motilal oswal
Mutual Fund

Reshaping Finance
Reimagining Opportunities!

Introducing

Motilal Oswal Financial Services Fund

NFO PERIOD 27th Jan - 10th Feb 2026

Presentation Flow

01 **What are Financial Services?**

02 **Why Financial Services?**

03 **Why Financial Services Now?**

04 **Why Motilal Oswal Financial Services Fund?**

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What are Financial Services?

An Ecosystem with Significant Investment Potential

Source: Motilal Oswal Internal
The sector mentioned herein are for general assessment purpose only and not a complete disclosure of every material fact. 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.

Benefit from Value Migration Strategy - Physical to Digital

Then

Now

Source: Motilal Oswal Internal

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Scalability, Innovation, Opportunity: Multi-Theme Framework

- The sector offers investment opportunities not just restricted to traditional banks but also to many emerging segments like Small Finance, AMCs, Clearing House, Exchange & Data Platform, HFC/MFI, Insurance, Fintech, etc.

	No. of listed companies across segment under the financial services sector	2010	2024
Banks	Public Sector Bank	10	12
	Private Sector Bank	16	20
	Other Bank (Small Finance Bank, Payments)	0	9
Capital Markets	Asset Management Company	1	5
	Depositories, Clearing Houses	0	3
	Exchange and Data Platform	0	3
	Financial Products Distributor	0	2
	Rating Agencies	1	2
	Stockbroking & Allied	19	23

	No. of listed companies across segment under the financial services sector	2010	2024
Finance	Financial Institution	4	7
	Holding Company	11	12
	Housing Finance Company	5	13
	Investment Company	28	31
	Microfinance Institutions	1	5
	Non-Banking Financial Company (NBFC)	34	48
	Other Financial Services	13	14
Fintech	Financial Technology (Fintech)	2	6
Insurance	General Insurance	0	4
	Life Insurance	2	6

Source: [illegible] Data as on Oct'[illegible]
The sector includes investments not just restricted to traditional banks but also across emerging segments such as Small Finance, AMCs, Clearing Houses, Exchanges & Data Platforms.

Financial Services Extend Beyond Lending Activities

Source: [illegible]
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Why Financial Services?

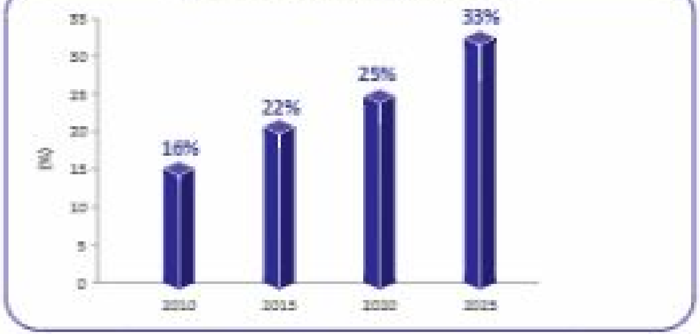
Historically Financial Services have Grown at a Faster Pace than Our GDP...

CAGR (%)	FY01-11	FY11-23	FY23-25
Nominal GDP	15	10	11
Bank Deposits	18	11	12
Bank Advances	23	11	15
NBFC AUM	26	15	19
Home Loan	30	15	16
MF AUM	21	18	29
Equity Exchange Volume	7	13	16
Life Insurance Premium	29	9	13
Non-Life Insurance Premium	16	15	16

Source: IBEF Data as on 2025.
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 and is not a guarantee of any future returns.

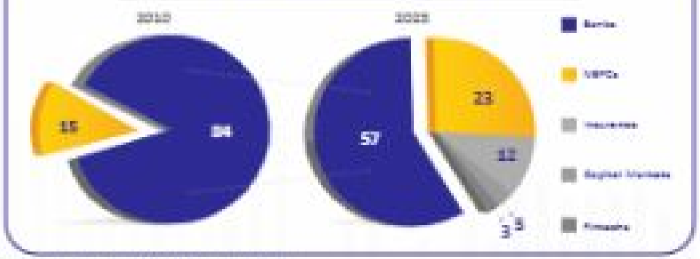
Banking & Financial Services - Over the years

BFSI Sector's PAT Contribution in Nifty 50



Increase in Market Capitalisation of the sector is following the earning contribution

Increase in subsectors over years benefit of diversification (%)



Source: Bajaj Finserv, MOAMC, Data as on Dec'25.
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 and is not a guarantee of any future returns.

Enablers

Account Aggregator

Formalisation of Economy

JAM (Jan Dhan, Aadhaar, Mobile) Trinity

Digitalisation

Open Credit Enablement Network (OCEN)

Source: Elara Securities
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 or may not be sustained in future and is not a guarantee of any future returns.

Formalisation Measures have been a Major Driver of Bank Credit

Goods and Services Tax (2017)

Unified indirect taxes, mandating registration and invoicing for businesses to create a traceable supply chain

Digital Infrastructure

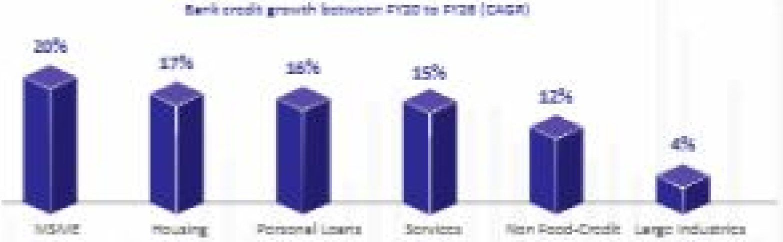
Unified Payments Interface (UPI), Jan Dhan Yojana (PMJDY), and Aadhaar-enabled payments integrated informal businesses into formal banking

Income Tax Measures

Faceless assessments, e-filing, Income Tax Act, 2025 simplified language, rationalised slabs, and integrated digital processes to lower litigation and encourage formal reporting

Formal hiring has been associated with higher disposable incomes and changes in income tax collections.

