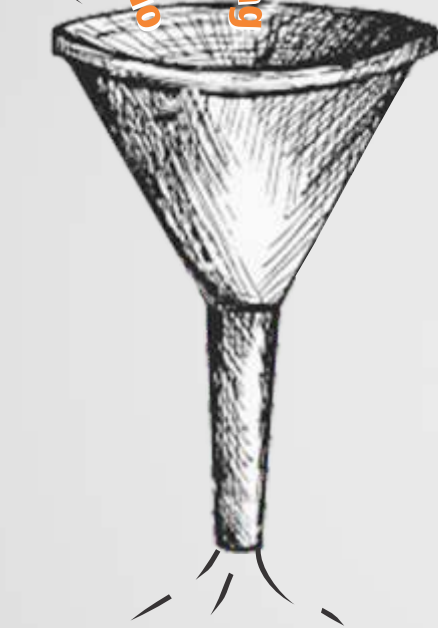


Quality Portfolio  
Tax Saving  
Lock In Discipline

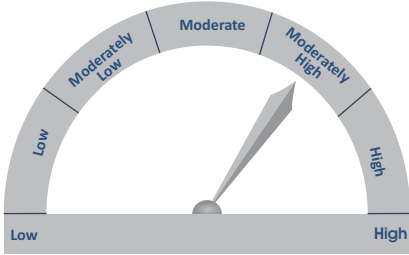


Tax Saving and the essence  
of 'Buy Right : Sit Tight',  
now in one product

## Motilal Oswal MOST Focused Long Term Fund

(An open ended equity linked saving scheme with a 3 year lock-in)



Name of the scheme	This product is suitable for investors who are seeking*	
<p>Motilal Oswal MOST Focused Long Term Fund (MOST Focused Long Term) (An open ended equity linked saving Scheme with a 3 year lock-in)</p>	<ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment predominantly in equity and equity related instruments;</li></ul>	<p style="text-align: center;"><b>Riskometer</b></p>  <p style="text-align: center;">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.

It's an open secret that...

“ Taxes grow  
without rains ”

# Investments for Tax Saving

It's a well known fact that the Government of India provides tax rebate under sec 80C of the Income Tax Act, 1961. Anybody investing upto Rs. 1,50,000 per year into a specified list of investment products is eligible for this amount to be reduced from their taxable income. The list of specified products includes various items like bank deposits, small savings schemes, equity linked saving schemes of mutual funds, bonds, etc. So basically the Government is telling you that it is important to plan for future and make right investments in that direction. In the process of course the nation benefits from long term investible surpluses which can then be ploughed into various long term funding requirements. If you do this right investment with a plan for your future, they are happy to forgo tax revenues to encourage you to do the right thing! There is only one catch, that such products have a lock-in ranging from three years to seven or eight or ten years depending on what product you pick; time horizon may vary but lock in is a must! Now we all know that if one has to necessarily lock-in money, we might as well lock it in to a product which has least lock-in with highest possible potential for return to take us closer to our goals.

Motilal Oswal AMC as always encourages its investors to BUY RIGHT : SIT TIGHT. What better than to get a tax benefit for doing just that – “BUY RIGHT : SIT TIGHT” with sec 80C tax benefits!

# Saving Tax Under Section 80C?

Commonly used Tax Saving Avenue	Minimum Investment	Lock - in Tenure	Returns*	Taxability
<b>ELSS</b>	500	3 years	Market linked	Tax Free
<b>PPF</b>	500	15 years	8.70%	Tax Free
<b>NSC</b>	100	5 years	8.50%	Interest Income Taxable
		10 years	8.80%	
<b>Bank Deposits</b>	100	5 years	9.75% (at best)	Interest Income Taxable
<b>Pension Products</b>	Product Specific	Product Specific	7-10%	Annuity Taxable

Source: Economic Times | For Financial year 2015-16.

\*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 the fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in future.

# What is ELSS?

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 ELSS?

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.

# Why ELSS?

Over 80% of the time, Nifty 500 Index has delivered **positive returns** on 3 years rolling basis

Historically, the hit and miss ratio has been 4:1 for generating positive returns considering 3 years of investments in Nifty 500 Index at any given point in time



Past performance may or may not be sustained in the future.

Source: Bloomberg | Data as on Aug 31, 2016.



# MOST Focused Long Term

## Type of the 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.

## Investment Strategy

- The Scheme will invest in securities across asset classes (debt and equity) and across sectors and capitalization levels.

