

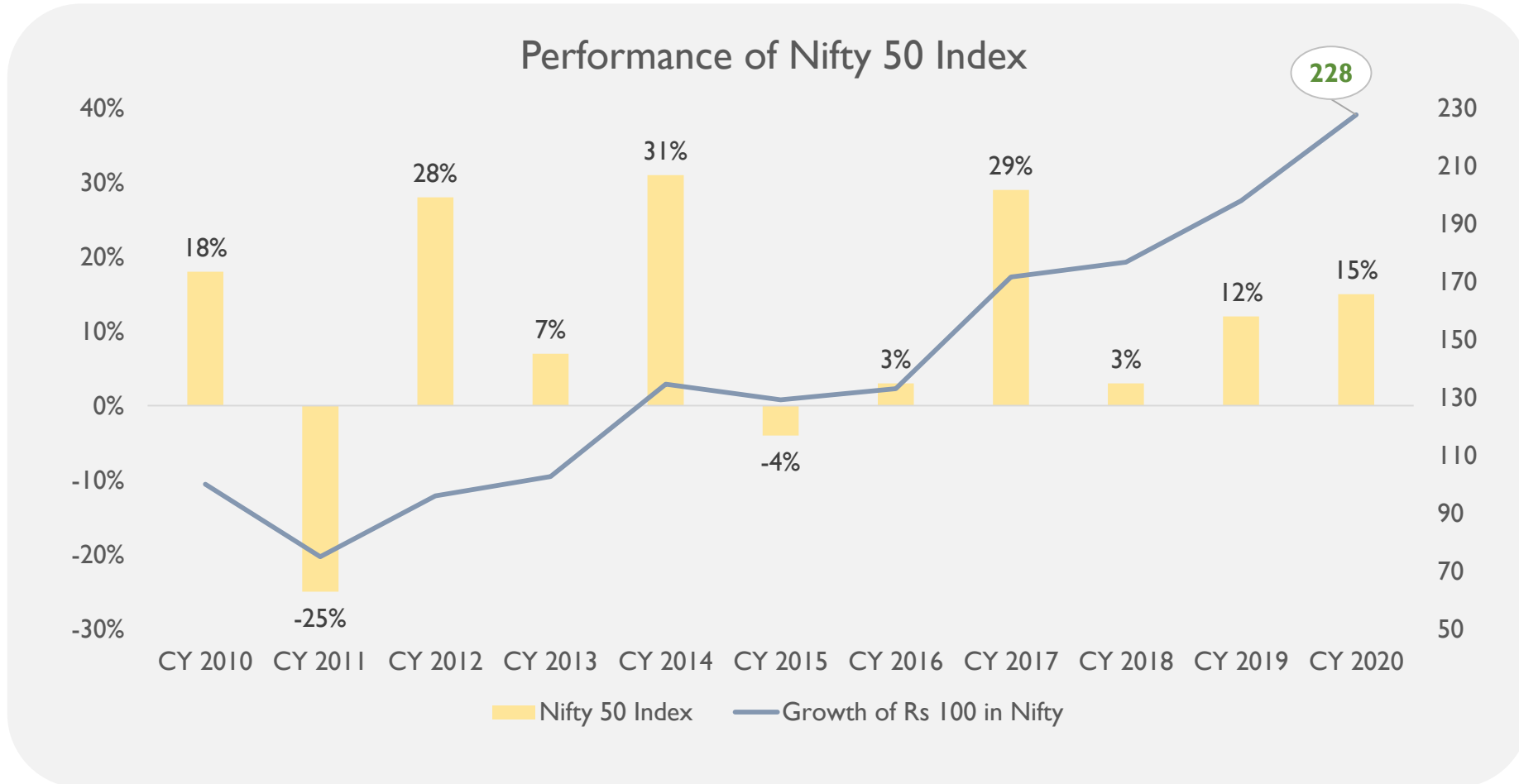


# Motilal Oswal Focused 25 Fund

Focused Large cap fund

December 2021

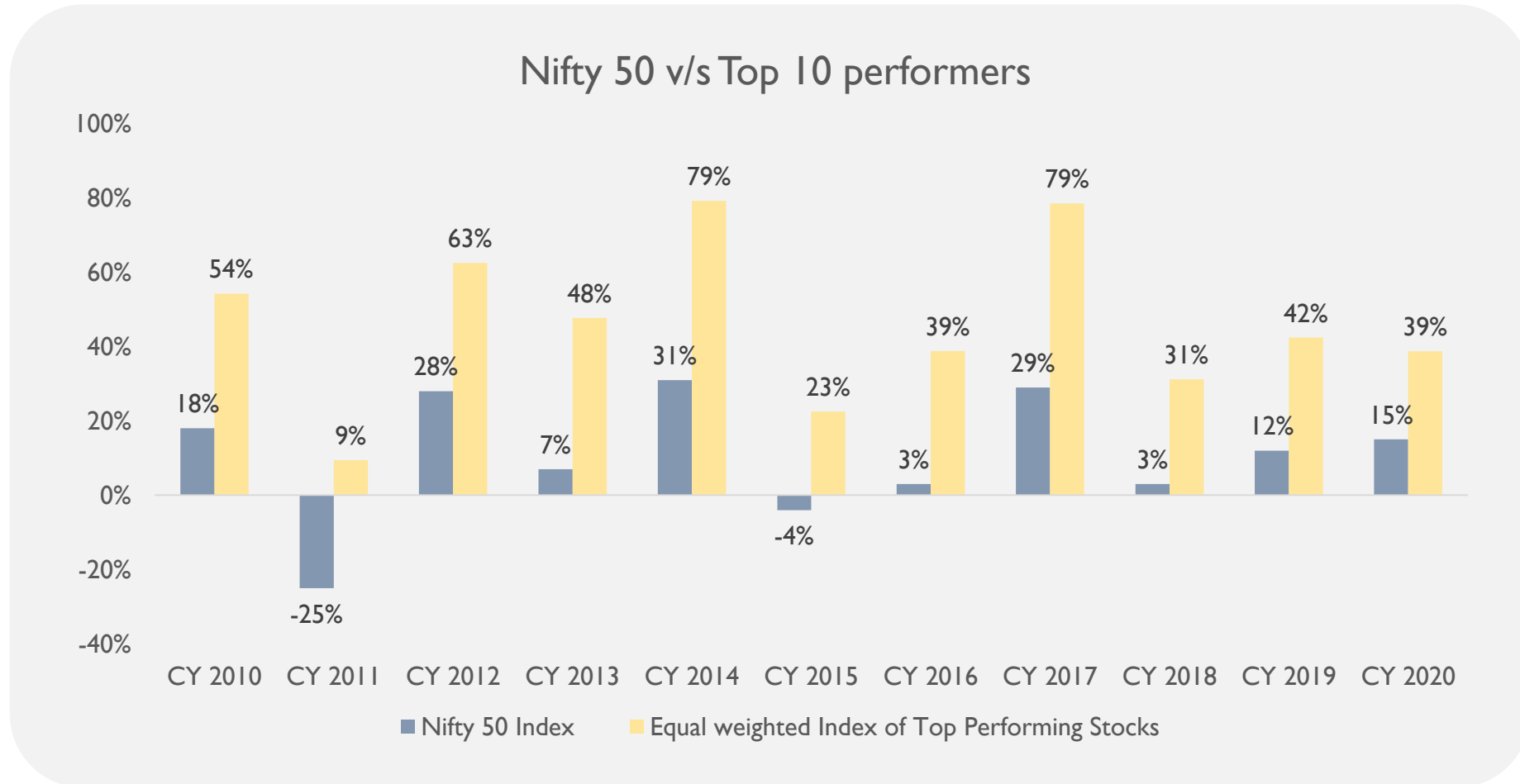
# Equity investing leads to Compounding of wealth



