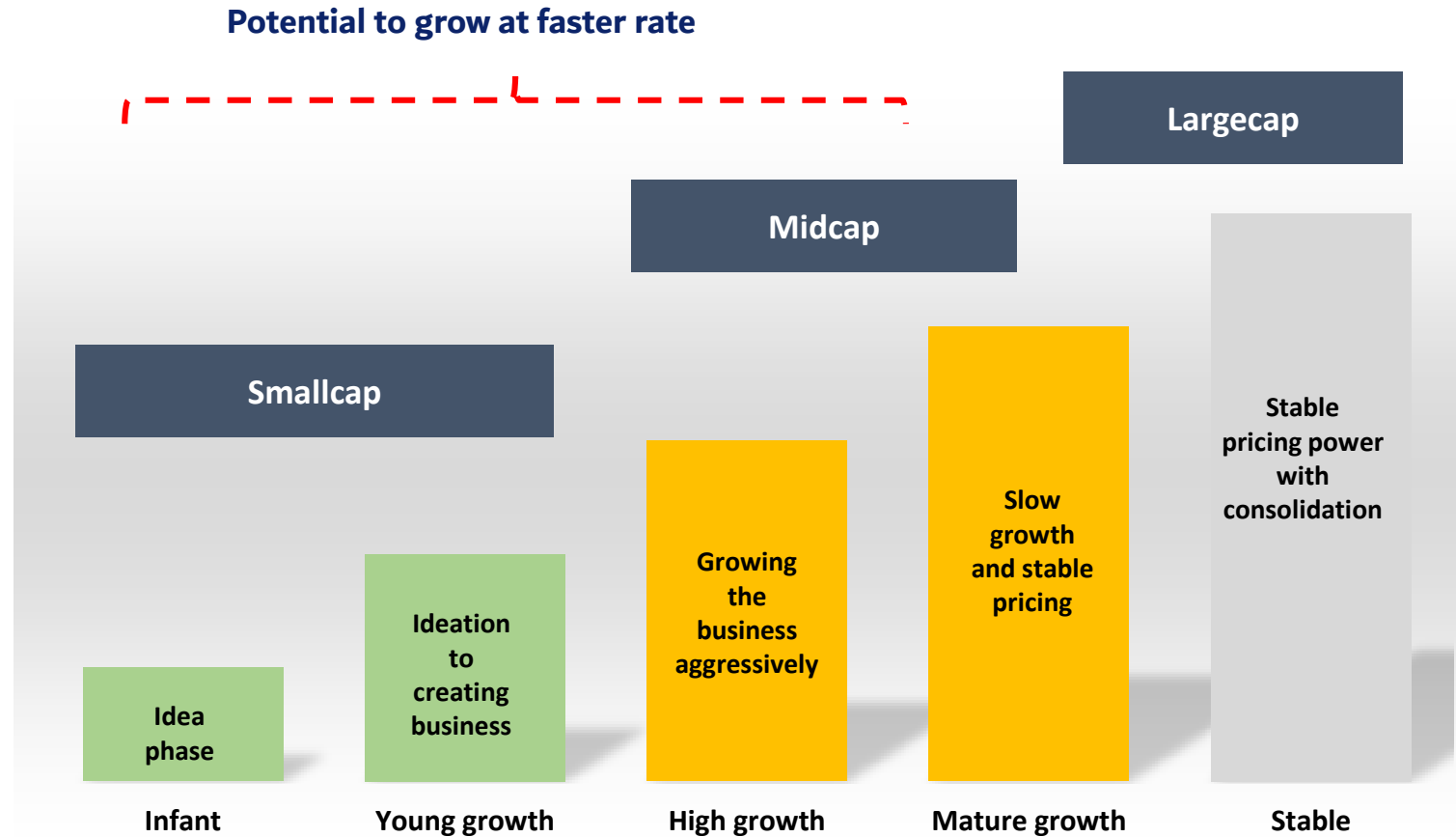




Motilal Oswal Mid-Small Sectoral and Thematic Index Funds

Why to consider Mid and Small Cap segment?