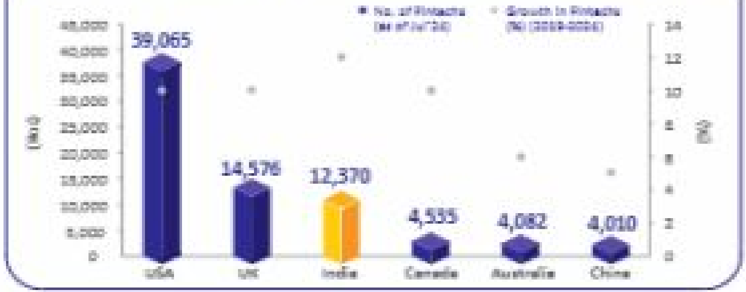
Formalisation measures have been linked to growth in bank credit, especially among MSMEs and individuals.



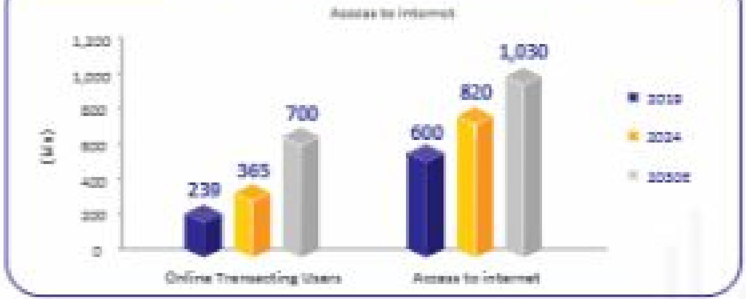
Source: CBIC, ACE Equity, Naukri Job speak, Ambit Capital research Note- ~4,000 listed companies have been considered. RBI, Ambit Capital research. Data is from Oct'19 to Oct'25. We have excluded the impact of HDFC merger.

Overview of the Fintech Ecosystem

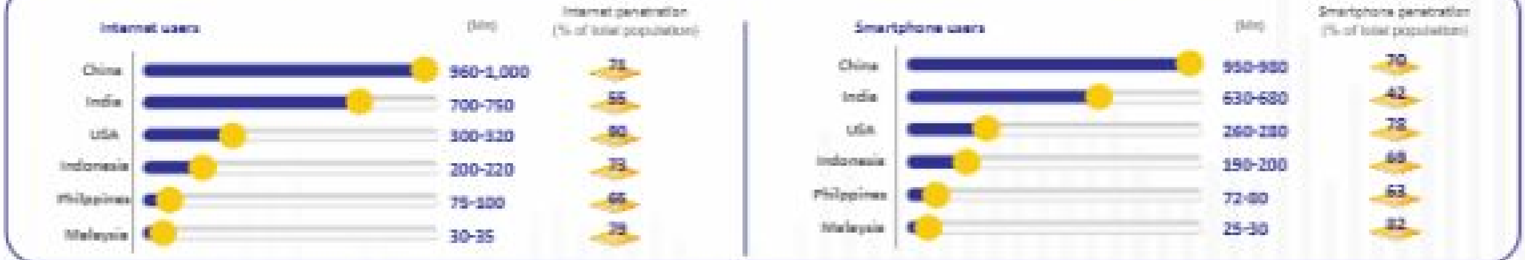
India among top and fastest growing fintech ecosystems



Higher share of users transacting online



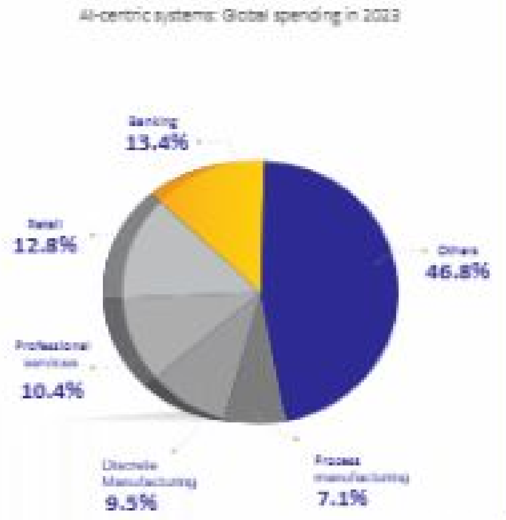
Internet and smartphone penetration moderate indicating potential for further adoption



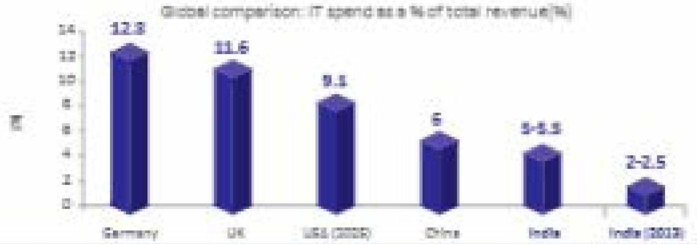
Source: Global Fintech Fest, Tracxn, BM, RedSeer Estimate, Elara Securities. Data as on: Oct'25.
The above graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Global Spend on AI for BFSI has Increased, though India Lags

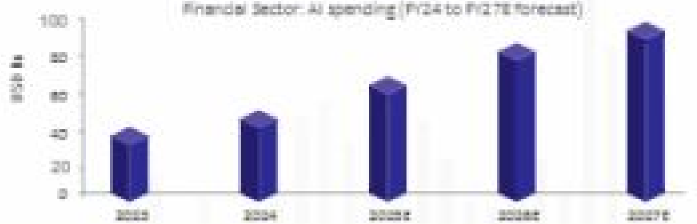
AI spending, highest by banks globally



Indian banks spend <50% relative to global averages



Financial Sector - AI spending to rise substantially



Source: IMF, Statista, RBI, BCG, [illegible] Securities Data as on Oct'2023
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 or may not be sustained in future and is not a guarantee of any future returns.