- Investment in equities (Nifty 50 Index) has grown by 2 x times in 10 years

Data as on December 31, 2020. Source: MOAMC internal research. Disclaimer: The above is for representation purpose only and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

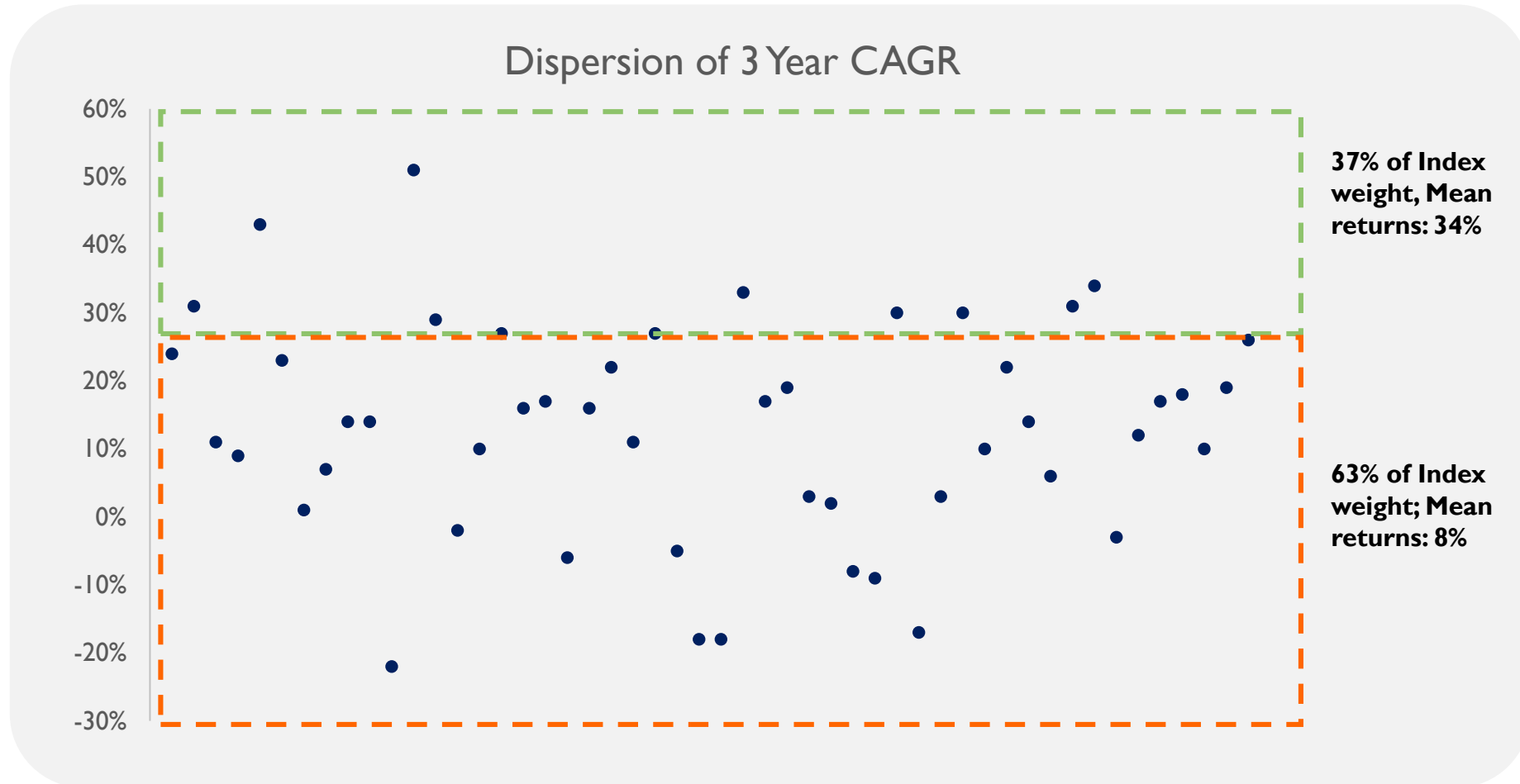
... However all stocks have not given same returns



- **Top 10 stocks have significantly outperformed the Nifty 50 Index**
- **Thus having fewer good stocks in the portfolio is beneficial for the investor**

Data as on December 31, 2020. Source: MOAMC internal research. Disclaimer: Returns for 10 stocks are mean returns assuming that top 10 performing stocks of each year were invested at equal weights. The above is for representation purpose only and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

# Why Focused Portfolios? Dispersion robs Portfolios of true multiplying potential



- **Top 10 stocks account for 37% of Index weight but contributes majority of returns**
- **Nifty 50 Returns for 3 years: 14.6%**
- **Dispersion averages out the overall returns of the portfolio**

Source: MOAMC internal research. Disclaimer: Data from Mar 31, 2018 till Mar 31, 2021. The above is for representation purpose only and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

# Why focused portfolio? – Invests in few quality stocks

	Weights	3 Year Returns
Stock A	10%	25%
Stock B	10%	20%
Stock C	10%	15%
Stock D	10%	8%
Stock E	10%	7%
Stock F	10%	5%
Stock G	10%	5%
Stock H	10%	2%
Stock I	10%	-6%
Stock J	10%	-11%
<b>Portfolio Returns</b>		<b>7.0%</b>

20% Returns from top 3 stocks

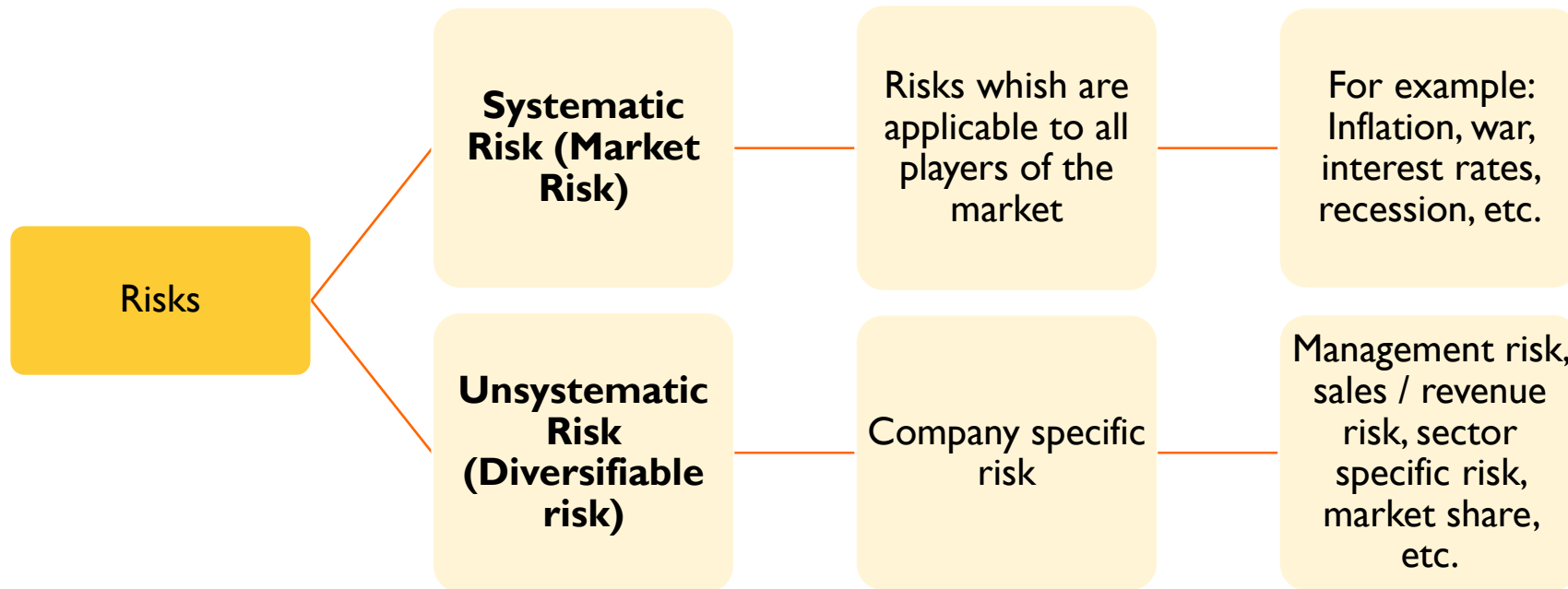
13% higher returns from Focused Portfolio

Returns from holding entire portfolio of 10 stocks

- Focusing on few quality stocks can greatly enhance the performance of a portfolio

Source: MOAMC internal research. Disclaimer: The above table is an illustration of a stated example and is the actual performance of any scheme. The above is for representation 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.

