

The Power of Hybrid: Midcap & G-Sec

Motilal Oswal Nifty Midcap150 Plus 8–13 Yr G-Sec 70:30 Index Fund

(An open-ended fund replicating/tracking the Nifty
Midcap150 Plus 8-13 yr G-Sec 70:30 Index)

NFO PERIOD

12th Oct – 26th Oct 2026

motilal oswal | mutual fund

Entity Name: Motilal Oswal Mutual Fund | SEBI Registration Number: MF/063/09/04

▶ Can Higher Returns Come with Lower Risk?

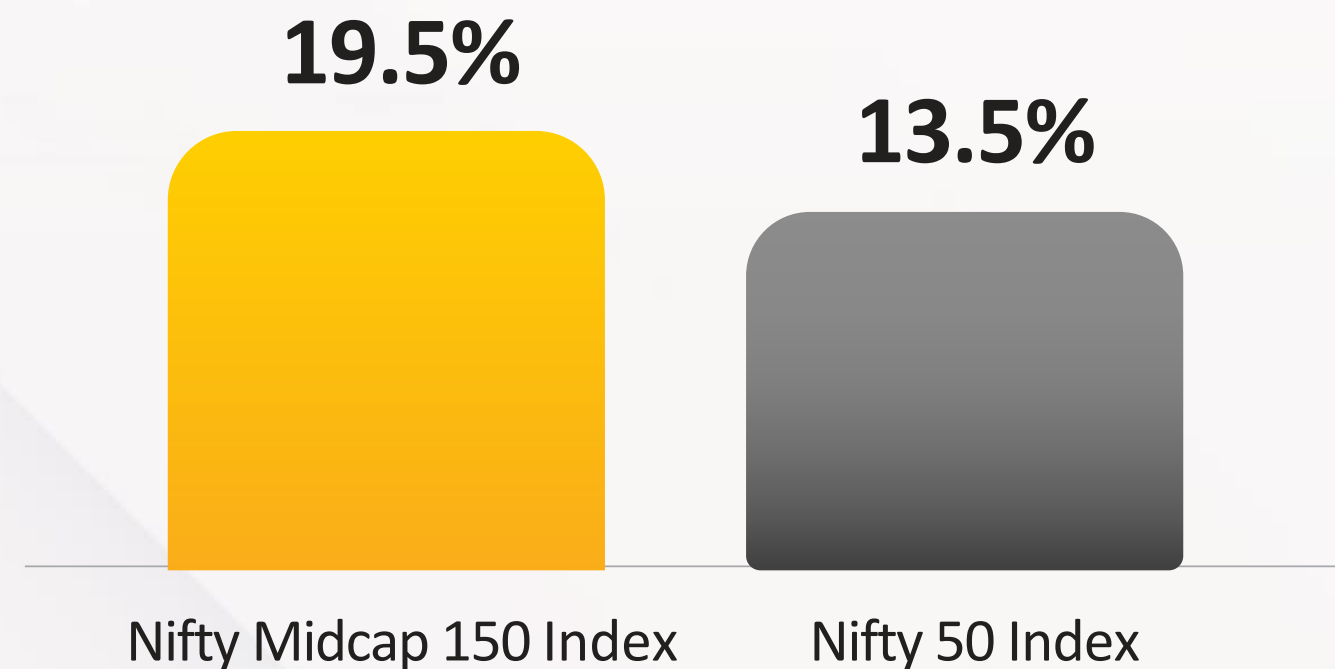


The right balance can create better outcomes over the long term.

▶ Midcap Has Delivered Higher Returns. Debt Has Offered Lower Risk.

HIGHER RETURNS

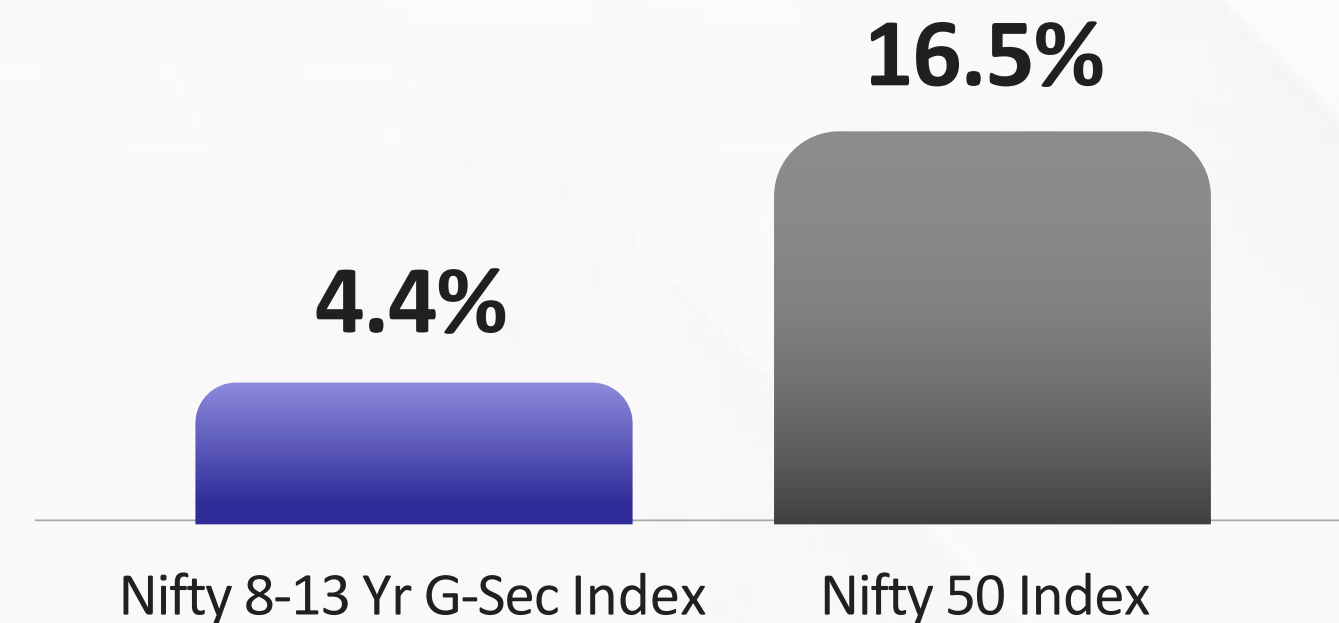
5 Year Rolling Returns (Annualised)



Midcap has delivered **~6% higher** annualised returns than Nifty 50 Index, **but has higher volatility.**

LOWER RISK

5 Year Rolling Volatility (Annualised)



G-Sec index has **~73% lower volatility** than Nifty 50 Index, **but provides lower returns.**

Combining Growth With Stability



► One Portfolio. Two Asset Classes.

