



# Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF

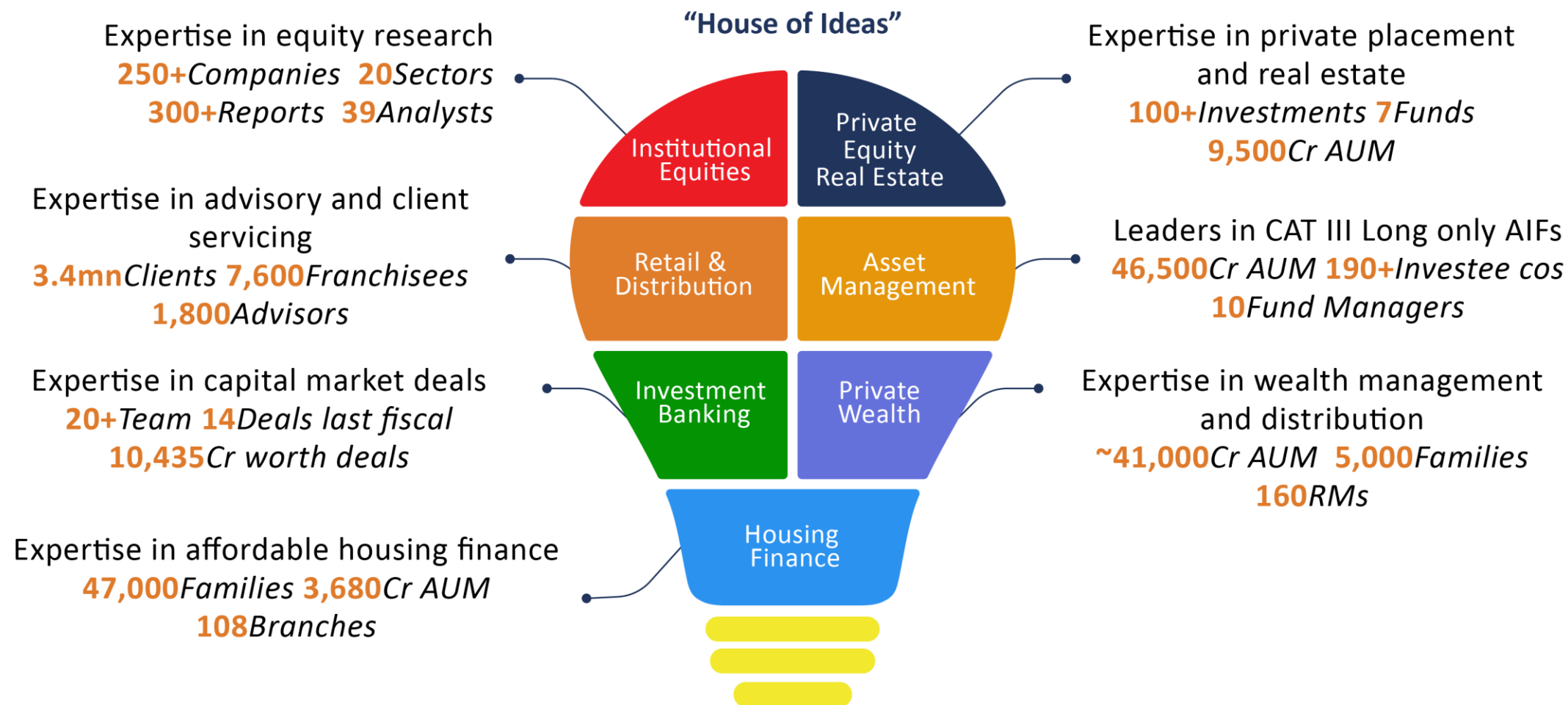
(Formerly known as Motilal Oswal 5 Year G-Sec ETF)  
(An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index)

# & Motilal Oswal 5 Year G-Sec Fund of Fund

(An open ended fund of funds scheme investing in units of Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF)

Mar 24

# Veritable Ecosystem in Financial Services






**We have established experience in arguably most segments under financial services**

Source: MOAMC Internal, Data as on 31st December 2022.

# Motilal Oswal AMC Positioning

A lot of Fund Managers construct portfolios that are very close to the benchmark due to fear of significant underperformance

	Benchmark Agnostic	Benchmark Hugging	Benchmark Replicating
Style	Active	Active	Passive
Portfolio Holding	Focused	Closer to Benchmark	Same as benchmark
Alpha Generation Capacity	High	Low	NA
Motilal Oswal AMC			

Motilal Oswal AMC has benchmark agnostic products in the form of active mutual funds, PMS, AIF along with benchmark replicating index funds and ETFs

# Why Motilal Oswal AMC?

## Cornerstone of Investment Philosophy

### Focused Strategies

based on time tested investment framework

### Index-based Strategies

Index Funds and ETFs based on first principal of

**Q**

**Quality of Business & Management**

**G**

**Growth in Earnings**

**L**

**Longevity of Quality and Growth**

**P**

**Price**

**Easy**

To understand and track

**Economic**

Low cost

**Effective**

For wealth creation

# Motilal Oswal AMC in Numbers

## Investors

- More than **12 lac investors**
- More than **19 lac folios**

## Active Mutual Funds

- **10 active funds**
- Total AUM ~**30,000 crores**

## PMS and AIFs (Alternates)

- **20+ PMS and AIFs**
- Total AUM ~**20,000 crores**

## Index-Based Mutual Funds

- **30 Index Funds and ETFs**
- Total AUM ~**20,000 crores**

Source/Disclaimer: MOAMC Internal, Data as on 29-Feb-24

# Why Fixed Income securities



## Diversification

- Historically fixed income securities have had **lower correlation with equities**
- **Help reduce** portfolio **volatility**



## Capital Preservation

- Higher quality fixed income securities are ideal for **capital preservation**
- Although there is still risk to the capital in case the issuer does not make the payment; **sovereign bond are considered to have no credit risk**



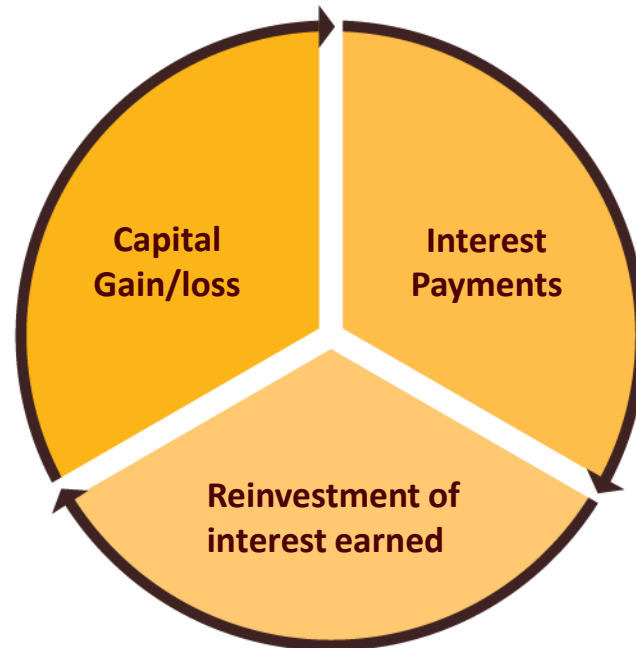
## Steady Income

- As the name suggests-these securities provide **regular**, predictable **coupon** payments
- Dividends are at the discretion of the company, while coupons are **legally binding**