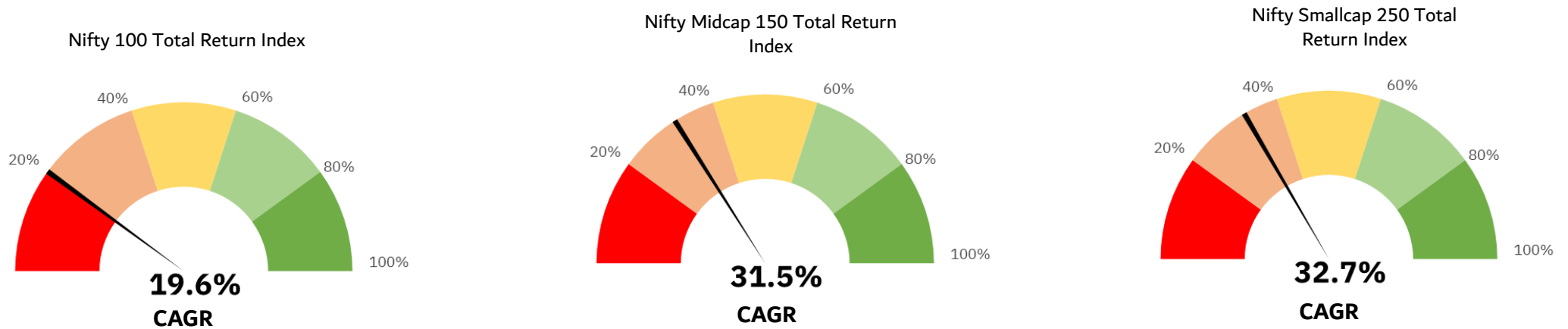
Why Mid and Small cap stocks have potential to perform well in long term?



Source/Disclaimer: 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, and is not a guarantee of any future returns

5 Year performance of Large, Mid and Small Cap Indices

In the last 5 years, Midcap and Smallcap have grown at a faster rate as compared to Largecap



- The **profitability** of **Mid and Small cap** companies has grown by **25.2%** and **35.4%** respectively compared to the **Large-cap** companies which has grown by **22.1%**
- During the same period **market cap** of **Mid and Small cap** companies has grown by **25.7%** and **28.0%** while **large-cap** companies have grown by **19.1%**

Source/Disclaimer: nifty indices, Data from 30-Sep-2019 to 30-Sep-2024. The above graph 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 not be sustained in the future. Profitability = Profit after tax (PAT). CAGR = Compounded Annual Growth Rate. In general large cap are less volatile as compared to mid cap and small cap, investors should consider risk profile while investing

Sectors and Theme that drive the market

Important Sectors and Themes of the Indian Equity Market

These sectors and investment theme combined have substantial exposure in the Nifty 500 Index



Financial Services



IT & Telecom



Consumption



Healthcare



Other

| | Financial Services | IT & Telecom | Consumption | Healthcare | Other |
|------|--------------------|--------------|-------------|------------|-------|
| 2019 | 35% | 13% | 24% | 4% | 24% |
| 2021 | 31% | 16% | 23% | 6% | 24% |
| 2024 | 28% | 13% | 27% | 6% | 26% |

Source/Disclaimer: nifty indices, Data from 30-Sep-2019 to 30-Sep-2024. 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. Past performance may not be sustained in the future and is not a guarantee of any future returns.

Sector - Financial Services

Financial Services Sector - Growth Potential

GROWING DEMAND

The AUM of the Indian MF Industry has grown from Rs. 9.16 trillion (US\$ 110.63 billion) in 2014, to Rs. 64.97 trillion (US\$ 780.70 billion) in July 2024, growing ~6x in a span of 10 years.

Investment corpus in Indian insurance sector might rise to US\$ 1 trillion by 2025.

With >2,100 fintechs operating currently, India is positioned to become one of the largest digital markets with rapid expansion of mobile and internet

INNOVATION

India benefits from a large cross-utilization of channels to expand reach of financial services.

Emerging digital gold investment options.

In the Union Budget 2022-23 India announced plans for a central bank digital currency (CBDC) which will be known as Digital Rupee.

POLICY SUPPORT

The government has approved 100% FDI for insurance intermediaries and increased FDI limit in the insurance sector to 74% from 49% under the Union Budget 2021-22.

GROWING PENETRATION

Credit, insurance and investment penetration is rising in rural areas.

