

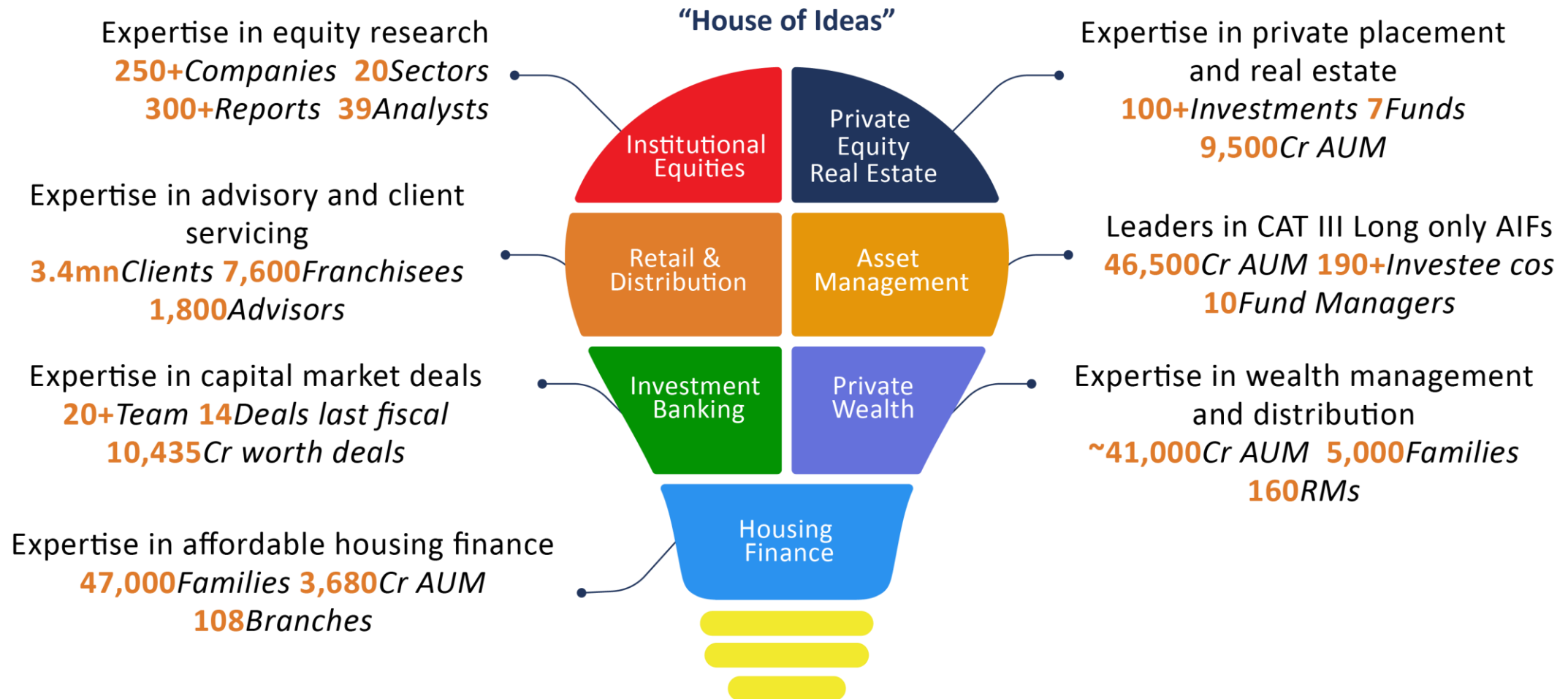


Motilal Oswal S&P BSE Financials ex Bank 30 Index Fund

(An open ended fund replicating/tracking the S&P BSE Financials
ex Bank 30 Total Return Index)

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

Motilal Oswal S&P BSE Financials ex Bank 30 Index Fund

How financial sector is connected to your life



Source/ Disclaimer: The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

Tapping into growth opportunities

Key areas of growth

Continued rise in
credit growth

Low penetration of
Insurance

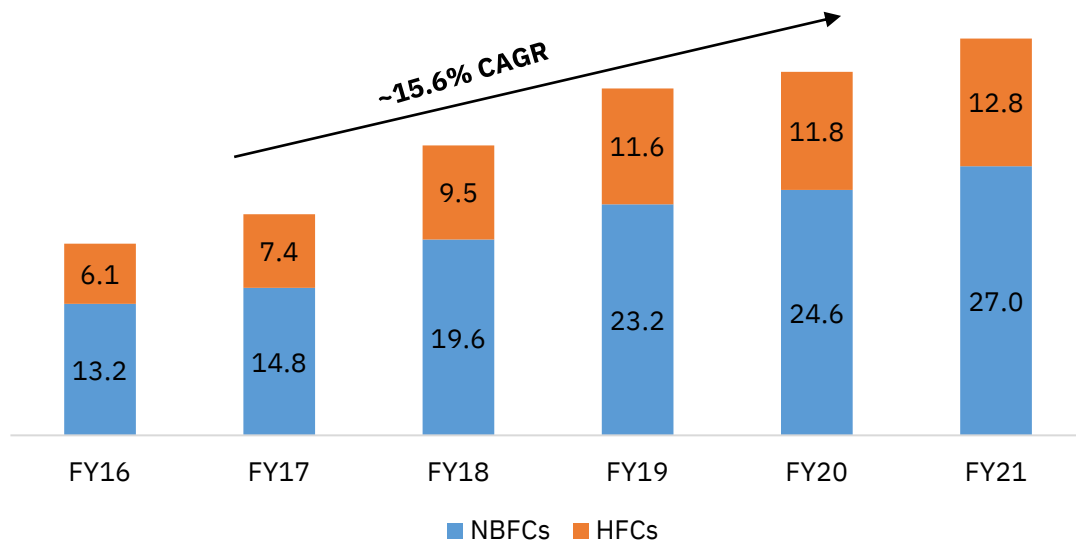
Flourishing Capital
Markets

Credit Growth: NBFCs growing at a rapid pace

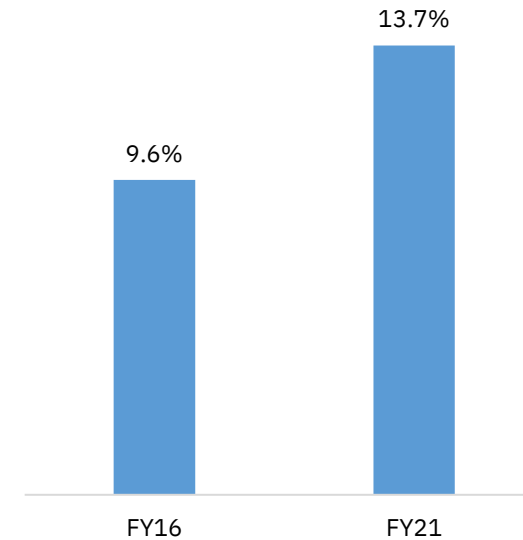
NBFCs have grown their credit business by ~15.6% CAGR in the past 5 years...

...helping them increase their share of credit as a % of GDP

Credit growth of NBFCs (in lakh-crores)



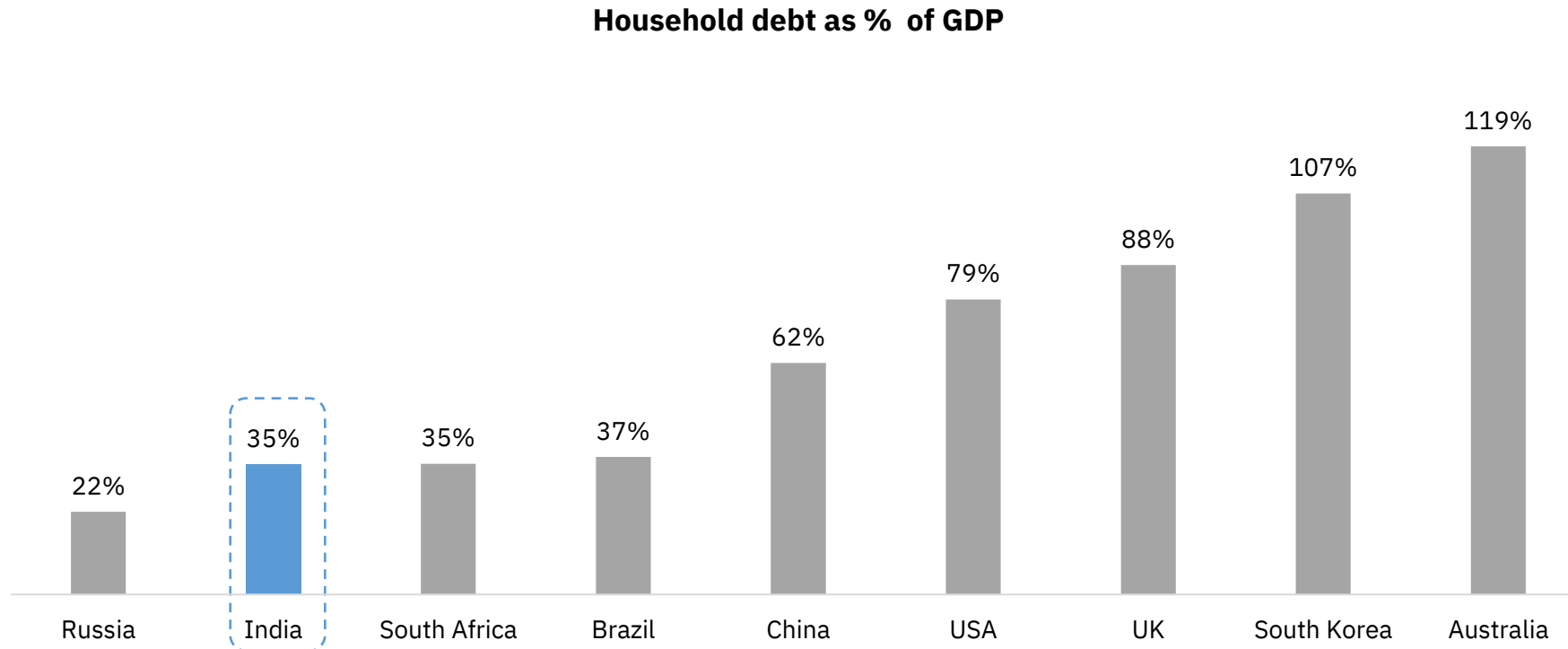
Credit to GDP Ratio



Source/Disclaimer: RBI. The above data/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.

