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Mutual Fund

Consumption
is always ON

Introducing

Motilal Oswal Consumption Fund

An open-ended equity scheme following consumption theme

NFO Period:

1st October to 15th October 2025

Motilal Oswal AMC

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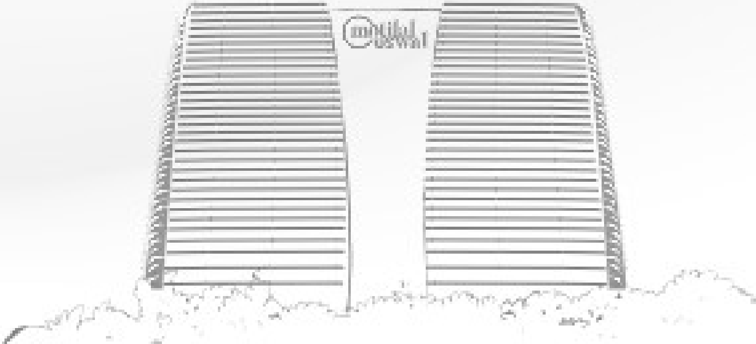
An AMC Following High Growth Investing on a High Growth Trajectory

Assets Under Management (AUM)

Our company is one of the fastest growing AMCs, managing over **₹1,59,900 Cr+** in total AUM

Our SIP book has grown to **~₹1,400 Cr+** a **~3.5x** over last year

In Active Funds we manage **~₹90,000 Cr+**, **~₹36,000 Cr+** in Passive Funds, **~₹15,000 Cr+** in PMS AUM, **~₹18,000 Cr+** in Category III AIF



Motilal Oswal AMC

An AMC Following High Growth Investing on a High Growth Trajectory

Valued Patrons

Investors are our brand ambassadors

We cater to **~83+ lakh** unique investors, with **~100+ lakh** total folios in mutual funds and **~22,700+** unique PANs in PMS and AIF segment

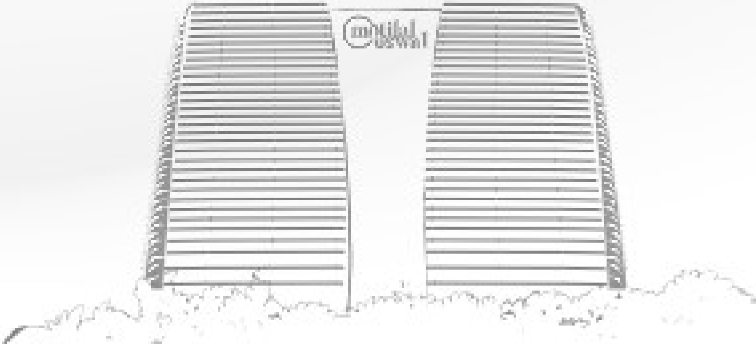
Skin in the Game

MOAMC has **570+** employees and we have **~8600 Cr+** AUM invested in our own funds – 'Skin in the Game'

Our Network

More closer to you

Our network comprises of **49,500+** empaneled distributors, **64 branches** across India, and covering over **90%** of pin codes in India



Our Track Record

Recent NFO Performance

Scheme Name	Since Inception Performance: Scheme	Benchmark	Alpha	Inception Date
Motilal Oswal Small Cap Fund	19.68%	11.81%	7.87%	26th Dec'23
Motilal Oswal Large Cap Fund	21.78%	9.01%	12.77%	6th Feb'24
Motilal Oswal Multicap Fund	28.98%	0.98%	27.94%	18th Jun'24
Motilal Oswal Manufacturing Fund	11.73%	-1.38%	13.11%	8th Aug'24
Motilal Oswal Business Cycle Fund	25.80%	-3.86%	29.66%	27th Aug'24
Motilal Oswal Digital India Fund	1.31%	-8.78%	10.09%	4th Nov'24
Motilal Oswal Innovation Opportunities Fund	49.25%	18.48%	30.77%	18th Feb'25

Consumption

A Multi-decadal Theme

India Spends more than ₹30 Tn on Discretionary Segment

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Jewellery	6,11,100
Apparel	5,43,200
Phones	2,60,300
Telecom	2,45,250
Pharmacy & Hospitals	3,55,000
QSR	60,900
Luggage	14,684
White Goods	77,500
Home Appliances	14,715
Fans & Lights	35,360
Airlines	1,08,733
Paints	96,100
Alcohol	2,82,190
Wires & Cables	60,900
Hotels	44,460
Footwear	97,900

₹ Crore

Data as on 2024. Source: DRHPs, Industry reports, Company data, Spark Avendus, Jefferies, Motilal Oswal, Bloomberg. 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 or may not be sustained in future.

A Billion Dreams; a Trillion Dollar Market

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- **Luxury Car Sales Surge**
  Luxury car sales grow
  25–30% YoY

- **Hotel Revenue Milestone**
  Hotel sector reaches
  USD 281.83 Bn
  in revenue

- **E-Commerce Market Size**
  E-commerce
  market reaches
  USD 136.43 Bn

- **Insurance Market Size**
  Insurance market
  projected to reach
  USD 807.9 Bn

- **Smartphone Revenue Peak**
  Smartphone
  revenue reaches
  USD 48.2 Bn

- **UPI Transactions Milestone**
  UPI crosses
  20 Bn transactions

- **Air Conditioner Expansion**
  Air conditioner market
  grows at **15.6%** CAGR,
  tier-2/3 cities drive

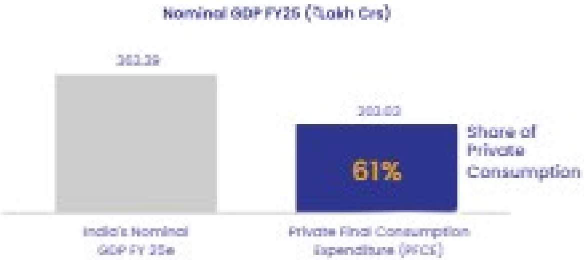
- **Alcohol Market Premiumization**
  Alcohol sales estimated
  at **USD 200 Bn**
  premium/craft focus

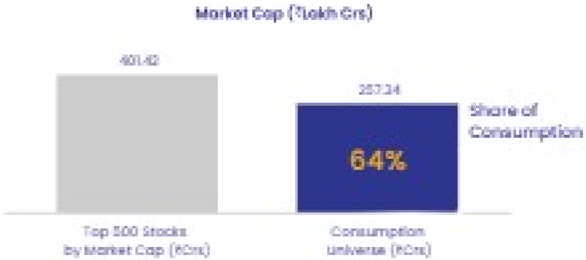
India is Amongst the Largest & Fastest Growing Consumer Market

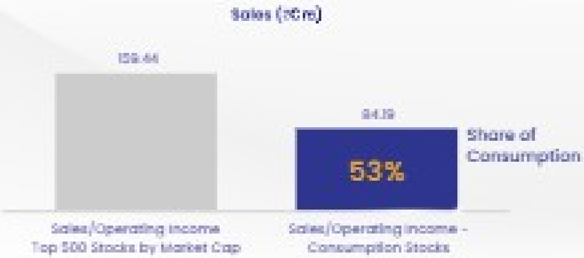
A consumer is classified as someone who spends at least $12/day.

Source: Visual Capitalist, World Data Lab. A consumer is classified as someone who spends at least $12/day. 2024 & 2030 figures are estimates. Past performance may or may not be sustained in the future. The above data/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.