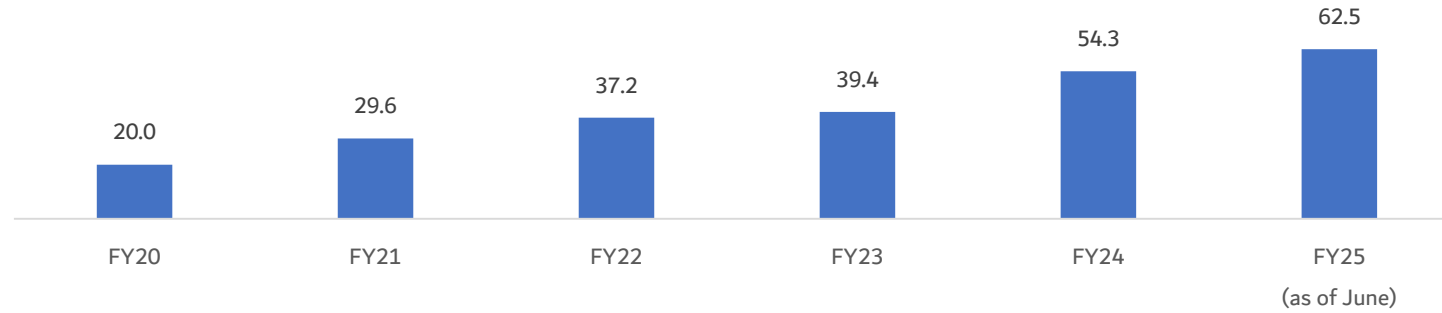
High Net worth Individual participation is growing in the wealth management segment.

Lower mutual fund penetration of 5-6% reflects latent growth opportunities

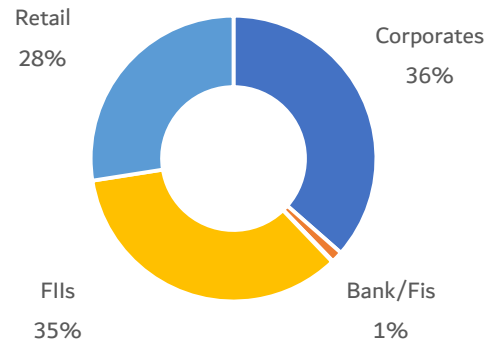
Source/Disclaimer: IBEF sector report. The above graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may not be sustained in the future and is not a guarantee of any future returns.

Financial Services Sector - Growth Drivers

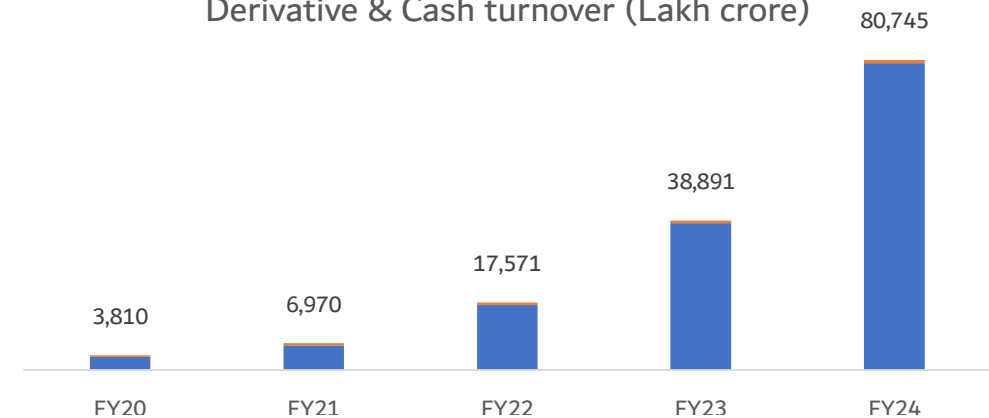
Mutual Fund AUM (Lakh crore)