Motilal Oswal Nifty Midcap150 Plus 8–13 Yr G-Sec 70:30 Index Fund

EQUITY

Growth

Nifty Midcap 150 Index



Midcap companies
are in the growth phase
of their lifecycle



**Long term
return potential**

ALLOCATION

70:30



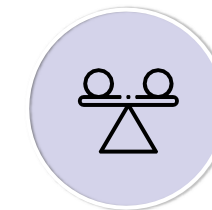
DEBT

Stability

Nifty 8–13 Yr G-sec Index



Zero credit risk as
backed by Government
of India.

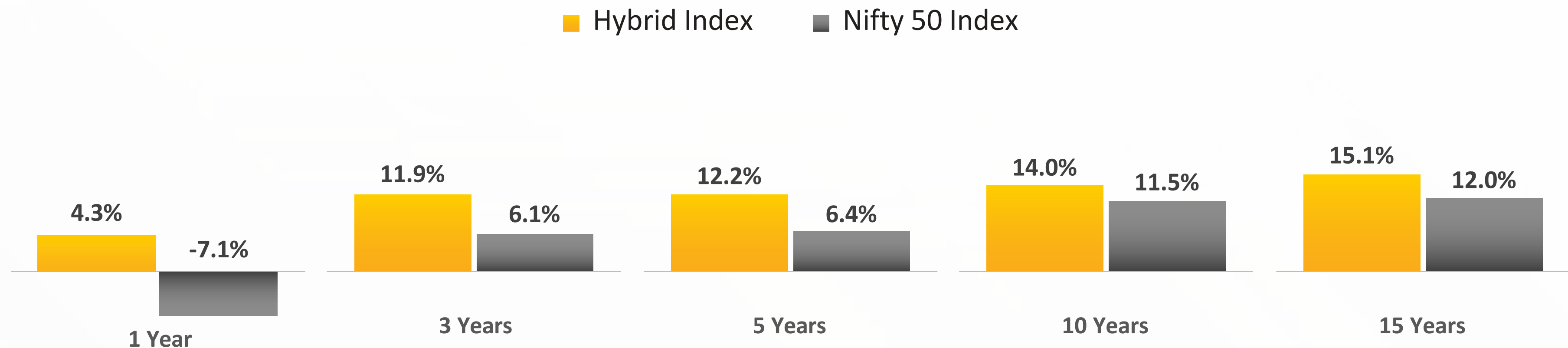


Provides stability
and helps reduce
overall volatility.

MONTHLY REBALANCING: Helps maintain the 70:30 allocation by buying low and selling high.

▶ Hybrid Index has Outperformed Nifty 50 Across Time Horizons

Annualised Returns (CAGR)

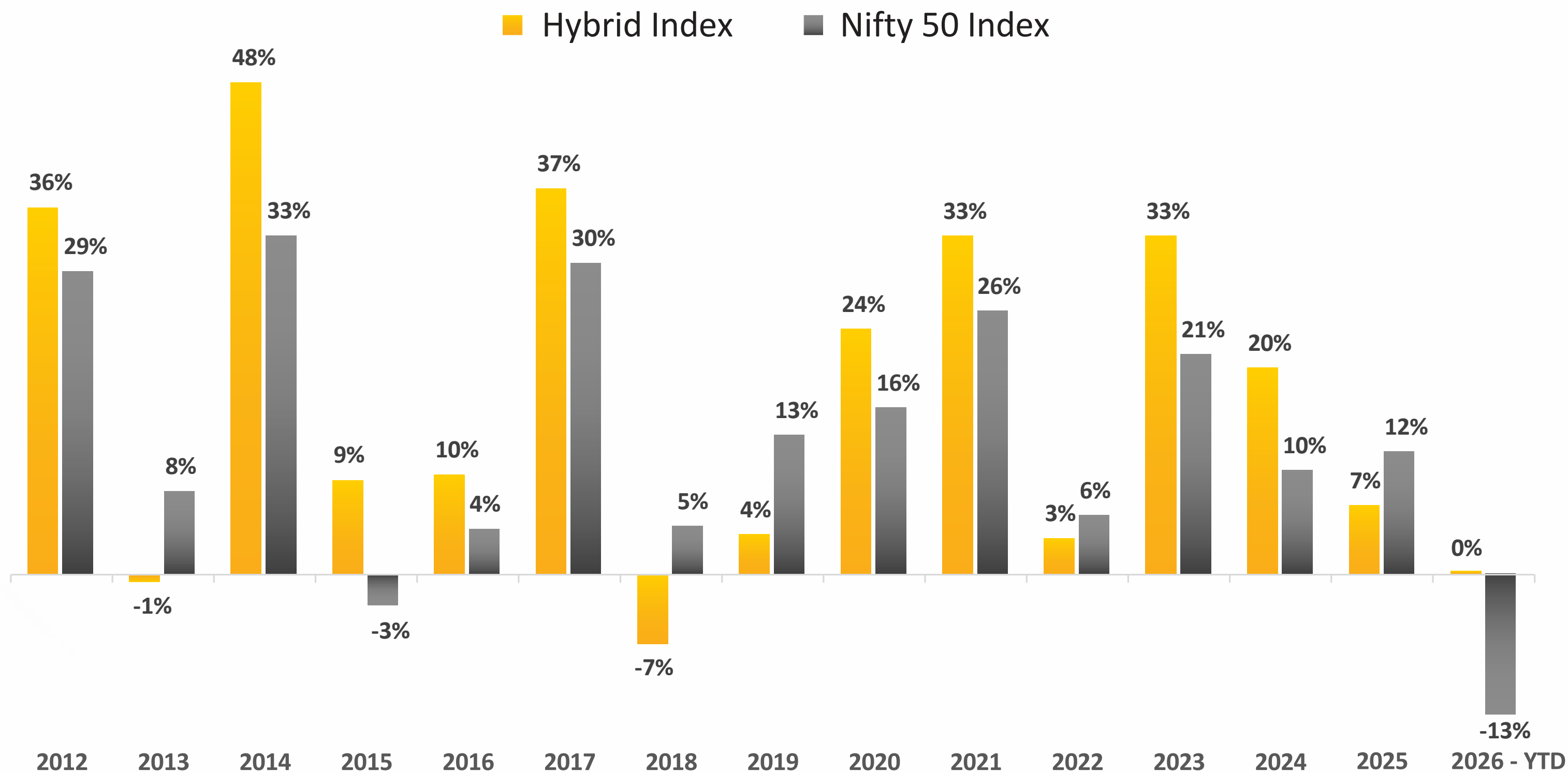


Higher returns, across time horizons.

