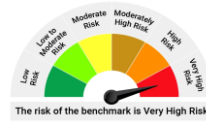


Motilal Oswal Mutual Fund

Category : Equity : Mid Cap | Benchmark Index : Nifty Mid Cap 150 TRI | Fund Manager : Niket Shah

100.40
NAV as on 12- Dec-25

38,003 (Cr.)
AUM as on 30-Nov-25

Rating
★★★★★

Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-4.22	0.33	-11.48	23.79	28.68	17.91
Benchmark Index	1.35	2.79	0.09	21.92	23.94	18.37

Investment Objective

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

Sector Allocation(%)	
Technology	38.82
Consumer Discretionary	20.4
Industrials	17.11
Financial	11.71
Real Estate	2.43

Asset Allocation (%)	
Equity	92.08
Cash&cashEqv.	7.92
Debt	-

Portfolio Holdings	
Top Holdings	Assets(%)
Persistent Systems	10.03
Coforge	9.92
Eternal	8.69
Dixon Technologies(India)	8.07
Kalyan Jewellers India	7.98
One97 Communications	7.81
Bharti Airtel	5.25
Polycab India	4.97
Aditya Birla Capital	4.48
Kei Industries	4.36

Quantitative Data (%)	
Standard Deviation	17.71
Beta	0.92
Sharpe Ratio	1.04
Alpha Ratio	3.88
Turnover Ratio	124
Expense Ratio	1.54
Lock-in Period	-
Fund Type	Open Ended
Fund House	Motilal Mutual Fund
Fund Taxation	Equity Oriented
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.