Credit Growth: Household debt has enough headroom to grow

With savings rate at 29%, higher than global average of 27% there is room for higher credit growth

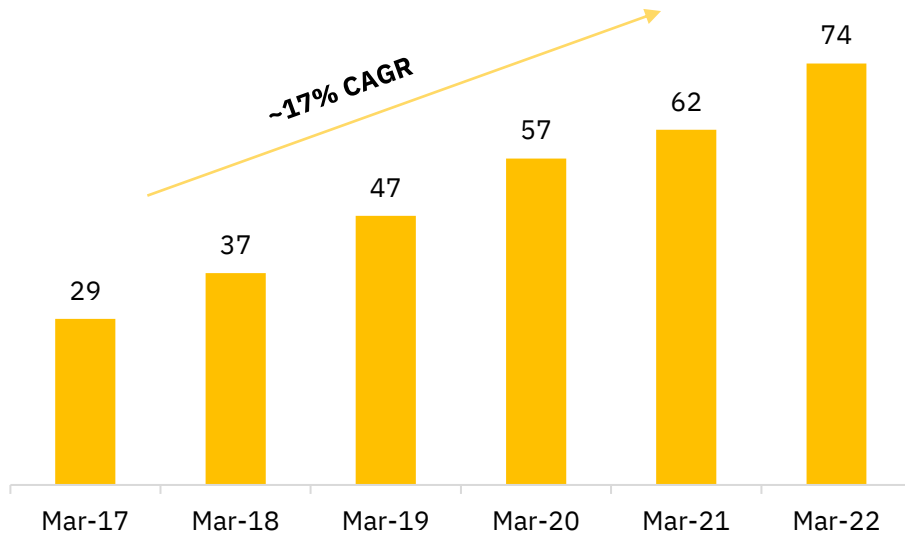


Source/Disclaimer: Paytm DRHP. Data as of 2019. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

Credit Growth: Consumer credit is in its infancy

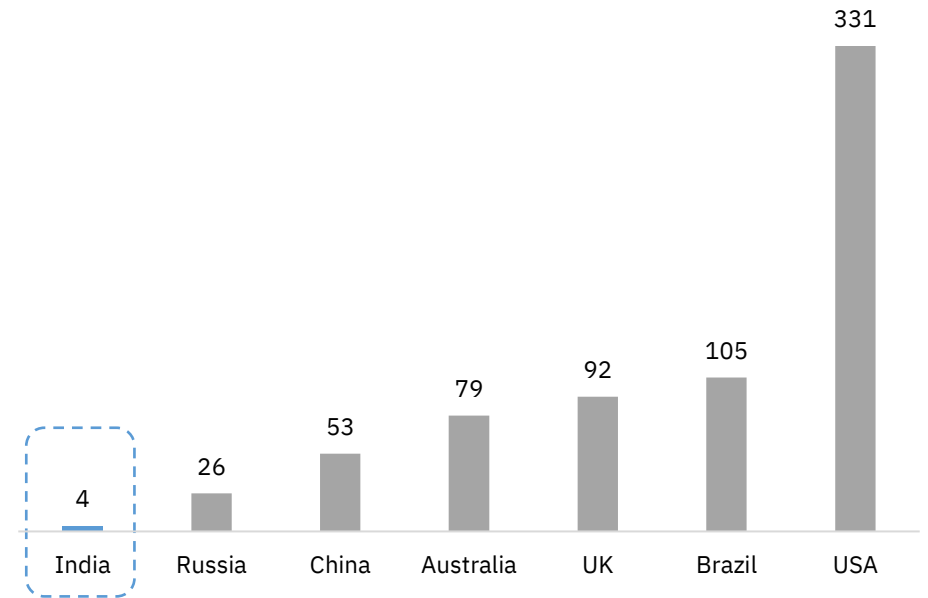
With the rise of a young work force, new credit cards issuance have witnessed a huge rise.....

Number Of Credit Cardholders (in Mns)



.....but still pales in comparison to other countries

Average card ownership per 100 people



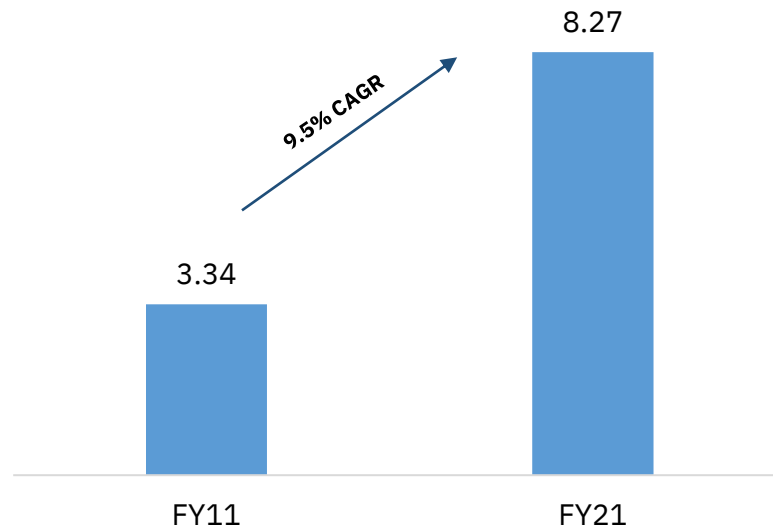
Rising spends on consumer discretionary will continue to support growth in the long run

Source/Disclaimer: RBI, SBI Cards Annual Report FY21. The above data/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.

Insurance: Compared to peers, insurance penetration remains low

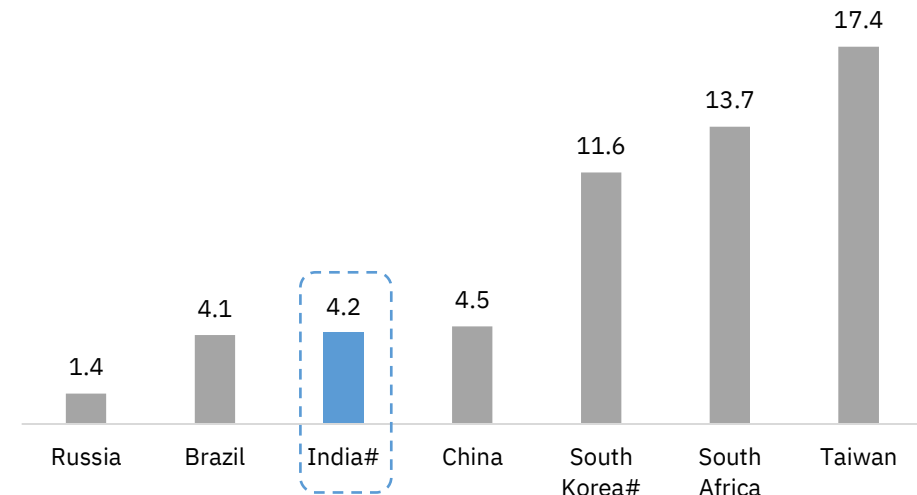
More people are buying insurance, with the industry growing at **~9.5%** in the past decade

Premium underwritten by Insurers (in lakh Cr)



But even with the high growth, insurance penetration at **4.2%** is much lower compared to other EM countries

International Comparison of insurance premiums to GDP (in %)



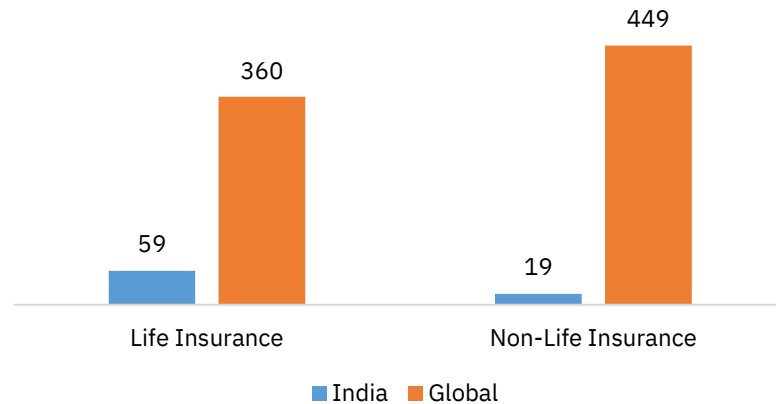
Source/Disclaimer: IRDAI, Economic survey of India 2021-22. Insurance penetration is the % of insurance premiums to GDP. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