Consumption is a Huge Part of Our Economy







Stars are Aligning

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Strong Macro Environment

Interest rate cuts, liquidity support, controlled inflation, good monsoons

GST Reforms

Expected benefit of 20 - 25 bps on GDP

Rising Income

Per capita GDP at tipping point to boost discretionary spending

Favourable Demographics

Favourable demographics with rising women participation.

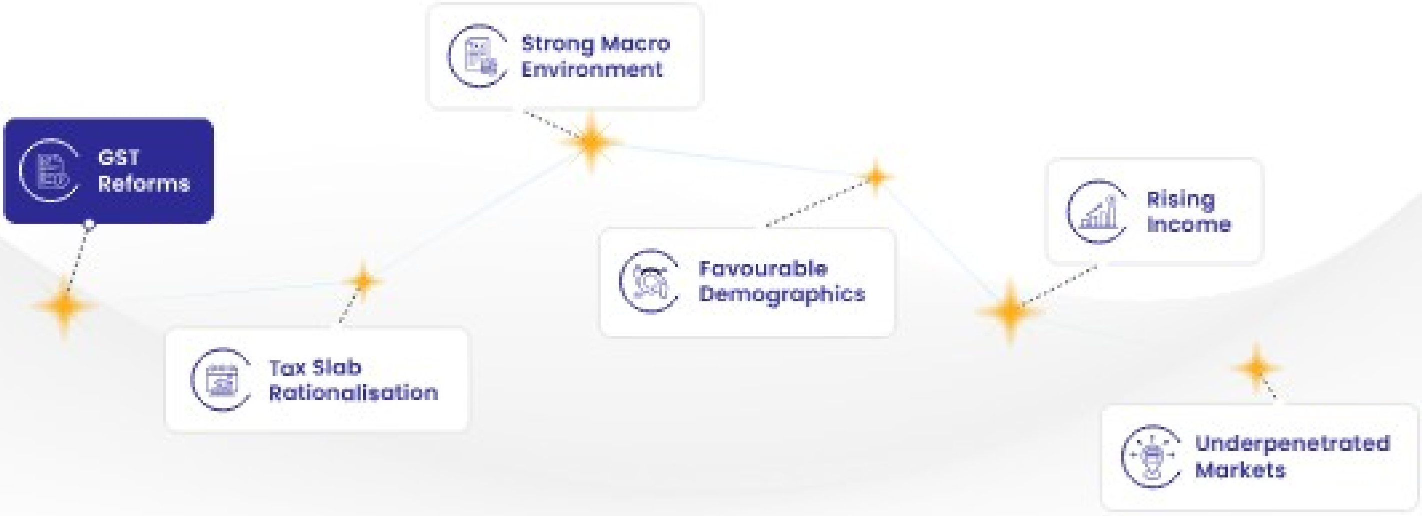
Tax Slab Rationalisation

Annual release of ~₹1 Lakh Crore for consumption.

Underpenetrated Markets

Big market opportunity for most discretionary products.

Stars are Aligning



GST 2.0 - A Tailwind For Consumption Growth

Reduction from **12% to 5%**

Products/Services

- Leather, Handicraft, Sports Gloves, Handmade Shawls
- Textile Products and Articles
- Footwear
- Condensed Milk, Cheese, Butter, Milk, Beverages, Pre-packaged Foods, Namkeens
- Medical Grade Oxygen, Glucometer
- Life Saving Drugs & Medicines

Reduction from **28% to 18%**

Products/Services

- TV (>32 Inch), AC, Dish Washers, 3W, Motorcycles, Automobiles (Small 4W, Larger Vehicles benefit from removal of Cess)

Reduction from **18% to 5%**

Products/Services

- Hair oil, Shampoo, Toothpaste, Shaving cream, Toilet soap, Ice Cream, Chocolates/Cocoa
- Insurance
- Discretionary Consumption

Estimated to have positive impact of 20-30 bps on GDP Passing of Savings on GST to Consumers expected to boost consumption

Data as on September 2025.
Source: MOAMC Internal. Past performance may or may not be sustained in the future. The above data/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.

Stars are Aligning

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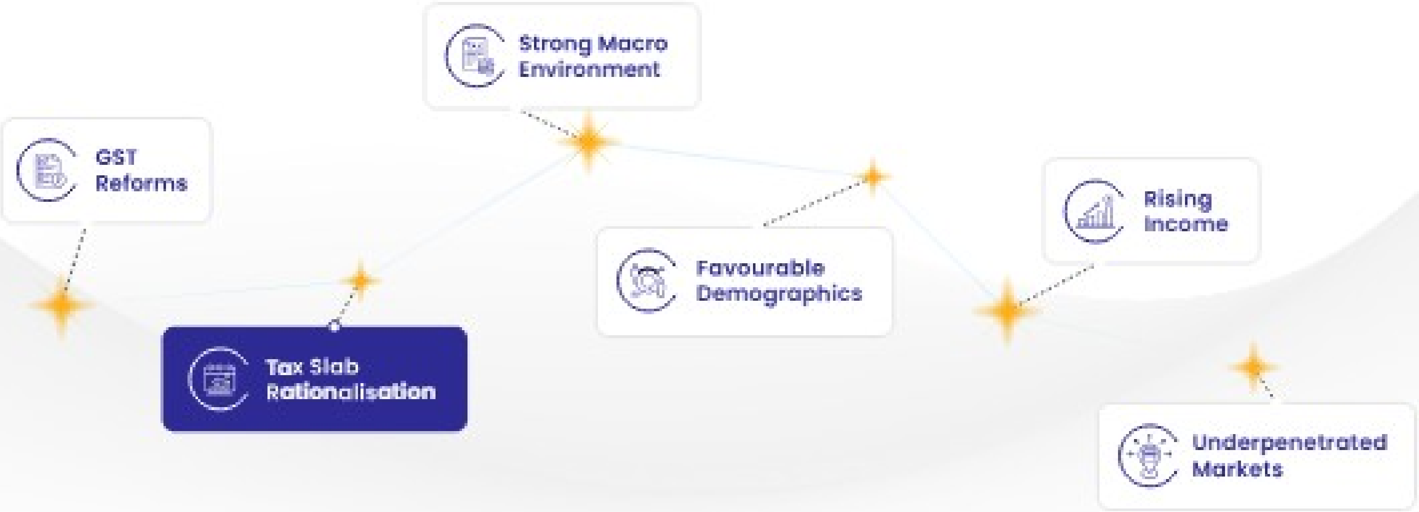
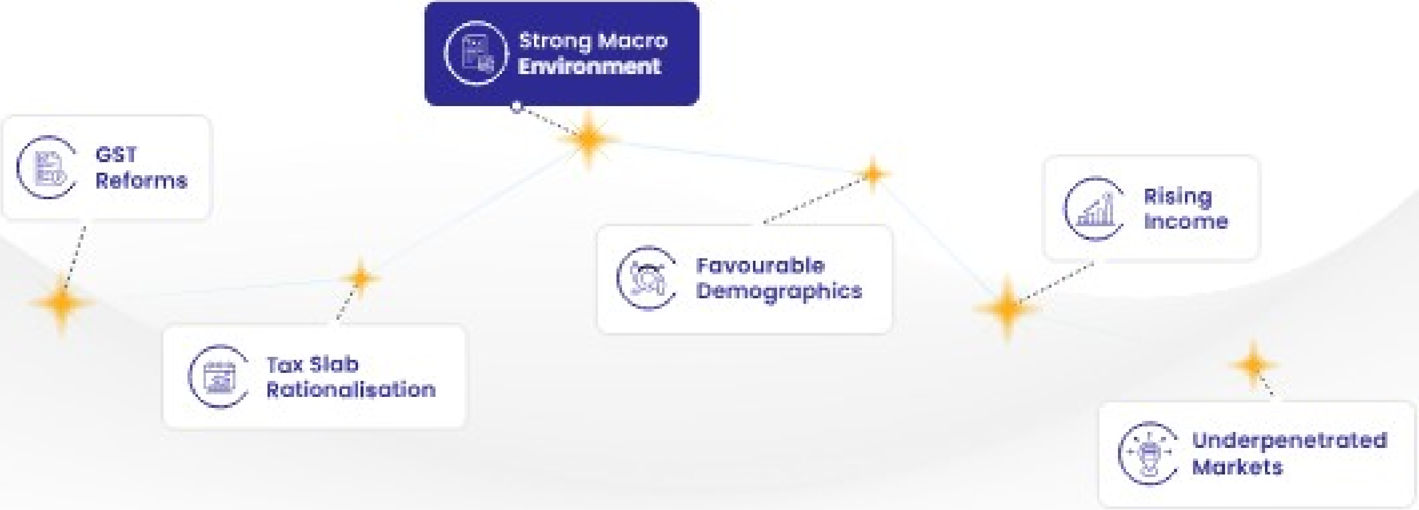