The Hybrid Index has outperformed the Nifty 50 Index over 1, 3, 5, 10 and 15 years.

Hybrid Index : Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index

▶ Hybrid Index has Outperformed Nifty 50 in 10 of 15 Years



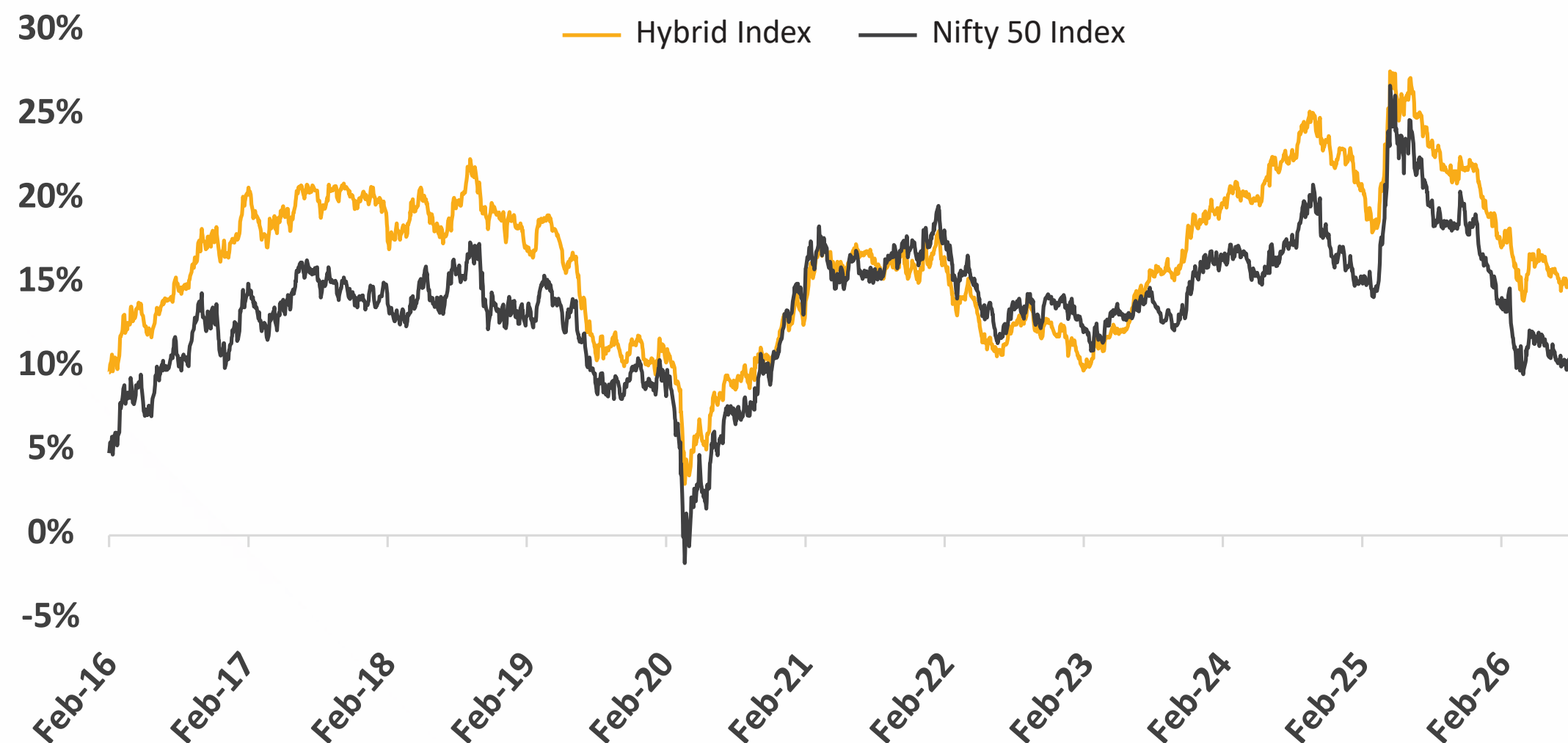
Hybrid Index : Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index

Source/Disclaimer: NSE. Performance as of close of 31-Dec-12 to 30-Sep-26 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. 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 and is not a guarantee of future returns.

▶ Hybrid Index Has Consistently Outperformed Nifty 50

Hybrid index delivered higher average returns and outperformed the Nifty 50 in 80% of rolling 5-year periods

5 year Rolling Returns



Hybrid Index : Nifty Midcap150 Plus 8–13 Yr G-Sec 70:30 Index

**Average
Return**

Hybrid Index
16.4%

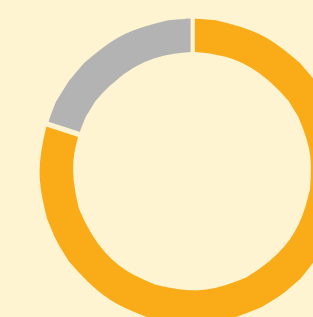
Nifty 50 Index
13.6%

**Minimum
Return**

Hybrid Index
3.1%

Nifty 50 Index
-1.6%

% of times
Hybrid Index
outperformed
Nifty 50 Index

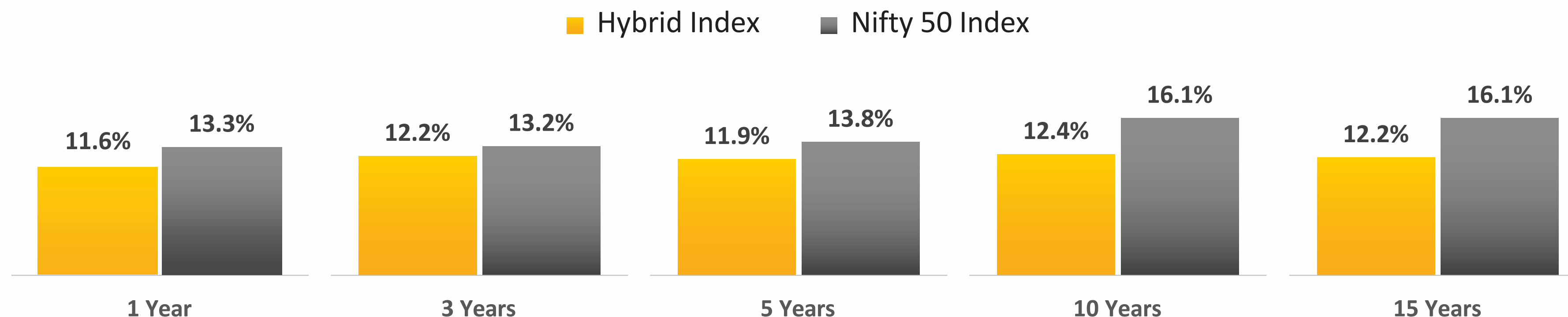


80%

Source/Disclaimer: NSE. Performance as of close of 03-Feb-16 to 30-Sep-26 . 250 trading days assumed in one year. 5-year rolling returns represent the average of multiple 5-year CAGR periods, calculated daily over the entire period. Outperformance % indicates the number of days out of total days alpha has been generated. 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 and is not a guarantee of future returns. 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.

