



If your investments are **locked**, you need not worry about **market volatility**

**MOTILAL OSWAL BUY RIGHT  
MOST FOCUSED SIT TIGHT  
LONG TERM FUND SAVE TAX**

Short term volatility may sometimes lead you to give into emotions and compel you to redeem your investments; often at the cost of long term gain. Here is a fund that protects you against such temporary emotional decisions. Motilal Oswal MOST Focused Long Term Fund comes with a 3 year lock-in to prevent you from falling prey to short term market volatility and also helps

you save tax. While we 'Buy Right' using our unique stock picking process 'QGLP'<sup>#</sup>, the lock in period helps you 'Sit Tight' on them till you reap their full growth potential.

<sup>#</sup>Q= Quality, G= Growth, L= Longevity, P= Price

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Name of the scheme	This product is suitable for investors who are seeking*	
Motilal Oswal MOST Focused Long Term Fund (MOST Focused Long Term) (An open ended equity linked saving scheme with a 3 year lock-in)	<ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment predominantly in equity and equity related instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>

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

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

ELSS or Equity Linked Saving Schemes are the Mutual Fund offerings that allow you to save taxes while giving you an opportunity to create wealth by investing into equities.

## Why is ELSS an attractive option for tax saving?

- If you have risk bearing capacity, then ELSS is an ideal option.
- ELSS are similar to diversified equity mutual funds.
- Wealth creation potential of equity markets cannot be denied. However equities are known to be volatile and thus many investors stay away for the fear of losing money during downturns in the market.
- ELSS offers long term investing with one of the shortest lock-in period amongst Tax Savings investment Avenues (mandatory 3 years of lock-in period).
- The lock-in period ensures that short term market volatility is ignored and focus is only on the long term wealth creation.
- You can invest into ELSS and deduct upto Rs. 1,50,000 from your taxable income to effectively reduce your tax liability under section 80C of Income Tax Act, 1961.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits. Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

## How to save tax under section 80C?

When you invest in certain schemes like ELSS, Public Provident Fund, certain Bank Fixed Deposits etc. you can claim up to Rs.1,50,000 as a deduction from your gross total income in a financial year under Section 80C of Income Tax Act, 1961. The Table below will help further explain the how this works

Particulars	Without Tax Saving Investments u/s 80C	With Tax Saving Investments u/s 80C
Gross Total Income	Rs.7,50,000	Rs.7,50,000
Exemption u/s 80C	Nil	Rs.1,50,000
Total Income	Rs.7,50,000	Rs.6,00,000
Tax on Total Income	Rs.75,000	Rs.45,000
Tax saved	Nil	Rs.30,000

Illustration of Tax exemption for an individual less than 60 years in receipt of salary income for the assessment year 2015-16. Along with the tax deductions, an ELSS offers you the opportunity to grow your money by investing in the equity market. Long-term capital gains from these funds are tax free in your hands and the lock-in period is only 3 years. Furthermore, you can also opt for a Dividend Payout option, thereby realizing some potential gain during the lock-in period, and also choose to invest through a Systematic Investment Plan and bring discipline to your tax planning.

## Various Tax Saving Instruments and their Benefits

Commonly used Tax Saving Avenue	Minimum Investment	Lock - in Tenure	Returns*	Taxability
ELSS	500	3 years	Market linked	Tax Free
PPF	500	15 years	8.70%	Tax Free
NSC	100	6 years	8.50%	Interest Income Taxable
Bank Deposits	100	5 years	9.75% (at best)	Interest Income Taxable
Pension Products	Product Specific	Product Specific	7-10%	Annuity Taxable

Source: Economic Times | Data as on Nov 30, 2014.

\*The rate of return(s) used above is assumed and excludes loads and taxes. The above investment representation is used for explaining the concept and for illustration purpose only and should not be construed as an assurance on minimum returns and safeguard of capital. It should not be used for development or implementation of an investment strategy. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

## Scheme Details

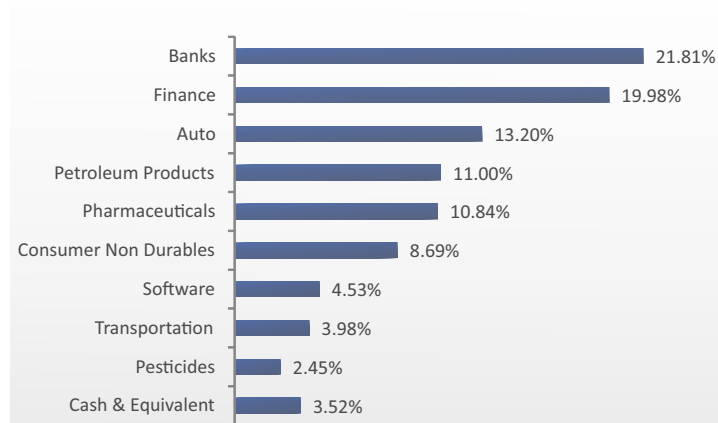
- Type of Scheme: An open ended equity linked saving scheme with a 3 year lock-in
- Investment Objective: To generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
- Asset Allocation: 80%-100% - Equity and Equity Related Instruments 0%-20% - Debt Instruments, Money Market Instruments, G-Secs, Cash and Cash at call, etc.
- Benchmark: Nifty 500 Index
- Entry & Exit load: Nil
- Ideal Investment for: Investors seeking potential growth of equities with the added advantage of tax savings under Section 80C of the Income Tax Act, 1961.
- Minimum and Additional Application Amount: Rs. 500/- and in multiples of Rs. 500/- thereafter
- Minimum Redemption Amount: Rs. 500/- and in multiples of Re.1/- thereafter or the balance in the unit holder's folio, whichever is lower.
- Systematic Investment Plan (SIP): Minimum installment amount– Rs.500/- and in multiples of Rs.500/- thereafter (weekly / fortnightly/ monthly / quarterly frequency). Minimum twelve installments. Dates available for Auto Debit facility in SIP: 1st, 7th, 14th, 21st or 28th of every month. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.

## Top 10 Holdings

Sr. No.	Name of Instrument	% to Net Assets
1	IndusInd Bank Ltd.	8.69
2	HDFC Bank Ltd.	8.54
3	Eicher Motors Ltd.	8.36
4	Can Fin Homes Ltd.	7.82
5	Bharat Petroleum Corporation Ltd.	6.13
6	Bajaj Finance Ltd.	5.69
7	Max Financial Services Ltd.	5.01
8	Indian Oil Corporation Ltd.	4.87
9	Maruti Suzuki India Ltd.	4.84
10	State Bank of India	4.59

Data as on Jan 31, 2017

## Sector Allocation



Note: Industry classification as recommended by AMFI | Data as on Jan 31, 2017