Insurance: Per capita insurance premium remains very low

In terms of per capita premium, India lags behind the global average

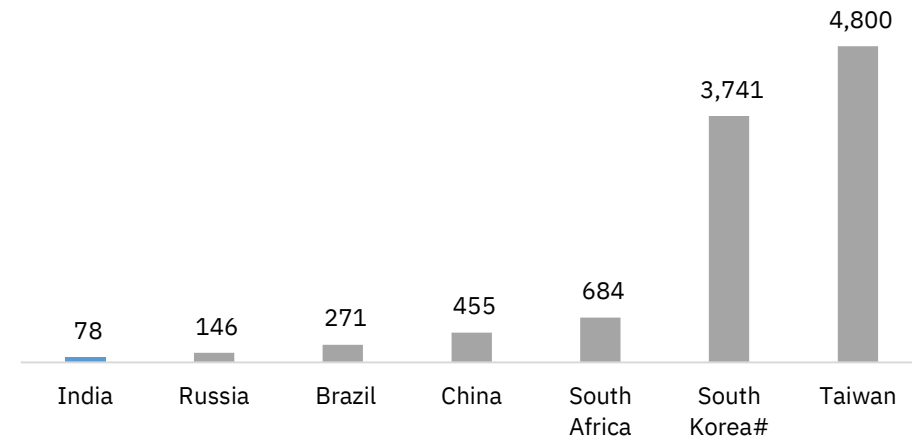
Vs Global average

India insurance density vs global average (in US\$)



Vs EM countries

International Comparison of Per Capita Premium (in US\$)

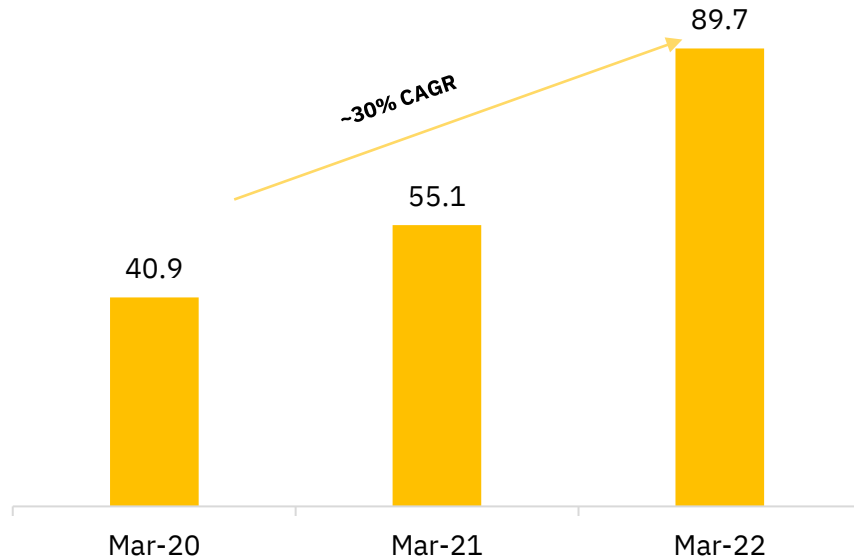


Source/Disclaimer: Economic survey of India 2021-22. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

Capital markets: Participation still has a long runway....

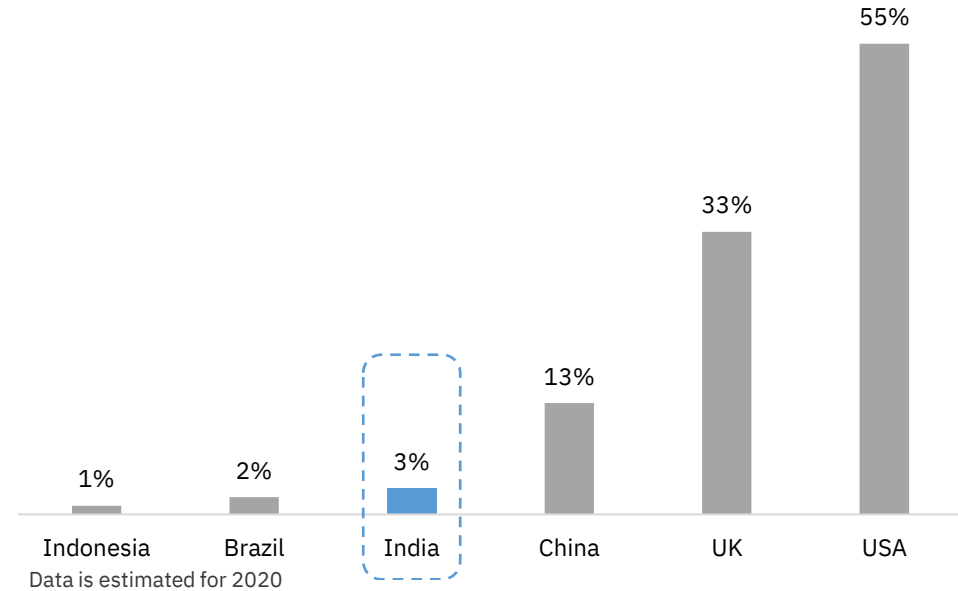
Even though demat account numbers have doubled since 2020.....

Active demat accounts (in Mn)



.....taking the share to ~6% of total population, it is still way lower when compared globally

% of population investing in stocks

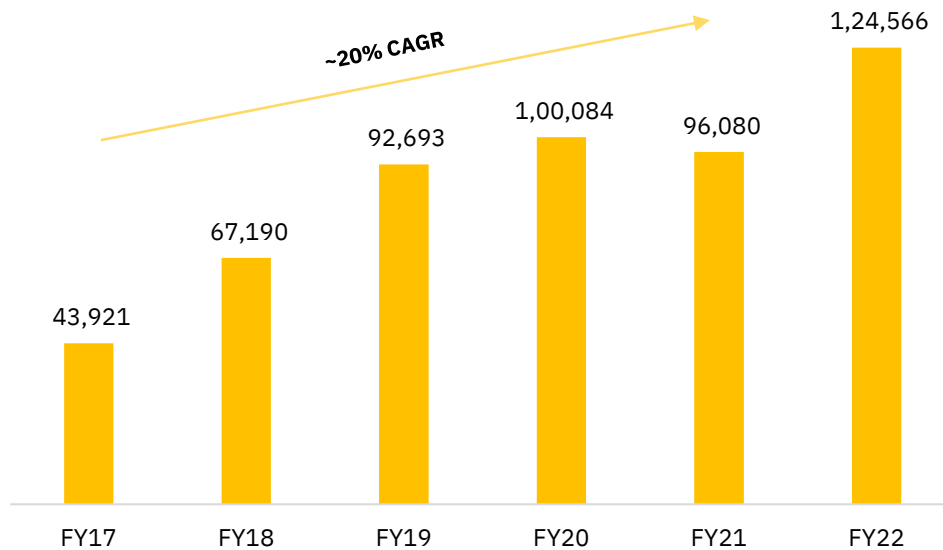


Source/Disclaimer: Paytm DRHP, CDSL & NSDL. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

Capital markets:and India is only playing catch-up

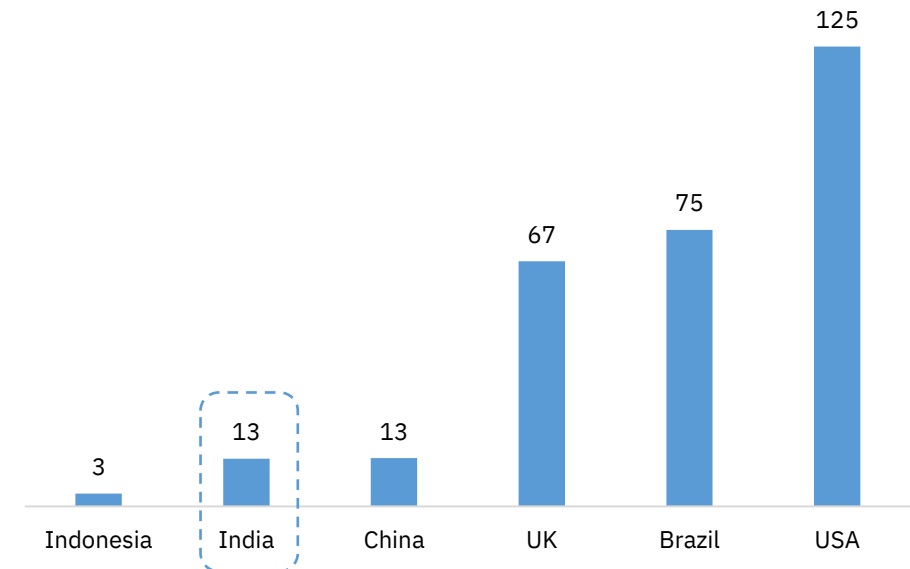
SIP contributions have been a game changer in the last 5-6 years.....

Total SIP Contribution ₹ crore during FY



.....& continued support will help AMC's, brokers, depository participants alike

Mutual Fund assets as a % of GDP



Data is estimated for 2019

Source/Disclaimer: AMFI, The Global Economy. The above data/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.