The above list is illustrative and not exhaustive

# Fixed Income- risk/return sources

## Sources of Return



## Sources of Risk



The above list is illustrative and not exhaustive

# Attributes of different asset classes

Asset Class	Risk	Role
Cash	Least risky	Provides liquidity
Fixed Income	Low to medium	Provides periodic interest income but may have credit risk
Gold	Low to medium	Acts as inflation hedge
Real estate	High	Earns rental income and have potential for capital appreciation but have higher transaction cost and relatively illiquid
Equities	High	Potential to generate inflation beating return but comes with volatility

**Finding the right mix of asset class (typically with lower correlation) may help generate better risk adjusted returns**

The above list is illustrative and not exhaustive

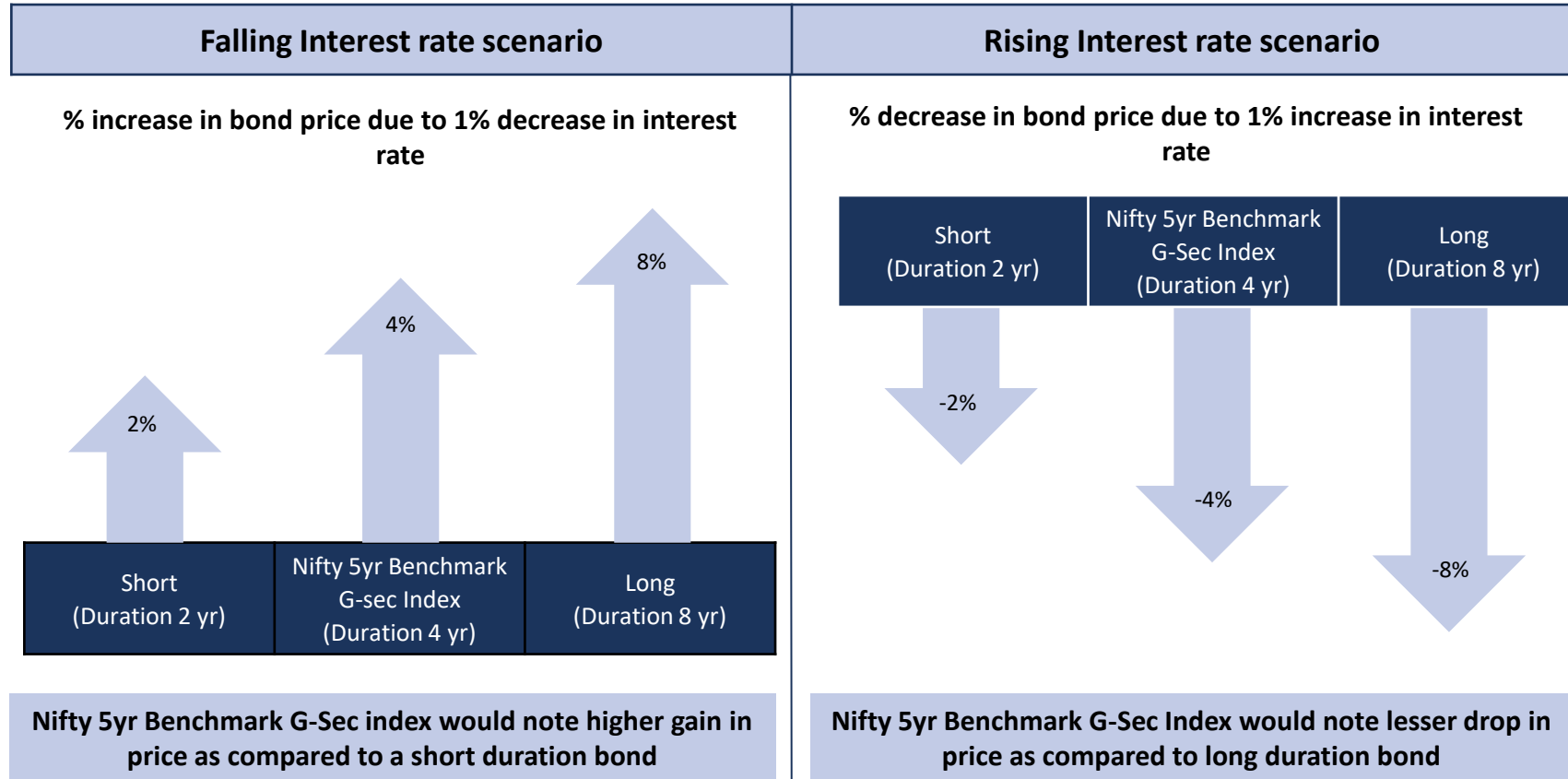


# Pros and Cons of Fixed Income Instruments

Instrument	Pros	Cons
Fixed Deposits	<ul style="list-style-type: none"> <li>• No market related risk</li> <li>• Overdraft facility against FD</li> <li>• Capital protection</li> </ul>	<ul style="list-style-type: none"> <li>• Banking system struggling with poor asset quality and governance issues</li> <li>• Perception of F.D being 'safe' taken hit after few private/co-operative banks placed under corrective actions</li> <li>• No scope for capital gain/loss</li> </ul>
Corporate Bonds	<ul style="list-style-type: none"> <li>• Higher return</li> <li>• Potential for capital gain/loss</li> </ul>	<ul style="list-style-type: none"> <li>• Recent spate of credit event of reputed issuers</li> <li>• Weakening interest serviceability of the borrowers- especially after pandemic</li> <li>• Poor secondary market liquidity</li> </ul>
G-sec	<ul style="list-style-type: none"> <li>• Practically 'Nil' credit risk</li> <li>• Possibility of capital gain/loss</li> <li>• Good secondary market liquidity</li> </ul>	<ul style="list-style-type: none"> <li>• Does not earn illiquidity and credit risk premium</li> </ul>

The above list is illustrative and not exhaustive

# Sweet spot between short and long duration bond



For purpose of illustration the modified duration has been assumed as follows-Short Duration funds- 2yrs, Nifty 5yr - 4yrs and for long duration- 8yrs.Hypothetical performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve, performance similar to that shown. The above table/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future

# Feature comparison

Particulars	Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF (An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index)	Motilal Oswal 5 Year G-Sec Fund of Fund (An open ended fund of funds scheme investing in units of Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF)	Corporate Bond Fixed Maturity Plan
No of securities	1		Multiple
Replication	Easy		Relatively difficult
Expected Tracking error	Relatively low	NA	Relatively high
Risk	Moderate		Moderate
Credit risk	Practically 'Risk Free'		Relatively safe
Return Predictability	No		Yes, only if held till maturity
Liquidity	Liquid		Liquid
Underlying security liquidity	Very High	NA	Moderate
Low Cost	Yes		Yes
Fixed Maturity	No		Yes
Fund deployment	Very quick		Relatively slower
Maturity	Constant maturity		Defined Maturity

The above list is illustrative and not exhaustive. Data as of 31-Mar-24.

# About Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF

(Formerly known as Motilal Oswal 5 Year G-Sec ETF) (An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index)

## And

# Motilal Oswal 5 Year G-Sec Fund of Fund

(An open ended fund of funds scheme investing in units of Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF)

# Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF

(Formerly known as Motilal Oswal 5 Year G-Sec ETF)



## Investment Objective

The Scheme seeks investment return that corresponds to the performance of Nifty 5 yr Benchmark G-Sec Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.