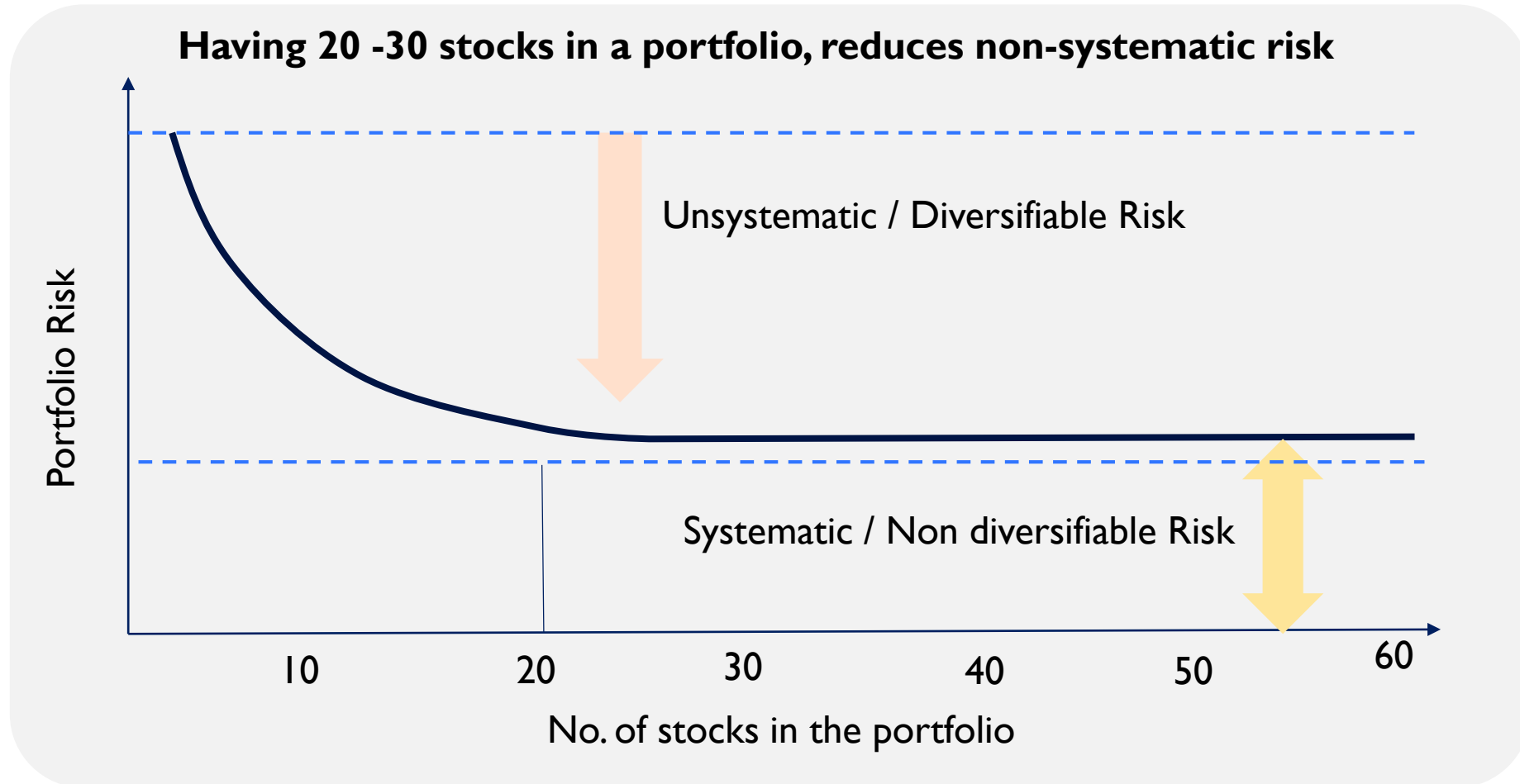
## Does “less (stocks)” mean “more risk”? – Analysing risks in building focused portfolio



- Nobel Memorial Prize winner Harry Markowitz suggests that there are two kinds of portfolio risk
  - a) Systematic and b) Unsystematic
- Non-systemic risk decreases with increasing number of stocks, but only up to a limit

**Key Question to ask :To what extent does having more stocks in a portfolio reduce Diversifiable risk?**

## Does “less (stocks)” mean “more risk”? – Analysing risks in building focused portfolio



- Based on **Modern Portfolio Theory**, **Unsystematic risk** reduces only till **20-30 stocks** in the portfolio
- Adding additional stocks does not reduce risk further

Source: Adapted from Modern Portfolio Theory

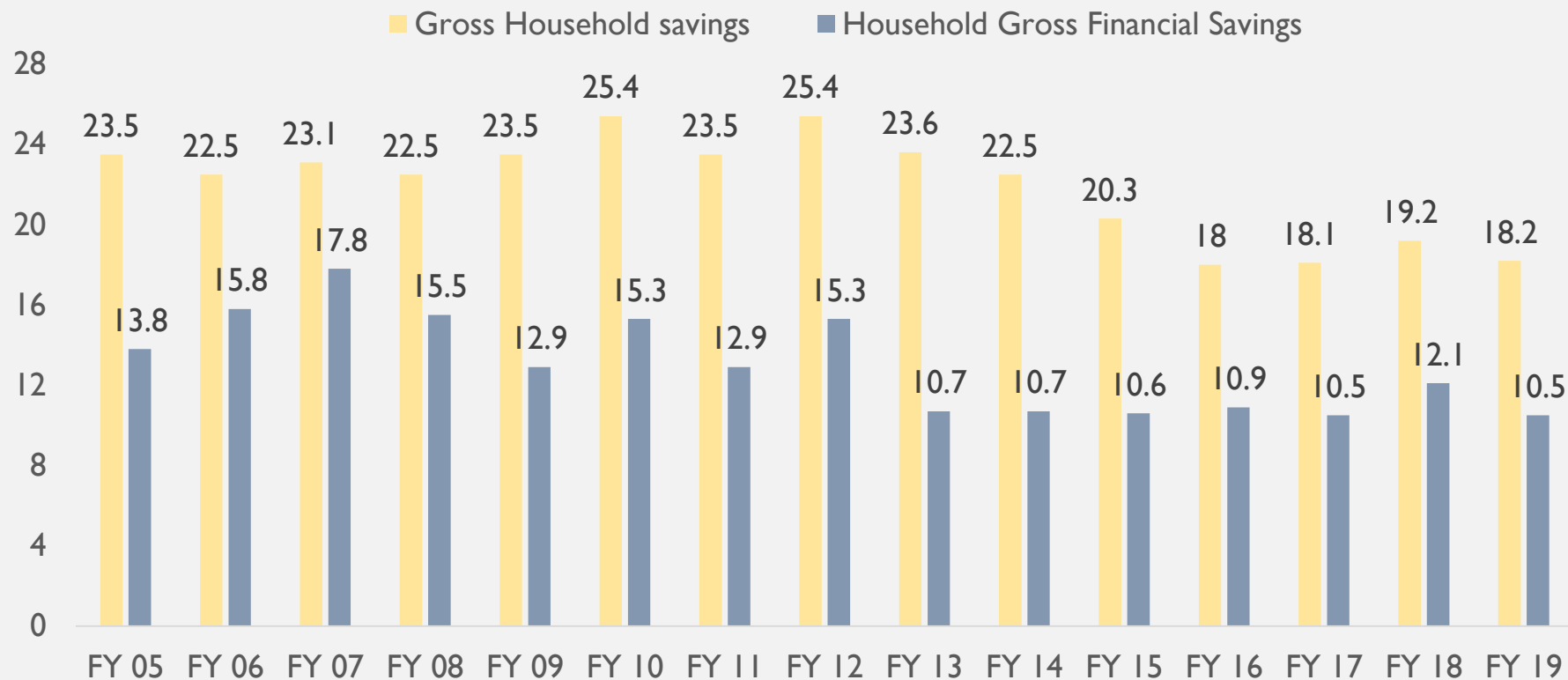
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# Introducing Motilal Oswal Focused 25 Fund