Tax Rationalisation in Union Budget

- Personal Income of upto ₹ 12 Lakh to attract no Income Tax
- Release of ~₹ 1 Lakh Crores annually by Government in the hands of consumers
- Will boost Consumer Confidence and Consumer Spending
- Upcoming 8th Pay Commission to further enhance disposable income and spending power

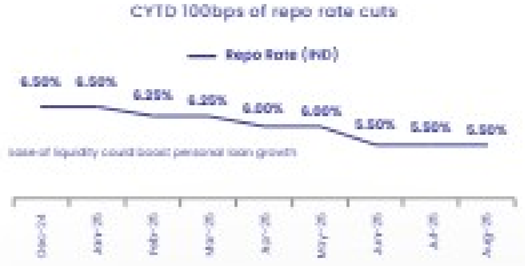
Source: Budget Report FY24-25, MOAMC internal. Past performance may or may not be sustained in the future. The above details is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy.

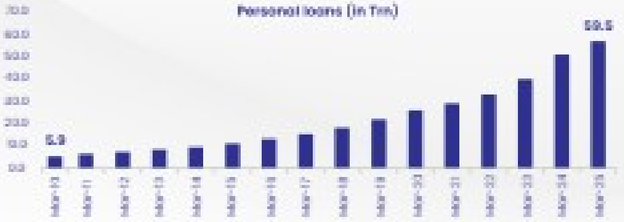
Stars are Aligning



Strong Macro Environment

Monetary Policy, Contained Inflation & Good Monsoons – All Conducive to Support Growth





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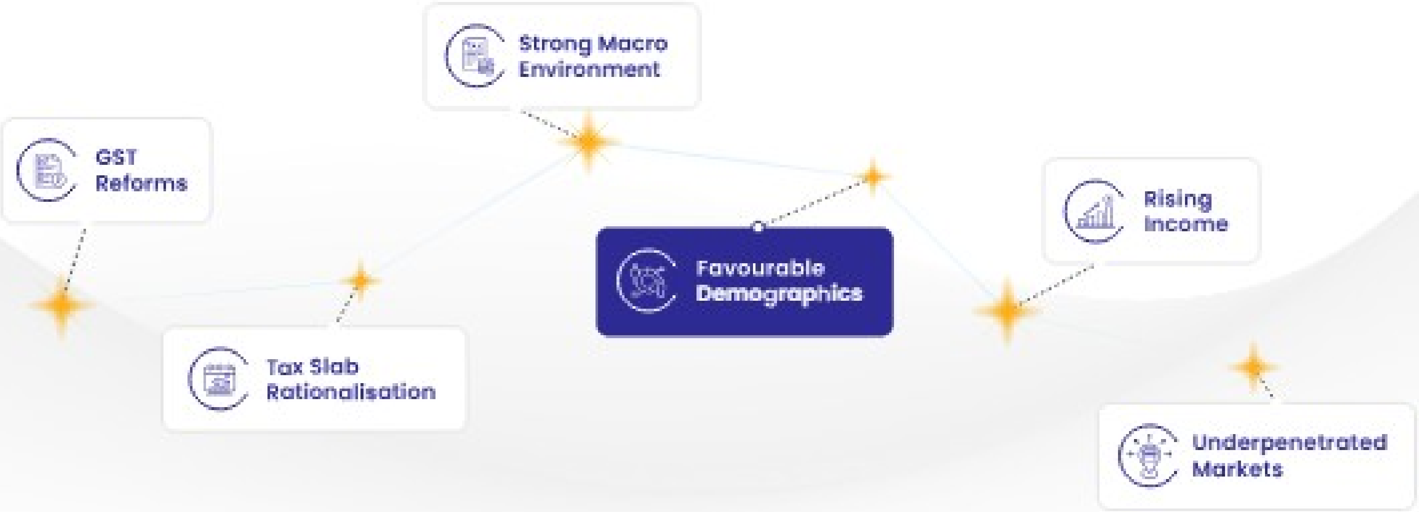


Favourable Demographics

India on the Right Side of Demographics –
High Working Age Population & Rising Women Participation in workforce – A Force Multiplier

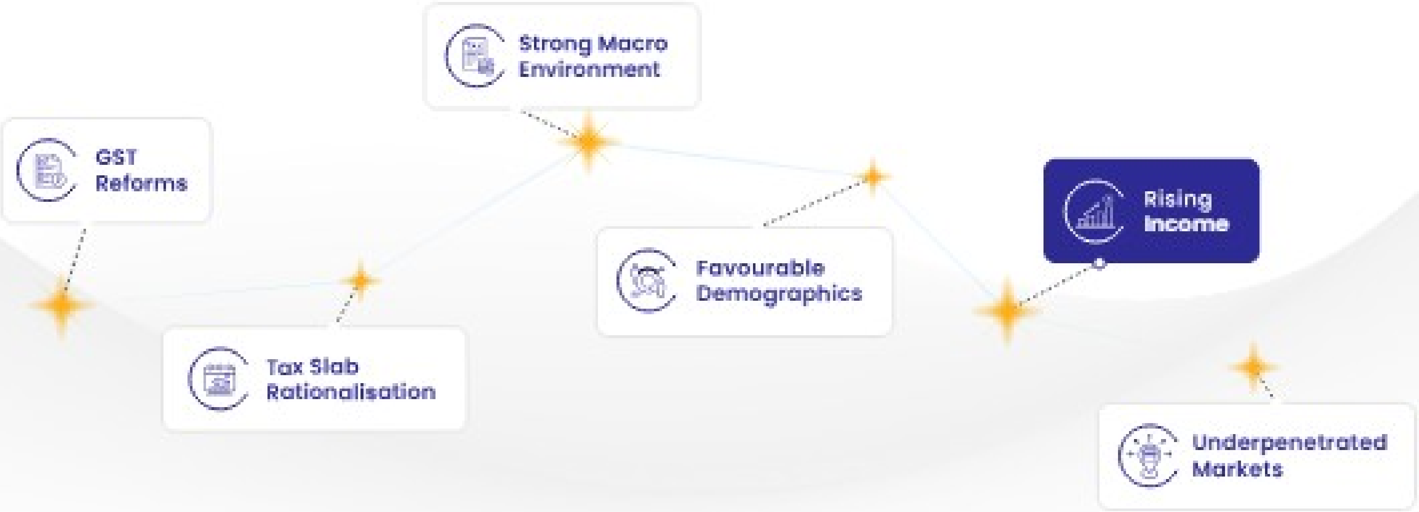
A worker boom

India's working-age population to total population ratio will be the highest among all large economies.

