



# Motilal Oswal Large & Midcap Fund

Today's and Tomorrow's Leaders in one fund

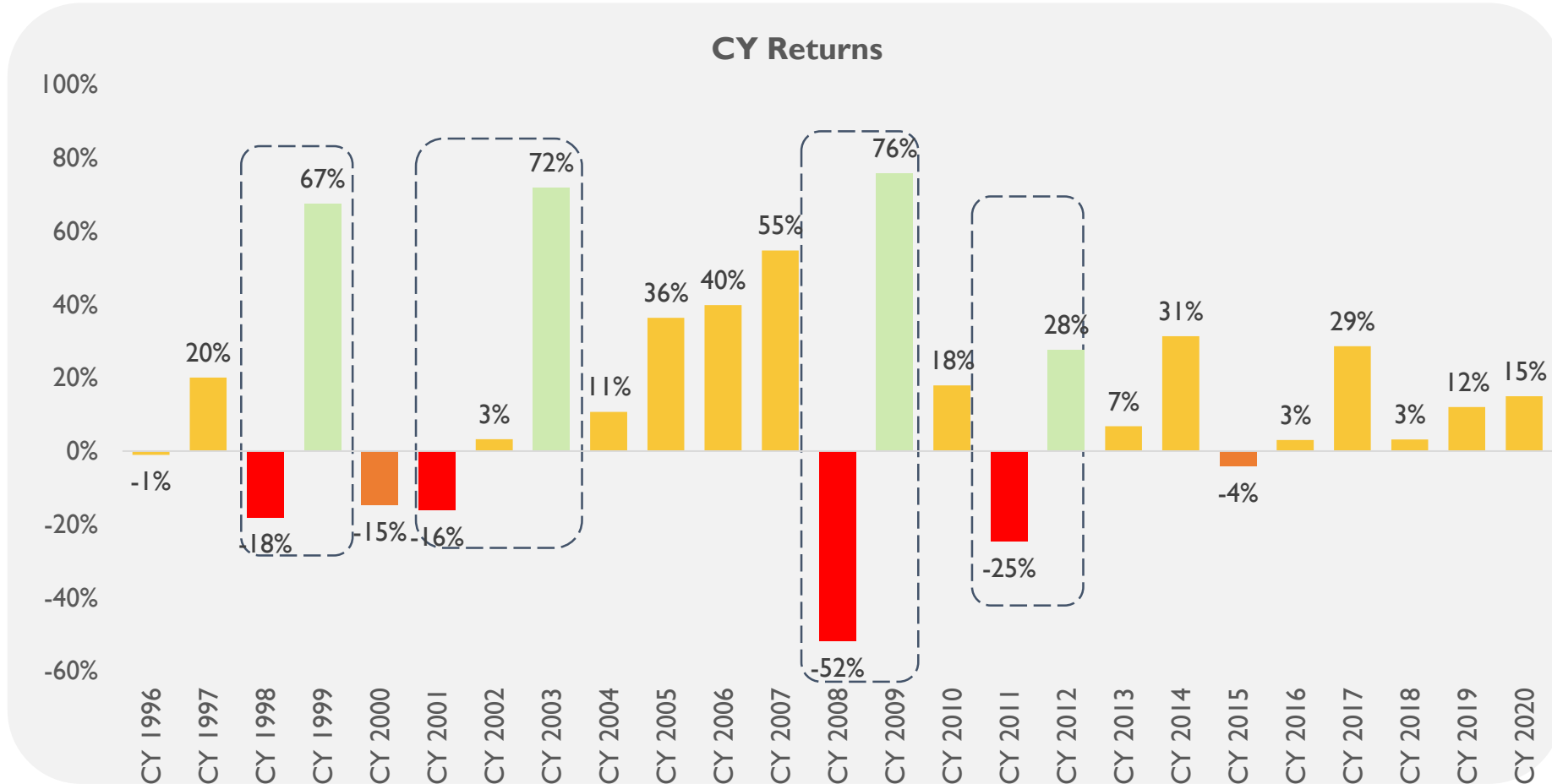
December 2021

# What happens after a crisis?

Top three trends which follow a crisis

1.

# The year after the crisis is followed by sharp recovery

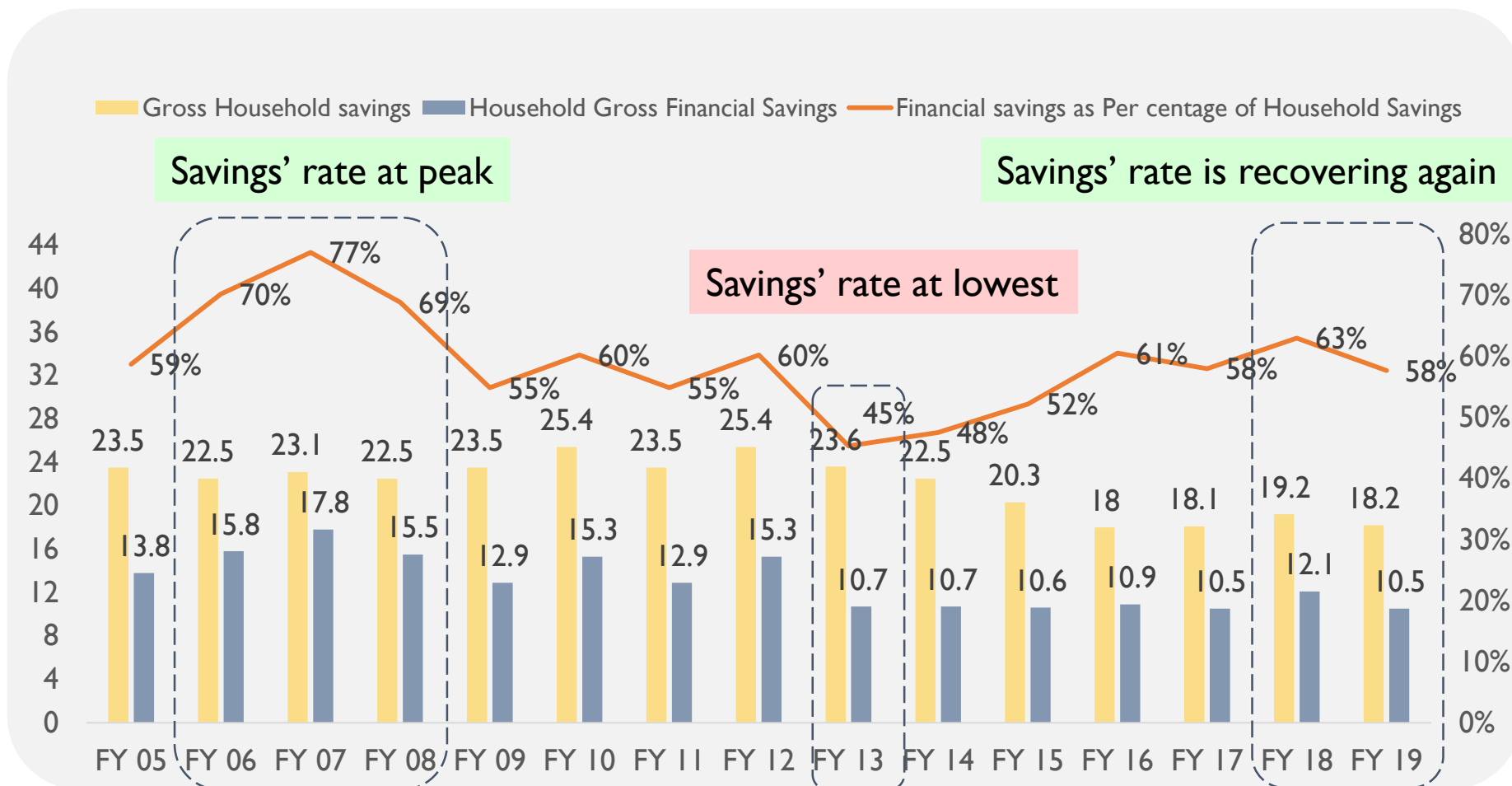


- **Crisis is always followed by sharp period of recovery**

Data since November 30, 1995 till December 31, 2020. Total 25 observations

Source: Internal MOAMC Research. Disclaimer: The above graph is an actual performance of Nifty 50 Index 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.

