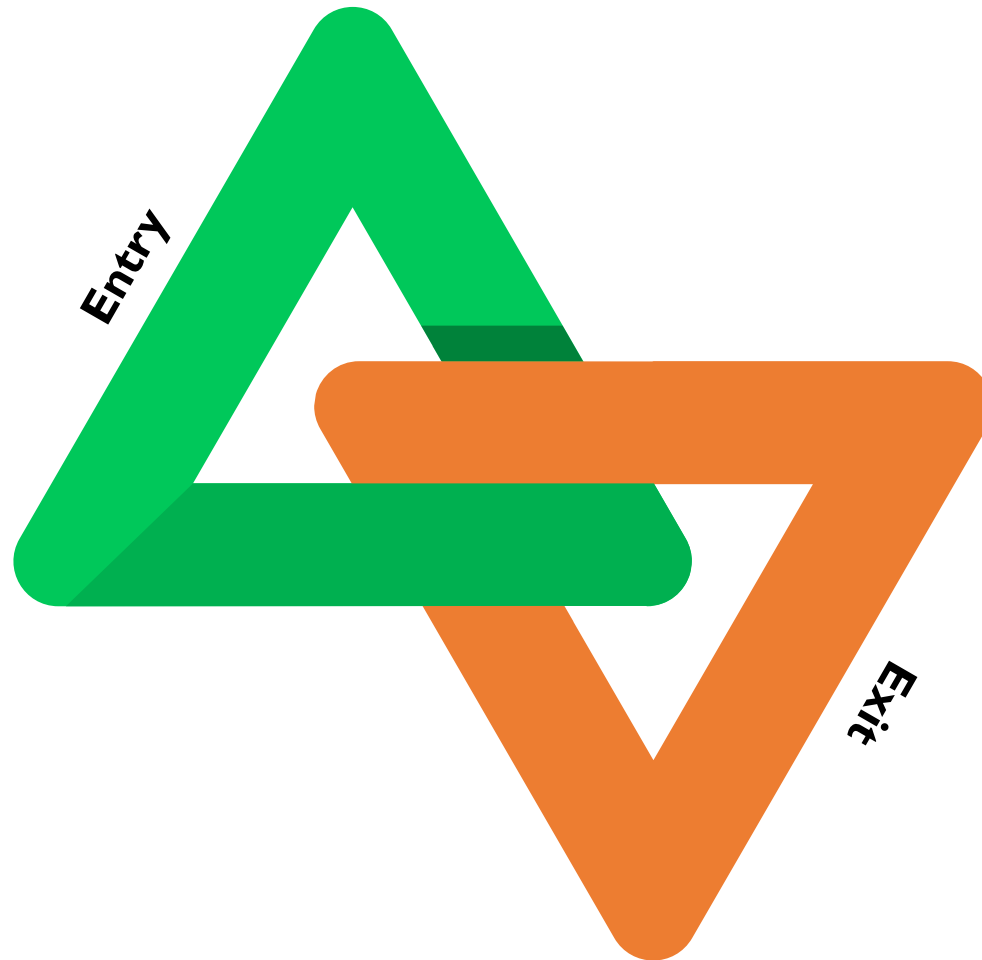


Data as on October 31<sup>st</sup> 2023. Sector classification as per AMFI defined sectors.

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

AU SMALL FINANCE BANK LIMITED
Escorts Limited
Jupiter Life Line Hospitals Limited
Polycab India Ltd.
Reliance Strategic Investments Ltd
SBFC Finance Limited



Bharat Dynamics Ltd.
Kaynes Technology India Ltd.
Campus Activewear Limited
Globus Spirits LIMITED
IDFC First Bank Ltd.
Max Financial Services Ltd.
Netweb Technologies India Limited
Piramal Enterprises Limited
Tanla Platforms Ltd.

Data as on October 31<sup>st</sup> 2023



# Scheme Performance

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 Midcap Fund (Formerly known as Motilal Oswal Midcap 30 Fund)	18.4	11,839	35.0	24,620	21.6	26,569	20.7	61,990
Nifty Midcap 150 TRI (BM)	23.5	12,345	32.0	22,993	20.2	25,121	21.2	64,468
Nifty 50 TRI (Add. BM)	7.0	10,701	19.3	16,976	14.3	19,487	13.7	34,762

SIP Performance (%)	1 Year		3 years		5 Years		Since Inception	
	Scheme	BM	Scheme	BM	Scheme	BM	Scheme	BM
Investment Amount	1,20,000		3,60,000		6,00,000		11,60,000	
Market Value	136,778	139,034	527,569	496,696	1,149,997	1,104,088	2,898,321	2,963,661
Returns (XIRR)%	26.9	30.7	26.5	22.1	26.4	24.6	18.1	18.5

Data as on October 31<sup>st</sup> 2023. BM = Benchmark i.e. Nifty Midcap 150 TRI Index.