Source (Basic data): UN Population statistics 2022. WAP stands for working age population

Source: UN Population Statistics. Past performance may or may not be sustained in the future. The above data/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

Stars are Aligning



Rising Income

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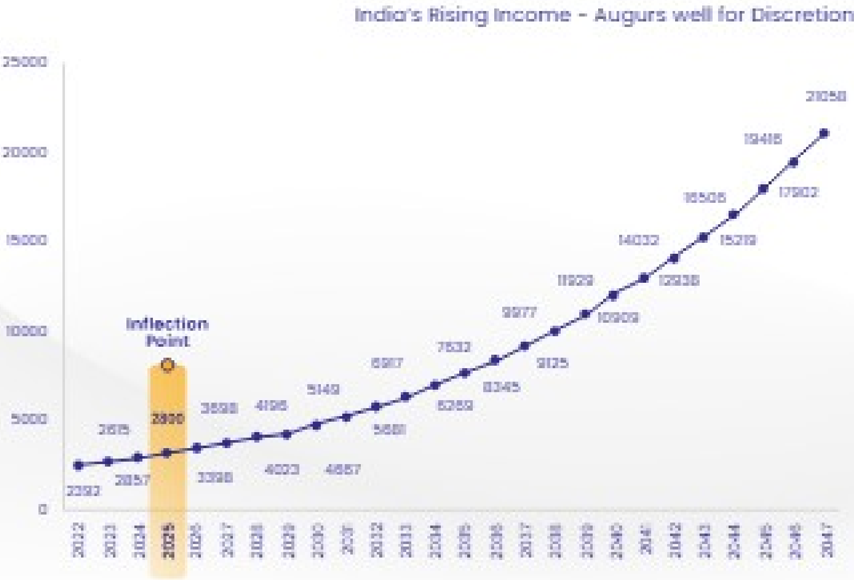


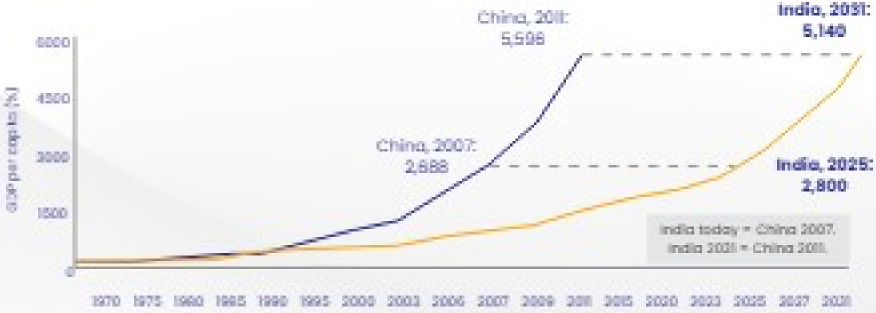
- Rising Per Capita GDP leads to rising disposable income
- First it reflects in higher discretionary spending, followed by premiumization
- It may also lead to higher access and usage of credit for consumption financing

Source: PHD Research Bureau. Past Performance may or may not be sustained in the future. The information provided is for illustrative purposes only and may include estimates or projections based on current data. Past trends or data do not guarantee future performance or outcomes. This material is not intended to constitute investment advice.

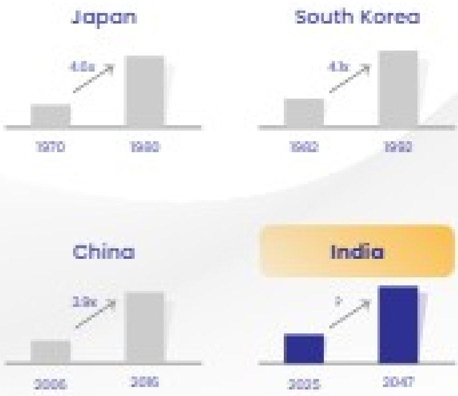
India's Per Capita is at an Inflection Point

India is at where China was more than a decade ago

Per Capital GDP vs China



Path of per capita GDP



Growth Trajectory in Chinese Consumption after Inflection Point

China Air Passenger Traffic (Person Mn)

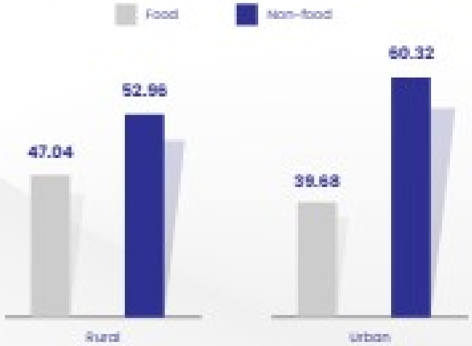
China Passenger Car Sales (Mn)

Consumer durables Production (in 000s)

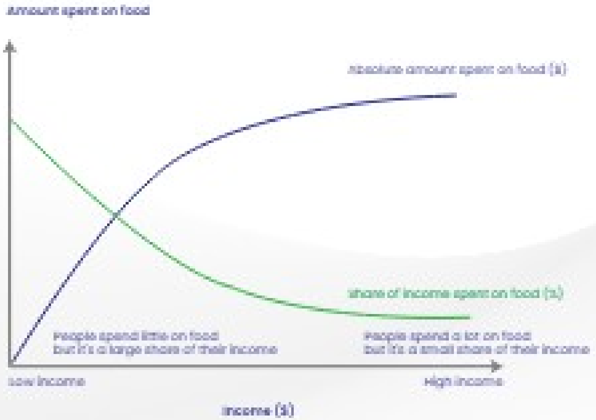
[illegible] Past performance may or may not be sustained in the future. The above data/graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy

Wallet Share for Discretionary Spend is much Higher Today

Share in Monthly Capital Per Capita Expenditure



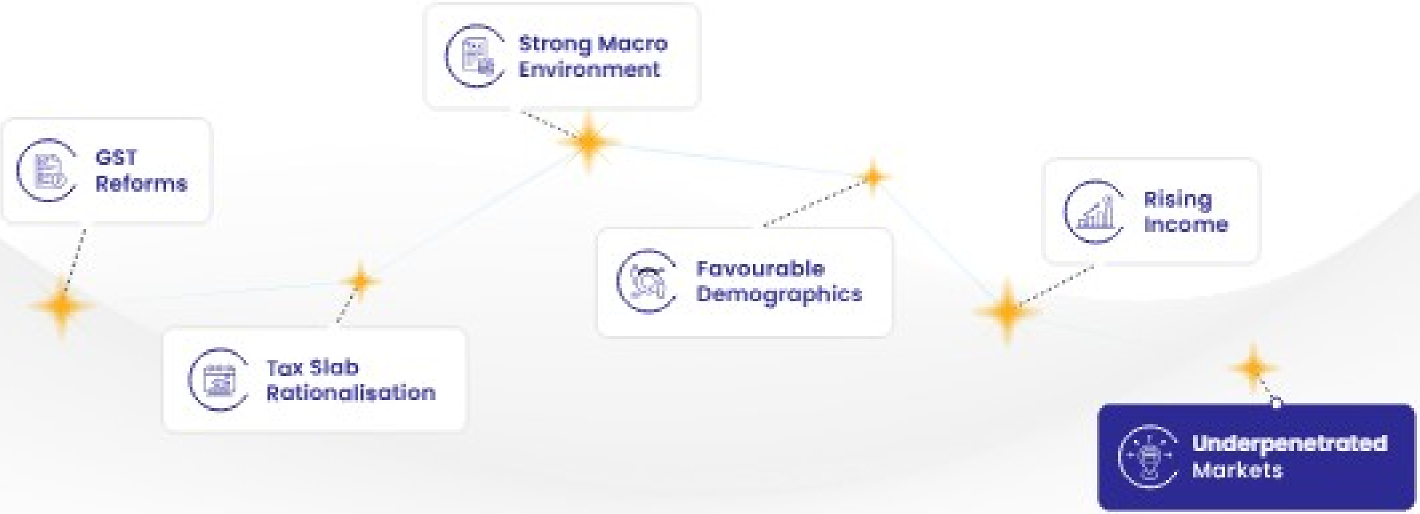
Data as on 2024



Engel's Law: As income rises, the share of income spent on food falls – freeing up wallet for discretionary spends

Source: HCES, MoSPI, MOAMC Internal. Past performance may or may not be sustained in the future. The above data/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.