Financial sector – key drivers of growth

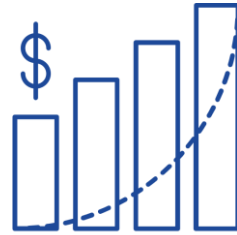
Rapid Urbanisation

Current urban population of ~35%, set to grow

to * **50%** by 2050



Rising Income



Per capita income growth

~6.8%

Over last 15yr

High savings rate

~29%

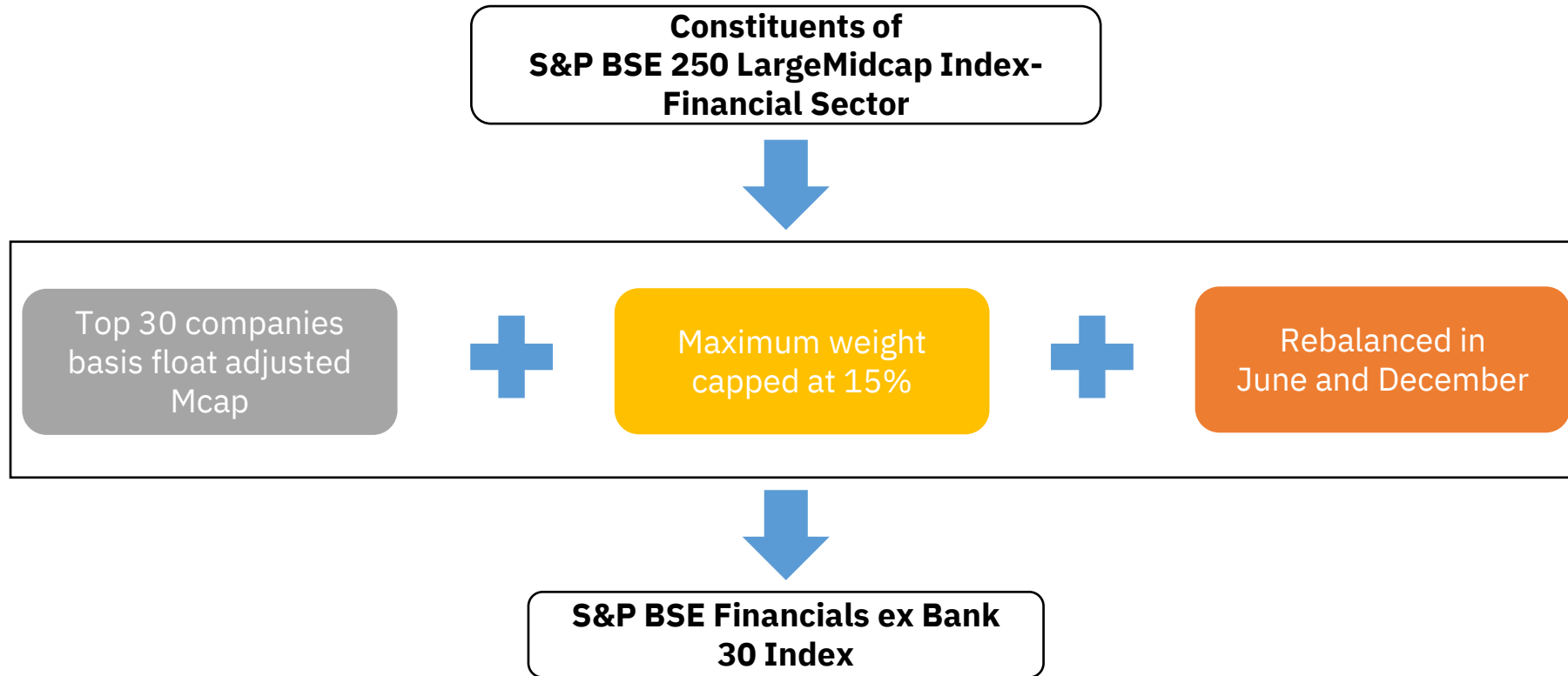
savings rate, higher than global average of ~27%



Source/ Disclaimer: World Bank, MOHUA. The above icons are used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

S&P BSE Financials ex Bank 30 Index

Index methodology



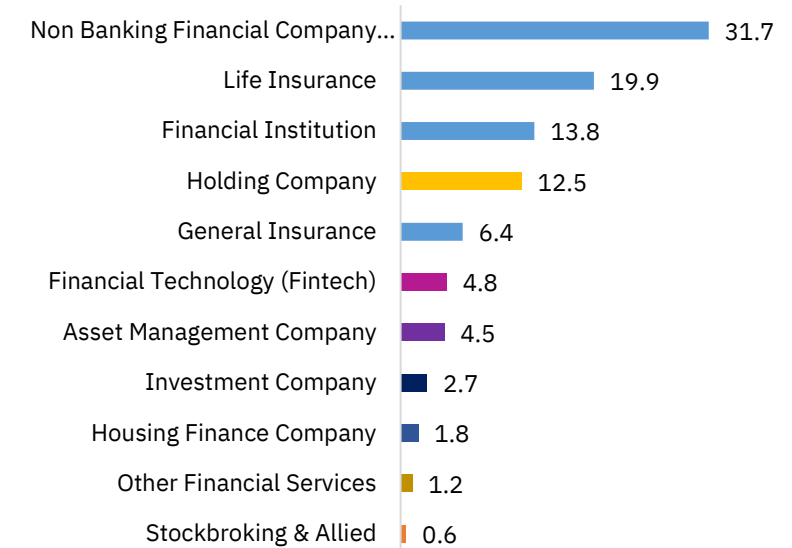
Source: S&P BSE, Data as of 31-Mar-24; for detailed index methodology kindly visit <https://www.spglobal.com/spdji/en/indices/equity/sp-bse-financials-ex-banks-30-index/#data>.

Index Composition

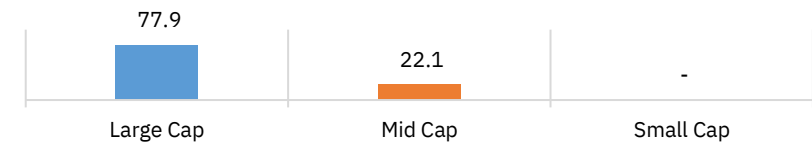
Top 10 Constituents

| Constituent Name | Weight |
|---|--------------|
| Bajaj Finance Ltd | 14.0% |
| Bajaj Finserv Ltd | 8.9% |
| Hdfc Life Insurance Company Ltd | 6.8% |
| Sbi Life Insurance Company Ltd | 6.7% |
| Shriram Finance Ltd | 6.5% |
| Power Finance Corp Ltd | 5.6% |
| Rec Ltd | 5.6% |
| Cholamandalam Investment & Finance Co. Ltd. | 4.6% |
| Icici Lombard General Insurance Company Ltd | 4.0% |
| Hdfc Asset Management Company Ltd | 3.8% |
| Total | 66.4% |

Basic Industry (AMFI)

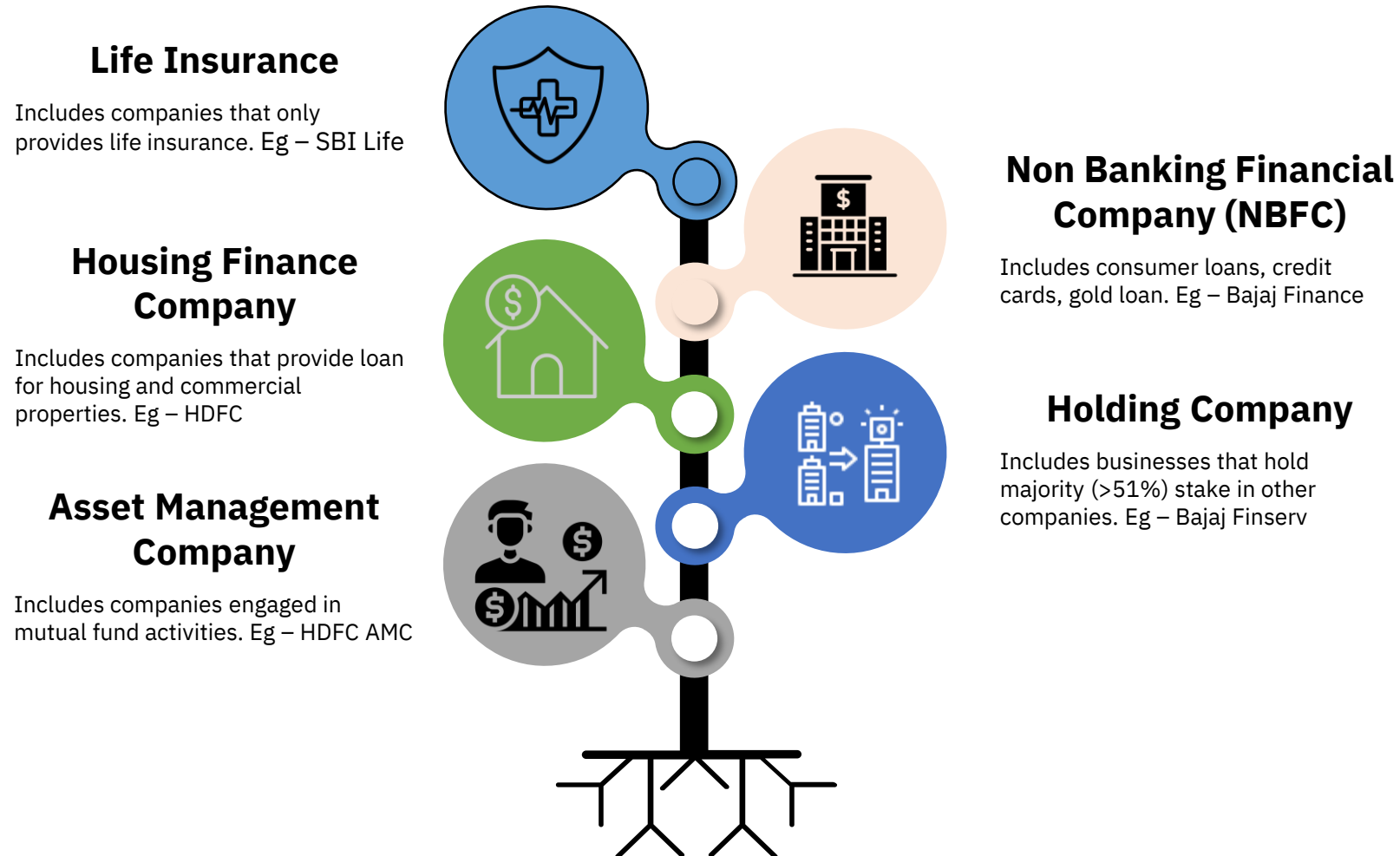


Size coverage (AMFI): S&P BSE Low Volatility Index TR



Source/Disclaimer: S&P BSE. Data as of 31-Mar-24. Sectors - Macro Economic Sectors as per AMFI Industry Classification. The stocks/sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The stock may or may not be part of our portfolio/strategy/ schemes. It should not be construed as investment advice to any party. Past performance may or may not be sustained in future.