JAM *(Jan Dhan, Aadhaar, Mobile)* Trinity: India's Key Financial Inclusion

555 Mn
Accounts

1.42 Bn
Unique IDs

1.16 Bn
Subscribers

3X Growth
Deposit accounts per capita has increased from 0.63 in FY10 to 1.9 in FY24

₹6700 Bn
Direct Benefit Transfer disbursed via 1,206 welfare schemes in FY25

Rural Focus
Enhanced access in underserved areas

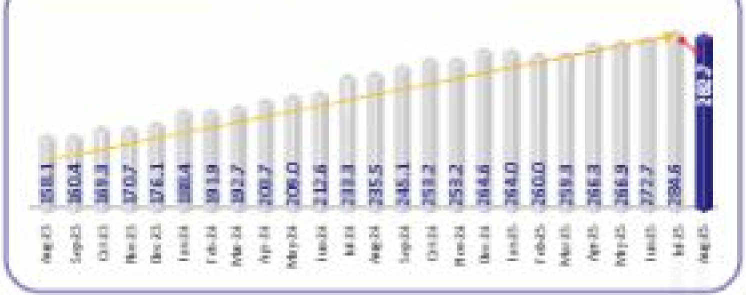
Digital Gateway
Adoption for UPI and Fintech growth

Source: MOFSL Data as on Oct 2025.
The data presented is based on publicly available government sources and is for informational purposes only. It does not indicate future performance or guarantee any returns.

Mutual Fund AUM To GDP: Increasing Growth, Lower Relative Penetration

MF industry - AUM CAGR at ~20% in the past decade

SIP contribution (₹ Bn)



MF AUM, as a % of GDP, has gradually risen in India

AUM as % of GDP (FY24)

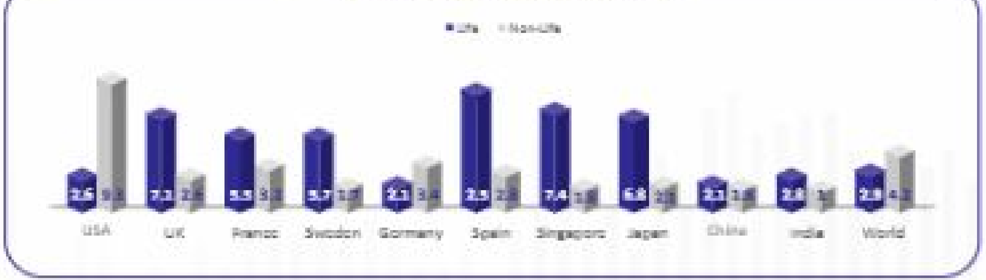
Source: AMFI, RBI, World Bank Data Securities Data as on Oct'25.
The above graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

India's Insurance Market: Growth Over the Years

AUM of life insurance industry has grown ~10x since FY07 to ₹61.6 Tn

General insurance industry has witnessed ~10x growth over last 15 years

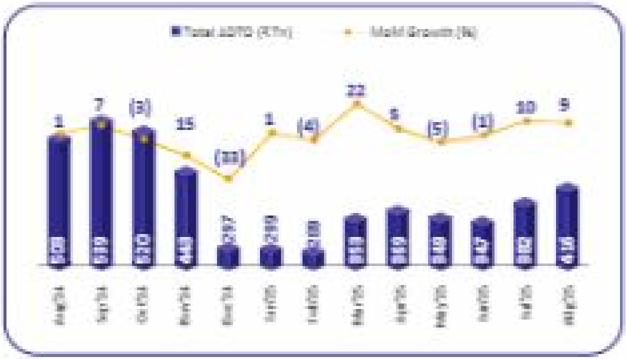
Still below global penetration levels (%)

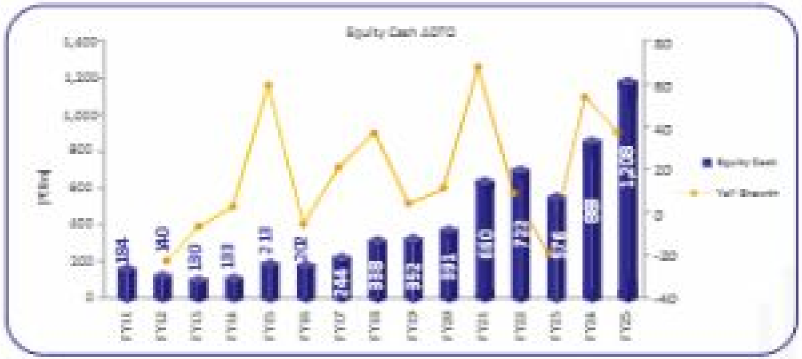


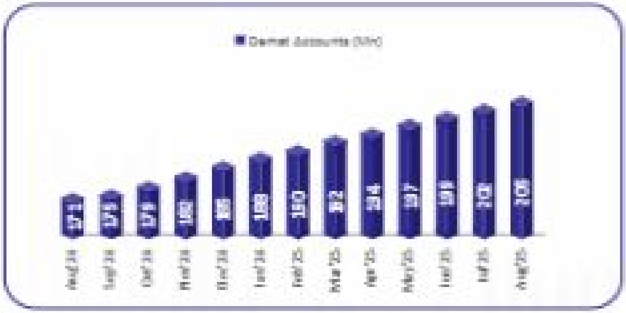
Source: MOFSL, IRDAI Data as on Oct'25.