▶ Lower Volatility Across Time Horizons

Annualised Volatility (Standard Deviation)



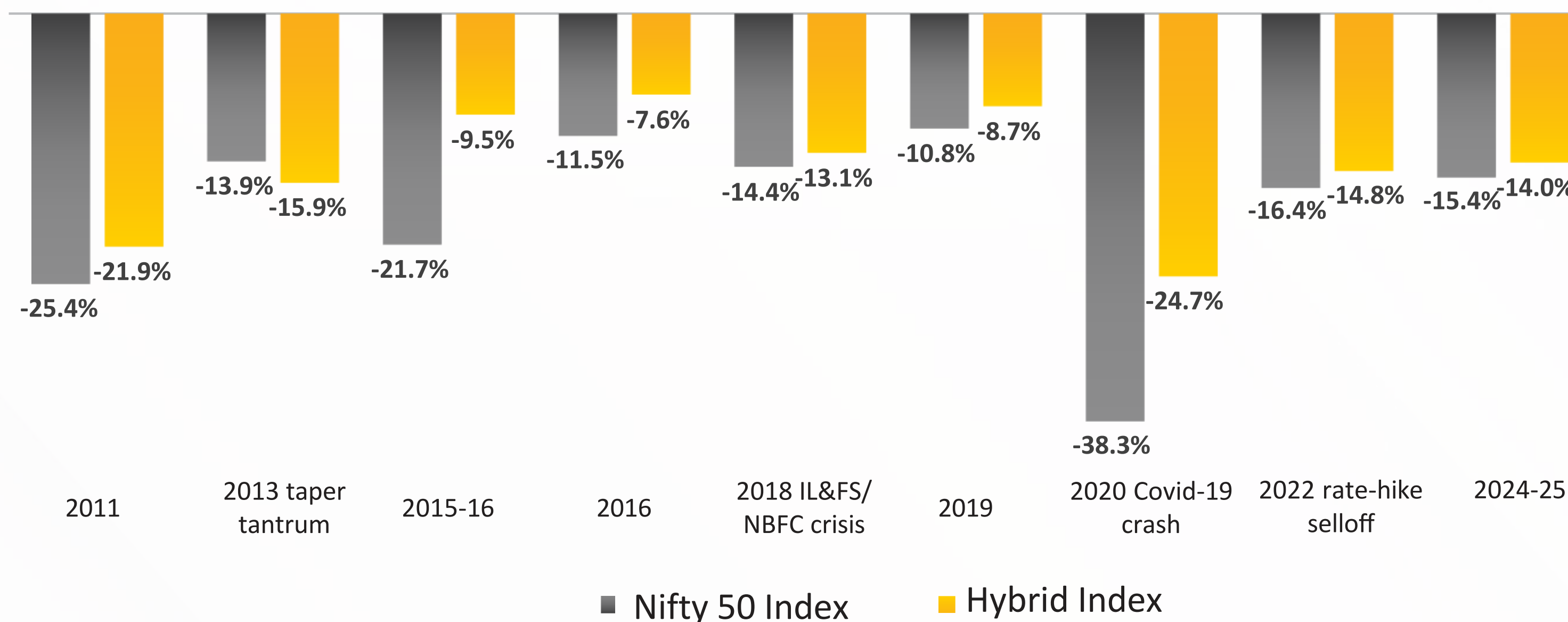
Lower volatility, across time horizons.

The Hybrid Index has consistently recorded lower volatility than the Nifty 50 Index over 1, 3, 5, 10 and 15 years.

Hybrid Index : Nifty Midcap150 Plus 8 13 Yr G Sec 70:30 Index

► Hybrid Index Has Fallen Less During Major Market Corrections

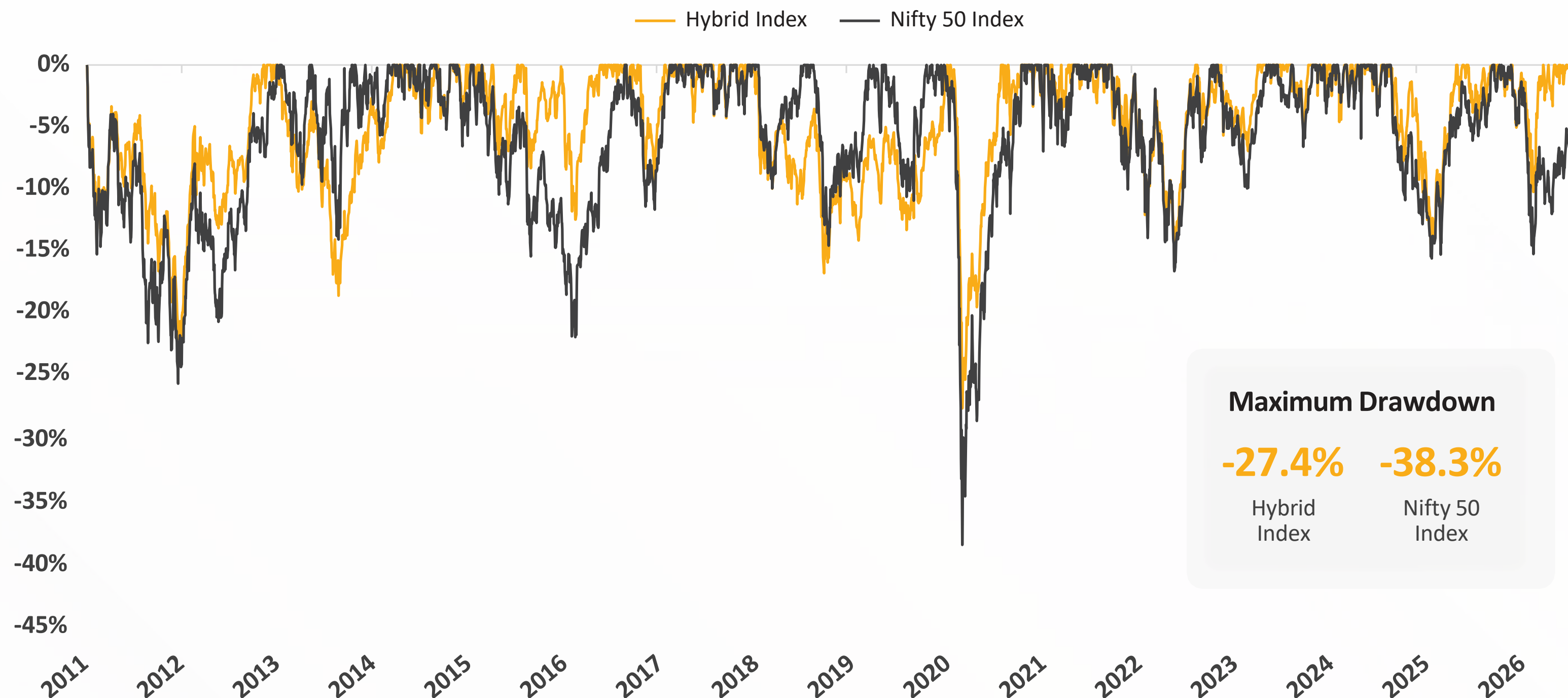
Across major market corrections of >10% in Nifty 50, Hybrid index has recorded a smaller decline