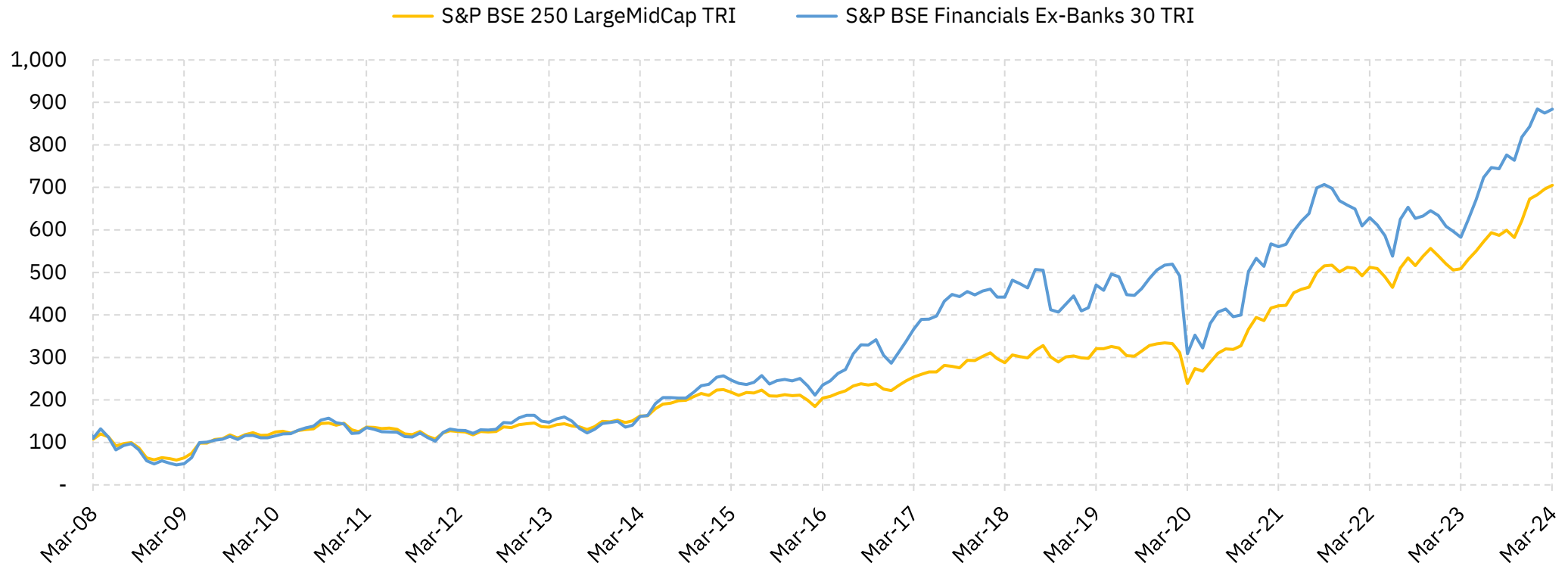
Sneak peek into industries forming part of the index



Source/ Disclaimer: The stocks/sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The stock may or may not be part of our portfolio/strategy/ schemes. It should not be construed as investment advice to any party

Long term historical outperformance

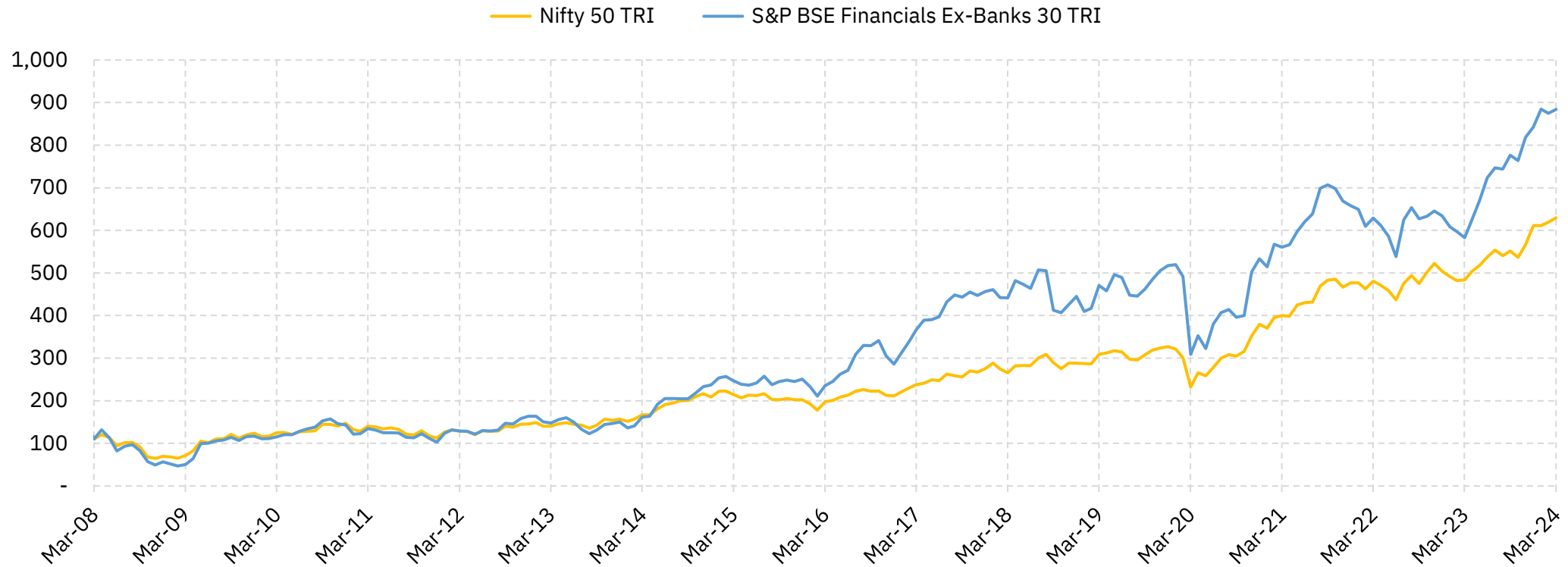
S&P BSE Financials ex Bank 30 TRI has closely tracked the S&P BSE 250 LargeMidCap TRI over the last 15 years.



Source/Disclaimer: S&P BSE; Performance as of close of 31-Mar-09 to 31-Mar-24. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph/table is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

Long term historical outperformance

S&P BSE Financials ex Bank 30 TRI has significantly closely tracked the Nifty 50 TRI over the last 15 years.



Source/Disclaimer: S&P BSE; Performance as of close of 31-Mar-09 to 31-Mar-24. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph/table is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy.

Risk-Return Profile

| Data Label | | 1 year | 3 year | 5 year | 10 year | 15 year |
|---|------------------------------|--------------|--------------|--------------|--------------|--------------|
| S&P BSE Financials Ex-Banks 30 TRI | CAGR | 51.7% | 16.4% | 13.4% | 18.6% | 21.1% |
| S&P BSE 250 LargeMidCap TRI | | 38.7% | 18.7% | 17.1% | 15.8% | 17.4% |
| S&P BSE Financials Ex-Banks 30 TRI | Annualised Volatility | 14.5% | 18.1% | 25.0% | 22.5% | 23.8% |
| S&P BSE 250 LargeMidCap TRI | | 10.0% | 13.8% | 18.6% | 16.2% | 17.4% |
| S&P BSE Financials Ex-Banks 30 TRI | Risk Adjusted Returns | 3.577 | 0.905 | 0.537 | 0.825 | 0.883 |
| S&P BSE 250 LargeMidCap TRI | | 3.873 | 1.358 | 0.921 | 0.976 | 0.998 |

Source/Disclaimer: S&P BSE; Performance as of close of 31-Mar-09 to 31-Mar-24. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph/table is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

Index SIP Returns

| S&P BSE Financials Ex-Banks 30 TRI | 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
|---|---------------|---------------|---------------|---------------|----------------|
| Returns | 36.9% | 19.8% | 18.9% | 15.3% | 15.9% |
| Amount Invested | 1,20,000 | 3,60,000 | 6,00,000 | 8,40,000 | 12,00,000 |
| Market Value | 1,42,308 | 4,80,759 | 9,59,884 | 14,44,983 | 27,51,850 |

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.

Source/Disclaimer: S&P BSE; Performance as of Close of 01-Apr-14 to 31-Mar-24; Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an 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. It should not be construed to be indicative of scheme performance in any manner. The above are not scheme SIP returns, but simulation of index SIP returns. Past performance may or may not be sustained in future.