## 2. Change in savings and investment trends



- 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

# 3.

## Leaders become even stronger

November, 2016



Demonetization

September, 2018



IL&FS

September, 2019



Corporate Tax Cuts

March, 2020



COVID

Significant economic events, positive or negative, favour market leaders and leads to consolidation

What does consolidation mean for an company?

Reduced competitive intensity



Higher market share

Superior pricing power

Increased revenue

Increased profitability

# Introducing Motilal Oswal Large & Midcap Fund

Leaders of Today and Tomorrow in one fund

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

**MOTILAL OSWAL**  
**ASSET MANAGEMENT**

**BUY RIGHT**  
**SIT TIGHT**

## Why invest in Large caps leaders? – Quality with relative 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

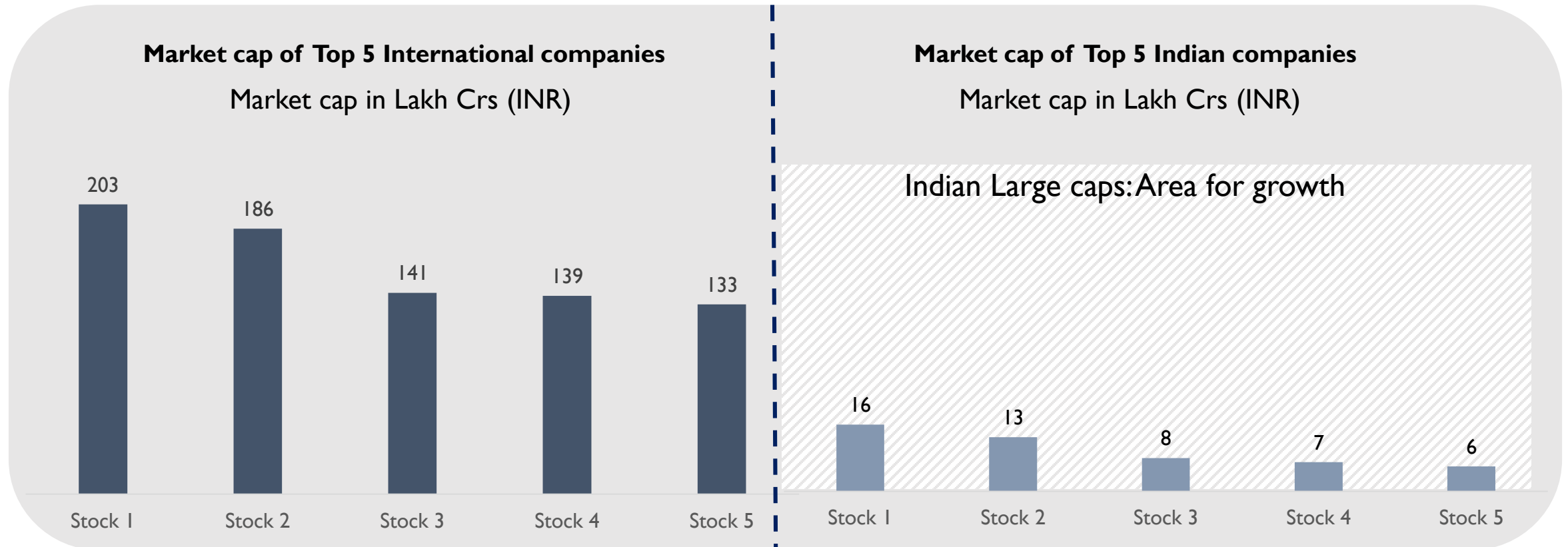
- Larger Balance sheet &
- Survival through different market cycles make large caps resilient

### 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

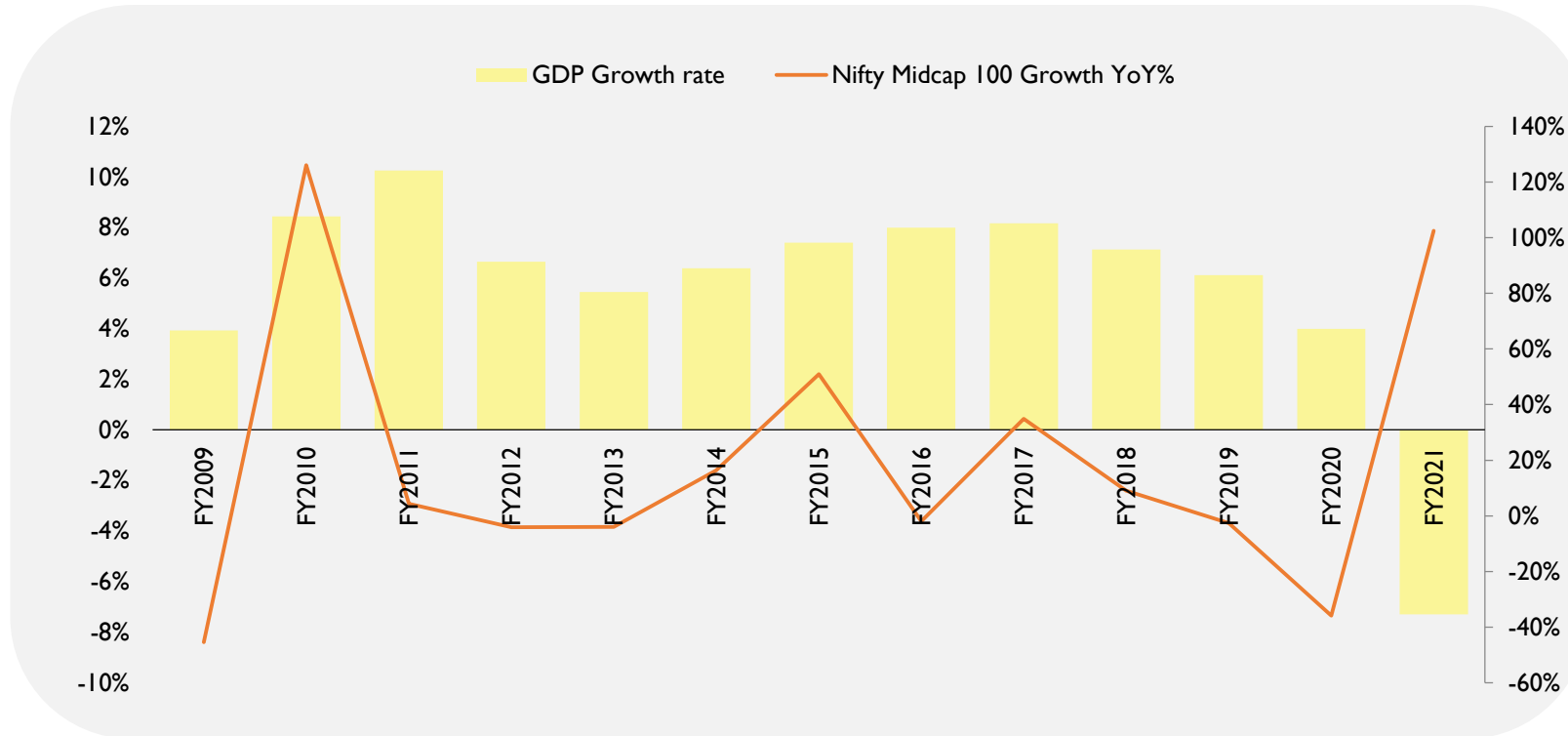


Source: Internal MOAMC Research. Data as of November 30, 2021

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 Mid caps Leaders? – Outperformance in high growth environment