Stars are Aligning



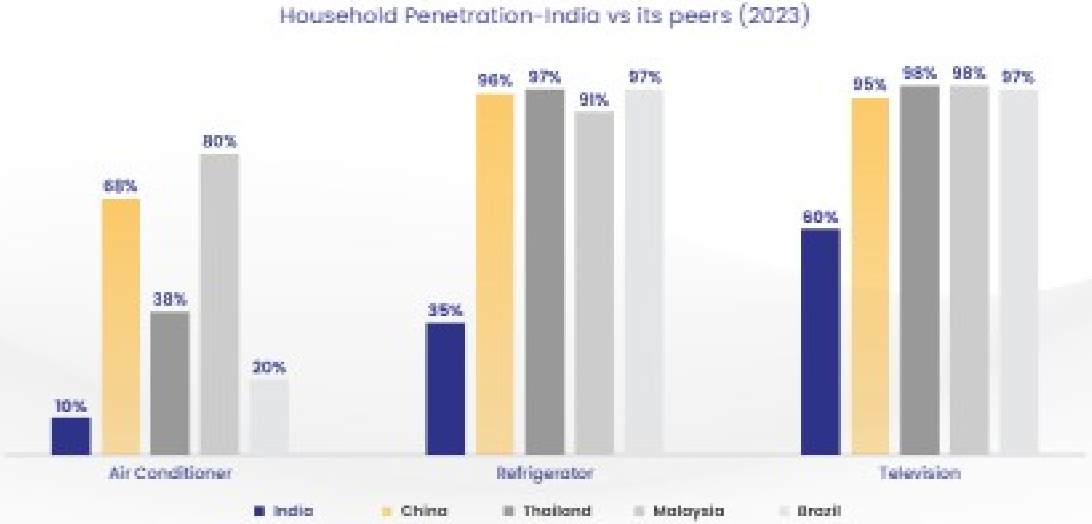
Discretionary Consumption Penetration has a Huge Gap Vs China & Developed Economies

Consumer Durables Market Size (US$ billion)							
Countries	**FY24**	**FY25F**	**FY26F**	**FY27F**	**FY28F**	**FY29F**	**FY24-29F CAGR**
China	144	153	160	167	175	184	5.0%
USA	134	138	144	150	157	165	4.3%
Japan	32	33	35	36	37	40	4.0%
Germany	26	26	27	27	29	30	3.0%
United Kingdom	24	25	25	26	27	28	3.3%
India	**21**	**24**	**27**	**29**	**32**	**36**	**11.2%**
Others	286	303	324	348	374	401	7.0%
World	665	700	742	789	839	894	6.1%
India's Rank	6th	6th	5th	4th	4th	4th	

A 5x growth opportunity over coming decades

Source: Capitaline, Calculations Internal. Universe Top 500 Companies by Market Cap as on August 2025. Past performance may or may not be sustained in the future. The above data/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.

Consumer Durables Penetration has a Huge Gap Vs Other Countries



Source: Elara Securities. Past Performance may or may not be sustained in the future. The above data/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

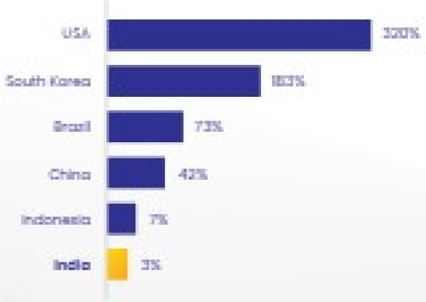
Huge Headroom for Growth in Various Segments of Consumption

		Then	Now	Now	No. of Times(X)
	Unit of Measure	China (2007/2008)	China (2025/2024)	India (2025/2024)	India's Potential Opportunity
Annual Four-Wheeler Sales	Mn	8.79	31.44	**4.3**	**15**
Annual AC Sales	Mn	26.3	41.0	**16.0**	**25**
Annual Fridge/Refrigerator Sales	Mn	17.5	33.0	**19.0**	**36**
Annual TV Sales	Mn	30.0	44.0	**25.0**	**37**
Smartphone Sales	US$ Bn	38.0	119.2	**51.7**	**162**
Annual Number of Travellers (Domestic)	Bn	1.6	5.8	**2.9**	**11**
Annual Hotel Room Bookings	₹ Lakh Crore	1.91	6.94	**2.01**	**7**
Credit Card Holders	Mn	66.67	814.0	**108.0**	**1318**
Credit Card Transactions	Bn	3.0	45.0	**5.6**	**84**
Luxury Goods Sales	₹ Lakh Crore	0.33	6.56	**1.52**	**30**
E-Commerce Sales	₹ Lakh Crore	0.36	74.32	**1.19**	**245**

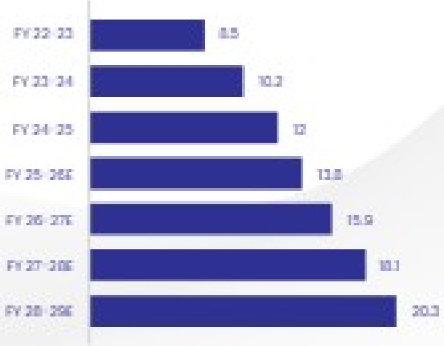
Source: Industry Reports, Company. Calculations internal. Past Performance may or may not be sustained in the future. The above data/graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy

Formalisation of Credit Markets & Scope for Supporting Consumption

Credit Penetration In India Lags Behind Global Peers- High Potential for Credit Cards Usage



Credit Card penetration per capita (%)



No. of Credit Cards in Force (in Crs)

Consumption is Witnessing a Major Transition

Industry	Kal (Essentials)
Food & Beverages	Staples, Home Cooking
Home & Living	Basic Durables, Utilities
Entertainment & Leisure	Movies & Outings
Fashion & Personal Care	Functional Clothing & Footwear
Technology & Others	Limited Mobile Use
Automobiles	2W/3W/4W Hatchbacks
Finance	Walking and Seeking Credit

Source: MOAMC internal. The above trends and categories represent observed consumer behavior changes and are for illustrative purposes only. These should not be construed as investment advice or guaranteed future outcomes.