Performance across Market Cycles

| Market Cycle | Financials ex-Bank | Broad Based |
|--------------|--------------------|-------------|
| Bull | 22.7% | 17.4% |
| Bear | -53.2% | -41.5% |
| Recovery | 44.8% | 37.1% |

- Financial services sector tends to be a play on consumer discretionary & might be the reason for the underperformance in bear markets
- Financials ex Bank index has historically performed well during a bull & recovery cycle but falls more than the broad based index in bear markets

Finance ex-Bank = S&P BSE Financials ex Bank 30 TRI

Broad Based = S&P BSE 250 LargeMidCap TRI

Source/Disclaimer: niftyindices, S&P BSE, MOAMC Research. Performance as of close of 31-Mar-07 to 31-Mar-24. All Performance numbers in CAGR. Bear market defined as >20% fall from peak to trough. Recovery defined as the recovery from trough to previous peak. Bull market defined as rising market after recovery. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

Rolling returns

| | 3 Year Rolling Returns | | 5 Year Rolling Returns | |
|---------------|---------------------------------------|--------------------------------|---------------------------------------|--------------------------------|
| | S&P BSE Financials Ex-Banks 30 TRI | S&P BSE 250 LargeMidCap TRI | S&P BSE Financials Ex-Banks 30 TRI | S&P BSE 250 LargeMidCap TRI |
| Average | 15.6% | 13.2% | 15.5% | 12.6% |
| Median | 15.8% | 13.5% | 15.9% | 13.4% |
| Min | -14.7% | -4.7% | -4.2% | -1.1% |
| Max | 46.0% | 33.9% | 31.2% | 24.6% |
| Returns Range | % of Total Observation | | | |
| Negative | 9.6% | 3.1% | 2.0% | 0.8% |
| 0% to 10% | 23.5% | 28.4% | 25.1% | 25.8% |
| 10% to 15% | 15.1% | 27.9% | 18.7% | 37.4% |
| 15% to 20% | 66.9% } 12.6% | 68.4% } 23.8% | 72.9% } 25.1% | 73.4% } 34.4% |
| Above 20% | 39.2% | 16.7% | 29.1% | 1.7% |

Source/Disclaimer: S&P BSE. 250 trading days assumed in one year. Performance data since 31-Mar-09 to 31-Mar-24. All Performance data in INR. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

Why should you invest?

To capitalize on the growth of financialisation of assets

Shifting consumer mindset from saving to investing

Long-term historical outperformance vs market

Benefit from the companies that will gain from the consumption theme

Motilal Oswal S&P BSE Financials ex Bank 30 Index Fund



Type of Scheme

An open ended fund replicating/tracking S&P BSE Financials ex Bank 30 Total Return Index



Minimum Application Amount

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



Date of Allotment

29-July-2022



Benchmark

S&P BSE Enhanced Value TRI



Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, correspond to the total returns of the securities as represented by S&P BSE Financials ex Bank 30 TRI, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved



Exit Load

1% if redeemed on or before 15 days from allotment date, Nil if redeemed after 15 days from allotment date



Fund Manager

Mr. Swapnil Mayekar &
Mr. Rakesh Shetty (Debt component)



Total Expense Ratio

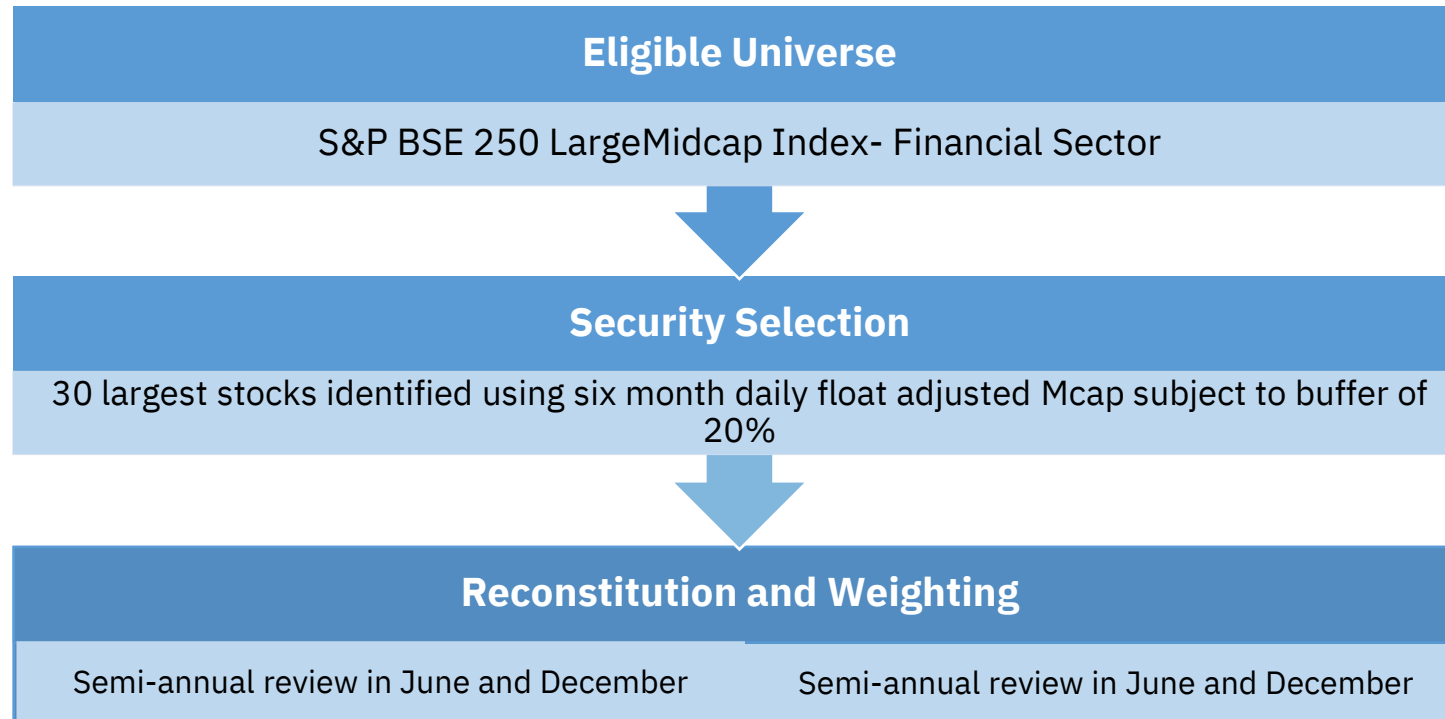
Direct – 0.31% , Regular – 1.01%

Source: MOAMC; As of 31-Mar-24. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

Annexure

About: S&P BSE Financials ex Bank 30 Index

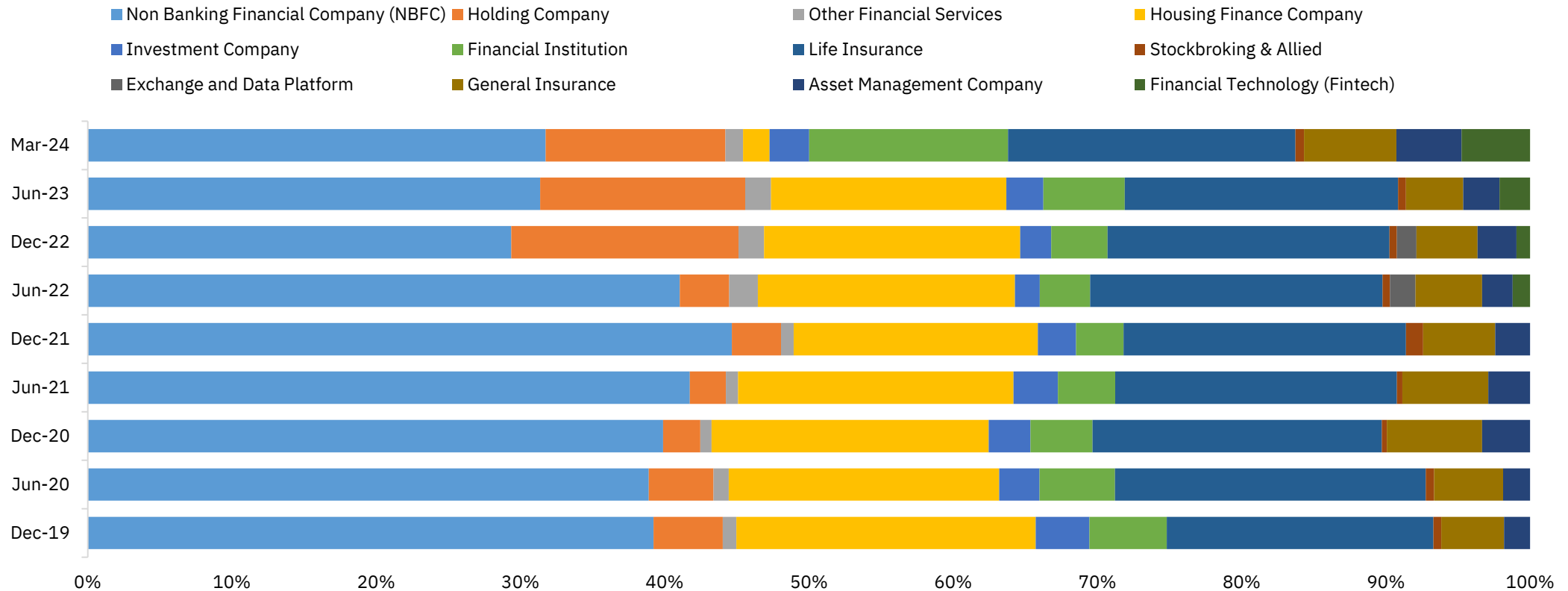
Objective: The S&P BSE Financials ex Bank 30 Index seeks to measure the performance of 30 non-banking Financials stocks as identified by GICS®, from the constituents of the S&P BSE 250 LargeMidCap Index.