Mutual Fund Investor Break Up



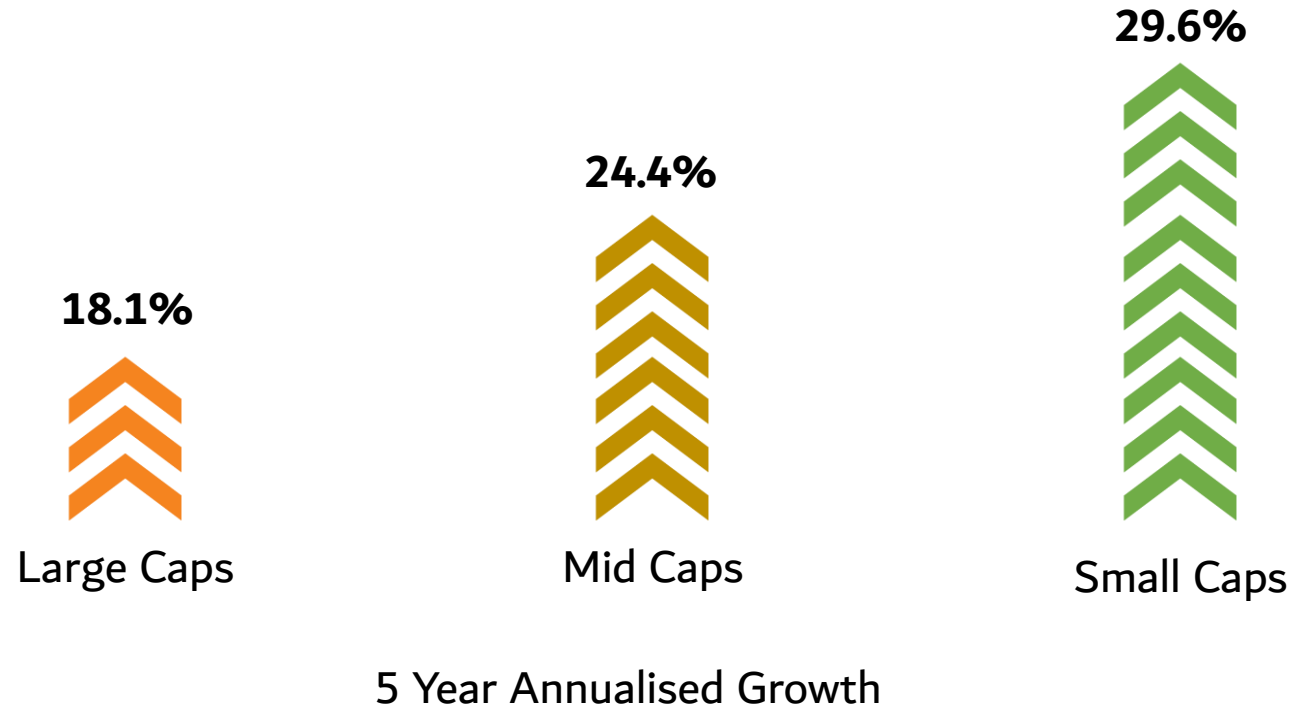
Derivative & Cash turnover (Lakh crore)



Source/Disclaimer: IBEF sector report. The above graph 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 not be sustained in the future and is not a guarantee of any future returns.

Financial Services Sector – Growth of market capitalization

Market cap of MidSmall companies have grown at a faster rate as compared to large cap companies