Consumption is Witnessing a Major Transition

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Industry	Kal (Essentials)	Aaj (Lifestyle)
Food & Beverages	Staples, Home Cooking	Eating Out, Online Delivery, Quick Commerce
Home & Living	Basic Durables, Utilities	Lifestyle appliances, Branded Smart Products
Entertainment & Leisure	Movies & Outings	OTT, Casual Travel, Gaming
Fashion & Personal Care	Functional Clothing & Footwear	Lifestyle Fashion, Beauty & Grooming
Technology & Others	Limited Mobile Use	Smartphones, Wearables, Digital Payments, Multiple Apps
Automobiles	2W/3W/4W Hatchbacks	SUV's, Hybrid Vehicles
Finance	Walking and Seeking Credit	Digital Access to Credit & Investments

Consumption is Witnessing a Major Transition

Industry	Kal (Essentials)	Aaj (Lifestyle)	Kal (Focus on Experiences over Basic Products & Services)
Food & Beverages	Staples, Home Cooking	Eating Out, Online Delivery, Quick Commerce	Health Foods, Organics, Events & Dining Experiences
Home & Living	Basic Durables, Utilities	Lifestyle appliances, Branded Smart Products	Smart Homes, Robotic Utilities, Customised Décor
Entertainment & Leisure	Movies & Outings	OTT, Casual Travel, Gaming	Immersive Entertainment, Customised Avatar Companions, Wellness Tourism
Fashion & Personal Care	Functional Clothing & Footwear	Lifestyle Fashion, Beauty & Grooming	Athleisure, Wellness Products, Organics, Digital Personalised Styling & Customisation
Technology & Others	Limited Mobile Use	Smartphones, Wearables, Digital Payments, Multiple Apps	Omnipresent Smart Devices (IOT), All in One Apps, Digital Assistants
Automobiles	2W/3W/4W Hatchbacks	SUV's, Hybrid Vehicles	Electric Vehicles
Finance	Walking and Seeking Credit	Digital Access to Credit & Investments	Holistic & Digitally Enabled Financial Ecosystem

Consumption Theme

Discretionary Consumption
is a Potential High Growth Opportunity

Consumption has been a High Growth Segment

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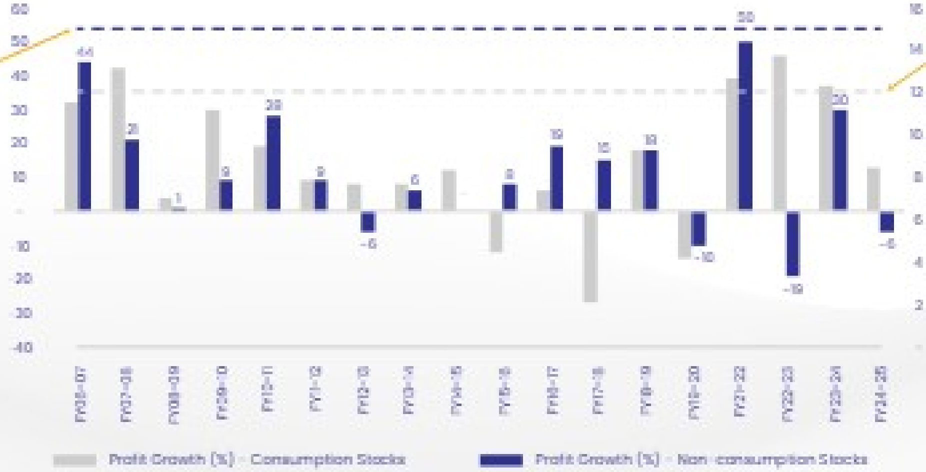
Avg. Profit Growth
Non-Consumption
12%

Avg. Profit Growth
Consumption
15%

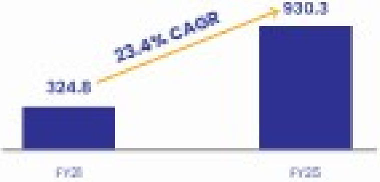


Excluding FY21 due to abnormal results post Covid-19 (Consumption Profit Growth 102% and Non-consumption 27%)

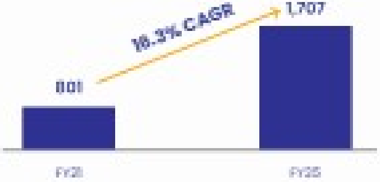
Jewellery Market in India

Robust Growth in Revenue and Stores for Organised Segment

Revenue Growth of Top 4 Listed Players in the Market (₹ Bn)



Cumulative Stores of Top 4 Listed Players in the Market

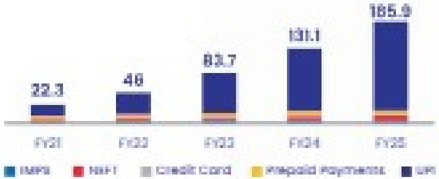


Growth of Digital Spends in India

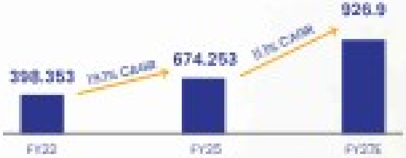
Quick Commerce and Food Delivery Segment to Lead the Growth

Transactions by Volume (In Billions)

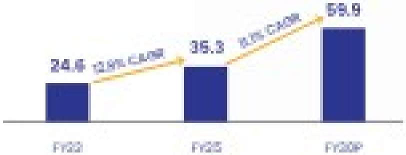
UPI transactions clocked the highest CAGR of ~53%



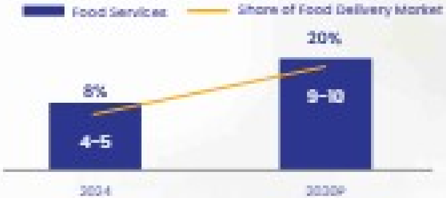
Delivery Gross Order Value (GOV) of Leading Listed FD/QC Companies (₹ Bn)



Total Monthly Transacting Users of Leading Listed FD/QC Companies (In Mn)



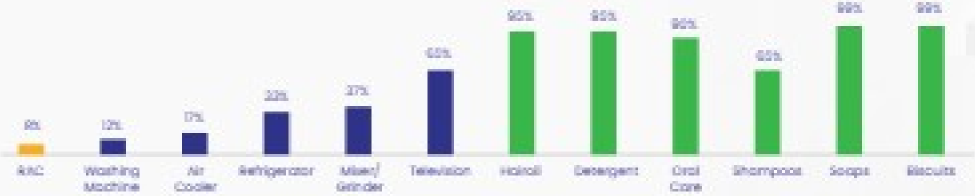
Projected Food Services Market in India (₹ Tn)



Source: Bain & Company, Company Reports, MOFSL. Past performance may or may not be sustained in the future. The above data/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.

Consumer Durables Spend Could Expand With Per Capita Income

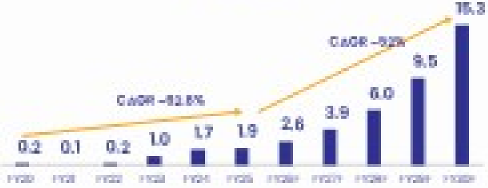
Room Air Conditioner Segment At An Inflection Point



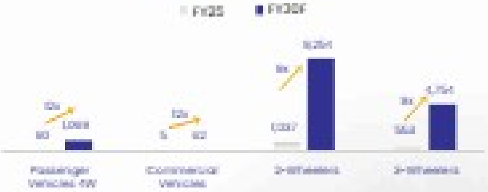
Source: Company Reports, Frost & Sullivan Analysis, Prabhudas Lilladher, MOE. Past Performance may or may not be sustained in the future. The above data/graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy

Electric Vehicles Market Expected to Continue with its Exponential Trajectory

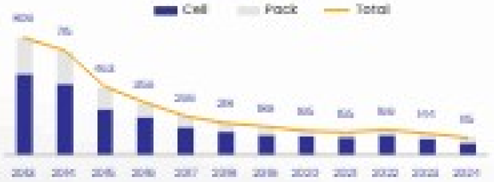
Indian EV Market Trend Volume
(In Mn units)