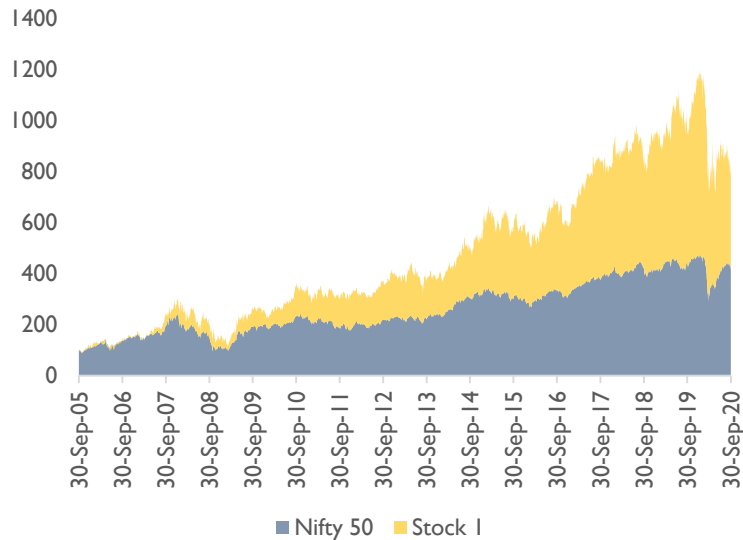
**Nifty Midcap 100 has a ~60% correlation with GDP growth**

- Midcaps tend to outperform in high growth environments and lags behind in low growth environments

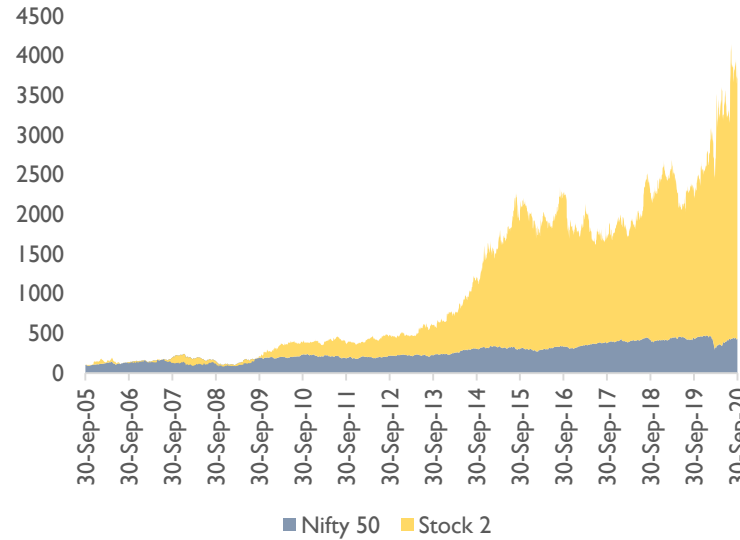
Source: Bloomberg. Data as on 31st March 2021.

Disclaimer: The above information should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

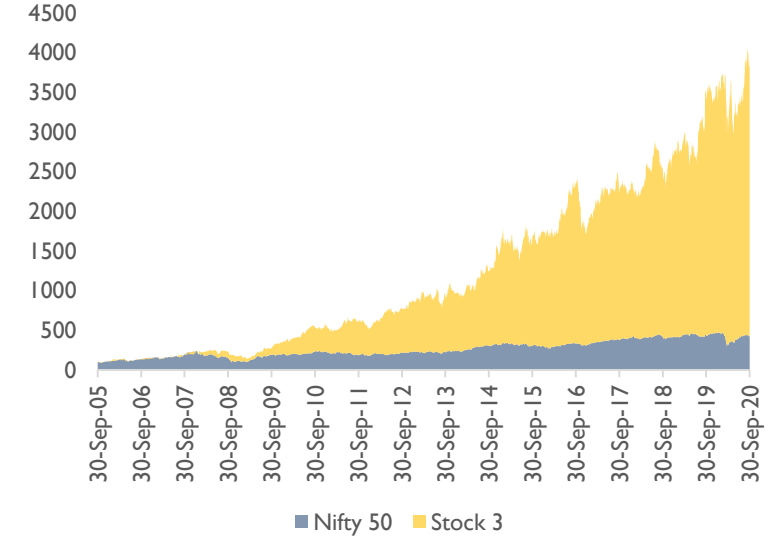
# Why invest in Mid caps Leaders? – Growth potential



**Sector: Financials**



**Sector: Healthcare**



**Sector: Consumers**

- Midcaps of yesterday and large caps of today

Source: MOAMC Internal Research. Data as on 30th September 2020. The above data represents individual stock returns for past 15 years as compared to Nifty 50 and rebased to 100.

Disclaimer: The above information should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

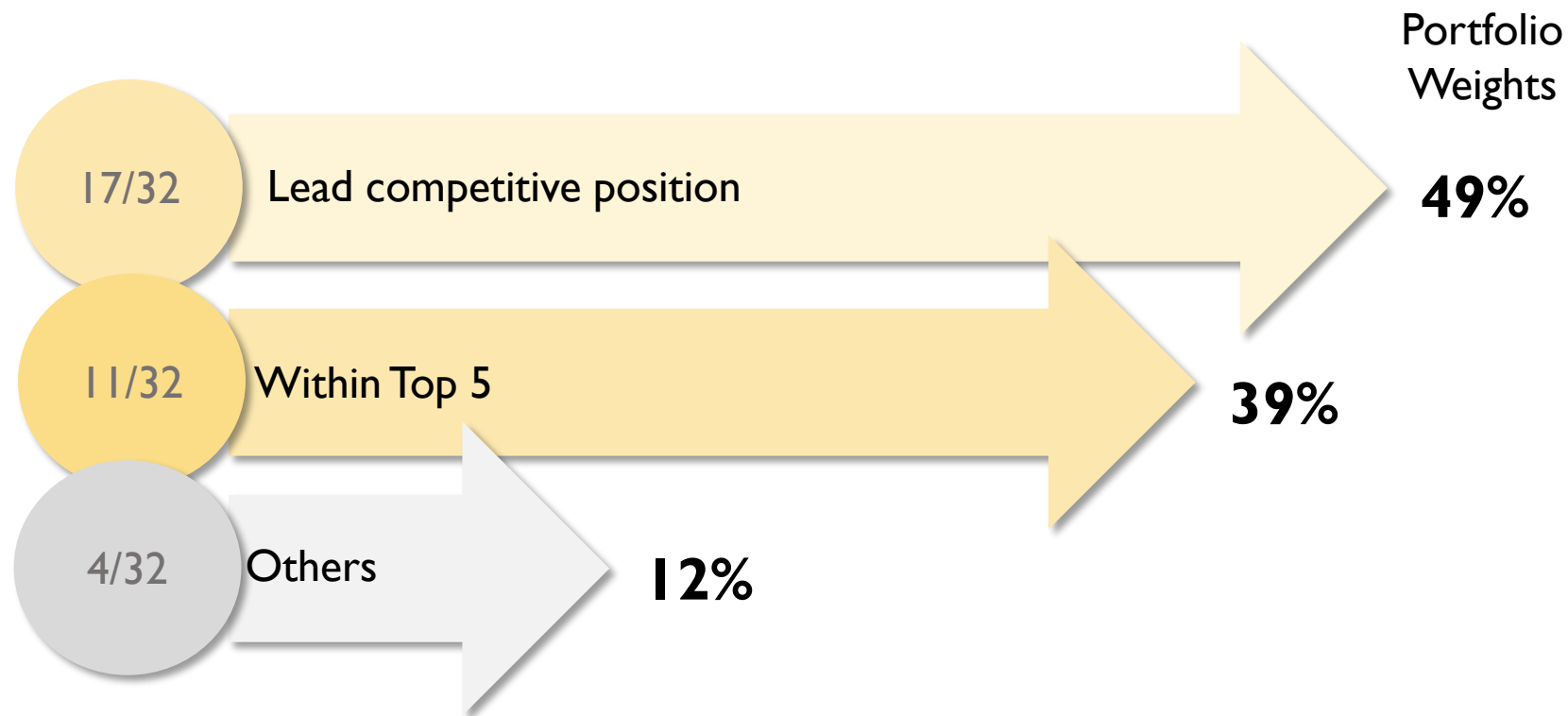
# Why invest in Large & Mid cap? – A perfect mix of growth with lower volatility