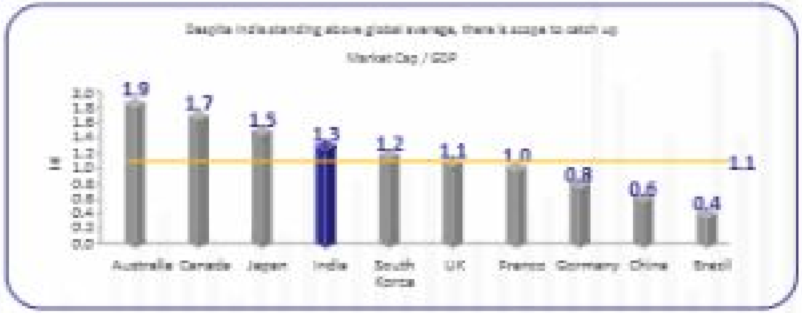
The above graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Capital Market Activity has Grown at a Steady Pace





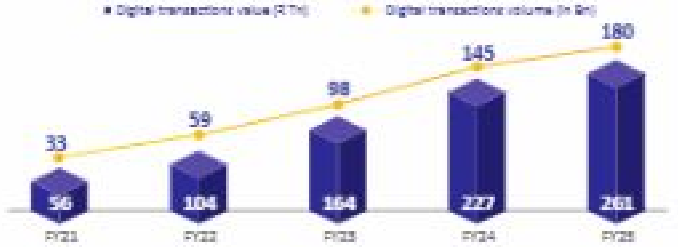




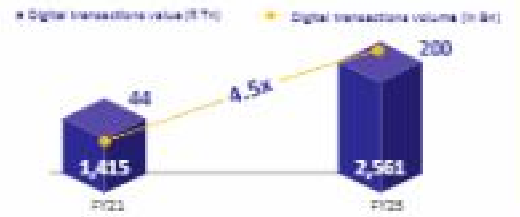
Source: BSE, NSE, Elara Securities, MOFSL Data as on Oct'25.
The above graph is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Financialisation Undergoing a Digital Revolution

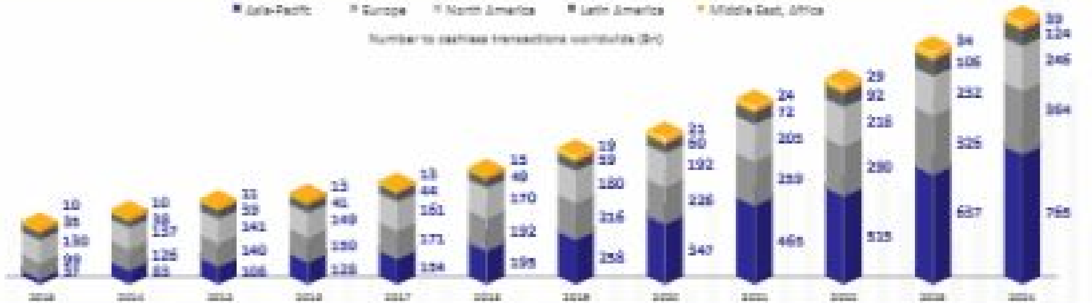
Value of total digital transactions (i.e. UPI, CC, DC, PPI) has increased ~5x to ₹261 Tn in past 5 years



Value of total digital transactions has soared ~2x to ₹2,561 Tn since FY21



*Total digital payment incl. UPI, CC, DC, PPI, NEFT, RTGS, IMPS etc



Source: MOFSL Data as on Oct'25.
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...And yet, We are Relatively Underpenetrated Across Various Segments Globally

Penetration as a % of GDP

	Mutual Fund	Wealth Management	Insurance	Retail Lending	Credit Card
India	15%	6%	4%	14%	3%
USA	80%	60%	12%	121%	74%
Global	74%	15%	6.5%	15%	22%

Source: Beams fintech internal analysis, RBI, MOAMC internal. Data as of Dec'24
The comparisons with GDP growth and penetration levels are based on available industry data and are provided for illustrative and informational purposes only. Any forward-looking or illustrative estimates are not forecasts or guarantees of future performance, and actual outcomes may differ. Past trends may or may not be sustained.

Why Financial Services Now?

Key Drivers Shaping the Financial Landscape

Government and RBI Measures are Expected to Drive Credit Growth

Fiscal and Monetary support in FY26 worth ₹11.5 Tn

- Income Tax rate cuts: **₹1,000 Bn**
- Dollar Rupee swap: **₹1,350 Bn**
- GST cuts: **₹910 Bn**
- CRR cuts: **₹2,500 Bn**
- OMO purchases: **₹5,865 Bn**

Source: Ambit Capital research Data as on Dec'25.
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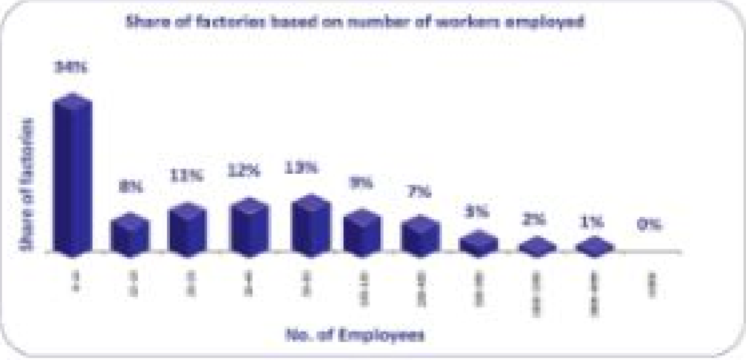
Substantial Scope for Further Formalisation in India



- India's informal economy employs ~2/3rd of the ~420 million workforce, underscoring its central role in income generation and economic stability.
- The informal sector spans ~80 million enterprises and employs ~129 million workers, making small businesses critical to employment-led growth.

