RR GLOBAL™

April 2026

# Motilal Oswal ELSS Tax Saver Fund

Category : Equity Fund | Benchmark Index : NIFTY 500 TRI| Fund Manager : Rakesh Shetty

**₹54.15**
**NAV** as on 29-Apr-26

**₹3,969** (Cr.)
**AUM** as on 31-Mar-26


## Rating

★★★★

| Historical Return (%) | | | | | | |
|---|---|---|---|---|---|---|
| | 3 Month | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
| Fund | 11.27 | 1.81 | 14.80 | 25.28 | 19.33 | 17.23 |
| Benchmark Index | -1.13 | -4.52 | 4.06 | 15.23 | 13.76 | 14.53 |

## Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

| Sector Allocation(%) | |
|---|---|
| Financials | 23.59 |
| Materials | 9.37 |
| Technology | 11.69 |
| Industrials | 18.83 |
| Consumer Discretionary | 15.28 |

| Asset Allocation (%) | |
|---|---|
| Cash&cashEqv. | 0.71 |
| Equity | 99.29 |

| Portfolio Holdings | |
|---|---|
| Top Holdings | Assets(%) |
| Eternal | 6.06 |
| MCX | 5.88 |
| Muthoot Finance | 4.61 |
| Piramal Finance | 4.46 |
| Waaree Energies | 4.17 |
| PTC Industries | 4.10 |
| Prestige Estates Projects | 4.07 |
| Amber Enterprises India | 3.88 |
| Apar Industries | 3.81 |
| One97 Communications | 3.74 |

| Quantitative Data (%) | |
|---|---|
| Standard Deviation | 19.90 |
| Beta | 1.08 |
| Sharpe Ratio | 0.71 |
| Alpha Ratio | 6.10 |
| Turnover Ratio | 57.00 |
| Expense Ratio | 1.84 |
| Lock-in Period | - |
| Fund Type | Open Ended |
| Fund House | Motilal Oswal ELSS Tax Saver Fund |
| Fund Taxation | Equity |
| Min. Inv. Lumpsum/ SIP | Rs. 500 / 500 |

## Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.