## Minimum Application Amount

**On NSE/BSE-** Investors can buy/sell units of the scheme in round lot of 1 unit and multiples thereof.

**Directly with Mutual Fund-** Buy/sell units of the Scheme where the subscription /redemption amount is in excess of INR 25 crs. However, the same limit is not applicable to Market makers.



## Launch Date

10-Dec-2020



## Benchmark

Nifty 5 YR Benchmark G-Sec Index



## Type of Scheme

An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index



## Exit Load

Nil



## Fund Manager

Mr. Rakesh Shetty



## Total Expense Ratio

0.24%

This is not an index fund; it is an Exchange Traded Fund (ETF)

Source: MOAMC, as of 31-Mar-24

# Motilal Oswal 5 Year G-Sec Fund of Fund



## Investment Objective

The investment objective of the scheme is to seek returns by investing in units of Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.



## Minimum Application Amount

Lumpsum and SIP – Rs 500/- and in multiples of Re 1/- thereafter



## Launch Date

10-Dec-2020



## Benchmark

Nifty 5 YR Benchmark G-Sec Index



## Type of Scheme

An open ended fund of funds scheme investing in units of Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF (Formerly known as Motilal Oswal 5 Year G-Sec ETF).



## Exit Load

Nil



## Fund Manager

Mr. Rakesh Shetty



## Total Expense Ratio\*

Direct – 0.13% , Regular – 0.20%

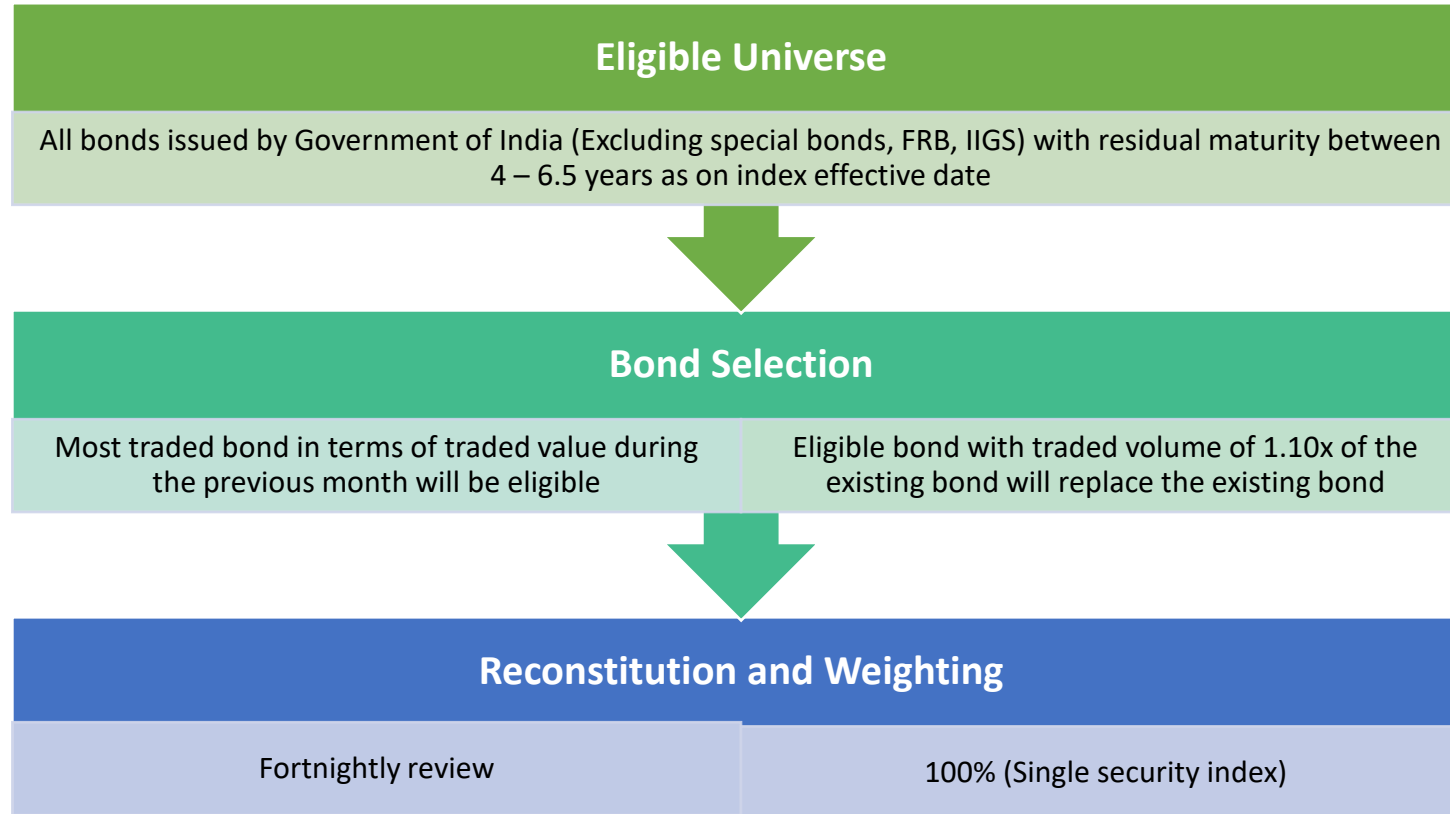
\*Investors are requested to note that they will be bearing the recurring expenses of the fund of funds (FoF) scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments. The indicative TER of underlying schemes for Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF is 0.20%

Source: MOAMC, as of 31-Mar-24

# About the Nifty 5 yr Benchmark G-Sec Index

**Index Objective:** The 'Nifty 5 yr Benchmark G-Sec Index' is a single bond index that measures the performance of the most liquid Government of India bond in the 5 year maturity segment