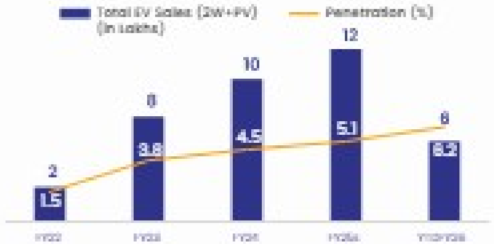


Segment-wise EV Market Growth by Volume
(In Thousand Units)



Battery Cell Costs on the Decline
(USD/Kwh)





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Mutual Fund

ConsumptiON
is always ON

Introducing

Motilal Oswal Consumption Fund

Motilal Oswal AMC

Differentiated Portfolio Positioning

- Focus on Luxury, Premiumization and Discretionary Consumption
- Hi-Conviction Portfolio with High Active Ratio
- High Conviction Portfolio of ~20-25 Stocks (As per current FM strategy)
- Focus on Companies Tapping Emerging Trends in Consumption including Digital & Organised Retail, Branded Products, High Growth Retail Lenders for Consumption and Healthcare
- True to Label Active Portfolio Management
- High Quality Focused Portfolio Construction
- Focus on High Growth Consumption Stocks

Source: MOAMC Internal. Past Performance may or may not be sustained in the future. The above data/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.
~ As per current FM strategy. This reflects a focused investment strategy in consumption sectors and emerging trends. Portfolio holdings and strategy may change based on market conditions. Past performance is not indicative of future results and this is not a guarantee of returns or investment advice. This reflects a focused investment strategy in consumption sectors and emerging trends. Portfolio holdings and strategy may change based on market conditions. Past performance is not indicative of future results and this is not a guarantee of returns or investment advice.

Premiumisation & Discretionary Consumption is a Part of our House Theme

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China +1	Make in India	Financialisation	Tech & Tech Services	Urbanisation	Healthcare Ecosystem
Chemicals	Auto + EV	High AUM Growth Retail Focused Lenders	New Age Consumer Tech	Leisure & Luxury	Hospitals
Electronic Manufacturing Services	Capital Goods & Engineering	Capital Market Companies	High Growth Tech Companies	Travel & Hospitality	Diagnostics
	Infrastructure Ancillaries	Health & Life Insurance		Premiumization	Pharma
	Renewable Power				

Source: MOAMC internal. The above data/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.

Our Experience and Exposure to the Consumption Theme

	Page Industries Ltd.*	Eicher Motors Ltd.*	Bharti Airtel Ltd.	Hero MotoCorp Ltd.*	GSK Consumer Healthcare*	Eternal Ltd.
Buy Period	Dec'07	Aug'10	Apr'03	May'03	Feb'09	Feb'23
Exit Period	Jul'23	Nov'14	-----	Aug'19	Feb'18	-----
Returns	82.6x	33.7x	28.9x	12.5x	10.2x	5.7x

	Phoenix Mills Ltd.	Trent Ltd.	TVS Motors Company Ltd.	Global Health Ltd.	Prestige Estate Projects Ltd.	Kalyan Jewelers India Ltd.
Buy Period	Mar'23	Jan'23	Jun'22	Oct'23	Oct'23	Jun'23
Exit Period	-----	-----	-----	May'24	-----	-----
Returns	2.4x	4.2x	4.2x	2.5x	2.3x	4.2x

Source: MOAMC internal. Data as on: 28th August 2025. Past performance may or may not be sustained in the future. The above data/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.

High Quality & High Growth Focused House

Ensuring Longevity of Growth by investing in sustainable themes identified by the investment team collectively

G **L**

Q — Minimum threshold set to ROCE/ROE

P — Application of PE, PEG framework and expanding the framework through rolling out DCF, implied returns and implied growth

House theme representation in portfolio. Stock picking	Flexibity to invest outside house themes	Provision for risk mitigation
65%	25%	10%

The QGLP strategy emphasizes investments in companies with a high quality of business and management, strong earnings growth potential, sustainable longevity, and attractive price valuations. While these factors are considered when constructing the portfolio, there is no assurance that this approach will outperform the market or provide positive returns. The strategy is subject to market risks and may experience periods of underperformance.

Risk Management Framework for Sustainability

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Mutual Fund

Risk Management is Key to Sustainability of Alpha

Stock Weight

- Minimum and Maximum Exposure Limits set

Sector Sizing

- Limits on Sector Deviations relative to benchmark

Diversification Strategy

- Portfolio Size capped up to 35 stocks

Profit Taking/ Stop Loss

- Proprietary Framework for measuring triggers

Liquidity Framework

- Ensuring efficient management for ability to take necessary actions

Motilal Oswal Mutual Fund

Mr. Niket Shah

CIO, Motilal Oswal Mutual Fund

Mr. Niket Shah has 15 years of overall experience. He has done his Master's in Business Administration (MBA) in Finance from Welingkar Institute of Management Studies.

Prior to joining MOAMC, he was associated with MOSL as Head of Midcaps Research from February 2013 to March 2018, Edelweiss Securities Ltd. as Research Analyst - Midcaps from March 2010 to January 2013 and Religare Capital Markets Ltd. as Associate Research Analyst - Midcaps from June 2008 to March 2010.

Mr. Varun Sharma

Fund Manager, Motilal Oswal AMC

Mr. Varun Sharma has completed his CFA Level 2 and holds a PGDM in Finance from the Indian Institute of Management, Kolkata. He brings over 15 years of rich experience across asset management and securities markets.

Prior to joining Motilal Oswal Asset Management Company Limited as Executive Group Vice President, he was associated with ICICI Securities and Franklin Templeton. In his most recent role, he served as Fund Manager at Franklin Templeton, where he independently managed the Franklin India Technology Fund from January 2022 to September 2024, delivering 18.5% returns with an impressive alpha of 8.1% against its benchmark, the BSE TECK Index TRI.

Mr. Bhalchandra Shinde

Fund Manager, Motilal Oswal AMC

Mr. Bhalchandra Shinde boasts over 13 years of extensive experience in Equity Research. Mr. Shinde's professional journey has been marked by his expertise and significant contributions to the field.

Prior to his current role at MOAMC, he dedicated three years to Kotak Mahindra Life Insurance as an Investment Analyst, overseeing research across sectors such as Auto, Oil and Gas, and Real Estate. He has also been associated with Max Life Insurance and Centrum Broking.

Mr. Rakesh Shetty

Fund Manager, Debt Component

Mr. Rakesh Shetty has more than 11 years of overall experience and expertise in trading in equity, debt segment, Exchange Trade Funds management, Corporate Treasury and Banking.

Prior to joining Motilal Oswal Asset Management Company Limited, he has worked with Company engaged in Capital Market Business wherein he was in charge of equity and debt ETFs, customized indices and has also been part of product development.

Mr. Sunil Sawant

Fund Manager,
Overseas Securities Component

Mr. Sunil Sawant has been associated with the Company since 2018 for Alternates Business as Dealer.

Prior to joining to Motilal Oswal Asset Management Company, he has worked with Sharekhan, Aditya Birla and Angel Broking as Equity Dealer and Advisor. He has been associated in capital market industry since 2006.

