

Motilal Oswal Mutual Fund

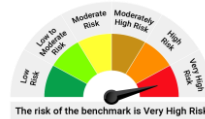
Category : Equity : Large & Mid Cap | Benchmark Index : Nifty large and Mid 200 TRI | Fund Manager : Ajay Khandelwal

32.79

NAV as on 09- Dec-25

15,146 (Cr.)

AUM as on 30-Nov-25


Rating


Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	3.30	-3.55	-6.17	23.10	23.10	-
Benchmark Index	2.10	1.75	2.58	14.22	16.46	-

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	25.73
Industrials	22.66
Technology	9.93
Consumer Discretionary	16.12
Energy & Utility	8.91

Asset Allocation (%)

Equity	98.59
Cash&cashEqv.	1.41
Debt	-

Portfolio Holdings

Top Holdings	Assets(%)
Eternal	6
Bajaj Finance	4.35
PTC	4.05
Muthoot Finance	3.96
Bharat Electronics	3.81
CG Power	3.51
TVS Motor	3.5
MCX	3.44
Apar	3.43
One97Comm	3.4

Quantitative Data (%)

Standard Deviation	18.47
Beta	1.13
Sharpe Ratio	0.99
Alpha Ratio	8.52
Turnover Ratio	33
Expense Ratio	1.69
Lock-in Period	-
Fund Type	Open Ended
Fund House	Motilal Oswal Mutual Fund
Fund Taxation	Equity Oriented
Min. Inv. Lumpsum/ SIP	Rs. 1,000 / 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.