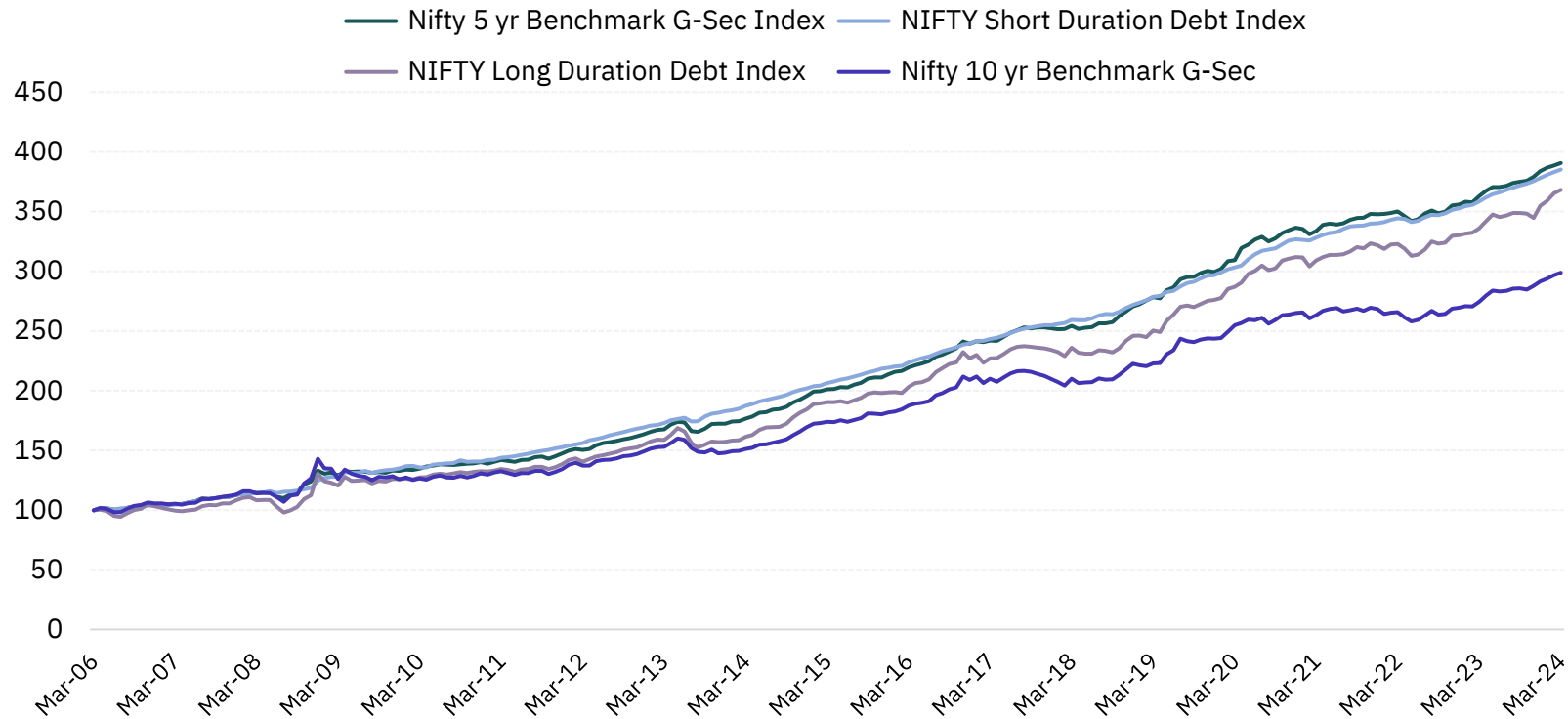
## Index Methodology Snapshot:



Source: [www.niftyindices.com/](http://www.niftyindices.com/); data as of 31-Mar-24; for detailed index methodology kindly visit [www.niftyindices.com/](http://www.niftyindices.com/).

# Historical Index Performance

Nifty 5 yr Benchmark G-Sec index has delivered superior returns over indices with longer tenor. It has also noted competitive returns in comparison to the Nifty Short Duration Debt Index



Data Source: [www.niftyindices.com](http://www.niftyindices.com), AMFI; Performance Data from 30-Sep-05 to 31-Mar-24; Hypothetical performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve, performance similar to that shown. The above table/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.



# Risk-Return payoff

	Period	Nifty 5 yr Benchmark G-Sec Index	Nifty Short Duration Debt Index	Nifty Long Duration Debt Index	Nifty 10 yr Benchmark G-Sec
Annualized Returns	1 year	7.7%	7.4%	9.6%	8.9%
	3 year	5.4%	5.5%	6.0%	4.3%
	5 year	7.0%	6.7%	8.0%	6.0%
	10 year	8.3%	7.5%	8.6%	7.0%
	15 year	7.7%	7.6%	7.7%	5.9%
Annualized Volatility	1 year	1.6%	0.5%	3.2%	2.7%
	3 year	2.4%	0.8%	3.2%	3.6%
	5 year	3.0%	1.4%	3.9%	4.2%
	10 year	2.8%	1.3%	3.7%	4.3%
	15 year	3.2%	1.8%	4.2%	5.1%
Risk Adjusted Returns	1 year	4.760	14.734	3.000	3.327
	3 year	2.278	7.064	1.865	1.201
	5 year	2.324	4.870	2.039	1.439
	10 year	2.956	5.687	2.295	1.637
	15 year	2.430	4.301	1.837	1.168

Data Source: www.niftyindices.com, AMFI; All performance data in INR. Performance Data 31-Mar-09 to 31-Mar-24; Hypothetical performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve, performance similar to that shown. The above table/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

# Index SIP Returns

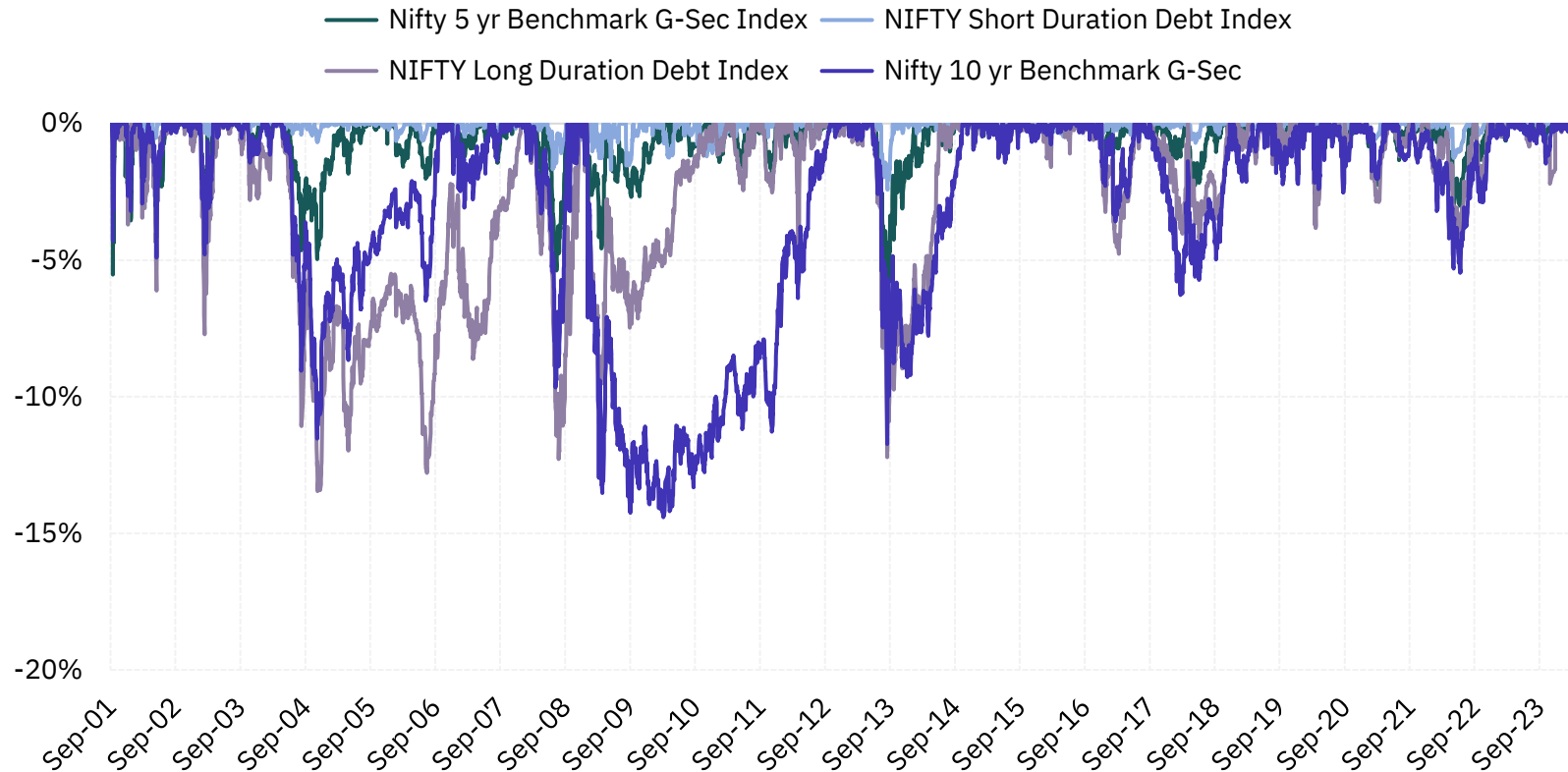
<b>Nifty 5 yr Benchmark G-sec Index</b>	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>7 Year</b>	<b>10 Year</b>
<b>Returns</b>	7.8%	6.2%	6.0%	6.7%	7.3%
<b>Amount Invested</b>	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000
<b>Market Value</b>	1,24,887	3,95,305	6,98,289	10,66,163	17,44,025

Data as of close of 31-Mar-24. For SIP returns, monthly investment of ₹ 10,000 invested on the first business day of every month has been considered. Performance is calculated using Total Return Index, with zero cost/expenses. Past performance may or may not be sustained in the future.