Source: MOAMC; As of 31-Mar-24. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

NBFCs consistently maintaining the top spot

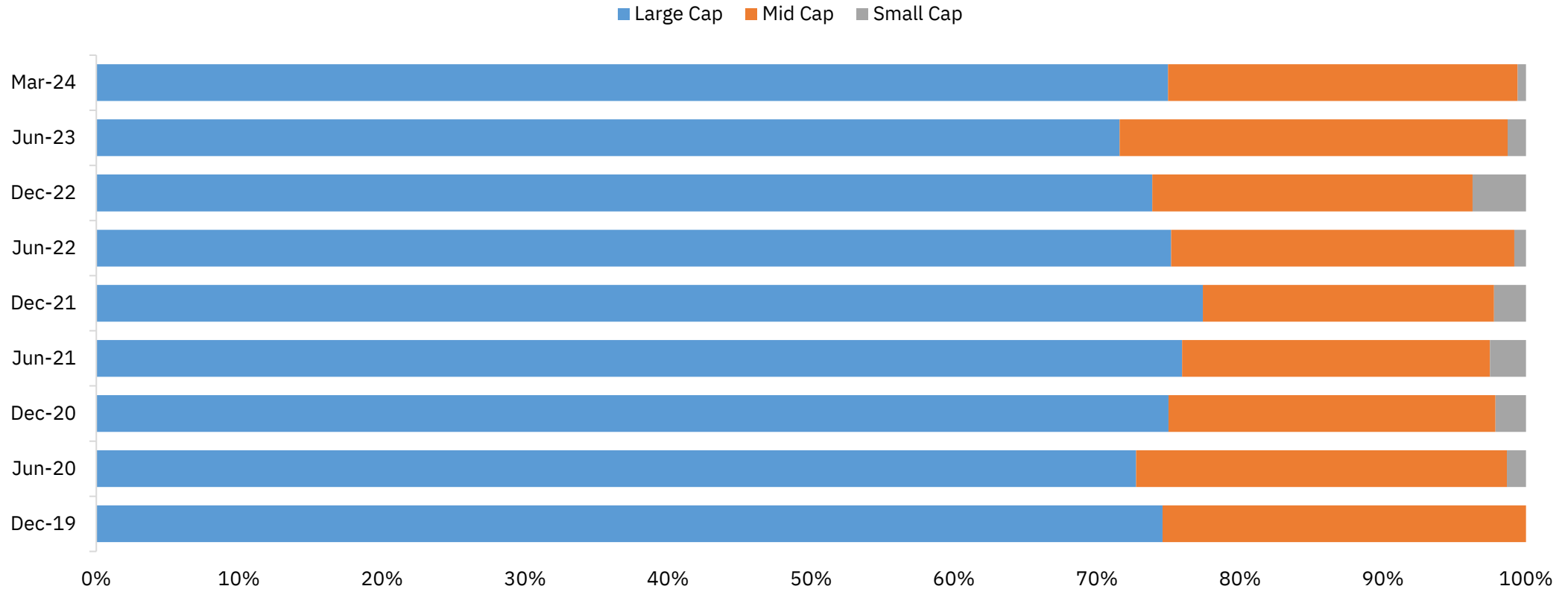
The Index has seen the entry of new industries like Asset Management Company (AMC), Exchange and Data Platform & Fintech in recent times



Source/Disclaimer: S&P BSE; Data from 31-Dec-19 to 31-Mar-24. Sectors – Basic Industry as per AMFI Industry Classification as on 30-Jun-22. The industries mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The sectors may or may not be part of our portfolio/strategy/schemes. It should not be construed as investment advice to any party.

Growing share of Largecaps

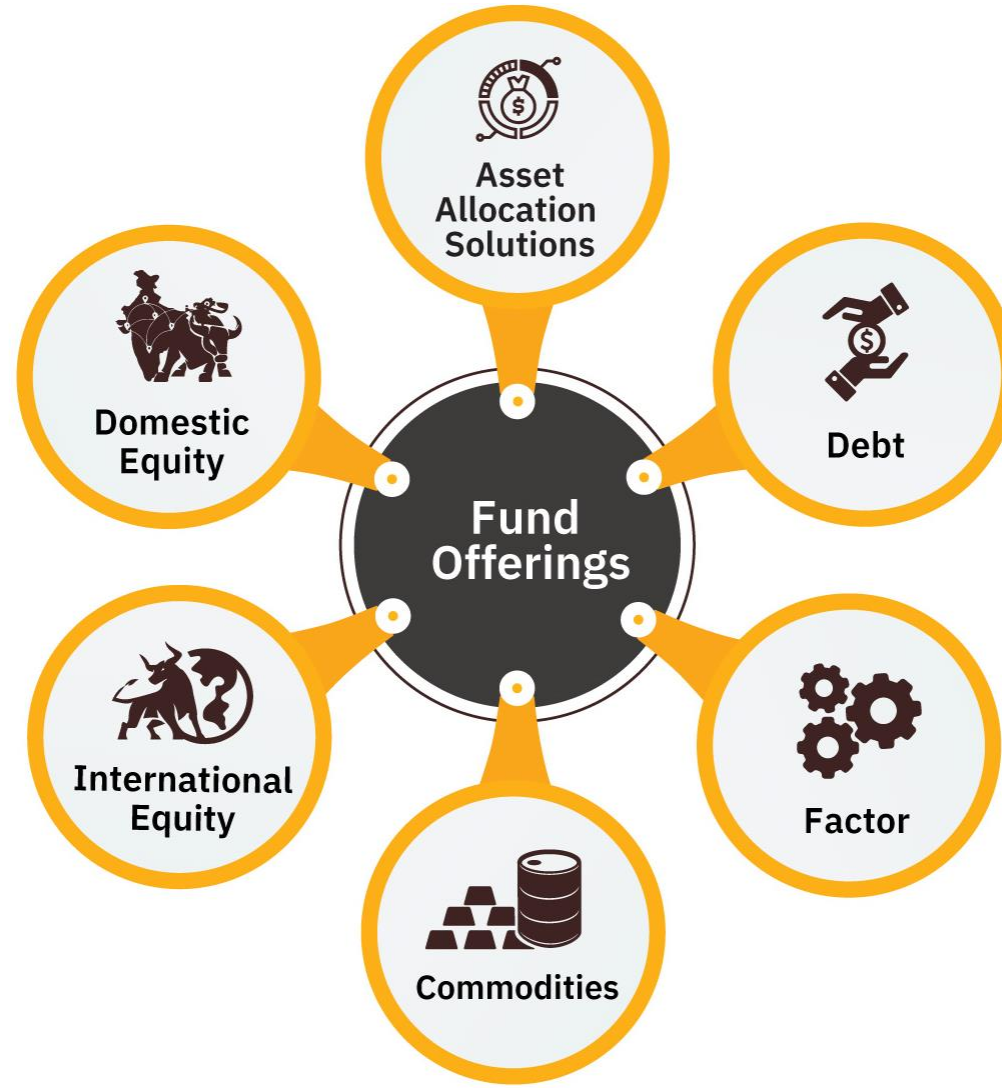
S&P BSE Financials ex Bank 30 Index has largely been skewed towards Large-caps



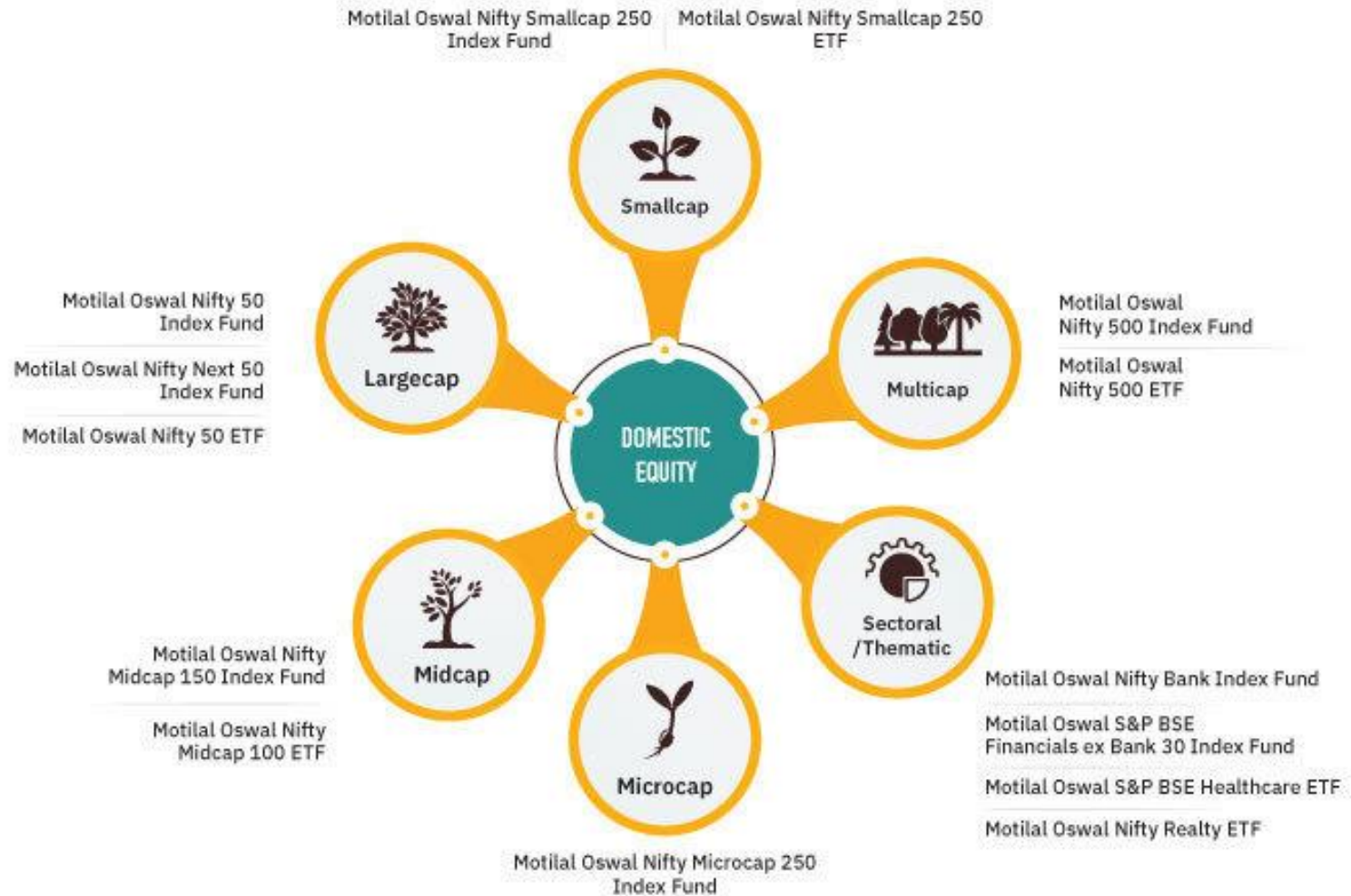
Source/Disclaimer: S&P BSE; Data from 31-Dec-19 to 31-Mar-24. Size classification as per AMFI. The sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The sectors may or may not be part of our portfolio/strategy/schemes. It should not be construed as investment advice to any party.