Date of inception: 24-Feb-14. In case, the start/end date of the concerned period is non business date (NBD), the NAV of the previous date is considered for computation of returns. The SIP amount, tenure of SIP, expected rate of return are assumed figures for the purpose of explaining the concept of advantages of SIP investments. The actual result may vary from depicted results depending on scheme selected. It should not be construed to be indicative of scheme performance in any manner. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth option. Different plans have different expense structure. Mr. Niket Shah is the Fund Manager for equity component since 01-July-2020, Mr. Rakesh Shetty is the Fund Manager for debt component since 22<sup>nd</sup> November'22 and Mr. Ankush Sood is the Fund Manager for the foreign securities component since 11<sup>th</sup> November'22. For Performance of other schemes managed by the fund managers, kindly refer to the one pager: <https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/d4760-motilal-oswal-midcap-fund-product-note-31st-oct-2023.pdf>

# Key Takeaways

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1 Growth oriented equity style with bottom up stock selection.

2 Agile Portfolio Management.

3 High conviction portfolio in the Midcap Category.

4 Fund has 9 year of track record with Multiple cycle experience.

5 Top performer from last two quartile.



Introducing

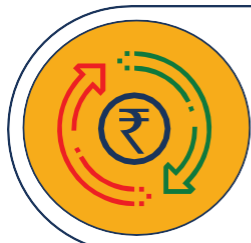
# FAB PLAN

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



## A Plan which aims to get you

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**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 7<sup>th</sup> of every month  
1<sup>st</sup> | 14<sup>th</sup> | 21<sup>st</sup> | 28<sup>th</sup>



## 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.



# Motilal Oswal 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		
2015	1,00,00,000	16,47,975	-	-	-	1,16,47,975	
2016	1,16,47,975	6,03,729	1,47,030	6,52,970	8,00,000	1,14,51,705	4,703
2017	1,14,51,705	35,25,289	3,00,726	4,99,274	8,00,000	1,41,76,994	20,073
2018	1,41,76,994	-18,00,995	2,28,070	5,71,930	8,00,000	1,15,75,998	12,807
2019	1,15,75,998	11,24,915	2,78,726	5,21,274	8,00,000	1,19,00,913	17,873
2020	1,19,00,913	11,08,706	3,23,150	4,76,850	8,00,000	1,22,09,619	22,315
2021	1,22,09,619	68,16,994	4,93,999	3,06,001	8,00,000	1,82,26,613	39,400
2022	1,82,26,613	19,51,211	5,23,590	2,76,410	8,00,000	1,93,77,823	42,359
Valuation as on 31-Jan-23						1,92,04,425	

Withdrawal over tenure: 56,00,000

Investment value at the end of tenure: 1,92,04,425

Total wealth created: 2,48,04,425

XIRR: Pre Tax 13.44% | Post Tax 13.31%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 31st Dec 2014. 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

Tax efficient returns



Legacy planning for family



Fixed withdrawals, independent of market movements



Aims to provide enhanced investment experience relative to traditional instruments



Great tool for expense and lifestyle management



Suitable for several goals including retirement



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

# Fund Managers

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## 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
- **Funds Managed:** Motilal Oswal Midcap Fund and Motilal Oswal Flexi Cap Fund



## For Debt Component: Mr. Rakesh Shetty

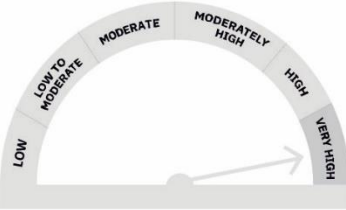
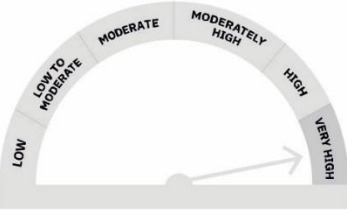
- **Rich Experience:** Mr Rakesh Shetty has an experience of more than 13 years in debt and equity markets
- **Prestigious past experience:** Prior to joining Motilal Oswal AMC he has worked with multiple organizations such as Zyfin Capital, Derivium Tradition Securities, HDFC Bank, Aldmondz Global Securities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

# Fund Facts

Type of the Scheme	An open ended equity scheme investing in mid cap stocks.		
Category of the Scheme	Midcap Fund		
Investment Objective	The investment objective of the Scheme is to achieve long term capital appreciation by investing in quality mid-cap companies having long-term competitive advantages and potential for growth. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved		
Benchmark	Nifty Midcap 150 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 Balanced Advantage 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 <sup>st</sup> -14 <sup>th</sup> , 7 <sup>th</sup> - 21 <sup>st</sup> and 14 <sup>th</sup> - 28 <sup>th</sup>	
	Monthly SIP	Any day of the month except 29 <sup>th</sup> , 30 <sup>th</sup> or 31 <sup>st</sup>	
	Quarterly SIP	Any day each quarter (Jan, Apr, Jul, Oct) 29 <sup>th</sup> , 30 <sup>th</sup> or 31 <sup>st</sup>	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 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)		
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment in equity and equity related instruments in quality mid-cap companies having long-term competitive advantages and potential for growth.</li></ul>	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.

For details of other schemes managed by the fund managers, kindly refer to the one pager: <https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/d4760-motilal-oswal-midcap-fund-product-note-31st-oct-2023.pdf>

# Disclaimer

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

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

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

# THANK YOU



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