Source: Niti Ayog, Ambit Capital research, MoSPI, Annual Survey of Industries, Ambit Capital research. Note: Data as on FY24 and covers factories registered under the Factories Act.
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 or may not be sustained in future and is not a guarantee of any future returns.

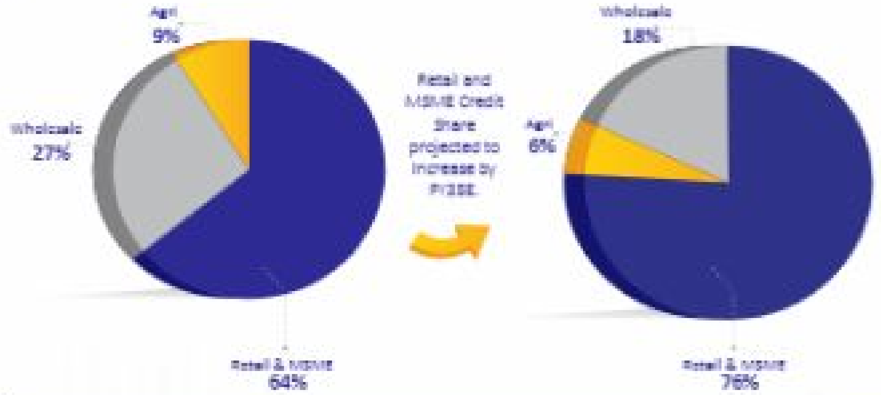
Factors Shaping Individual Credit Spending Behavior

Source: Elara Securities
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 or may not be sustained in future and is not a guarantee of any future returns.

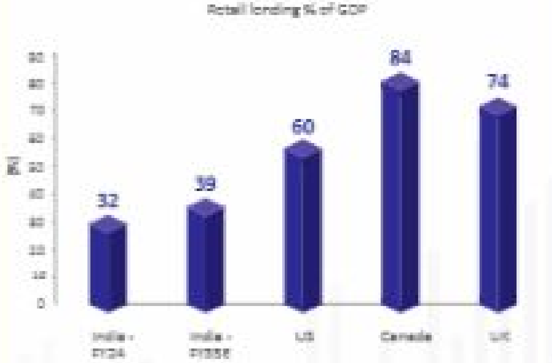
Retail and MSME is Projected to Increase Credit Share by FY35E, a 3X Growth from Current Levels...

FY24: ~₹217 Bn

FY35E: ~₹700 Bn



...yet it would still be below current penetration in the US



Source: BCG, FICCI, RBI, SLBC, Elara Securities, CRIF High Mark.
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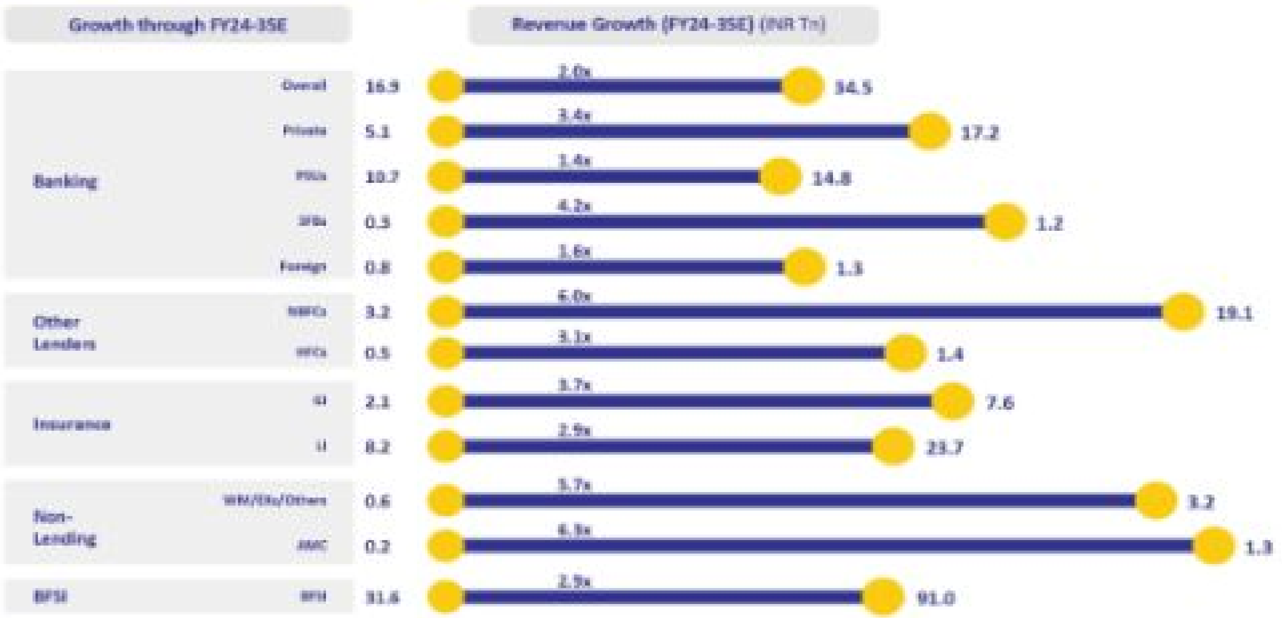
Wealth Management at Nascent Stage

India Private Wealth Management to hit ₹178 Lakh Cr AUM and ₹80K Cr revenue pool by FY35

Source: RBI, AMFI, Data as on Oct'25
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 or may not be sustained in future and is not a guarantee of any future returns.