Hybrid Index : Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index

Source/Disclaimer: NSE. Data as on 30-Sep-26 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. 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 and is not a guarantee of future returns.

▶ Hybrid Index Experienced Lower Drawdowns Than Nifty 50



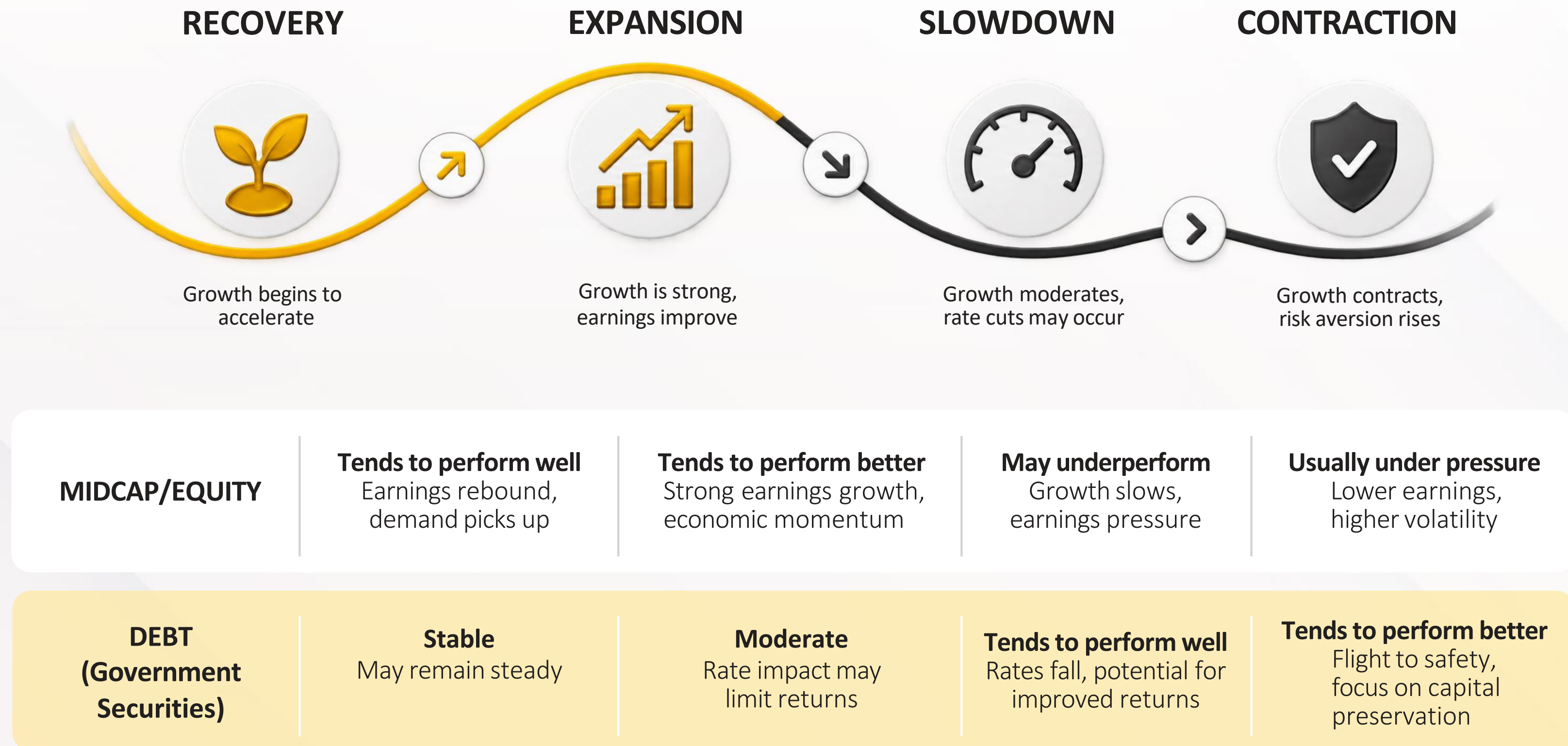
Hybrid Index : Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index

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What drives this Risk-Return Advantage?