Data Source: www.niftyindices.com. All performance data in INR. Data as on 01-Apr-14 to 31-Mar-24; Hypothetical performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve, performance similar to that shown. The above is for illustration purpose only. The above table/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. The SIP amount, tenure of SIP, expected rate of return are assumed figures for the purpose of explaining the concept of advantages of SIP investments. The actual result may vary from depicted results depending on scheme selected. The above are not scheme SIP returns, but simulation of index SIP returns. It should not be construed to be indicative of scheme performance in any manner. Past performance may or may not be sustained in future.

# Drawdown

Nifty 5 yr Benchmark G-Sec has experienced lower drawdowns compared to indices except Nifty Short Duration Debt Index.



Data Source: [www.niftyindices.com](http://www.niftyindices.com), AMFI. Performance Data as of 03-Sep-01 to 31-Mar-24; Hypothetical performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve, performance similar to that shown. The above table/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

# 4 reasons to invest in Motilal Oswal Nifty 5 year Benchmark G-Sec ETF

**1**

**'NO' Default Risk**  
(G-secs backed by Government of India)

**2**

**Low Cost**  
(Passively managed hence low cost)

**3**

**No Lock - In**  
(ETF are traded on exchange so there is no lock in period)

**4**

**Diversification benefit**  
(Low correlation with equities)

# Key Take Away

1. Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF (Formerly known as Motilal Oswal 5 Year G-Sec ETF) **offers investors an opportunity to invest in most liquid G-Sec** in the 5 year segment.
2. With no lock-in, and historical higher pre & post tax returns over Fixed Deposits, the **Nifty 5 yr Benchmark G-Sec Index can be good alternative to traditional Fixed Deposits.** Nifty 5 yr Benchmark G-Sec with it's **low correlation with equities**, offers diversification opportunity helping investors reduce overall **portfolio volatility.**
3. Given the duration of Nifty 5 yr Benchmark G-Sec Index, it falls in the **sweet spot between short and long duration G-Sec.**

# Scheme Performance

# Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF Performance

(Formerly known as Motilal Oswal 5 Year G-Sec ETF)

## Lumpsum Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF*	7.3	10,729	5.0	11,579	-	-	-	-	4.4	11,522
Nifty 5 yr Benchmark G-Sec Index	7.7	10,767	5.4	11,714	-	-	-	-	4.7	11,654
NAV (Rs.) Per Unit as on: (28-Mar-2024) 54.9068	51.1769		47.42		-		-		47.6547	
Date of Inception: 10-Dec-2020										

## SIP Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
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Date of Inception: 10-Dec-2020										

Source/Disclaimer : MOAMC; Data as of 31-Mar-24. The NAV per unit shown in the table is as on the start date of the said period. \*Formerly known as Motilal Oswal 5Year G Sec ETF. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Mr. Rakesh Shetty is the Fund Manager effective 22-Nov-22 and he manages 3 schemes of Motilal Oswal Mutual Fund.

# Performance of other schemes managed by Rakesh Shetty

Name of Fund Manager: Rakesh Shetty						
Period	1 year		3 year		5 year	
	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal S&P BSE Enhanced Value ETF#	91.7	92.9	-	-	-	-
Motilal Oswal S&P BSE Enhanced Value Index Fund#	88.9	92.9	-	-	-	-
Motilal Oswal Nifty 200 Momentum 30 ETF#	69.8	70.5	-	-	-	-
Motilal Oswal Ultra Short Term Fund	6.0	7.8	4.2	6.0	4.4	6.2
Motilal Oswal Liquid Fund	6.7	7.3	5.0	5.5	4.6	5.3
Motilal Oswal Nifty 5 Year G-Sec Fund of Fund	7.1	7.7	-	-	-	-

Note:

- Rakesh Shetty manages 3 schemes of Motilal Oswal Mutual Fund.
- In case the number of schemes managed by a fund manager is more than six, performance data of top 3 and bottom 3 schemes managed by fund manager has been provided herein.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Source/Disclaimer : MOAMC, Data as of 31-Mar-24. #Only the debt component is managed by Rakesh Shetty. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure.



# Motilal Oswal 5 Year G-Sec Fund of Fund Performance – Regular Plan

## Lumpsum Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
Motilal Oswal 5 Year G-Sec Fund of Fund - Regular	7.1	10,707	-	-	-	-	-	-	4.7	11,202
Nifty 5 yr Benchmark G-Sec Index	7.7	10,767	-	-	-	-	-	-	5.3	11,353
NAV (Rs.) Per Unit as on: (28-Mar-2024) 11.2022	10.4622		-		-		-		10.0000	
Date of Inception: 06-Oct-2021										

## SIP Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
Motilal Oswal 5 Year G-Sec Fund of Fund - Regular	7.1	10,707	-	-	-	-	-	-	4.7	11,202
Nifty 5 yr Benchmark G-Sec Index	7.7	10,767	-	-	-	-	-	-	5.3	11,353
NAV (Rs.) Per Unit as on: (28-Mar-2024) 11.2022	10.4622		-		-		-		10.0000	
Date of Inception: 06-Oct-2021										

Source/Disclaimer : MOAMC; Data as of 31-Mar-24. The NAV per unit shown in the table is as on the start date of the said period. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Mr. Rakesh Shetty is the Fund Manager effective 22-Nov-22 and he manages 3 schemes of Motilal Oswal Mutual Fund.

# Performance of other schemes managed by Rakesh Shetty

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	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal S&P BSE Enhanced Value ETF#	91.7	92.9	-	-	-	-
Motilal Oswal S&P BSE Enhanced Value Index Fund#	88.9	92.9	-	-	-	-
Motilal Oswal Nifty 200 Momentum 30 ETF#	69.8	70.5	-	-	-	-
Motilal Oswal Ultra Short Term Fund	6.0	7.8	4.2	6.0	4.4	6.2
Motilal Oswal Liquid Fund	6.7	7.3	5.0	5.5	4.6	5.3
Motilal Oswal Nifty 5 year Benchmark G-Sec ETF (Formerly known as Motilal Oswal 5Year G Sec ETF)	7.3	7.7	5.0	5.4	-	-