Large cap oriented focused funds with buy right sit tight philosophy



# Why Large caps? – Increase in Equity ownership with financialisation of savings



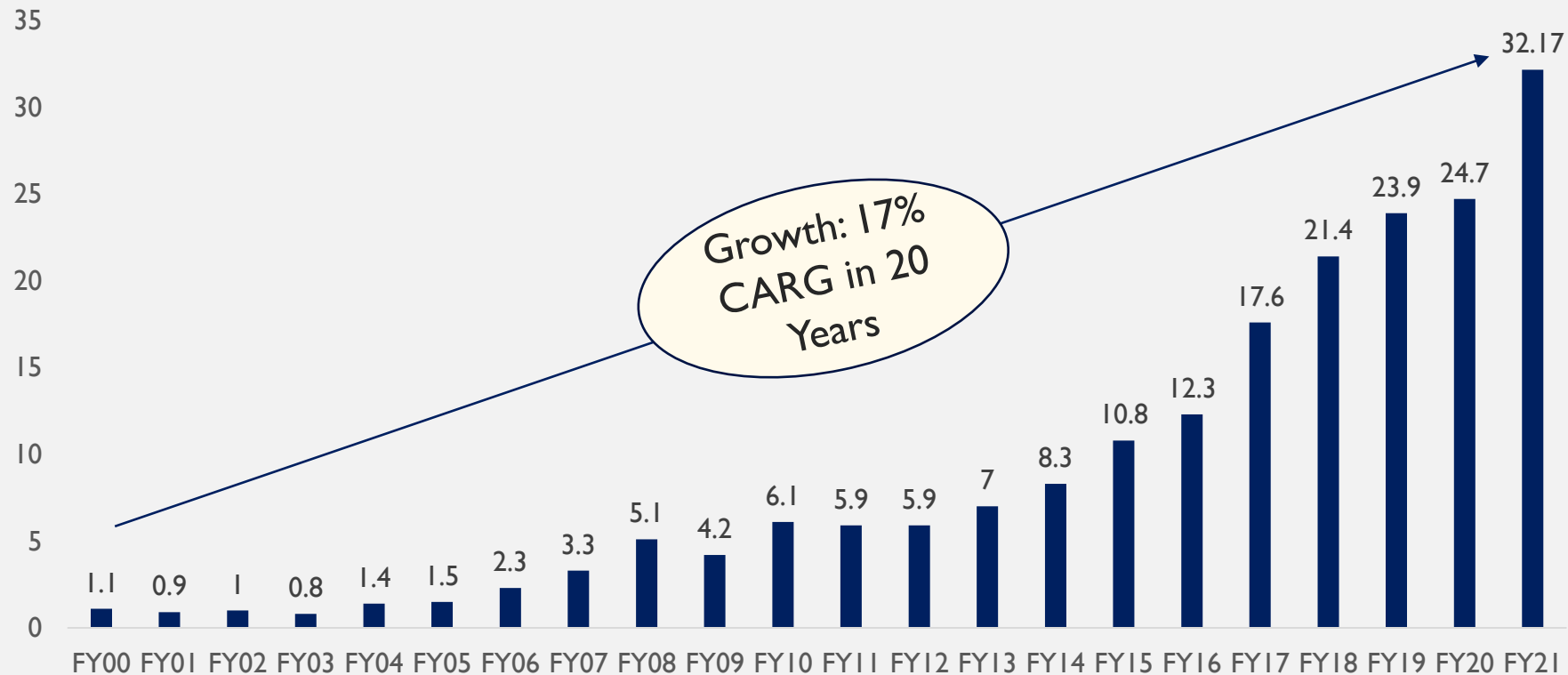
- It is moving assets from real assets to financial assets
- Household savings seeing increase in share of financial assets (currently ~60%)

Source: ICICI Securities and MOFSL Research

Disclaimer: The above Graph is used for illustration purpose only and should not be used for development or implementation of an investment strategy

# Why Large caps? – Increase in Equity ownership with financialisation of savings

Indian Mutual Fund Industry AUM (Rs Lakh Cr.)



- Increase in financial assets is evident from consistent increase in mutual fund AUM

Source: AMFI, MOAMC internal Research and MOFSL Research. AUM stands for Asset Under Management

Disclaimer: The above graph is used for illustration purpose only and should not be used for development or implementation of an investment strategy

## Why Large caps? – Quality with stability and resilience

### Relative stability

- Relatively stable due to large size and longer history compared to the broader markets
- Broad based ownership also ensures lesser volatility

### Resilience

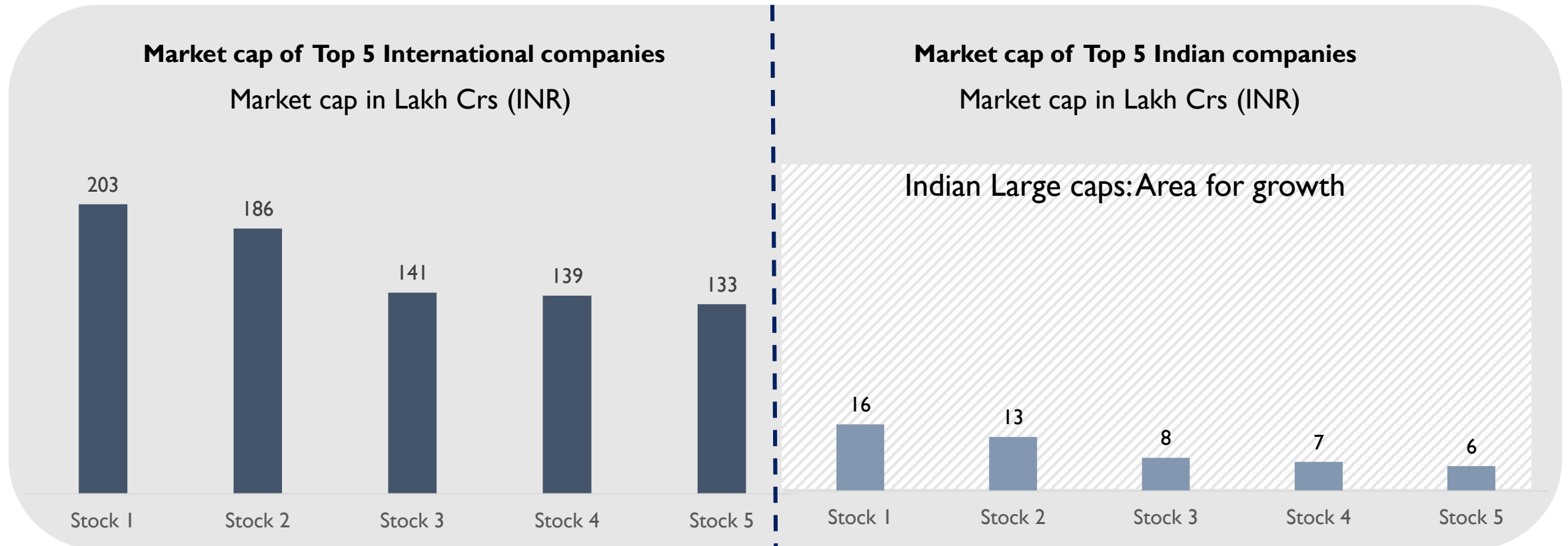
- Larger Balance sheet &
- Survival through different market cycles make large caps resilient