	Nifty 100	Nifty Large Midcap 250	Nifty Midcap 150
Minimum	-33.5%	-33.8%	-34.2%
Maximum	93.7%	104.8%	115.8%
Average	14.8%	14.9%	16.1%
Standard Deviation	21.2%	29.8%	36.5%

Source: MOAMC Internal Research. Data as on 31<sup>st</sup> October 2021. The above data represents 1 year rolling returns since 16<sup>th</sup> Oct 2017. Standard Deviation represents annualized standard deviation for the entire period mentioned. Disclaimer: The above information should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

## A portfolio full of leaders

~88% of portfolio companies enjoy lead competitive positioning



Portfolio Weights

**49%**

**39%**

**12%**

- Focused on investing in industry leaders, positioned to benefit from market consolidation
- Identifying companies with competitive advantages that can enable sustained profitability

Source: MOAMC Internal. Data as of 31<sup>st</sup> October 2021

**A portfolio well positioned to identify market leaders across market capitalization and sector.**

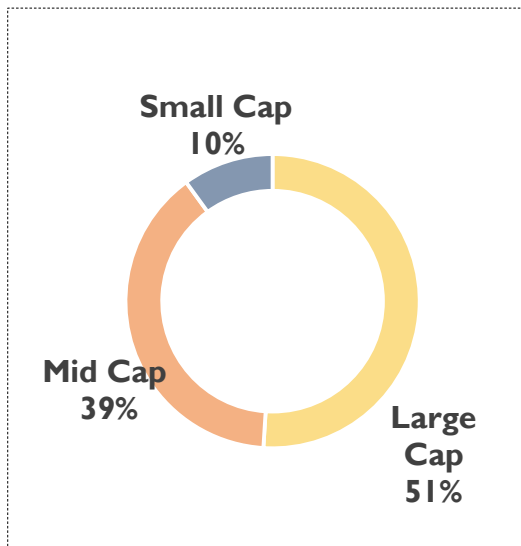
Data as on 31st October 2021