▶ Different Business Cycles, Different Performance Trends



▶ Different Market Cycles, Different Roles for Equity & Debt

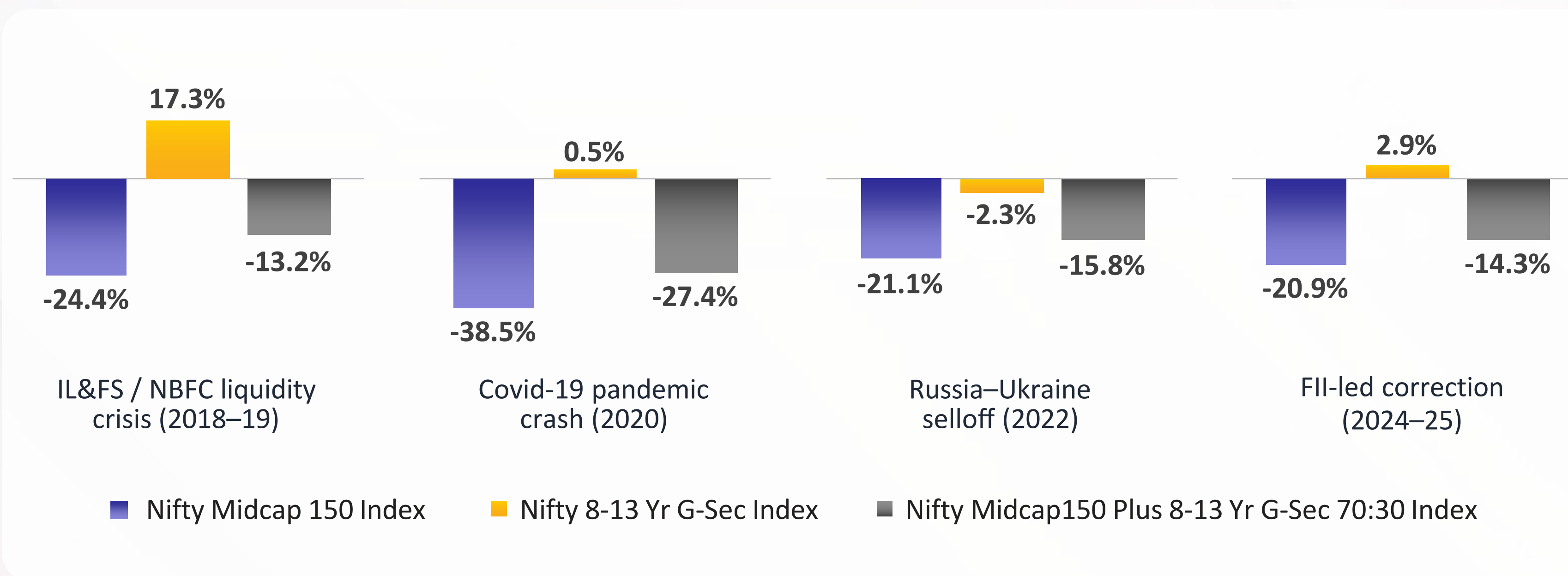
Across market cycles, Midcaps have recorded growth while Debt has provided stability - the 70:30 Hybrid combines both to reflect a diversified return profile

Average Returns (% per annum)

Market Cycle	Nifty Midcap 150 Index (Equity)	Nifty 8-13 Yr G-Sec Index (Debt)	Nifty Midcap150 Plus 8–13 Yr G-Sec 70:30 Index
Bull Markets are rising	42.3%	6.5%	30.8%
Bear Markets are falling	-19.7%	4.0%	-12.6%
Recovery Markets are bouncing back	15.9%	5.6%	13.2%
Sideways Markets move within a range	-2.7%	6.6%	0.3%

▶ Debt Has Cushioned Midcap Falls During Major Corrections

Across major market corrections, the 70:30 hybrid index has experienced lower declines than Midcaps, highlighting the cushioning role of Debt.



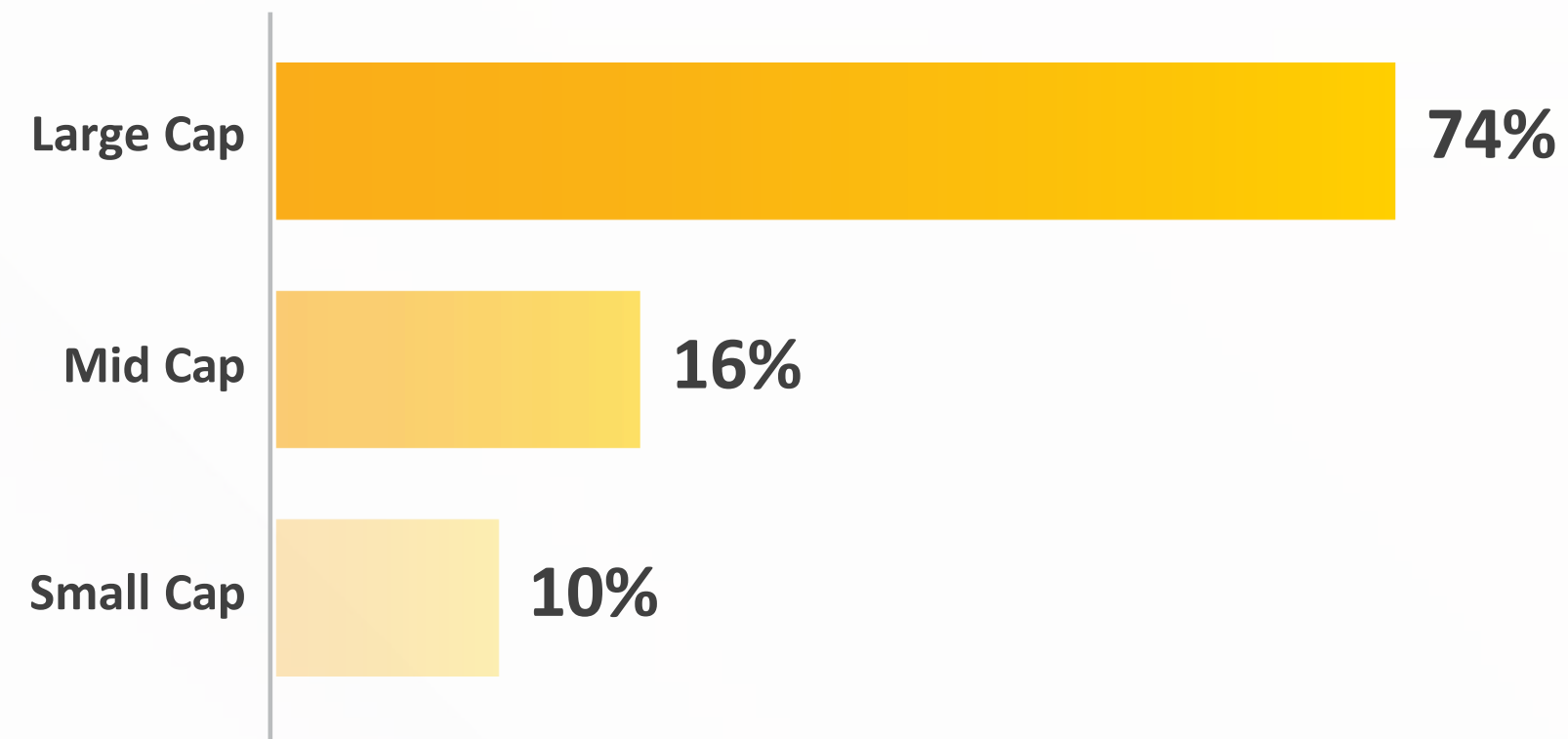
A Different Approach to Hybrid Investing



▶ Where Is the Hybrid Category's Money Invested?