### Quality of Management

- Experienced management teams
- Quality of board
- Better standards of governance/disclosures

# Why Large caps? – Room for Growth

## Indian Large caps have a lot of room for growth



Source: Internal MOAMC Research. Data as of November 30, 2021

Disclaimer: The above graph is actual market cap of the stated companies in INR lakh crores. This data should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future

# Why invest in Motilal Oswal Focused 25 Fund?

## High Conviction Concentrated Portfolio

- Concentrated Portfolio of not more than 25 stocks

## Large Cap Oriented

- Large cap oriented focused portfolio

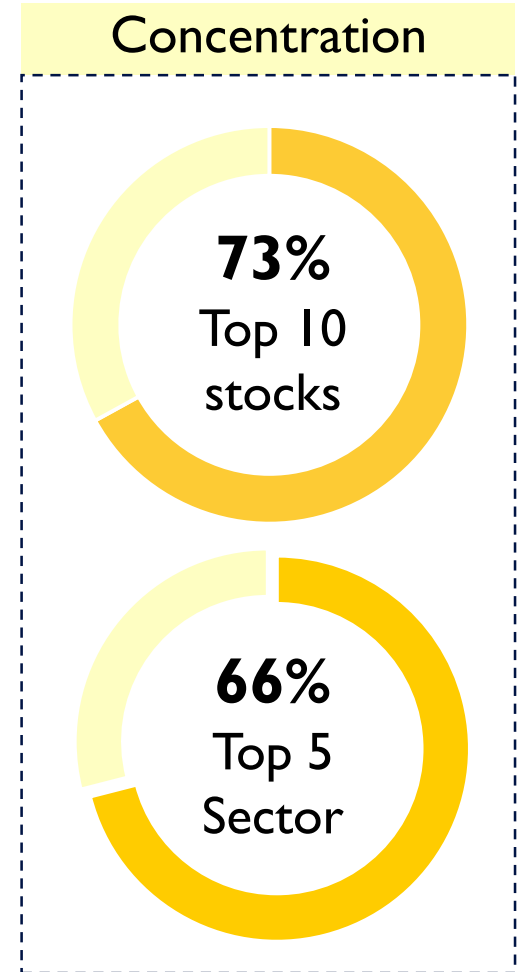
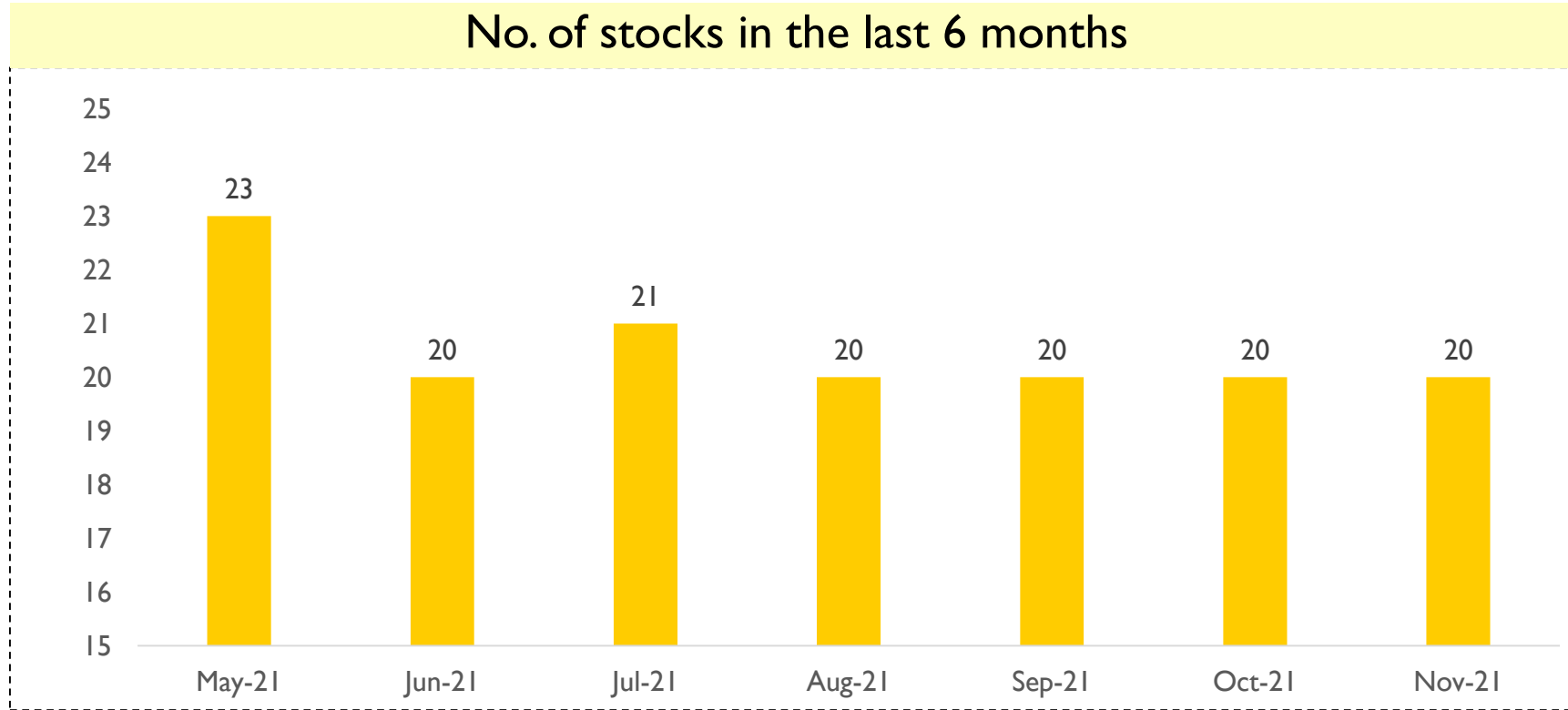
## Benchmark Agnostic

- Least overlap with the benchmark

## Strong Stock Picking Process

- QGLP framework for bottom up stock picking

# #1 Concentrated portfolio of 25 stocks - True to mandate Focused Fund



Data as on November 30, 2021

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

## #2 Large cap oriented focused fund – Greater flexibility in portfolio structure

	Large Cap (Top 100)	Mid Cap (101- 250)	Small Cap (Below 250)
Large Cap	> 80%	0 – 20 %	
Focused Fund	> 65%	0 – 35 %	

- Minimum allocation to Large cap should be 65%
- Higher flexibility in portfolio construction; thus the fund may tap right opportunities as they arise

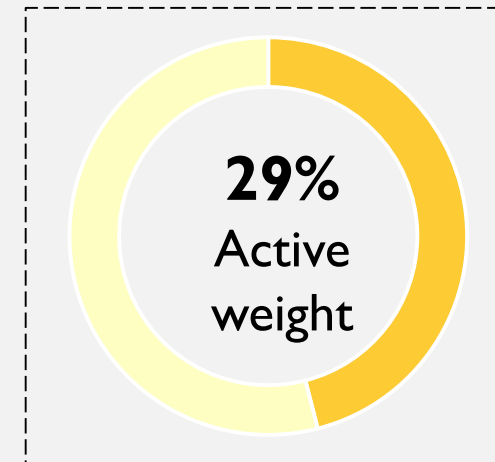
Source: Internal MOAMC Research

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## #3 Benchmark agnostic

### F25 benchmark agnostic portfolio is testament to bottoms up stock picking of high conviction companies

Top 5 Stocks with least overlap with Benchmark		
Script	Weightage (%) in portfolio	Weightage (%) in Index
Portfolio Stock 1	8.4	0.5
Portfolio Stock 2	7.1	0.0
Portfolio Stock 3	6.7	0.0
Portfolio stock 4	4.1	0.0
Portfolio Stock 5	8.8	5.1