Evolution in Revenue Pool Structure

With a significant presence of non-banks, non-lending and capital market plays



Source: RBI, Elara Securities
The information, trends, and data presented in this presentation, including sectoral breakdowns, graphs, and charts, are for illustrative and informational purposes only. They are not indicative of future performance of any scheme. Investments in sector-specific companies or financial instruments are subject to market and sector-specific risks.

Banking & Financial Services - Market Outcomes During Rate-Cut Cycles

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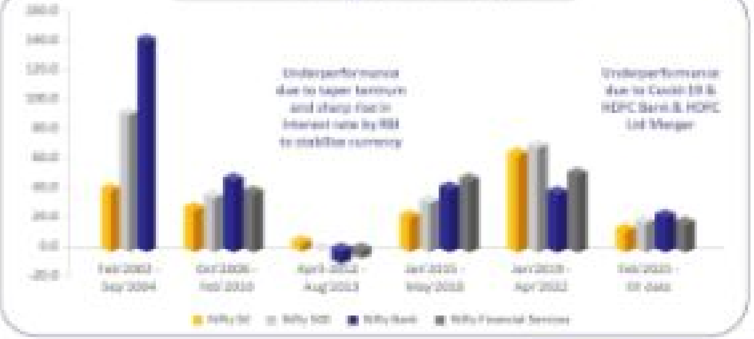
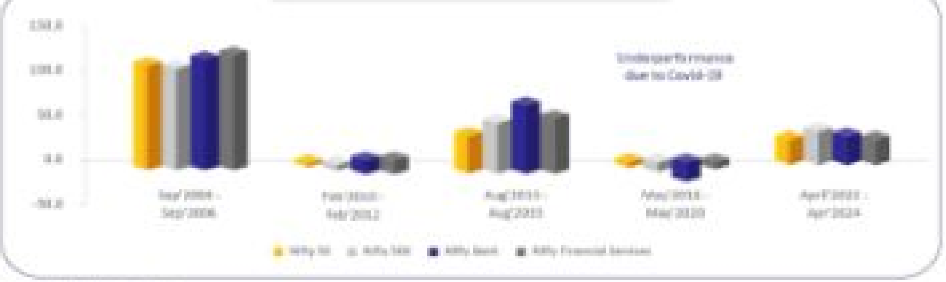
Returns during the rate cut cycle



Return after 1 year of rate cut cycle end

Returns after 2 year of rate cut cycle end



Source: Bloomberg, RBI/PF *DATA not available for nifty financial services.
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Reasonable Valuation with Benign Asset Quality

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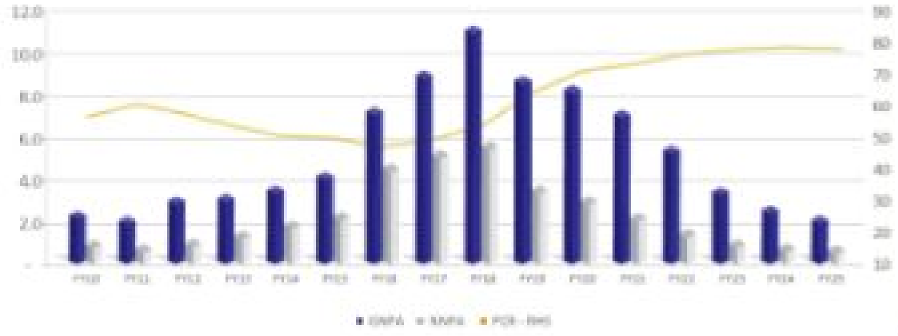
Asset Quality



Valuations (in terms of PE Ratio)

Index	FY26	FY27E	FY28E
NSE Financial Services	17.1	15.3	13.9
NSE Bankex	15.6	13.2	12.2
NSE 50 Index	21.1	18.2	17.4
NSE 100 large cap	20.7	18.6	17.9

The table presents forward valuation multiples (P/E) for select indices across FY26–FY28. It indicates that financial services and banking indices are trading at relatively lower valuations compared to broader market indices, alongside a gradual moderation in valuations over time.

Source: Bloomberg, [illegible] *DATA not available for nifty financial services.
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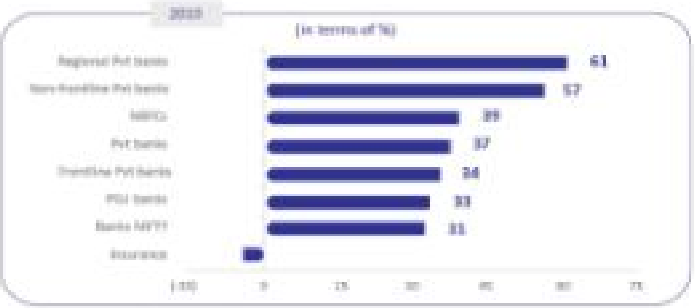
Strategic Capital Infusion Signals Confidence in India's Financial Services Industry

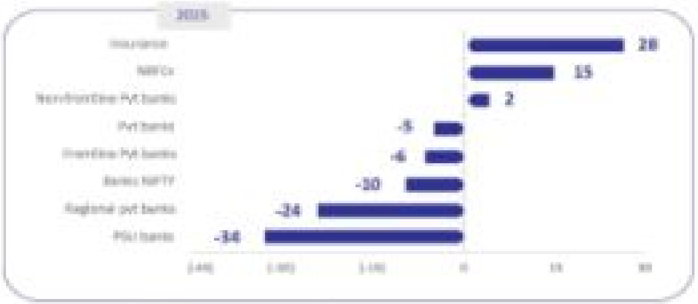
Date	Company	Acquirer	Stake (%)	Amount ($ Bn)
17-04-2025	IDFC First Bank	Warbug Pincus & AIDA	14.6	0.9
22-09-2025	Yes Bank	SMBC	24.2	1.6
02-10-2025	Sammaan Capital	IHC	42.0	1.0
19-10-2025	RBL Bank	Emirates/NBD	60.0	3.0
24-10-2025	Federal Bank	Blackstone	10.0	0.7
17-12-2025	Avendus Capital	Mizuho	60.0	0.5
19-12-2025	Shriram Finance	MUFG	20.0	4.4
			Total	**$12.1 Bn**