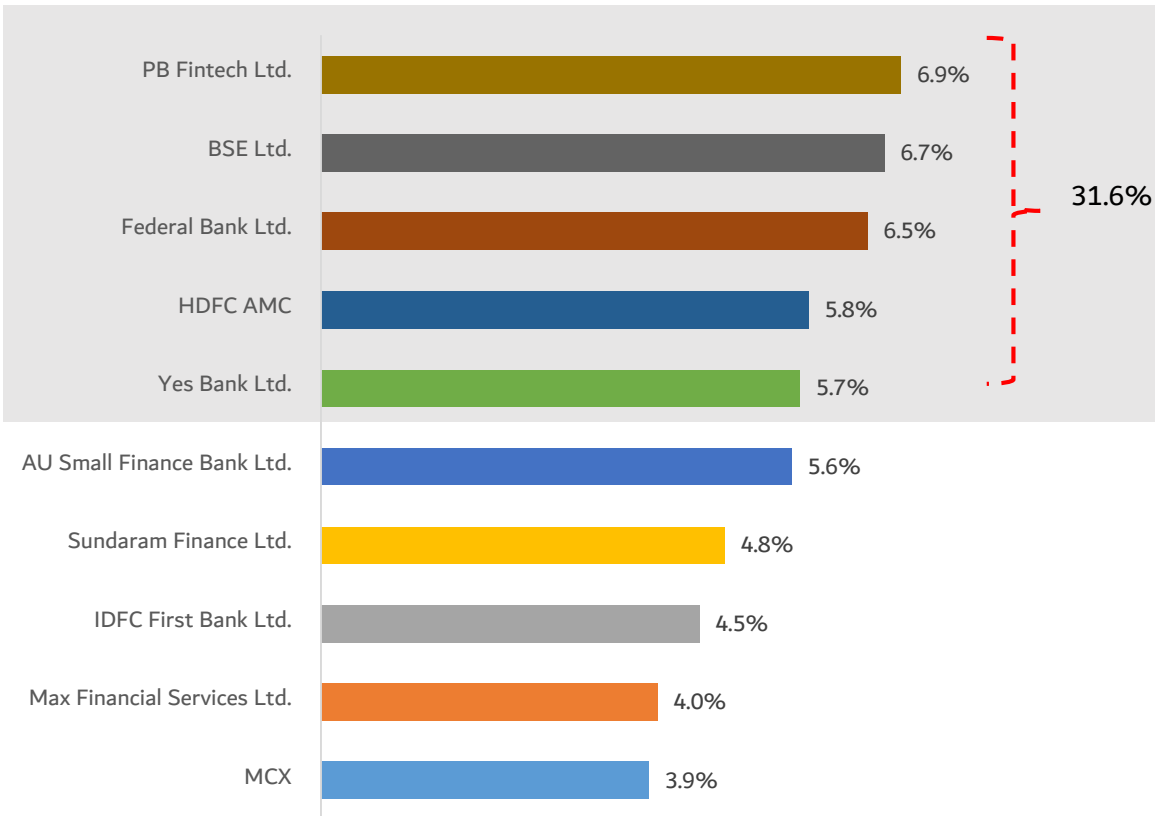


Source/Disclaimer: nifty indices, Data from 30-Sep-2019 to 30-Sep-2024. The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy. Past performance may not be sustained in the future and is not a guarantee of any future returns. In general large cap are less volatile as compared to mid cap and small cap, investors should consider risk profile while investing

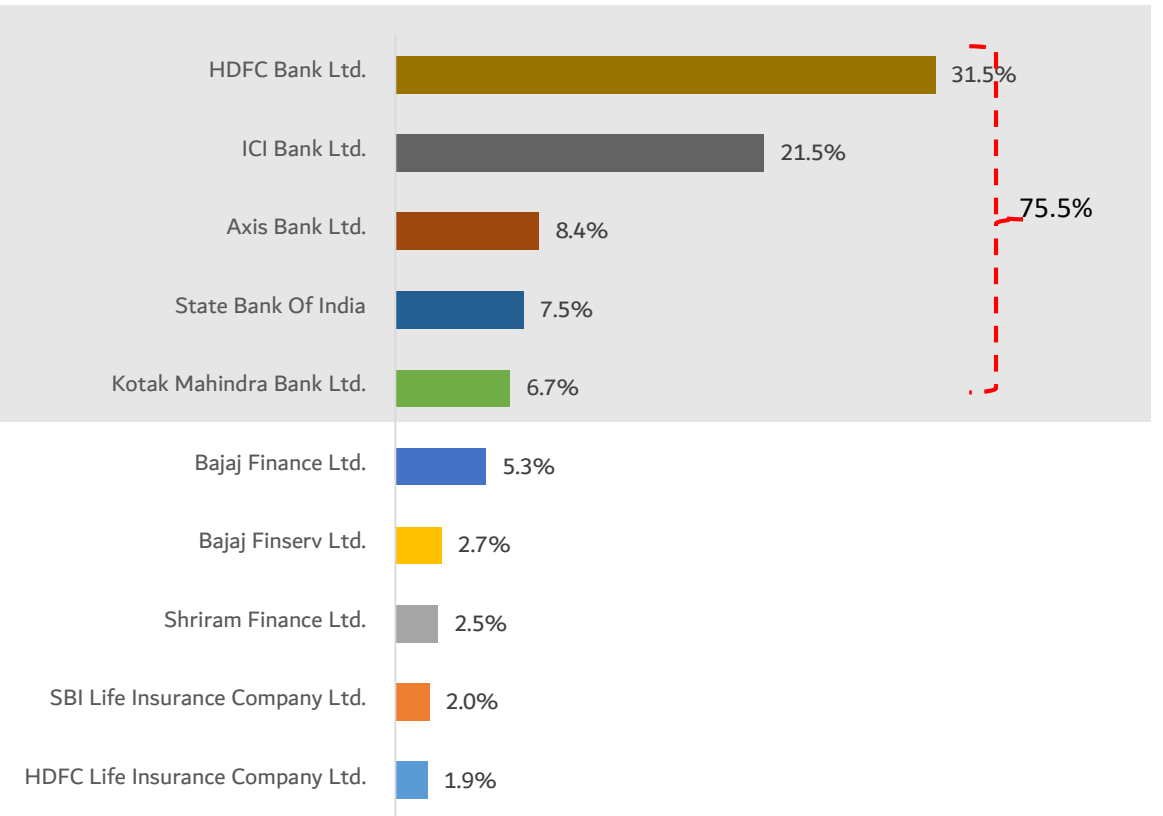
Financial Services MidSmall vs Broad Index – diversified portfolio