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

# Deconstructing a portfolio of leaders

# High conviction portfolio available at 1.7x times PEG

## Market Cap Mix



## QGLP exemplified

### Quality

FY21 ROE of 11%\*, FY23E RoE of 18%

### Growth

30% EPS Growth FY21-24E\*

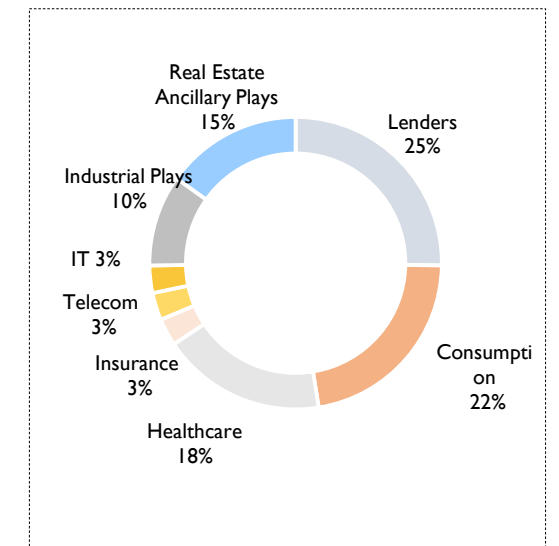
### Longevity

High

### Price

PE: 23x FY24, 3 Year PEG: 1.7x\*

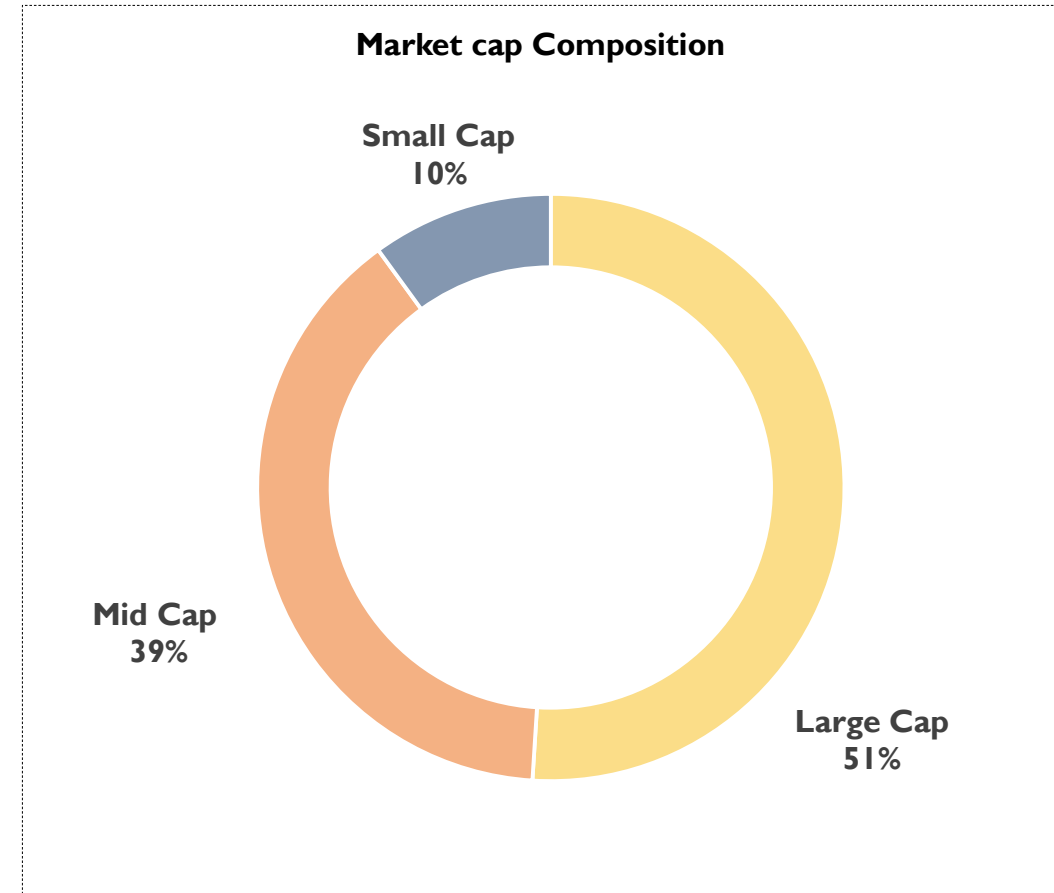
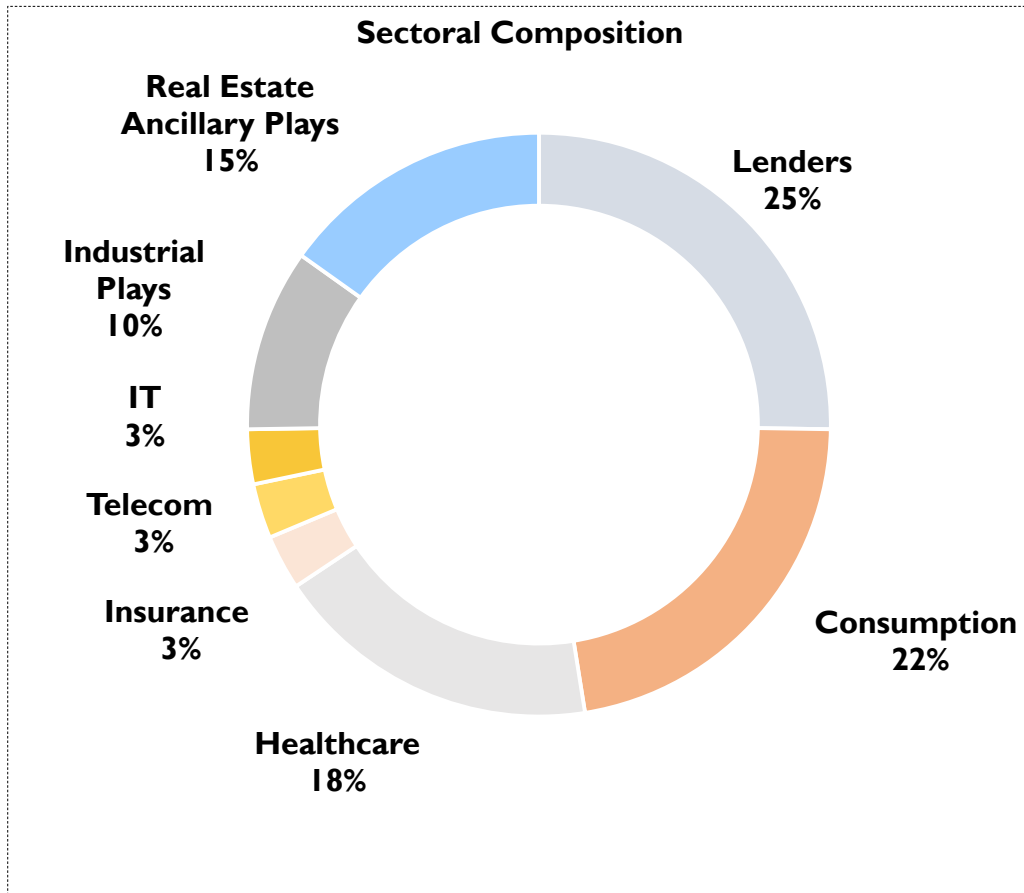
## Sector Mix



\* MOAMC Internal Research

# A portfolio allocated across long term, structural growth plays

## Allocated across large, mid and small cap stocks

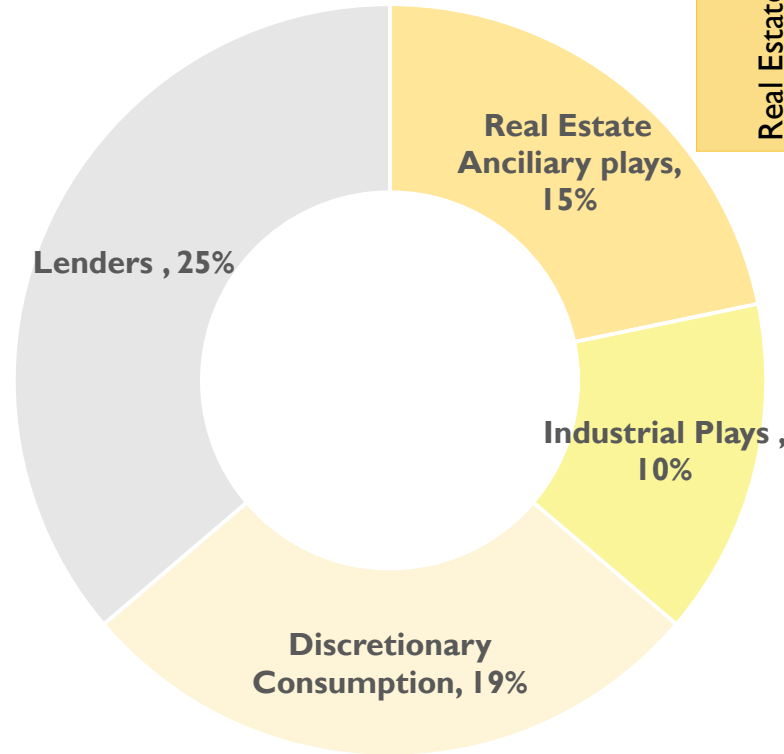


Data as on November 30, 2021

The 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

# 69% of the portfolio: towards beneficiaries of economic recovery

Lenders	ICICI Bank Limited	7%
	HDFC Bank Limited	3%
	Axis Bank Limited	5%
	Cholamandalam Investment & Finance Co. Ltd.	5%
	Fino Payments Bank Ltd	1%
	SBI	4%



Real Estate Ancillary Plays	Birla Corp	3%
	Dalmia Bharat	3%
	Crompton Consumer	4%
	Kajaria Ceramics	3%
	UltraTech Cement	2%