Motilal Oswal Passive Fund Offerings

Motilal Oswal Passive Fund Offerings



Motilal Oswal Passive Fund Offerings



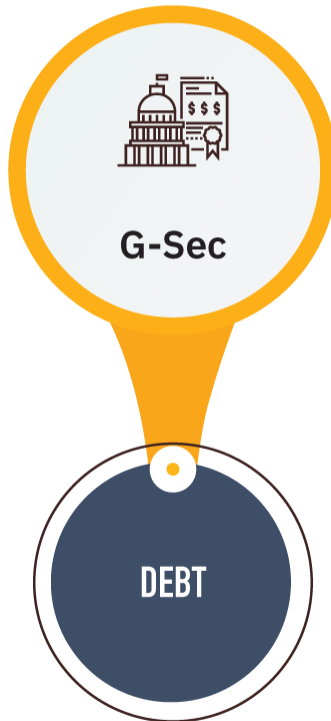
Motilal Oswal Passive Fund Offerings



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

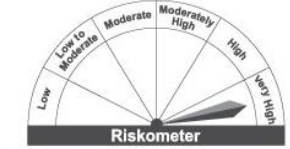
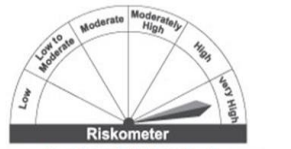
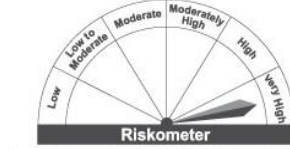


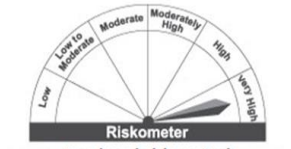

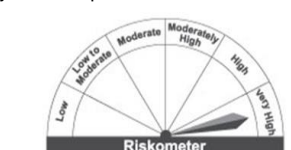
Motilal Oswal Asset Allocation
Passive Fund of Fund - Conservative



Motilal Oswal Gold and Silver
ETFs Fund of Funds

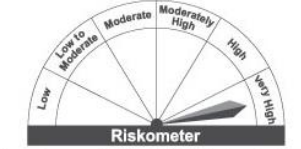
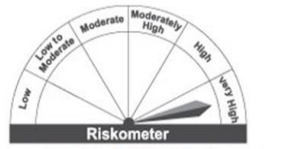
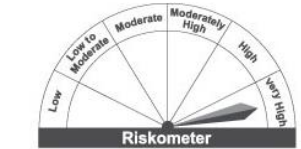
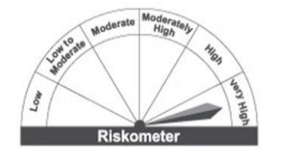
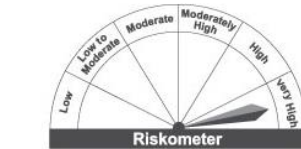
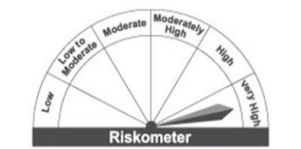

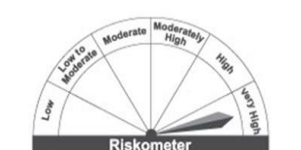


Product Suitability

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


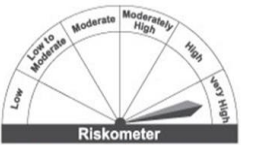
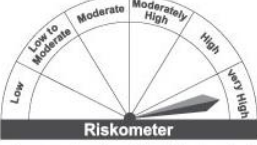





*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Product Suitability

| Name of the Scheme | This product is suitable for investors who are seeking* | Scheme Riskometer | Benchmark Riskometer |
|--|---|--|---|
| <p>Motilal Oswal Nifty 500 Index Fund (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"> Return that corresponds to the performance of Nifty 500 Total Return Index, subject to tracking error Investment in securities constituting Nifty 500 Index Long-term capital growth | <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>Motilal Oswal Nifty 50 ETF (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"> Return that corresponds to the performance of the Nifty 50 Total Return Index, subject to tracking error Investment in securities constituting Nifty 50 Total Return Index Long term capital growth | <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>Motilal Oswal Nifty Midcap 100 ETF (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"> Return that corresponds to the performance of Nifty Midcap 100 Total Return Index, subject to tracking error Investment in securities constituting Nifty Midcap 100 Index Long term capital growth | <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>Motilal Oswal Nifty Bank Index Fund (An open ended scheme replicating / tracking Nifty Bank Total Return Index)</p> | <ul style="list-style-type: none"> Return that corresponds to the performance of Nifty Bank Total Return Index, subject to tracking error Investment in securities constituting Nifty Bank Index Long term capital growth | <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> |

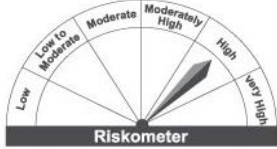





*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Product Suitability

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

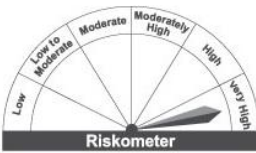

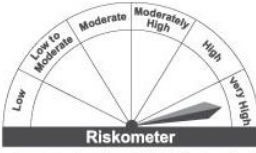
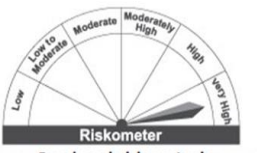
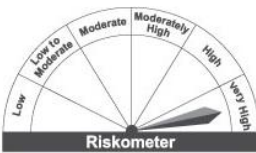

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Product Suitability

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

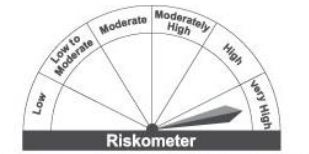
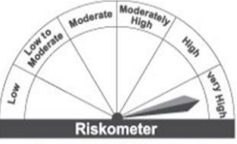
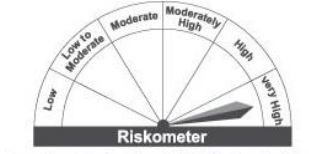




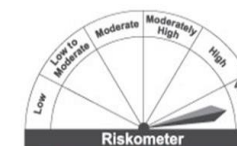
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Product Suitability

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

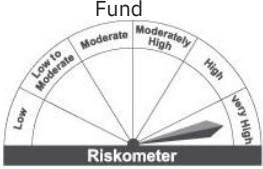
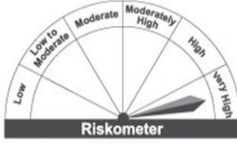
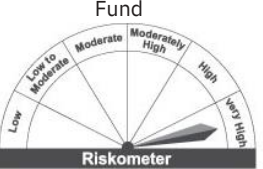



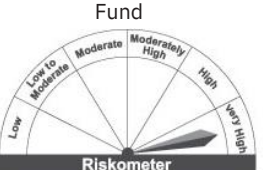
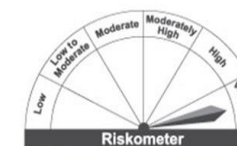
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Product Suitability

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

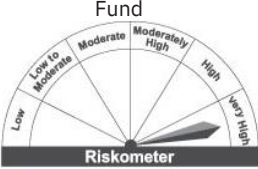

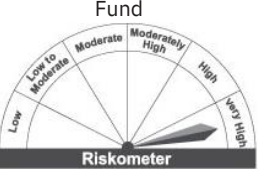
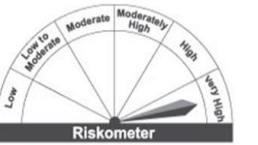
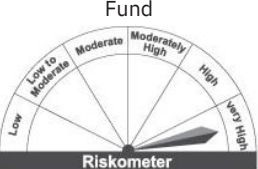

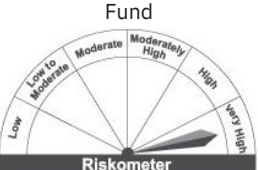

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Product Suitability

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

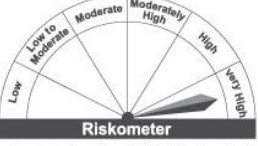



*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Product Suitability

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

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

Product Suitability

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

Thank you

“An investor might be Better off buying the market”

- **By Warren Buffett**

Contact Us -

Speak: +91-22 40548002 | 8108622222

Write: mfservice@motilaloswal.com

Visit: www.motilaloswalmf.com