- **Active weights means having portion of the portfolio which does not have an overlay with the benchmark.**

Data as on November 30, 2021

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# #4 QGLP Framework

## Quality of business x Quality of management

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

## Price

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



## Growth in earnings

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

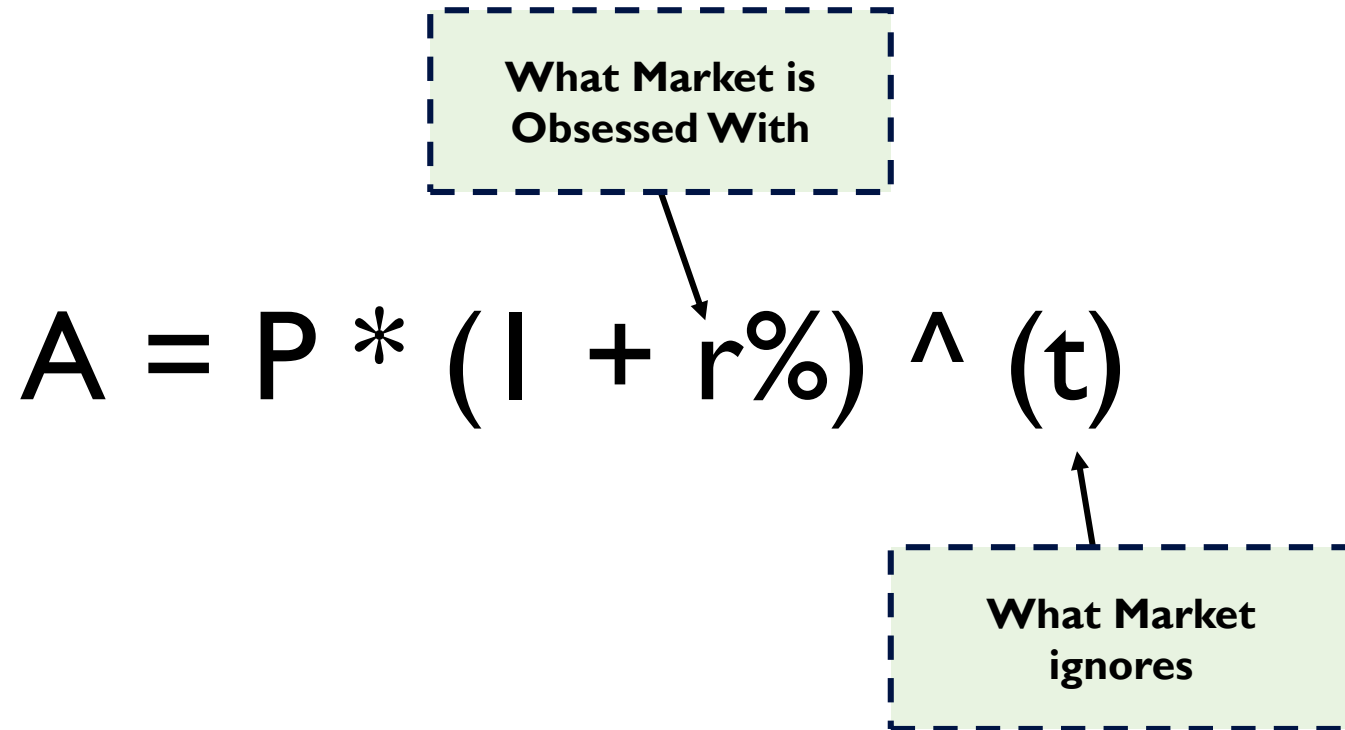
## Longevity – of both Q & G

- Long-term relevance of business
- Extending competitive advantage period
- Initiatives to sustain growth for 10-15 years

Source: MOAMC internal analysis

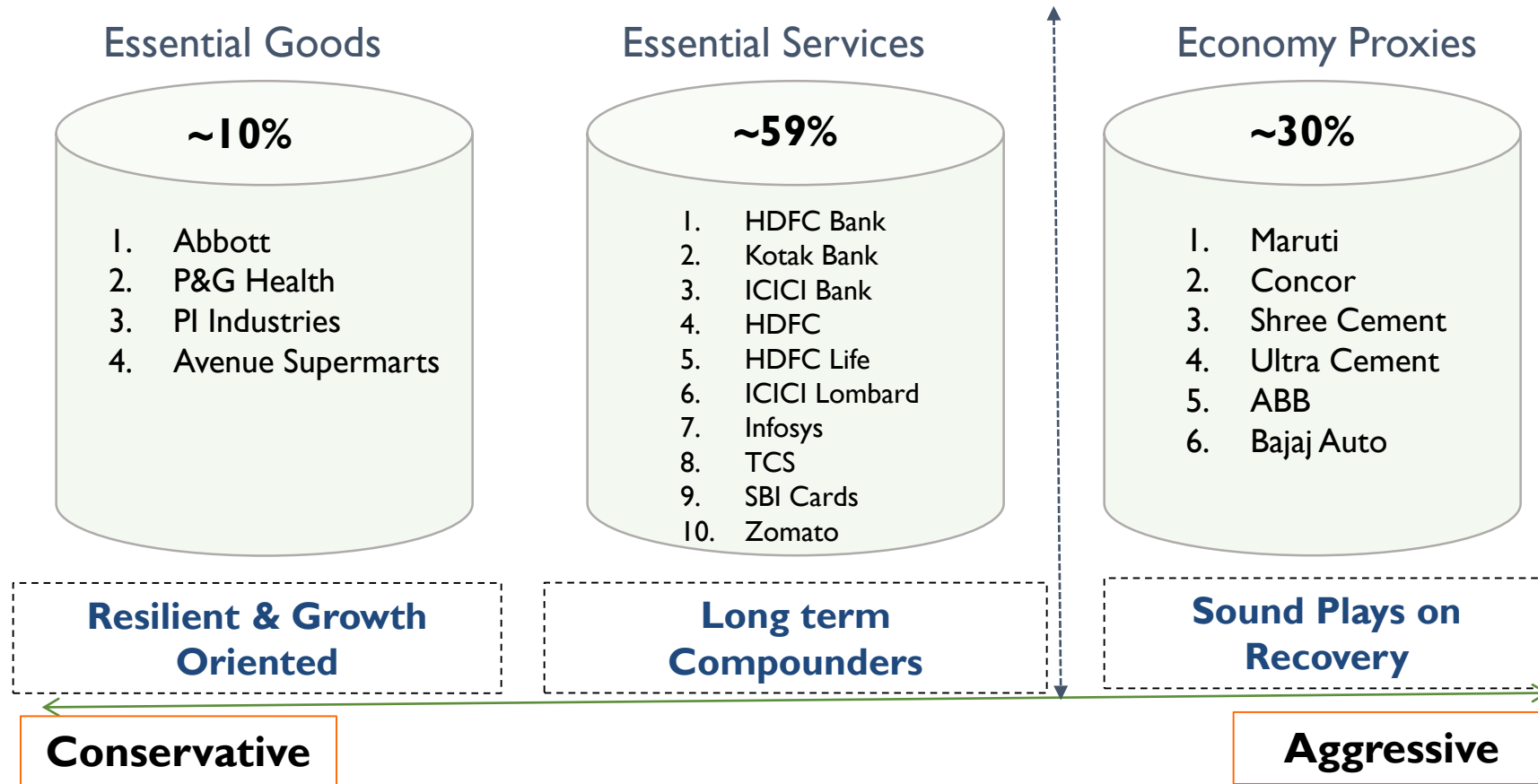
# Longevity of Growth is the Key Value Driver