Nifty Financial Services Index is more concentrated as compared to the Nifty MidSmall Financial Service Index

Nifty MidSmall Financial Services Index



Nifty Financial Services Index

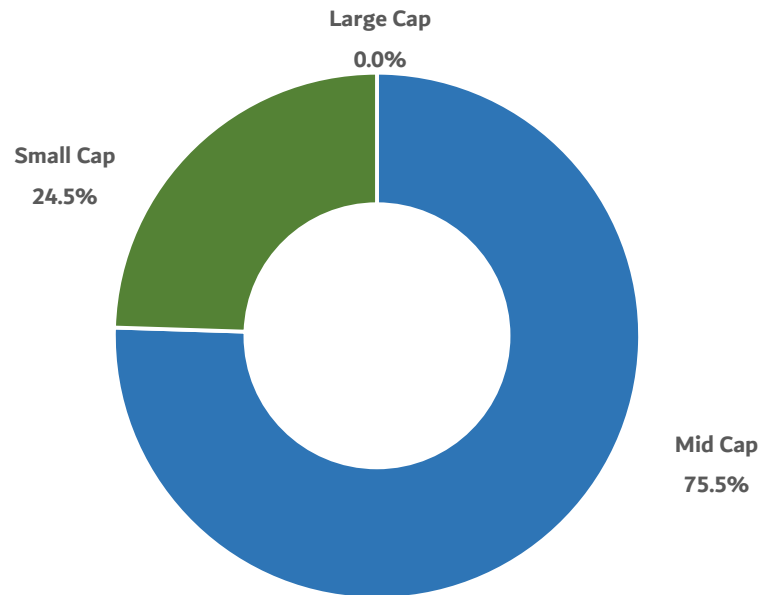


Source/Disclaimer: Nifty Indices. Data as on 30-Sep-24. The stocks/sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The stock may or may not be part of our portfolio/strategy/ schemes. It should not be construed as investment advice to any party. Past performance may or may not be sustained in future and is not a guarantee of any future returns

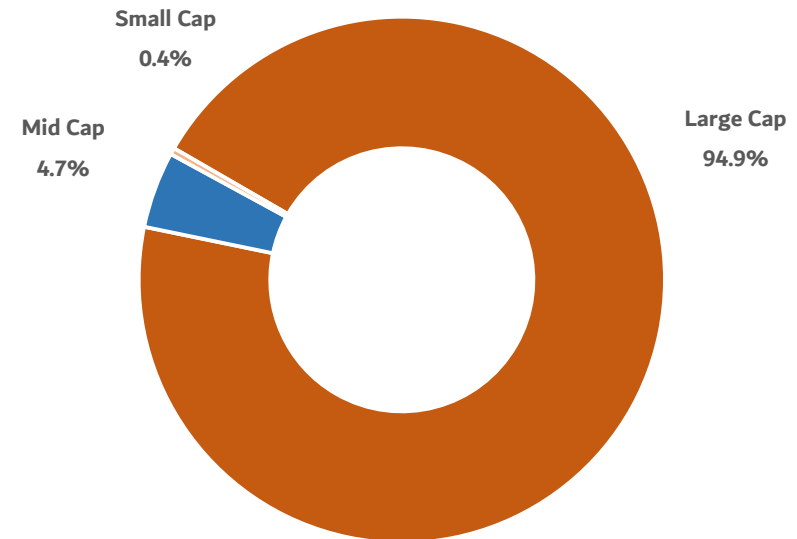
Financial Services MidSmall vs Broad Index – market cap exposure