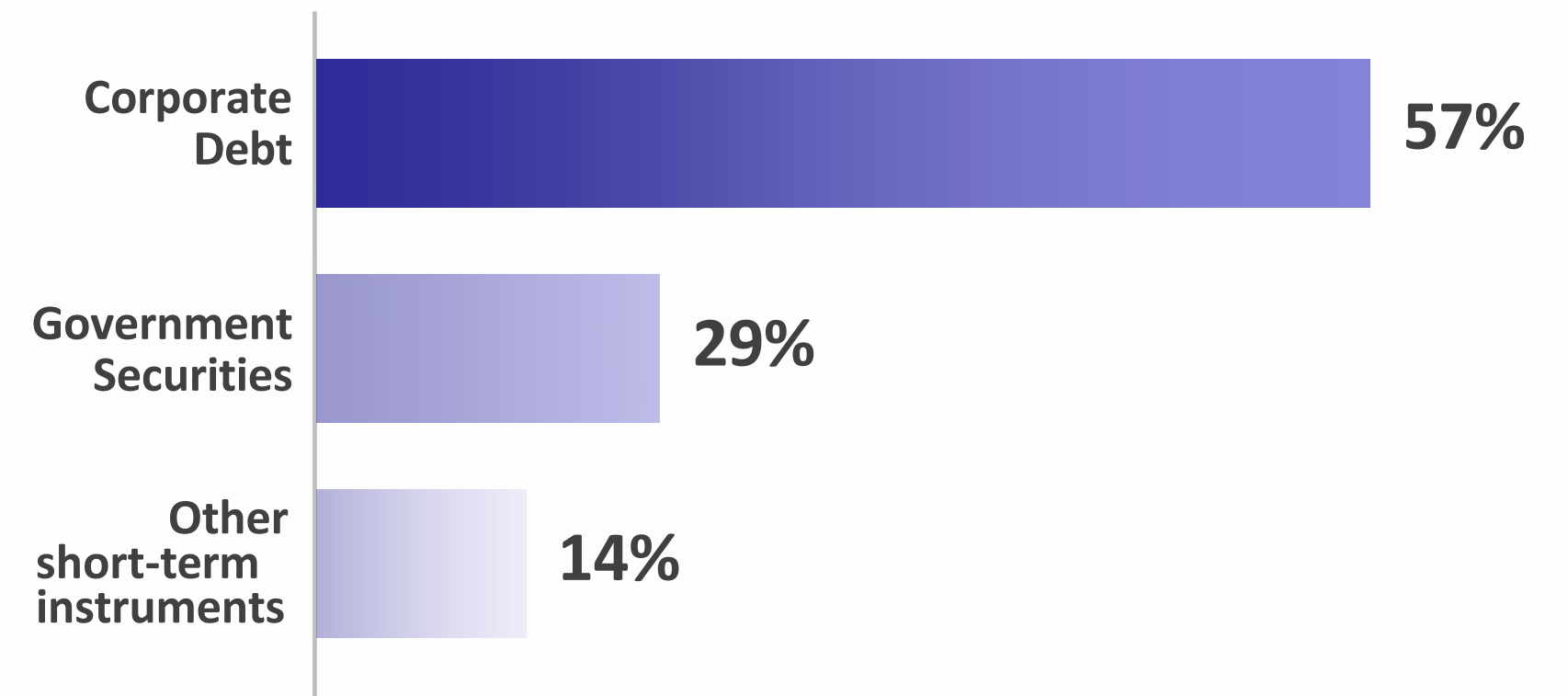
Equity Portion

72% of total Hybrid category AUM



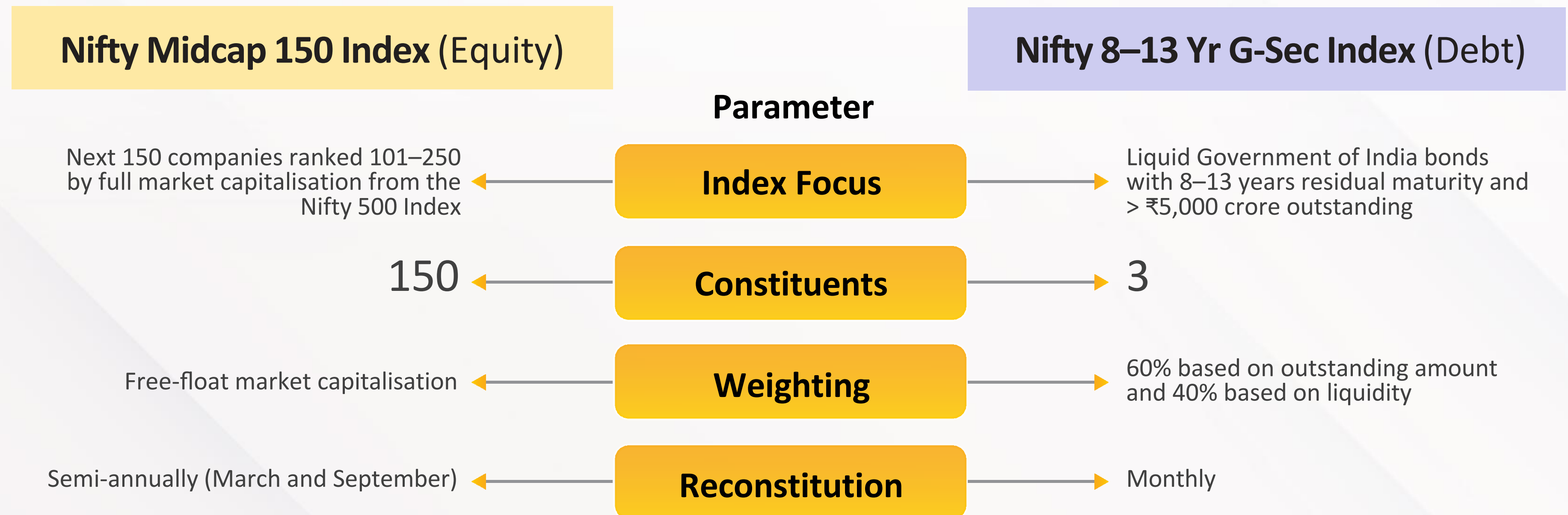
Debt Portion

21% of total Hybrid category AUM



▶ The Building Blocks Behind the 70:30 Allocation

This approach combines 70% Midcap exposure with 30% Government Securities, creating a defined allocation between equity and debt



► Stay on Track With Fixed Allocation & Rebalancing



No Guesswork, No Market Timing

- » Stay with a pre-defined allocation
- » No need to predict markets or shift between assets
- » Helps maintain allocation through market cycle



Monthly Rebalancing

- » Automatically realigns the allocation
- » Buys more of what's fallen
- » Sells some of what's risen
- » Helps maintain the intended risk-return profile

Stay on track. Let the discipline work for you.

▶ Midcap Aims to Offer Higher Return. Debt Helps Manage Volatility. Hybrid Combines Both.