## Asset Allocation

- 80%-100% - Equity and Equity Related Instruments
- 0%-20% - Debt Instruments, Money Market Instruments, G-Secs, Cash and Cash at call, etc.

## Load Structure

- Entry & Exit Load: Nil

## For Whom ?

- For investors seeking potential growth of equities with the added advantage of tax savings under Section 80C of the Income Tax Act,1961

# Our Investment Philosophy - 'BUY RIGHT : SIT TIGHT'

A philosophy distilled from over 25 years of wealth creation expertise of  
Motilal Oswal Securities Ltd (Our Sponsor)

## Buy Right Stock Characteristics

### QGLP

- **'Q'quality** denotes quality of the business and management
- **'G'rowth** denotes growth in earnings and sustained RoE
- **'L'ongevity** denotes longevity of the competitive advantage or economic moat of the business
- **'P'rice** denotes our approach of buying a good business for a fair price rather than buying a fair business for a good price

## Sit Tight Approach

- **Buy and Hold:** We are strictly buy and hold investors and believe that picking the right business needs skill and holding onto these businesses to enable our investors to benefit from the entire growth cycle needs even more skill.
- **Focus:** Our portfolios are high conviction portfolios with 20 to 25 stocks being our ideal number. We believe in adequate diversification but over-diversification results in diluting returns for our investors and adding market risk

A business we  
**“understand”**

Favorable  
**“long term economics”**

Margin of  
**“safety”**

Able and trustworthy  
**“management”**

# About the scheme

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The investment objective of the scheme is 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.

MOST Focused Long Term would endeavour to construct such a portfolio that the product is best suited for medium and long term investment.

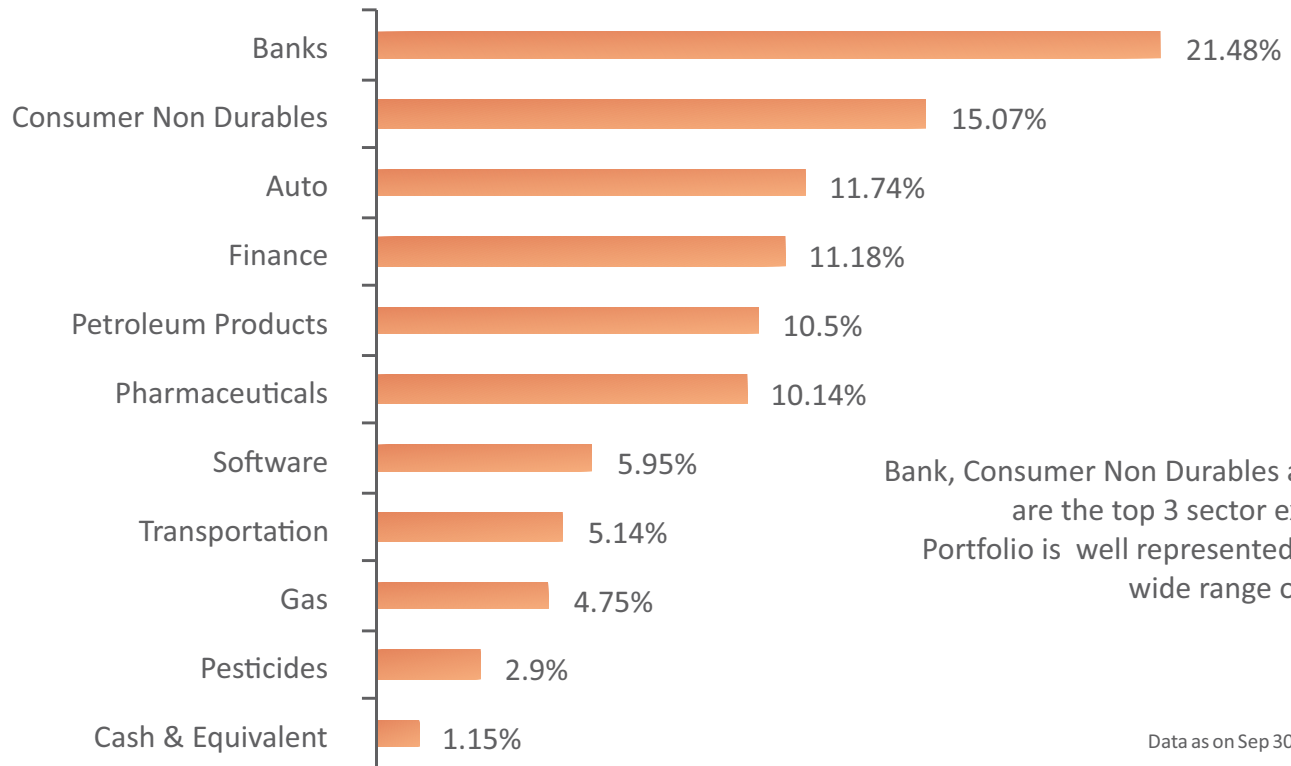
High conviction ideas with improved risk-adjusted return characteristics.