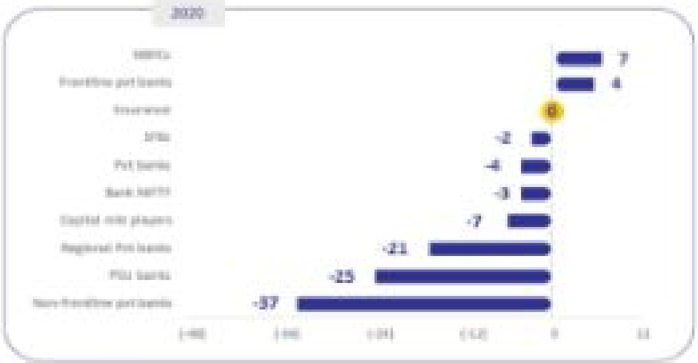
- Strategic stake acquisitions reflect optimism around India's FSI growth
- $12.1 Bn deployed underscores sustained capital conviction

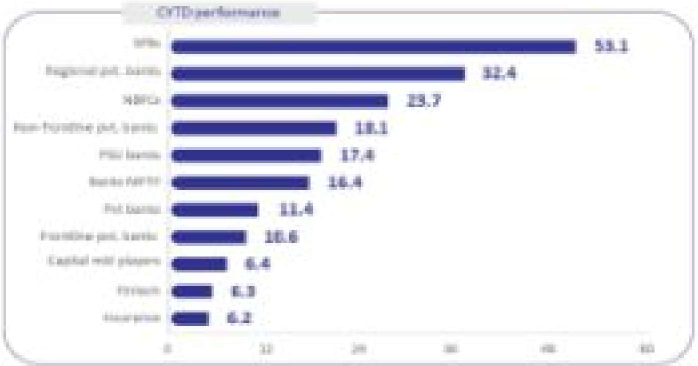
Source: MOAMC. Data as on Dec'25.

Relative Outcomes Across Segments are Non Linear









Source: Bloomberg, Kotak IE

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Motilal Oswal Mutual Fund

Why Motilal Oswal Financial Services Fund?

High Quality and High Growth Focused House

Minimum threshold set to ROCE/ROE

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

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

Q **G** **L** **P**

House theme representation in portfolio. Stock picking

65%

Flexibility to invest outside house themes

25%

Provision for risk mitigation

10%

Source: Bloomberg, Kotak IE

The QGLP strategy emphasises 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.

Portfolio Construction Framework

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- Hi Conviction Portfolio of up to 20-25 Stocks*
- Balance Sheet First Vs. Story First Investing: In other sectors Profit & Loss / Growth Stories dominate. Where as in Financial Services Sector: Asset, Liability, Capital and Risk dominates.
- Cycle based Investment*
  - Early Credit Upcycle - Overweight Lenders (NBFC, Small Finance Banks, PSU Banks)
  - Mid Cycle - Private Banks, Insurers
  - Late Cycle - Asset Light Plays (Fee Based income players like AMC, Exchanges)
- Core + Alpha strategy: Managing risk through investing in Core (relatively stable earning profile with strong balance sheet) which gives lower volatility and Alpha (high growth profile) which may perform well during upcycles.
- Subsector Rotation Within Financial Services

Source: MOAMC Internal
The information presented is for informational purposes only. The portfolio composition is indicative and does not constitute a recommendation.*As per current Fund management Strategy. *The cycle based investing indicated above is based on the Fund Manager's current assessment. The approach is indicative in nature and may change based on market conditions and fund manager discretion.*

Risk Management Framework for Sustainability

Stock Weightage and Stock Sizing
- Minimum and maximum exposure limits set

Sector Sizing
- Limits on sector deviations relative to benchmark

Diversification Strategy
- Portfolio size capped up to ~20-25 stocks

Profit Taking/ Stop Loss Framework
- Proprietary framework for measuring triggers

Stringent Liquidity Framework
- Ensuring efficient management for ability to take necessary action

Source: MOAMC Internal
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Hi-Quality. Hi-Growth.

Benefit from both

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

The usage of the terms Hi-Quality and Hi- Growth Portfolios purely depicts Motilal Oswal AMC's internal fund management strategy/process which is based on qualitative and quantitative research parameters. However, it does not offer any guarantee on returns.

Fund Manager

Mr. Sandeep Jain

Fund Manager, For Equity Component

- Sandeep is a Chartered Accountant and has completed his Bachelor's in Commerce from University of Kolkata
- Sandeep brings with him an experience of more than 18+ years. He has worked with organizations like Tata Securities, IDBI Capital, Sundaram Mutual Fund, Aditya Birla Sun Life Insurance
- His last stint was with Baroda BNP Paribas Mutual Fund as Fund Manager
- In his last stint, Sandeep was managing Multicap Fund, Banking & Financial Services Fund and Energy Opportunities Fund

Mr. Ajay Khandelwal

Fund Manager, For Equity Component

- Rich Experience: Over 34 years of experience
- Prior to joining Motilal Oswal Asset Management Company Limited he has worked with Canara Robeco Asset Management Company Limited handling Small Cap Fund
- Qualification: CFA Level 3, PGDM – MBA - TAPMI, Manipal, B.E. – Electrical Engineer - MITS, Gwalior
- Fund Manager: Motilal Oswal Large and Midcap Fund, Motilal Oswal ELSS Tax Saver Fund, Motilal Oswal Small Cap Fund, Motilal Oswal Large Cap Fund, Motilal Oswal Multicap Fund, Motilal Oswal Quant Fund