Industrial Plays	Gujarat Gas	6%
	L & T	5%

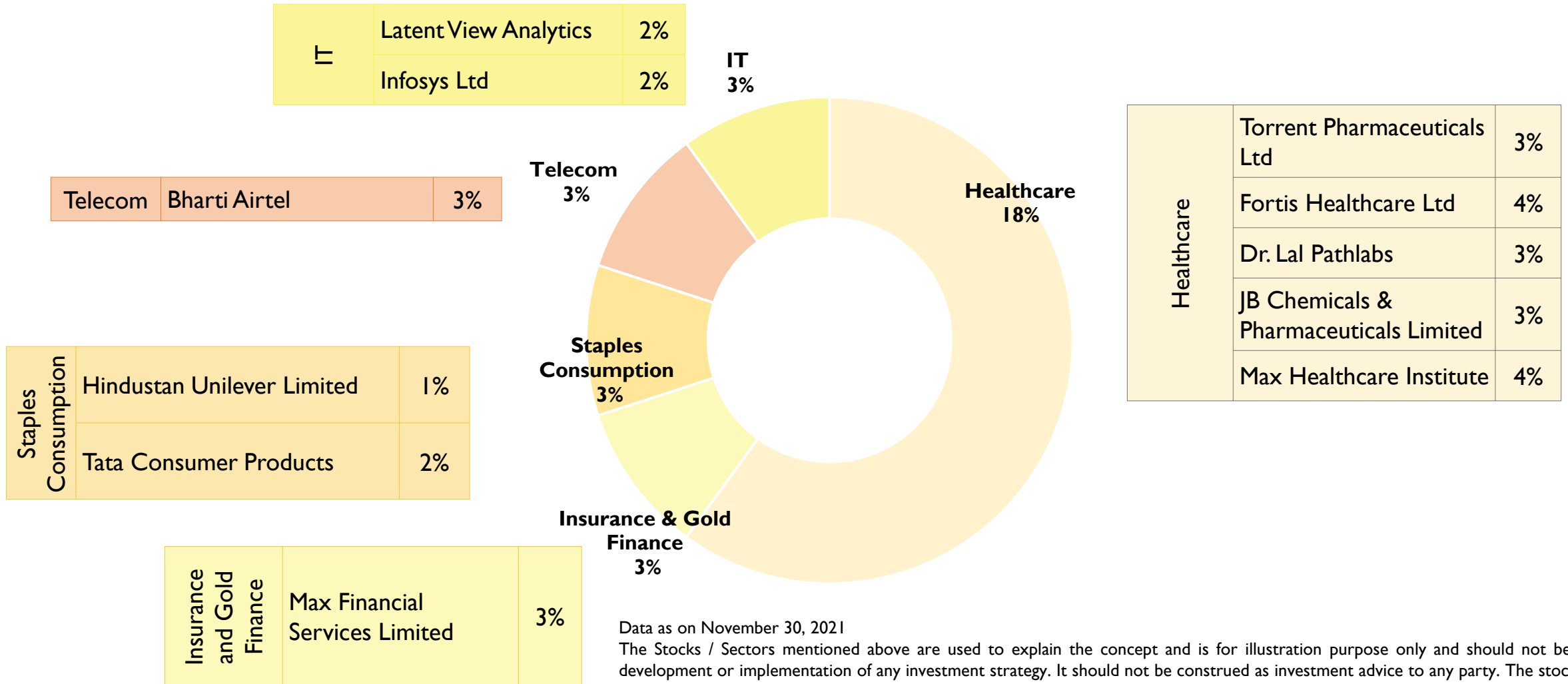
Consumption Discretionary	Jubilant Foodworks Limited	4%
	United Breweries Limited	2%
	3M India Limited	2%
	Phoenix Mills Ltd.	3%
	Whirlpool Of India Limited	0.2%
	V I P Industries Limited	2%
	FSN E-Commerce ventures Ltd	2%
	Zomato	3%

Data as on November 30, 2021

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# While 30% of the portfolio: invested in essentials



Data as on November 30, 2021

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**The portfolio is positioned across sectors, themes  
and market capitalization...**

**...but united across portfolio holdings in the  
unique ability to benefit from a competitive  
advantage for the years to come**

# Key Themes

# Theme I: Consolidation in the lending space

Top 5 banks command 46% market share in India, versus 80% as seen in countries globally

## Top 5 banks in India to consolidate market share

- The five bank concentration ratio in India stands at ~46% level; vs ~80% being the median for 30 large economies globally.
- We believe the top banks in India; especially the top 3-4 private banks are very well positioned today to consolidate market share.

## Strong liability franchises

- A very strong liability franchise; and good underwriting discipline are the key tenets of sustainable compounding in a lending business.
- The banks we own in the fund are the ones which clearly lead on these metrics.

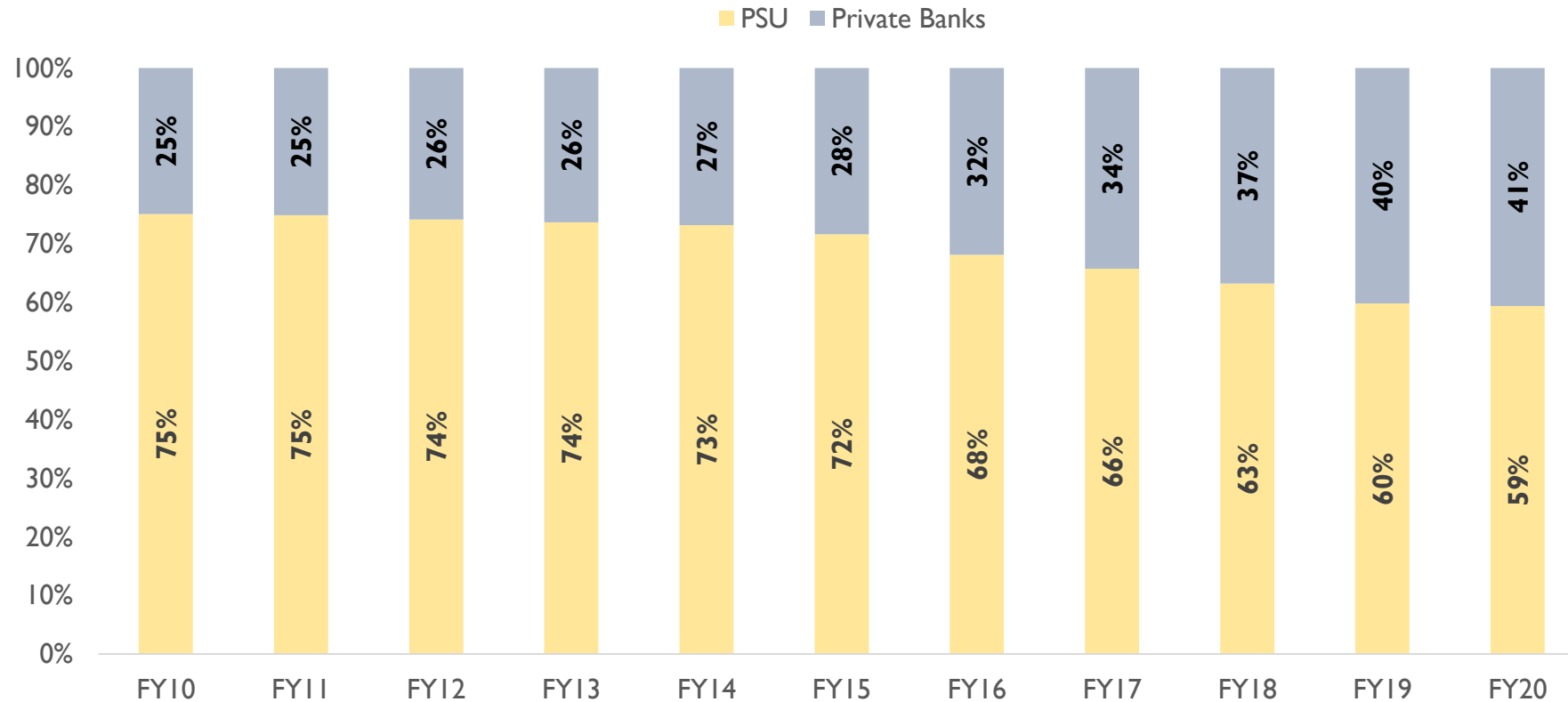
## PSU to PVT value migration to continue

- PSU banks have structural shortcomings of a promoter whose interests are not aligned with minority shareholders, weak underwriting capabilities, being capital starved, etc.
- Hence, expect value migration from PSU to PVT to continue.

## Attractive valuations

- Financial stocks were badly hit during the sell-off caused by COVID
- Unlike other sectors, stock prices for banks are yet to see a bounce-back
- Believe this is a temporary mispricing for larger, well run private banks with good liability franchises and underwriting capabilities.

# Market Share in the Indian Banking System



- **Share of Private Banks has increased from 25% to 41% in the last decade**
- **FY30 private banks market share = 55% ???**

Source: Bloomberg and Internal MOAMC Research

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## Theme 2: Supply side Consolidation: Survivors in a tough cycle = eventual winners

Distinctive and durable market leaders likely to benefit despite short term headwinds

### India's growth potential remains intact

- India despite facing multiple challenges over the years; has a track record of ~14% nominal GDP growth over the last 4 decades.
- We believe the basic building blocks to this long term growth remain intact; the pandemic should be a passing event.

### Economic environment to accelerate consolidation

- Every downturn tests the survival of the fittest.
- Weak players in an industry suffer the most (especially the unorganized; and players with weak balance sheets).
- Consequently, in the recovery that ensues; the strong get stronger.