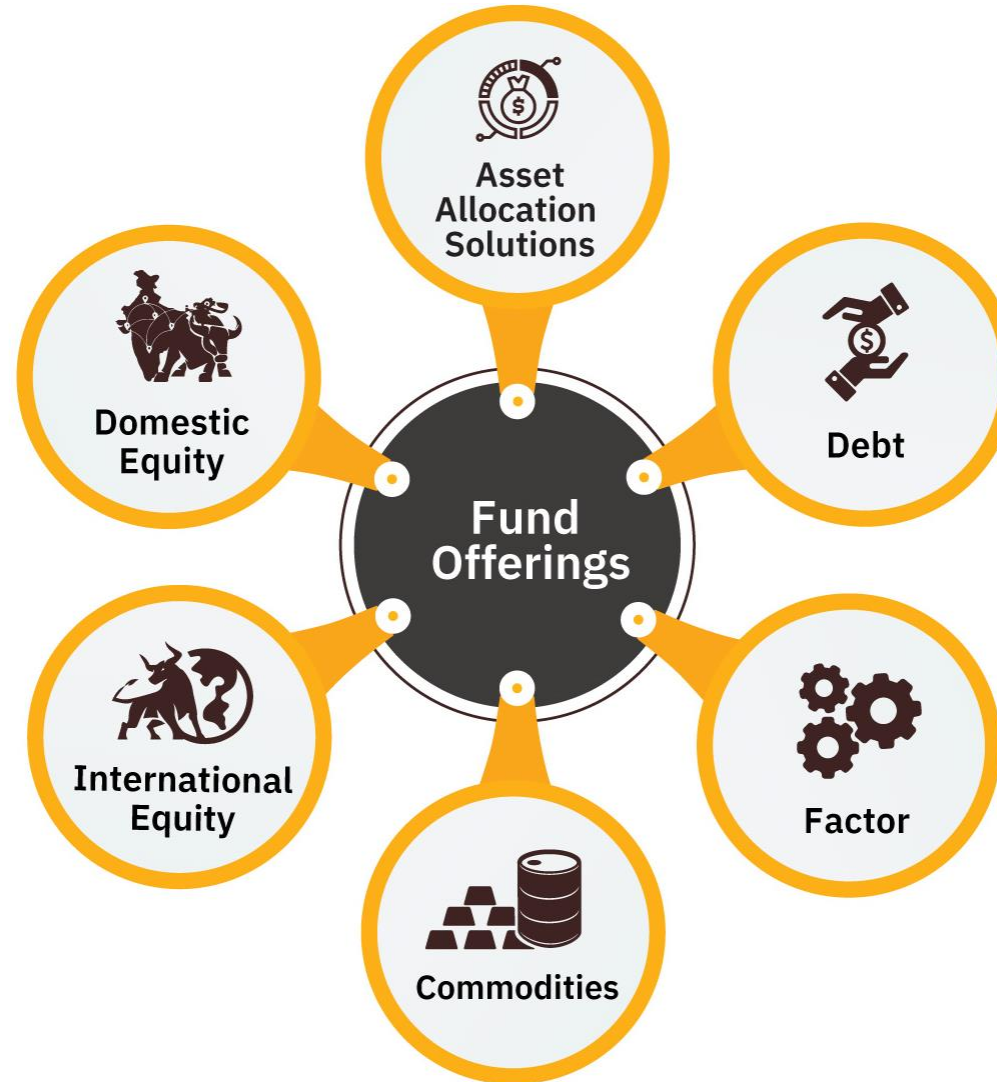
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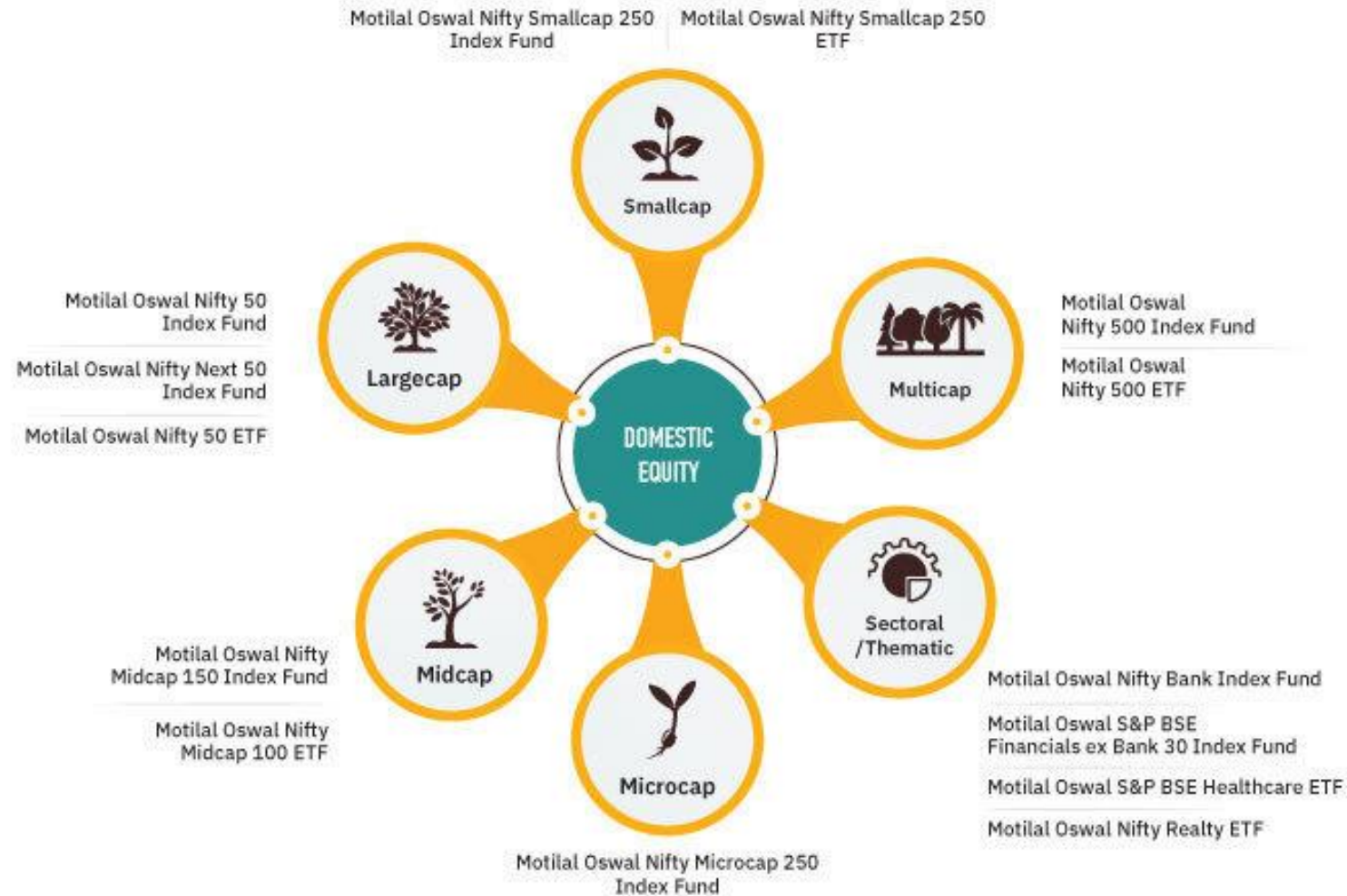
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# Motilal Oswal Passive Fund Offerings