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Source: Flame University

# Portfolio Positioning – Three Buckets

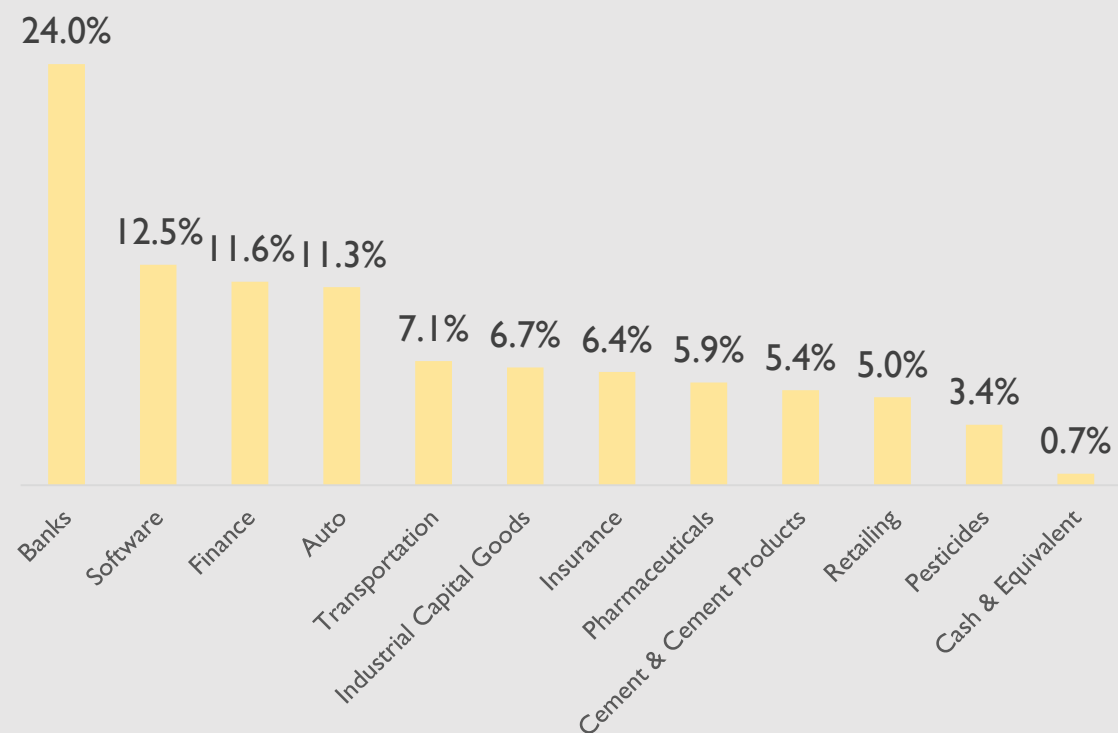


Data as on November 30, 2021

The above buckets of essentials is shown only to explain the concept. 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 Holdings

## Industry Allocation



## Top 10 Equity Holdings

Script	Weightage (%)
Housing Development Finance Corporation Limited	9.4%
HDFC Bank Limited	9.2%
Tata Consultancy Services Limited	8.8%
Bajaj Auto Limited	8.4%
ICICI Bank Limited	8.0%
Container Corporation of India Limited	7.1%
Kotak Mahindra Bank Limited	6.8%
ABB India Limited	6.7%
HDFC Life Insurance Company Limited	4.5%
Zomato Limited	4.1%

Data as on November 30, 2021

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

# 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 Focused 25 Fund (F25)	21.0	12,117	16.0	15,621	14.2	19,427	14.8	32,471
Nifty 50 TRI (BM)	32.2	13,249	17.4	16,182	17.0	21,968	14.4	31,633
S&P BSE SENSEX (Add. BM)	30.3	13,056	17.7	16,301	17.8	22,697	14.8	32,520

SIP Performance (%)	1 Year			3 years			5 Years			Since Inception		
	F25	BM	Add. BM	F25	BM	Add. BM	F25	BM	Add. BM	F25	BM	Add. BM
Investment Amount	120,000			360,000			600,000			10,20,000		
Market Value	127,046	133,974	133,634	483,536	513,197	510,854	871,480	944,153	954,732	1,899,180	1,990,022	2,015,314
Returns (CAGR)%	11.1	22.3	21.7	20.1	24.5	24.1	14.9	18.2	18.6	14.2	15.2	15.5

Data as on November 30, 2021. BM = Benchmark i.e. Nifty 50 TRI Index; Add. BM = additional BM i.e. S&P BSE Sensex

Date of inception: 13-May-13. 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. 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. Siddharth Bothra is the Fund Manager for equity component since 23-Nov-2016 and Mr. Abhiroop Mukherjee is the Fund Manager for debt component since inception.

For Performance of other schemes managed by the fund managers, kindly refer to factsheet: <https://www.motilaloswalmf.com/downloads/mutual-fund/Factsheet>

# Fund Managers

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## 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

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## For Debt Component: Mr. Abhiroop Mukherjee

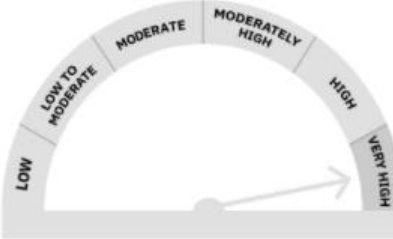

- **Rich Experience:** Over 11 years of experience in the Debt and Money Market Instruments Securities trading and fund management
- **Prestigious past experience:** His past experience includes stint at PNG Gilts as AVP-WDM dealer
- **Excellent academic background:** B.Com (Honours) and PGDM (Finance)
- **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, Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative and Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive

# Fund Facts

Type of the Scheme	An open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks	
Category of the Scheme	Focused Fund intending to invest in large cap stocks	
Investment Objective	The investment objective of the Scheme is to achieve long term capital appreciation by investing in up to 25 companies with long term sustainable competitive advantage and growth potential. However, there can be no guarantee that the investment objective of the scheme would be achieved.	
Benchmark	Nifty 50 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, MOF35, MOFEH & MOFDYNAMIC. 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	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/- thereafter (Minimum Installment – 1)
	The Dates of Auto Debit Facility shall be on the 1st, 7th, 14th ,21st or 28th of every month.	
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 50 TRI
<p>Motilal Oswal Focused 25 Fund (MOF25) An open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks</p>		
<p><b>This product is suitable for investors who are seeking*</b></p>	<p>Investors understand that their principal will be at Very High risk</p>	
<ul style="list-style-type: none"> <li>• Return by investing in upto 25 companies with long term sustainable competitive advantage and growth potential</li> <li>• Investment in Equity and equity related instruments subject to overall limit of 25 companies</li> </ul>		

\*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 Flexi Cap Fund	28-04-2014	18.9	37.7	10.3	18.4	11.3	17.0	17.3	15.6
Motilal Oswal Equity Hybrid Fund	14-09-2018	17.7	24.1	14.7	15.9	-	-	13.5	13.8
Motilal Oswal Dynamic Fund	27-09-2016	9.2	19.3	8.8	14.6	9.3	12.7	8.6	12.0
Motilal Oswal Multi Asset Fund	04-08-2020	5.0	14.3	-	-	-	-	6.0	15.8

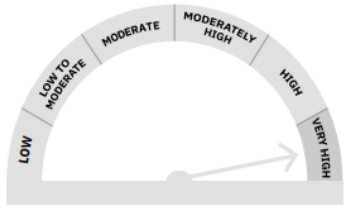
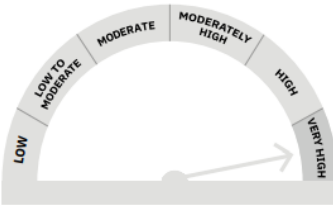
### Note:

- 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 30-Nov-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.