'360 degree view' of company to identify competitive advantages.

## Fund Details

<b>Type of Scheme:</b>	An open ended equity linked savings scheme with a 3 year lock-in
<b>Investment Objective:</b>	The investment objective of the Scheme is 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
<b>Benchmark:</b>	Nifty 500 Index
<b>Entry/Exit Load:</b>	Nil
<b>Plans:</b>	Regular Plan and Direct Plan
<b>Options (Under each plan):</b>	Dividend (with Payout facility) and Growth
<b>Minimum Application Amount:</b>	Rs. 500/- and in multiples of Rs. 500/- thereafter
<b>Additional Application Amount:</b>	Rs.500/- and in multiples of Rs.500/- thereafter
<b>Systematic Investment Plan (SIP):</b>	Minimum installment amount - Rs. 500/ (weekly/fortnightly/monthly /quarterly frequency) and in multiples of Rs. 500/- thereafter. The dates for the Auto Debit Facility shall be on the 1st, 7th, 14th, 21st and 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
<b>Minimum Redemption Amount:</b>	Rs. 500/- and in multiples of Re.1/- thereafter or the balance in the unit holders folio, whichever is lower

# Sector Allocation



Bank, Consumer Non Durables and Auto are the top 3 sector exposures  
Portfolio is well represented across a wide range of sectors

Data as on Sep 30, 2016

## TOP 10 Holdings

Name of Instrument	% to Net Assets
IndusInd Bank Limited	9.00
HDFC Bank Limited	8.96
Eicher Motors Limited	7.17
Infosys Limited	5.95
Britannia Industries Limited	5.17
Interglobe Aviation Limited	5.14
Bharat Petroleum Corporation Limited	5.03
Mahanagar Gas Limited	4.75
Maruti Suzuki India Limited	4.56
Gruh Finance Limited	4.33

- TOP 5 Stocks % to NAV= 36.26%
- TOP 10 Stocks % to NAV= 60.07%
  - Currently we Hold 23 Stocks

Data as on Sep 30, 2016



**Mr. Gautam Sinha Roy**  
Vice President

## For Equity Component:

**Mr Gautam Sinha Roy** is the Fund Manager for investments in equity and equity related instruments of the Scheme.

**Mr. Roy** has completed his B.E. (Honors) from Jadavpur University, Kolkata and PGDM from IIM-Calcutta. He has close to 13 years of rich experience largely in investment management and research. He had worked with Motilal Oswal Securities Ltd. immediately prior to joining Motilal Oswal AMC. Prior to that, he has worked with IIFL Capital Pte. Ltd., Mirae Asset Global Investment Pvt. Ltd., Edelweiss Capital Ltd. and Genpact Ltd in Research and Investment analysis/ management roles.

**Mr. Roy** is also the Fund Manager for Motilal Oswal MOST Focused Multicap 35 Fund

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## For Debt Component:

**Mr. Abhiroop Mukherjee** He is B.com (H), MBA with 8 years of experience in Trading Fixed Income Securities viz. G-sec, T-bills, Corporate Bonds CP, CD etc. He has earlier worked with PNB GILTS LTD. as a WDM Dealer for the period 2007-2011

Other Funds Managed by Mr. Abhiroop Mukherjee: Motilal Oswal MOST Ultra Short Term Bond Fund  
He is also the Fund manager for the debt component of Motilal Oswal MOST Focused 25, Motilal Oswal MOST Focused Midcap 30 Fund and Motilal Oswal MOST Focused Long Term Fund, Motilal Oswal MOST Focused Dynamic Equity Fund



# Disclaimer

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**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 Limited. **Investment Manager:** Motilal Oswal Asset Management Company Ltd. (CIN: U67120MH2008PLC188186) **Sponsor:** Motilal Oswal Securities Ltd.




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

Call: 1800-200-6626

SMS: FOCUS to 575753

Website: [www.motilaloswalmf.com](http://www.motilaloswalmf.com)



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