Fund Facts

motilal oswal Mutual Fund

Product Name	Motilal Oswal Consumption Fund	
Type of the Scheme	An open-ended equity scheme following consumption theme	
Category of the Scheme	Thematic Fund	
Investment Objective	The primary objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity-related securities of companies engaged in consumption and consumption-related activities. However, there is no assurance that the investment objective of the scheme will be realized.	
Benchmark	Nifty India Consumption Total Return Index	
Entry Load	Nil	
Exit Load	1% - If redeemed on or before 3 months from the date of allotment. Nil - If redeemed after 3 months from the date of allotment. Exit load will be applicable on switch amongst the schemes of MOMF. No load shall be imposed for switching between options within the scheme. Further, it is clarified that there will be no exit load charged on a switch-out amongst the plans within the same scheme.	
Plans	Regular Plan and Direct Plan	
Options (Under each plan)	(i) Growth Option and (ii) Income Distribution cum Capital withdrawal (IDCW) Option.	
Minimum Application Amount (Lumpsum)	₹ 500/- and in multiples of ₹ 1/- thereafter	
Additional Application Amount (Systematic Investment Plan)	₹ 500/- and in multiples of ₹ 1/- thereafter	
	Daily SIP	₹ 100/- and multiple of ₹ 1/- thereafter 1 month (30 days)
	Weekly SIP	₹ 500/- and multiple of ₹ 1/- thereafter (Minimum - 12 Maximum - No Limit)
	Fortnightly SIP	₹ 500 and in multiples of ₹ 1/- thereafter (Minimum Installment - 12)
	Monthly SIP	₹ 500/- and multiple of ₹ 1/- thereafter (Minimum - 12 Maximum - No Limit)
	Quarterly SIP	₹ 1,500 and in multiples of ₹ 1/- thereafter (Minimum Installment - 4)
	Annual SIP	₹ 6,000 and in multiples of ₹ 1/- thereafter (Minimum Installment - 1)
Minimum Redemption Amount	₹ 500/- and in multiples of ₹ 1/- thereafter or account balance, whichever is lower.	

Hi-Quality. Hi-Growth.

Benefit from both

Motilal Oswal's investing process builds Hi-Quality and Hi-Growth portfolios.

The term 'Hi-Quality and Hi-Growth Portfolios' refers to Motilal Oswal AMC's defined fund management processes based on internal qualitative and quantitative research parameters & not to be construed as investment advice to any party.

Disclaimer

This presentation has been prepared and issued on the basis of internal data, publicly available information and other sources believed to be reliable. The information contained in this document is for general purposes only and not a complete disclosure of every material fact and terms and conditions and features of Motilal Oswal Consumption Fund. The information / data herein alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. All opinions, figures, charts/graphs, estimates and data included in this presentation are as on date and are subject to change without notice. While utmost care has been exercised while preparing this document, Motilal Oswal Asset Management Company Limited (MOAMC) does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. The statements contained herein may include statements of future expectations and other forward-looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Readers shall be fully responsible/liable for any decision taken on the basis of this presentation. No part of this document may be duplicated in whole or in part in any form and/or redistributed without prior written consent of the Motilal Oswal Mutual Fund/Motilal Oswal Asset Management Company Limited. Readers should before investing in the Scheme make their own investigation and seek appropriate professional advice. Please read Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before investing. Past performance of the Sponsor/ AMC/ Mutual Fund and its affiliates does not indicate the future performance of the scheme and may not provide a basis of comparison with other investments. 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 any investment strategy. It should not be construed as investment advice to any party. The stocks may or may not be part of our portfolio/strategy/ schemes. Past performance may or may not be sustained in future.

Statutory Details: Constitution: Motilal Oswal Mutual Fund has been set up as a trust under the Indian Trust Act, 1882.
Trustee: Motilal Oswal Trustee Company Limited. Investment Manager: Motilal Oswal Asset Management Company Ltd. (CIN: U67120MH2008PLC188186)
Sponsor: Motilal Oswal Financial Services Ltd.

Mutual fund investments are subject to market risks, read all scheme-related documents carefully.

For any Mutual Fund queries, please call us on +91 8108622222 / +91 22 40548002 (Press 1) or write to mfservice@motilaloswal.com

The scheme is a thematic equity fund investing in consumption-related sectors and is subject to sector-specific risks, higher volatility, and concentration risk. Adverse developments in the sector, macroeconomic changes, or policy shifts may significantly impact the scheme's performance. Liquidity risks may also affect the scheme's ability to buy, sell, or redeem investments efficiently.

https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/00b41-1.-sid-motilal-oswal-consumption-fund-clean.pdf

Product Labelling

Name of the scheme

Motilal Oswal Consumption Fund

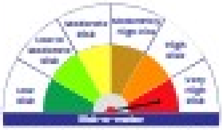
(An open-ended equity scheme following consumption theme)

This product is suitable for investors who are seeking*

- Capital appreciation over long term
- Investing in equity & equity related securities of companies engaged in consumption and consumption related sector.

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

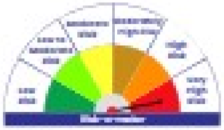
Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer

(Nifty India Consumption TRI)



The risk of the benchmark is Very High

Product labelling designed during the 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. The statements contained herein may include statements of future expectations and other forward-looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements.

Product Labelling

Name of the scheme

Motilal Oswal Small Cap Fund

(An open-ended equity scheme predominantly investing in small cap stocks)

This product is suitable for investors who are seeking*

- Long term capital growth
- Investing predominantly in equities and equity related instruments of small cap companies

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

Scheme Riskometer

The risk of the scheme is Very High

Benchmark Riskometer
(Nifty Smallcap 250 TRI)

The risk of the benchmark is Very High

Name of the scheme

Motilal Oswal Large Cap Fund

(An open-ended equity scheme predominantly investing in large cap stocks)

This product is suitable for investors who are seeking*

- Long term capital growth
- Investments in equity and equity related instruments of large cap stocks

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

Scheme Riskometer

The risk of the scheme is Very High

Benchmark Riskometer
(NIFTY 100 TRI)

The risk of the benchmark is Very High

Name of the scheme

Motilal Oswal Multi Cap Fund

(An open-ended equity scheme investing across large cap, mid cap, small cap stocks)

This product is suitable for investors who are seeking*

- Long term capital growth
- Investments in equity and equity related instruments across large cap, mid cap, small cap stocks

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

Scheme Riskometer

The risk of the scheme is Very High

Benchmark Riskometer
(NIFTY 500 Multicap 50:25:25 Index TRI)

The risk of the benchmark is Very High

Name of the scheme

Motilal Oswal Manufacturing Fund

(An open-ended equity scheme following manufacturing theme)

This product is suitable for investors who are seeking*

- Capital appreciation over long term
- Investments in equity and equity related instruments of Companies engaged in the Manufacturing theme

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

Scheme Riskometer

The risk of the scheme is Very High

Benchmark Riskometer
(Nifty India Manufacturing Total Return Index)

The risk of the benchmark is Very High

Product Labelling

Name of the scheme	Scheme Riskometer	Benchmark Riskometer (Nifty 500 TRI)
Motilal Oswal Business Cycle Fund (An open ended equity scheme following business cycles based investing theme) **This product is suitable for investors who are seeking*** • Capital appreciation over long term • Investing predominantly in equities and equity related instruments selected on the basis of business cycle *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High

Name of the scheme	Scheme Riskometer	Benchmark Riskometer (BSE Teck TRI)
Motilal Oswal Digital India Fund (An open ended equity scheme investing in Digital space, focusing on Technology, Telecom, Media, Entertainment and other related ancillary sectors) **This product is suitable for investors who are seeking*** • Long term capital growth • Investing predominantly in equities and equity related instruments of digital and technology related companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High

Name of the scheme	Scheme Riskometer	Benchmark Riskometer (Nifty 500 TRI)
Motilal Oswal Innovation Opportunities Fund (An open ended equity scheme following innovation theme) **This product is suitable for investors who are seeking*** • Long term capital growth • Investing predominantly in equity or equity related instruments of companies that will benefit from the adoption of innovative strategies or following the innovation theme *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High

Thank You