# BUY RIGHT SIT TIGHT

## Motilal Oswal Flexi Cap Fund

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><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in a maximum of 35 equity and equity related instruments across sectors and market capitalization levels</li> </ul>	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 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		
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• Long term capital appreciation by generating equity linked returns</li> <li>• Investment predominantly in equity and equity related instruments</li> </ul>	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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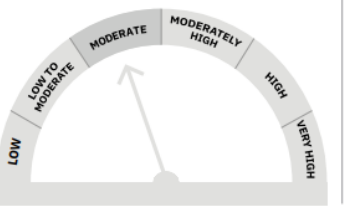
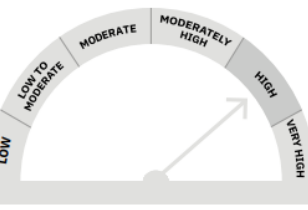
# BUY RIGHT SIT TIGHT

## 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		
<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, derivatives and debt instruments</li> </ul>	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)		
<b>This product is suitable for investors who are seeking*</b>		
<ul style="list-style-type: none"> <li>• Long term capital appreciation by investing in a diversified portfolio.</li> <li>• Investing in Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds</li> </ul>	Investors understand that their principal will be at Moderate 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	55.4	51.4	22.9	20.3	14.6	15.9	20.9	20.2
Motilal Oswal Large and Midcap Fund	17-10-2019	48.1	42.2	-	-	-	-	27.2	28.9
Motilal Oswal Long Term Equity Fund	21-01-2015	39.8	37.7	17.0	18.4	15.7	17.0	15.3	12.4
Motilal Oswal Multi Asset Fund	04-08-2020	5.0	14.3	-	-	-	-	6.0	15.8
Motilal Oswal Liquid Fund	20-12-2018	2.9	3.6	-	-	-	-	4.0	5.1
Motilal Oswal Ultra Short Term Fund	06-09-2013	2.4	4.1	1.6	6.2	2.0	6.6	3.9	7.5

### Note:

- Abhiroop Mukherjee manages 16 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 30-Nov-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	-	-	-	-	-	-	13.9	15.4
Motilal Oswal 5-Year G-Sec ETF	10-12-2020	-	-	-	-	-	-	3.7	3.9


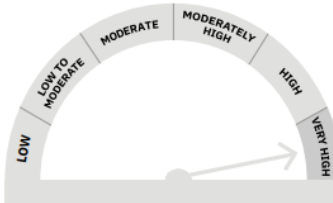
**Note:**

- Abhiroop Mukherjee manages 16 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 30-Nov-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.

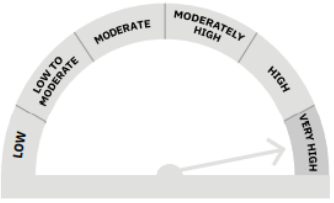
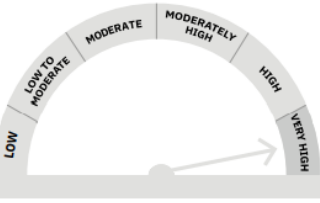
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## Motilal Oswal Midcap 30 Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Midcap 100 TRI
<p>Motilal Oswal Midcap 30 Fund (MOF30) An openended equity scheme predominantly investing in mid cap stocks</p>		
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• 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</li> </ul>	<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.

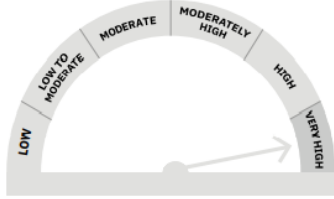
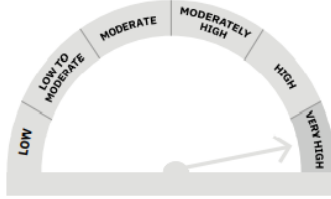
## Motilal Oswal Large and Midcap Fund

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



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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)		
<b>This product is suitable for investors who are seeking*</b>	Investors understand that their principal will be at Very High risk	
<ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment predominantly in equity and equity related instruments</li> </ul>		

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

## Motilal Oswal Multi Asset Fund

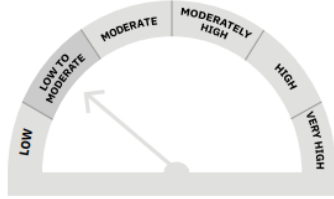
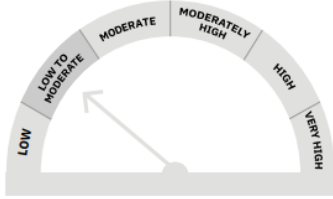
Name of the scheme	Scheme Riskometer	Benchmark Riskometer 30% Nifty 50 TRI + 50 % Crisil Short Term Gilt Index + 10% Domestic Price of Gold + 10% S&P 500 Index (TRI)
Motilal Oswal Multi Asset Fund (MOFMAF) (An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds)		
<b>This product is suitable for investors who are seeking*</b>	Investors understand that their principal will be at Moderate risk	
<ul style="list-style-type: none"> <li>• Long term capital appreciation by investing in a diversified portfolio.</li> <li>• Investing in Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds</li> </ul>		

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



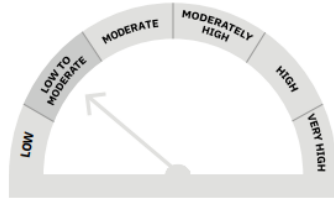

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## Motilal Oswal Liquid Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Liquid Fund Index
Motilal Oswal Liquid Fund (MOFLF) (An open ended liquid fund)		
<b>This product is suitable for investors who are seeking*</b>		
<ul style="list-style-type: none"> <li>Regular income over short term</li> <li>Investment in money market securities</li> </ul>	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.

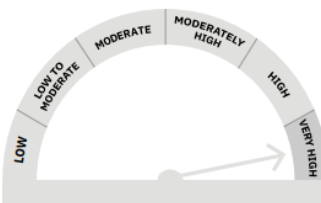
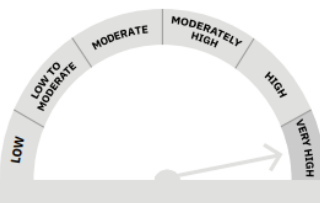
## Motilal Oswal Ultra Short Term Fund

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)		
<b>This product is suitable for investors who are seeking*</b>		
<ul style="list-style-type: none"> <li>Optimal returns consistent with moderate levels of risk</li> <li>Investment in debt securities and money market securities with Macaulay duration of the portfolio between 3 months and 6 months.</li> </ul>	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

<b>Name of the scheme</b>	<b>Scheme Riskometer</b>	<b>Benchmark Riskometer</b> 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)		
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation by offering asset allocation</li> <li>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.</li> </ul>	Investors understand that their principal will be at Very High risk	

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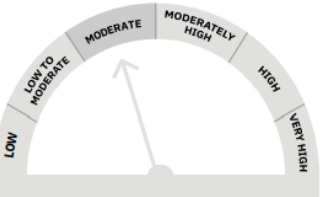
## Motilal Oswal Passive FOF - Conservative

<b>Name of the scheme</b>	<b>Scheme Riskometer</b>	<b>Benchmark Riskometer</b> 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)		
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation with relatively lower volatility by offering asset allocation</li> <li>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</li> </ul>	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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## 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)		
<p data-bbox="588 475 1230 511"><b>This product is suitable for investors who are seeking*</b></p> <ul data-bbox="588 518 1230 666" style="list-style-type: none"><li data-bbox="588 518 1230 596">• Return that corresponds generally to the performance of the Nifty 5 yr Benchmark G – Sec Index, subject to tracking error.</li><li data-bbox="588 604 1230 666">• Investment in securities of Nifty 5 yr Benchmark G-Sec Index</li></ul>		

Investors understand that their principal will be at Moderate risk

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

# 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 Ltd. Investment Manager: Motilal Oswal Asset Management Company Ltd. (CIN: U67120MH2008PLC188186) Sponsor: Motilal Oswal Securities Ltd.

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