# Motilal Oswal Passive Fund Offerings



# Motilal Oswal Passive Fund Offerings



# Motilal Oswal Passive Fund Offerings



# Motilal Oswal Passive Fund Offerings

Motilal Oswal 5 Year  
G-Sec Fund of Fund

Motilal Oswal Nifty 5 year  
Benchmark G-Sec ETF



Motilal Oswal Asset Allocation  
Passive Fund of Fund - Aggressive

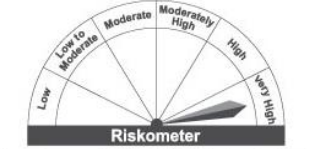
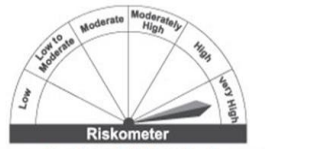
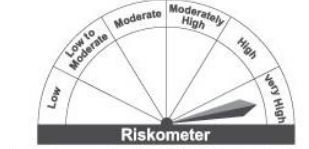
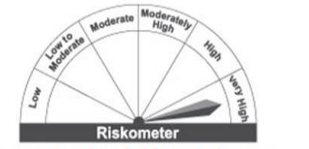
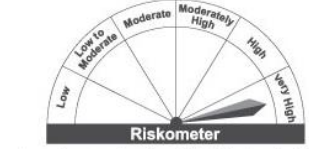



Motilal Oswal Asset Allocation  
Passive Fund of Fund - Conservative



Motilal Oswal Gold and Silver  
ETFs Fund of Funds



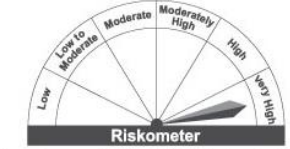
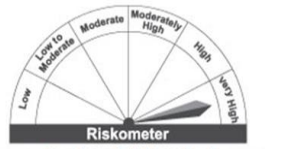
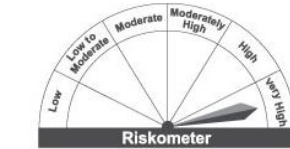
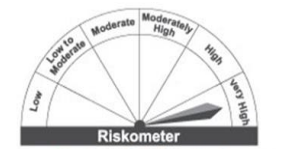

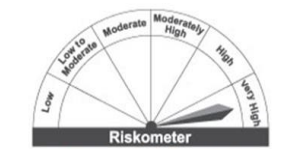
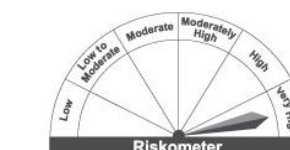

# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal Nifty 50 Index Fund</b> (An open ended scheme replicating / tracking Nifty 50 Total Return Index)</p>	<ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of the Nifty 50 Total Return Index, subject to tracking error</li> <li>• Investment in securities constituting Nifty 50 Total Return Index</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty 50 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty Next 50 Index Fund</b> (An open ended scheme replicating / tracking Nifty Next 50 Total Return Index)</p>	<ul style="list-style-type: none"> <li>• Return that corresponds to the performance of Nifty Next 50 Total Return Index subject to tracking error</li> <li>• Investment in securities constituting of Nifty Next 50 Index</li> <li>• Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty Next 50 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty Midcap 150 Index Fund</b> (An open ended scheme replicating / tracking Nifty Midcap 150 Total Return Index)</p>	<ul style="list-style-type: none"> <li>• Return that corresponds to the performance of Nifty Midcap 150 Total Return Index, subject to tracking error</li> <li>• Investment in securities constituting Nifty Next 50 Index</li> <li>• Long-term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty Midcap 150 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty Smallcap 250 Index Fund</b> (An open ended scheme replicating / tracking Nifty Smallcap 250 Total Return Index)</p>	<ul style="list-style-type: none"> <li>• Return that corresponds to the performance of Nifty Smallcap 250 Total Return Index, subject to tracking error</li> <li>• Investment in securities constituting Nifty Small cap 250 Index</li> <li>• Long-term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty Smallcap 250 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>

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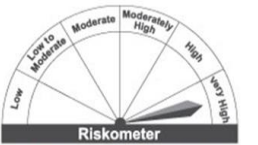
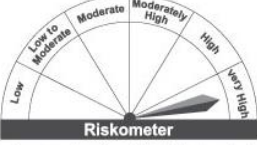







# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal Nifty 500 Index Fund</b> (formerly known as Motilal Oswal Nifty 500 Fund) (An open ended scheme replicating / tracking Nifty 500 Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty 500 Total Return Index, subject to tracking error</li> <li>Investment in securities constituting Nifty 500 Index</li> <li>Long-term capital growth</li> </ul>	<p>Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>Nifty 500 Total Return Index</p>  <p>Riskometer Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty 50 ETF</b> (Formerly known as Motilal Oswal M50 ETF) (An open ended scheme replicating/tracking Nifty 50 Total Return Index) BSE: 590115, NSE: MOM50</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of the Nifty 50 Total Return Index, subject to tracking error</li> <li>Investment in securities constituting Nifty 50 Total Return Index</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>Nifty 50 Total Return Index</p>  <p>Riskometer Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty Midcap 100 ETF</b> (Formerly known as Motilal Oswal Nifty Midcap 100 ETF) (An open ended scheme replicating/tracking Nifty Midcap 100 Total Return Index) BSE: 536960, NSE: MOM100</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Midcap 100 Total Return Index, subject to tracking error</li> <li>Investment in securities constituting Nifty Midcap 100 Index</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>Nifty Midcap 100 Total Return Index</p>  <p>Riskometer Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty Bank Index Fund</b> (An open ended scheme replicating / tracking Nifty Bank Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Bank Total Return Index, subject to tracking error</li> <li>Investment in securities constituting Nifty Bank Index</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p>Riskometer Investors understand that their principal will be at Very High risk</p>	<p>Nifty Bank Total Return Index</p>  <p>Riskometer Benchmark riskometer is at Very High risk</p>







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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal S&amp;P 500 Index Fund</b> (An open ended scheme replicating / tracking S&amp;P 500 Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of S&amp;P 500 Total Return Index subject to tracking error</li> <li>Investment in securities constituting S&amp;P 500 Index</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P 500 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal NASDAQ 100 ETF</b> (An open ended scheme replicating/tracking NASDAQ-100 Total Return Index) BSE: 533385, NSE: MOFN100)</p>	<ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of NASDAQ 100 Total Returns Index, subject to tracking error</li> <li>Investment in securities constituting of NASDAQ 100 Index</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>NASDAQ 100 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal NASDAQ 100 Fund of Fund</b> (An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of the NASDAQ-100 Total Returns Index, subject to tracking error</li> <li>Investment in securities constituting of NASDAQ-100 ETF</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>NASDAQ 100 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive</b> (An open ended fund of funds scheme investing in passive funds)</p>	<ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation by offering asset allocation.</li> <li>Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>50% Nifty 500 TRI + 20% S&amp;P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>

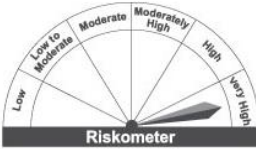

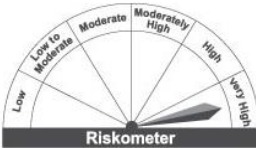



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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative</b> (An open ended fund of funds scheme investing in passive funds)</p>	<ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation by offering asset allocation.</li> <li>Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at High risk</p>	<p>30% Nifty 500 TRI + 10% S&amp;P 500 TRI (INR) + 10% Domestic Price of Gold + 50% Nifty 5 Yr Benchmark G-Sec Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at High risk</p>
<p><b>Motilal Oswal Nifty 5 YR Benchmark G Sec ETF</b> (formerly known as Motilal Oswal 5 Year G – Sec ETF) (An open ended scheme replicating/tracking Nifty 5 yr. Benchmark G-Sec Total Return Index) (A-III A relatively low interest rate risk and relatively low credit risk) BSE: 543250, NSE: MOGSEC</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of the Nifty 5 yr Benchmark G-Sec Total Return Index, subject to tracking error</li> <li>Investment in securities constituting of Nifty 5 yr Benchmark G-Sec Index</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	<p>Nifty 5 yr Benchmark G-Sec Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Moderate risk</p>
<p><b>Motilal Oswal 5 Year G-Sec Fund of Fund</b> (An open ended fund of funds scheme investing in units of Motilal Oswal Nifty 5 YR Benchmark G-Sec ETF) (A-III A relatively low interest rate risk and relatively low credit risk)</p>	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Return that corresponds to the performance of Motilal Oswal 5 Year G-Sec ETF through investment in its units.</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Moderate risk</p>	<p>Nifty 5 yr Benchmark G-Sec Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Moderate risk</p>