### Focus on market leaders

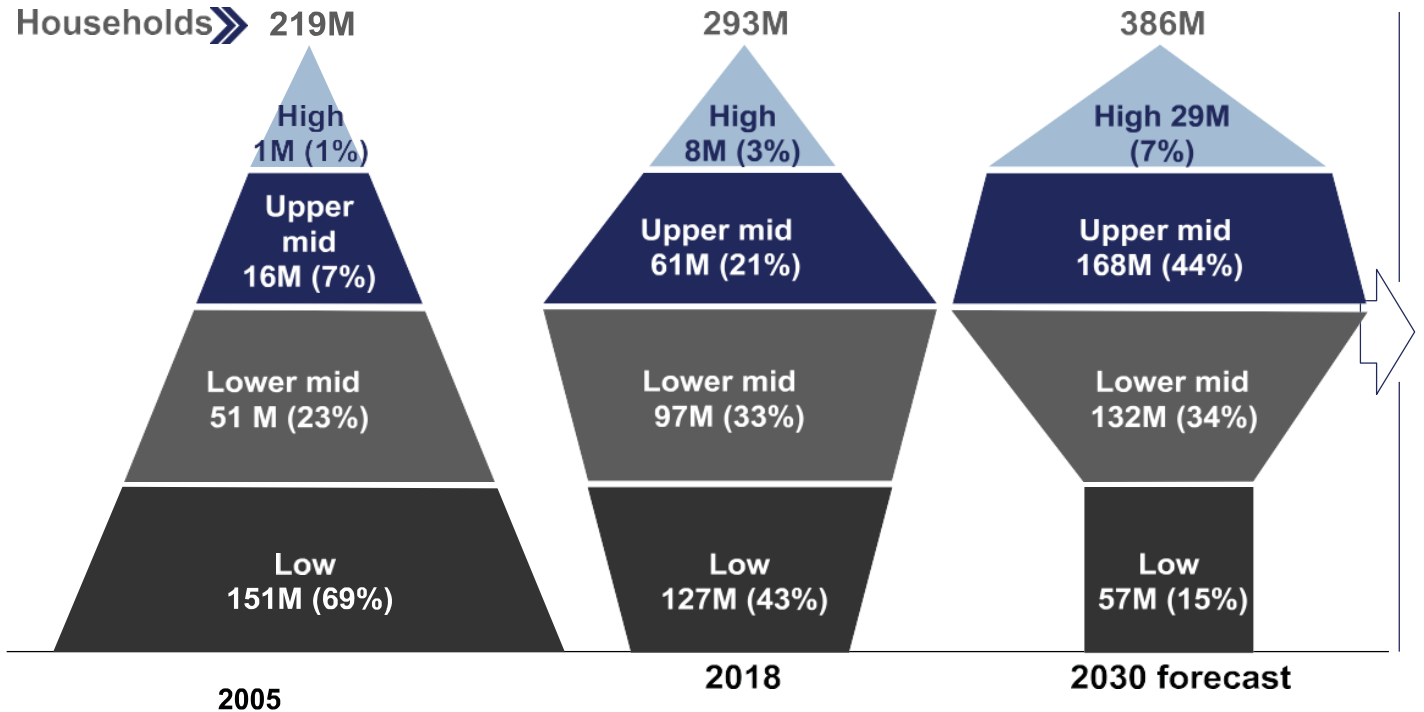
- Accelerated formalization of the economy to benefit market leaders
- High stress economic environments necessitate that the strongest will be able to not just survive, but thrive.

### Look beyond the short term

- Template for multi-baggers; vision to see, courage to buy and patience to hold
- Patience is the rarest of the three attributes. We believe; today as we're still in the middle of the pandemic; our patience is being tested.
- However, as the dust settles; we believe we will be well rewarded for our patience.

## Theme 3: Consumer Discretionary – Long Runway for Growth

### Evolution of the household-income profile in India



### High Income & Upper Middle Segment

- 1 in 4 households today
- 1 in 2 households by 2030

Note: Low income: <\$4,000, Lower-mid: \$4,000-8,500, Upper-mid: \$8,500-40,000, High income: >\$40,000 basis income per household in real terms;

Source: BCG CCI Proprietary Income Database

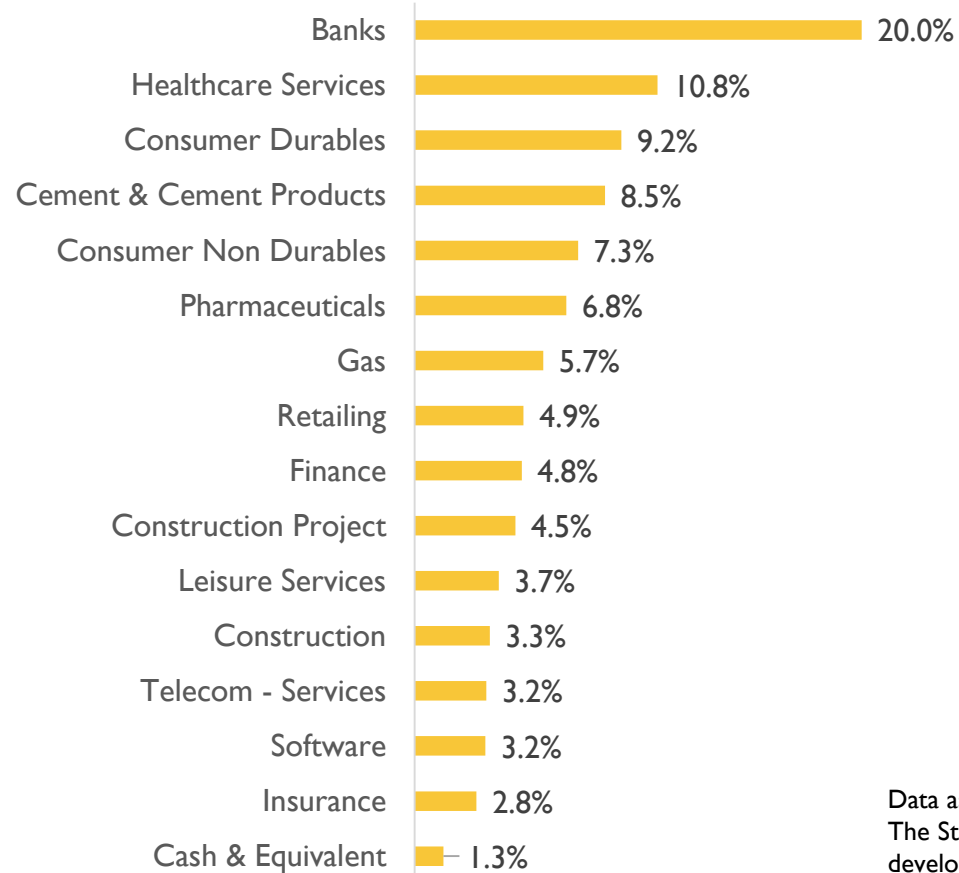
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# **A portfolio of leaders – A recipe for exponential growth**



# What are the fund holdings?

## Sector Mix



## Top 10 Equity Holdings

Script	Weightage (%)
ICICI Bank Limited	6.7%
Gujarat Gas Limited	5.7%
Cholamandalam Investment and Finance Company Limited	4.8%
Axis Bank Limited	4.7%
Larsen & Turbo Limited	4.5%
State Bank of India	4.4%
Max Healthcare Institute Limited	4.1%
Fortis Healthcare Limited	3.9%
Jubilant Foodworks Limited	3.7%
Crompton Greaves Consumer Electricals Limited	3.6%
<b>Total</b>	<b>46.2%</b>

Data as on November 30 2021. Sector classification as per AMFI defined sectors.