Higher exposure to Mid and Small companies may deliver better growth prospects

Nifty MidSmall Financial Services Index



Nifty Financial Services Index



Source/Disclaimer: Nifty Indices. Data as on 30-Sep-2024 Categorization as per AMFI data on average market capitalization of listed companies . 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 and is not a guarantee of any future returns.

Financial Services MidSmall vs Broad Index - Risk Return Profile

| | | 1 Year | 3 Year | 5 Year | 10 Year |
|-------------------------------------|--------------------------------------|--------|--------|--------|---------|
| Nifty Midsmall Financial TRI | Compounded annual growth rate | 39.5% | 24.8% | 19.9% | 12.9% |
| Nifty Financial TRI | | 24.8% | 11.2% | 14.3% | 15.4% |
| Nifty Midsmall Financial TRI | Annualised Volatility | 20.8% | 20.9% | 25.9% | 23.0% |
| Nifty Financial TRI | | 16.6% | 17.2% | 24.5% | 21.5% |
| Nifty Midsmall Financial TRI | Risk Adjusted Returns | 1.9 | 1.1 | 0.7 | 0.5 |
| Nifty Financial TRI | | 1.4 | 0.6 | 0.5 | 0.7 |

Source: nifty indices, Data from 30-Sep-2014 to 30-Sep-2024. 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. Past performance may not be sustained in the future and is not a guarantee of any future return. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. TRI= Total Return Index

Financial Services MidSmall vs Broad Index - Index SIP Returns

| Nifty Mid Small Financial Services TRI | 1 year | 3 year | 5 year | 10 year |
|---|---------------|---------------|---------------|----------------|
| Returns | 39.3% | 37.7% | 29.6% | 15.6% |
| Amount Invested | 1,20,000 | 3,60,000 | 6,00,000 | 12,00,000 |
| Market Value | 1,44,138 | 6,11,957 | 12,42,356 | 27,17,376 |

| Nifty Financial Services TRI | 1 year | 3 year | 5 year | 10 year |
|-------------------------------------|---------------|---------------|---------------|----------------|
| Returns | 29.1% | 18.0% | 17.6% | 15.6% |
| Amount Invested | 1,20,000 | 3,60,000 | 6,00,000 | 12,00,000 |
| Market Value | 1,38,072 | 4,69,268 | 9,31,555 | 27,11,300 |

Data as of close of Sep 30, 2024 For SIP returns, monthly investment of INR 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: niftyindices: Performance as of close of 01-Oct-14 to 30-Sep-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 is used to explain the concept and is for illustration purpose only and should not 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 and is not a guarantee of any future return. TRI= Total Return Index.

About Motilal Oswal Nifty MidSmall Sectoral Funds

Motilal Oswal Nifty MidSmall Financial Services Index Fund



Type of Scheme

An open ended fund replicating / tracking the Nifty MidSmall Financial Services Total Return Index



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



Benchmark

Nifty MidSmall Financial Services Total Return Index



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 Nifty MidSmall Financial Services Total Return Index, subject to tracking error.

However, there can be no assurance or guarantee that the investment objectives of the scheme will be achieved.



Exit Load

1% if redeemed on or before 15 days of allotment.

Nil- If redeemed after 15 days from the date of allotment.



Fund Manager



Mr. Swapnil Mayekar (for Equity Component)

Mr. Rakesh Shetty (for Debt Component)

Disclaimer: The above information is provided from the Scheme Information Document. For more details, kindly refer to the Scheme Information Document on our website

<https://www.motilaloswalmf.com/download/index-fund/sid>

Product suitability

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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made

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

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