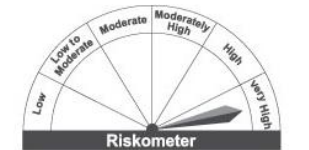
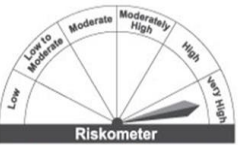


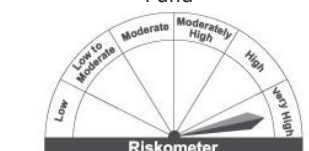



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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal NASDAQ Q 50 ETF</b> (An open ended scheme replicating / tracking Nasdaq Q-50 TR Index) BSE: 543437, NSE: MONQ50</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of the NASDAQ Q-50 Total Return Index subject to tracking error and forex movement.</li> <li>Long term capital growth.</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>NASDAQ Q-50 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty 200 Momentum 30 ETF</b> (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index (BSE: 543465, NSE: MOMOMENTUM))</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty 200 Momentum 30 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty 200 Momentum 30 Index Fund</b> (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty 200 Momentum 30 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>

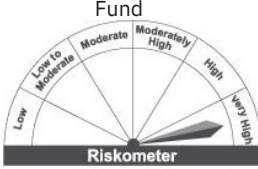

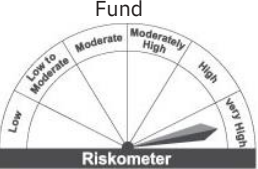
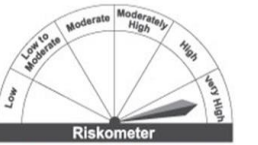


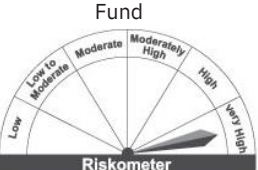

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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal S&amp;P BSE Low Volatility ETF</b> (An open ended fund replicating / tracking the S&amp;P BSE Low Volatility Total Return Index BSE: 543501, NSE: MOLOWVOL)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Low Volatility Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Low Volatility Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal S&amp;P BSE Low Volatility Index Fund</b> (An open ended fund replicating / tracking the S&amp;P BSE Low Volatility Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Low Volatility Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Low Volatility Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal S&amp;P BSE Financials ex Bank 30 Index Fund</b> (An open ended fund replicating / tracking the S&amp;P BSE Financials ex Bank 30 Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Financials ex Bank 30 Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Financials ex Bank 30 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal S&amp;P BSE Healthcare ETF</b> (An open ended fund replicating / tracking the S&amp;P BSE Healthcare Total Return Index) BSE: 543563, NSE: MOHEALTH</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Healthcare Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Healthcare Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>

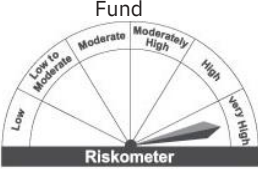

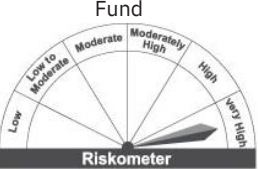
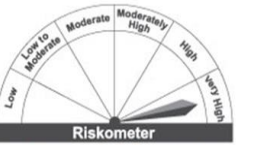
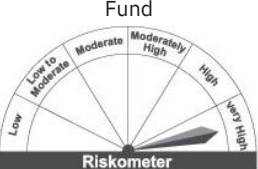

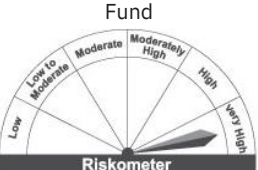

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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal S&amp;P BSE Quality ETF</b> (An open ended fund replicating / tracking the S&amp;P BSE Quality Total Return Index) BSE: 543577, NSE: MOQUALITY</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Quality Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Quality Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal S&amp;P BSE Quality Index Fund</b> (An open ended fund replicating / tracking the S&amp;P BSE Quality Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Quality Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Quality Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal S&amp;P BSE Enhanced Value ETF</b> (An open ended fund replicating / tracking the S&amp;P BSE Enhanced Value Total Return Index) BSE:543576, NSE: MOVALUE</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Enhanced Value Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Enhanced Value Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal S&amp;P BSE Enhanced Value Index Fund</b> (An open ended fund replicating / tracking the S&amp;P BSE Enhanced Value Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Enhanced Value Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P BSE Enhanced Value Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>

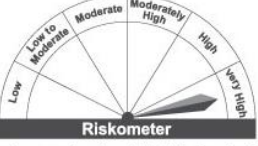



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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal Gold and Silver ETFs Fund of Funds</b> (An open ended fund of funds scheme investing in units of gold and silver exchange traded funds)</p>	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Return that corresponds to the performance of the underlying Schemes of Gold ETF and Silver ETF</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>LBMA Price of Gold and Silver</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty Microcap 250 Index Fund</b> (An open ended scheme replicating / tracking Nifty Microcap 250 Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of Nifty Microcap 250 Total Return Index, subject to tracking error</li> <li>Long-term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty Microcap 250 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal S&amp;P Developed markets Ex-US FoF</b> (An open-ended fund of funds scheme investing in units of Global ETFs which track the performance of Developed Markets excluding US)</p>	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>To invest in global ETFs which track the performance of Developed Markets exUS</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>S&amp;P Developed Ex-U.S. BMI Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty 500 ETF</b> (An open ended scheme replicating / tracking Nifty 500 Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of Nifty 500 Total Return Index, subject to tracking error</li> <li>Long-term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty 500 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>

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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<p><b>Motilal Oswal Nifty Smallcap 250 ETF</b> (An open-ended fund replicating / tracking the Nifty Smallcap 250 Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the Nifty Smallcap 250 Total Return Index, subject to tracking error.</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty Smallcap 250 Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>
<p><b>Motilal Oswal Nifty Realty ETF</b> (An open ended scheme replicating / tracking Nifty Realty Total Return Index)</p>	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Realty Total Return Index subject to tracking error.</li> <li>Long term capital growth.</li> </ul>	<p>Fund</p>  <p><b>Riskometer</b> Investors understand that their principal will be at Very High risk</p>	<p>Nifty Realty Total Return Index</p>  <p><b>Riskometer</b> Benchmark riskometer is at Very High risk</p>

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



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**Passive Investments** - The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

**Index Fund** - The Scheme being an index scheme follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease.

## **Risks associated with overseas investment**

To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, and bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

## **Currency Risk:**

The fund may invest in overseas mutual fund / foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes/fluctuations in the value of the foreign currencies relative to the Indian Rupee.

## **Country Risk:**

The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.

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

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