Mr. Atul Mehra

Fund Manager, For Equity Component

- Rich Experience: Over 16 years of experience
- Past experience: Motilal Oswal Asset Management Company Ltd – Senior Vice President – Fund Manager – PMS and AIFs. (2013 – 2022) Edelweiss Capital Ltd – Research Analyst (2008-13)
- Academic background: CFA Charterholder, Masters in commerce, Mumbai University Bachelor's in commerce, Mumbai University, HR College of Commerce and Economics
- Fund Manager: Motilal Oswal Large Cap Fund, Motilal Oswal Multi Cap Fund

Mr. Bhalchandra Shinde

Fund Manager, For Equity Component

- Bhalchandra Shinde, with more than 18 years of experience in equity market and 3 years of experience in manufacturing at M&M, is currently serving as Associate Fund Manager & Investment Analyst at Motilal Oswal Asset management
- Prior to joining MOAMC, Mr. Shinde served as Investment Analyst for Industrials, Auto/Auto ancs, Oil & Gas, Power, Real Estate, Metals and other manufacturing sectors at Kotak Mahindra Life Insurance and Max life Insurance, accumulating a total of 7 years in this role
- Additionally, Mr. Shinde contributed as Research Analyst in Industrials at SBI, Edelweiss and Anand Rathi for 11 years. He holds MBA Finance from N.L. Dalmia and B.E. Mechanical from Mumbai University

For the details of other schemes managed by the above mentioned fund managers, please visit: https://www.motilaloswalmf.com/download/factsheets

Fund Manager

Mr. Rakesh Shetty

Fund Manager, For Debt Component

- Rich Experience: Over 15 years
- Past experience: He has more than 15 years of overall experience and expertise in trading in equity, debt segment, Exchange Trade Fund's 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
- Academic background: Bachelors of Commerce (B.Com)
- Fund Manager: Motilal Oswal Large and Midcap Fund, Motilal Oswal Midcap Fund and others

Mr. Swapnil Mayekar

Fund Manager, For Overseas Securities Component

- Swapnil has over 12 years of experience in the fund management and product development. Motilal Oswal Asset Management Company Ltd. from March 2010 onwards. Business Standard, Research Associate from August 2005 to February 2010

For the details of other schemes managed by the above mentioned fund managers, please visit: https://www.motilaloswalmf.com/download/factsheets

Motilal Oswal Group - Thought - Philosophy - Action

30+ Years of Thought Leadership - Wealth Creation Studies

Skin in the Game

The Largest Investors in
Motilal Oswal Mutual Fund
are its Promoters

What is at stake?

~8100+ Cr

Data as on 31st Dec 23, Source: MOAMC Internal

Fund Facts

Type of the Scheme	An open ended equity scheme investing in Financial Services Sector
Category of the Scheme	Sectoral Fund
Investment Objective	The primary objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related instruments across market capitalisation of companies deriving majority of their income from Financial Services businesses. However, there is no assurance that the investment objective of the scheme will be realized.
Benchmark	Nifty Financial Services Total Return Index
Entry Load	Entry - Nil
Exit Load	1% - If redeemed within [illegible] days from the day of allotment. Nil - If redeemed after [illegible] days 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	₹500/- and in multiples of ₹1/- thereafter
Additional Application Amount	₹500/- and in multiples of ₹1/- thereafter
SIP: Minimum Application Amount & Frequency	Daily SIP: ₹ [illegible]/- and multiple of ₹ 1/- thereafter 1 month ([illegible] days) Weekly SIP, Fortnightly SIP, Monthly SIP: ₹1/- thereafter (Minimum Installment = 12) Quarterly SIP: ₹[illegible] and in multiples of ₹1/- thereafter (Minimum Installment = [illegible]) Annual SIP: ₹[illegible] and in multiples of ₹1/- thereafter (Minimum Installment = [illegible]) The Dates Of Auto Debit Facility shall be on the 1st, 7th, 14th, 21st , 28th 30th or 31st Of every month.
Minimum Redemption Amount	₹500/- and in multiples of ₹1/- thereafter or account balance, whichever is lower.

Disclaimer

For any Mutual Fund queries, please call us on +91 81086 22222 /+91 22 40548002 (Press 1) or write to mfservice@motilaloswal.com

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

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

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.

Scheme Specific Risk Factors

The Scheme invests in financial services companies. Returns may be sector-specific, more volatile, and may not reflect broader market trends.

To know more about risk factors in detailed

visit :- https://www.motilaloswalmf.com/CMS/assets/uploads/Documents/22ee6-1_nfo-sid-motilal-oswal-financial-services-fund.pdf

Product Labelling

Name of the scheme

Motilal Oswal Financial Services Fund

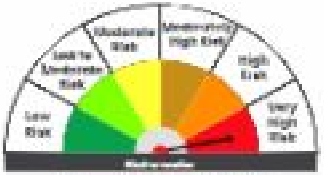
(An open-ended equity scheme investing in Financial Services Sector)

This product is suitable for investors who are seeking*

- Capital appreciation over long term
- Investing predominantly in equities and equity related instruments of companies engaged in financial services businesses.

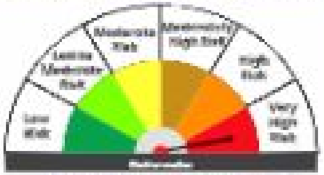
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-o-meter of Scheme



The risk of the scheme is Very High

Benchmark Risk-o-meter
Tier 1 - Nifty Financial Services Total Return Index



The risk of the benchmark is Very High

The above Product labelling assigned 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.

Thank You