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# How has the fund performed?

Point to Point Returns (%)	1 Year		Since Inception	
	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000
Motilal Oswal Large and Midcap Fund (LMC)	48.1	14,857	27.2	16,654
Nifty Large Midcap 250 Index TRI (Benchmark)	42.2	14,257	28.9	17,155
Nifty 50 TRI (Additional Index)	32.2	13,249	21.0	15,000

SIP Performance (%)	1 Year			Since Inception		
	LMC	Benchmark	Additional Benchmark	LMC	Benchmark	Additional Benchmark
Investment Amount	120,000			250,000		
Market Value	142,940	139,251	133,974	368,872	369,420	342,081
Returns (CAGR)%	37.3	31.1	22.3	40.6	40.8	32.0

Data as on November 30, 2021. 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. 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. Abhiroop Mukherjee is the Fund Manager for debt component since inception.

Kindly refer to the factsheet for performance of other schemes managed by the fund managers: <https://www.motilaloswalmf.com/downloads/mutual-fund/Factsheet>

# Fund Managers

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## For Equity Component: Mr. Aditya Khemani:

- **Rich Experience:** Mr. Aditya has overall 14 years of experience in the Indian equity markets; last 10 years in the role of a portfolio Manager.
- **Academic Background:** Prior to joining Motilal Oswal Asset Management Company Ltd., He was associated with HSBC AMC for nearly 12 years. Further, he has worked in esteemed organizations like SBI Mutual Fund, ICICI Prudential AMC and Morgan Stanley Advantage Services.
- **Academic Background:** MBA finance, IIM Lucknow and B.Com (Honors) from St. Xavier's college, Kolkata



## 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. His past stint includes, AVP at PNG Gilts as a WDM dealer
- **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 and Motilal Oswal Equity Hybrid Fund

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

# 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 MOF25, MOF30, MOF35, MOFEH, MOFLM & 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	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.		

# Disclaimer

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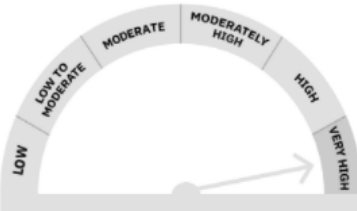
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**Scheme Specific Risk Factors:** In line with its investment objective, the scheme will be required to maintain a minimum exposure of 35% each to both the large cap and the mid cap market segments at all times regardless of the prevailing market conditions/outlook 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.**

# Product Labelling

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Large Midcap 250 TRI
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)		
<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 of large and midcap stocks</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 Aditya Khemani

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 Long Term Equity Fund	21-01-2015	39.8	37.7	17.0	18.4	15.7	17.0	15.3	12.4

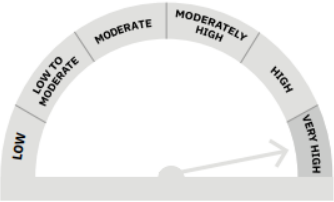

### Note:

- Aditya Khemani manages 2 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 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> <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment predominantly in equity and equity related instruments</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 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 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 Nasdaq 100 FOF	29-11-2018	33.1	37.7	36.3	37.9	-	-	36.3	37.2
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.
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# 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

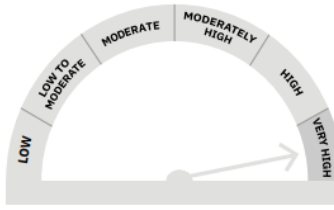
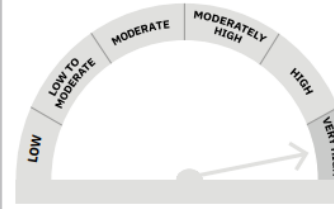
**Note:**

- 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.

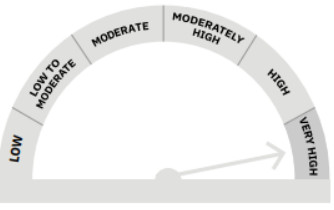
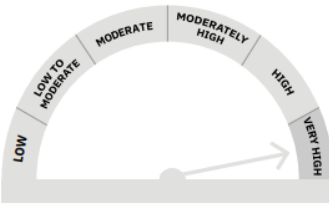
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## Motilal Oswal Midcap 30 Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Midcap 100 TRI
Motilal Oswal Midcap 30 Fund (MOF30) An openended equity scheme predominantly investing in mid cap stocks		
<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 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>		

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


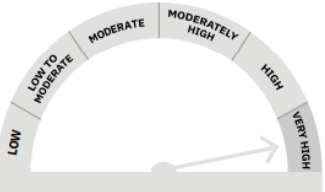
## Motilal Oswal Long Term Equity Fund

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.

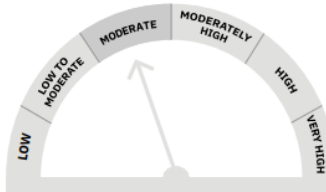
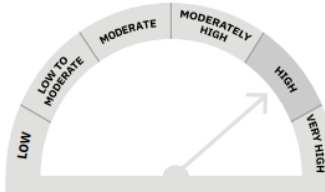
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## Motilal Oswal Nasdaq 100 FOF

Name of the scheme	Scheme Riskometer	Benchmark Riskometer NASDAQ 100 TRI (INR)
Motilal Oswal Nasdaq 100 Fund of Fund (MON100FOF) (An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF)		
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Return that corresponds generally to the performance of the Scheme, Motilal Oswal Nasdaq 100 ETF (MON100) through investment in units of MON100</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.


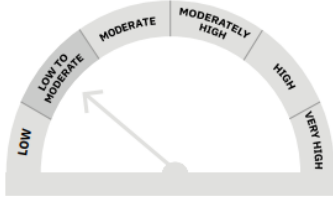
## Motilal Oswal Multi Asset Fund

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.



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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.

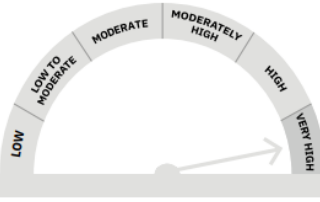
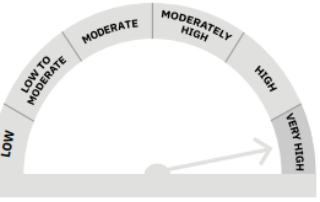
## Motilal Oswal Ultra Short Term Fund

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.

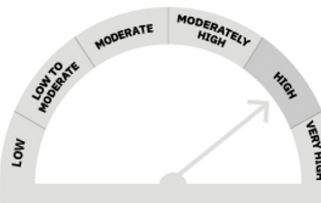

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## Motilal Oswal Passive FOF - Aggressive

<b>Name of the scheme</b> Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive (MOFAAPFOF-A) (An open ended fund of funds scheme investing in passive funds)	<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
<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		

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


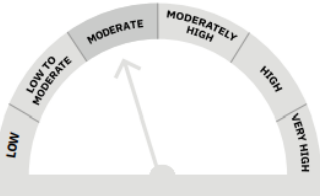
## Motilal Oswal Passive FOF - Conservative

<b>Name of the scheme</b> Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative (MOFAAPFOF-C) (An open ended fund of funds scheme investing in passive funds)	<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
<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)		
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"><li>• Return that corresponds generally to the performance of the Nifty 5 yr Benchmark G – Sec Index, subject to tracking error.</li><li>• 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.

**Thank you**

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**THINK MOTILAL OSWAL**



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