“Midcap + G-sec combination” has ~20% lower returns, but ~30% lower volatility — making the Hybrid index more efficient on a risk-adjusted basis

5 YEAR	Nifty Midcap 150 Index For Growth	Nifty 8–13 Yr G-Sec Index For Stability	Nifty Midcap150 Plus 8–13 Yr G-Sec 70:30 Index Growth + Stability
RETURN (Annualised)	14.8%	5.6%	12.2%
VOLATILITY (Annualised)	16.8%	3.2%	11.9%

▶ Distinct Combination With a Better Return–Risk Profile

The “Midcap + G-sec” combination has recorded higher returns with lower volatility across the investment horizons

	Period	Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index	Nifty Largemidcap250 Plus 8-13 Yr G-Sec 70:30 Index	Nifty200 Momentum 30 Plus 8-13 Yr G-Sec 75:25 Index	Nifty 50 Index
CAGR	1 Year	4.3%	0.8%	0.7%	-7.1%
	3 Year	11.9%	9.8%	8.9%	6.1%
	5 Year	12.2%	9.5%	8.6%	6.4%
	10 Year	14.0%	12.2%	13.9%	11.5%
	15 Year	15.1%	13.2%	15.9%	12.0%
Volatility	1 Year	11.6%	10.6%	14.1%	13.3%
	3 Year	12.2%	10.7%	14.9%	13.2%
	5 Year	11.9%	10.6%	14.7%	13.8%
	10 Year	12.4%	11.5%	14.6%	16.1%
	15 Year	12.2%	11.4%	13.9%	16.1%

Source/Disclaimer: NSE. Data as on 30-Sep-26 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. 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 and is not a guarantee of future returns.

▶ Key Takeaways



Midcaps have recorded higher long-term returns



Debt helps cushion market volatility



Higher returns with lower volatility than Nifty 50



A distinct hybrid construction with 70% in Midcaps & 30% in G-sec with monthly rebalancing

About the Fund





Motilal Oswal Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index Fund



Type of Scheme

An open ended fund replicating/tracking Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index



Minimum Application Amount

During NFO Ongoing Basis:
Lumpsum `500 and in multiples of Re 1 thereafter
Ongoing basis: Lumpsum `500 and in multiples of `1 thereafter.
Multiple SIP frequency options are available Refer to the SID for more details.



Fund Manager

For Equity Component:

Mr. Swapnil Mayekar
Mr. Dishant Mehta (Associate Fund Manager)

For Debt Component:

Mr. Rakesh Shetty



Investment Objective

The investment objective of the scheme is to provide returns that correspond to the performance of the Nifty Midcap 150 Plus 8-13 Yr G-Sec 70:30 Index, 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 the allotment.

Nil If redeemed after 15 days from the 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. For details on load structure, please refer to Section on Load Structure in this Document.



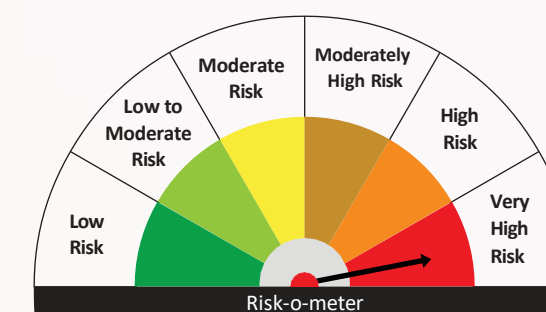
Benchmark

NiftyMidcap 150 Plus 8-13 Yr G-Sec 70:30 Index

This product is suitable for investors who are seeking*

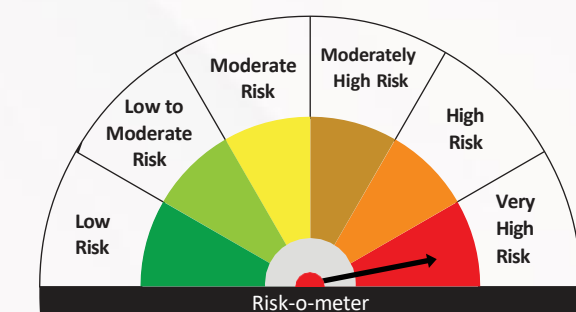
- Return that corresponds to the performance of the Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index, subject to tracking error.
- Long term capital growth.

Risk-o-meter of Scheme



The risk of the scheme is Very High

Risk-O-meter Of Benchmark Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index



The risk of the benchmark is Very High

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

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.

Disclaimer

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Investors may please note that they will be bearing the expenses of the fund of funds scheme in addition to the expenses of the underlying scheme in which the fund of funds scheme makes investment.

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The material is based upon information that we consider reliable, but we do not represent that it is accurate or complete, and it should not be relied upon as such. Opinions, if any, expressed are our opinions as of the date of appearing on this material only. While we endeavor to update on a reasonable basis the information discussed in this material, there may be regulatory, compliance, or other reasons that prevent us from doing so. Recipient shall understand that the aforementioned statements cannot disclose all the risks and characteristics. The recipient is requested to take into consideration all the risk factors including their financial condition, suitability to risk return, etc. and take professional advice before investing.

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

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

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

Scheme Specific Risk Factor : The scheme employs a hybrid, rules-based approach blending 70% midcap equity and 30% medium-duration government securities, making it sensitive to both equity market volatility and interest rate movements. The midcap allocation may experience sharp price corrections during periods of market stress, while the 8-13 yr G-Sec component carries significant duration risk in a rising interest rate environment. The monthly rebalancing may result in transaction and market impact costs. Tracking error risk remains inherent to the passive structure.

Entity Name: Motilal Oswal Mutual Fund | **SEBI Registration Number:** MF/063/09/04

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

Thank you

Annexure

Rolling Returns

	3 year Rolling Returns		5 year Rolling Returns	
	Hybrid Index	Nifty 50 Index	Hybrid Index	Nifty 50 Index
Average	17.0%	13.8%	16.4%	13.5%
Median	18.2%	13.8%	16.6%	13.8%
Min	-2.1%	-3.8%	3.1%	-1.6%
Max	30.0%	33.2%	27.5%	26.7%

Hybrid Index : Nifty Midcap150 Plus 8–13 Yr G-Sec 70:30 Index

Source/Disclaimer: NSE. Performance as of close of 03-Feb-16 to 30-Sep-26 . 250 trading days assumed in one year. 5-year rolling returns represent the average of multiple 5-year CAGR periods, calculated daily over the entire period. Outperformance % indicates the number of days out of total days alpha has been generated. 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 and is not a guarantee of future returns. 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.

SIP Performance

Over the long term, SIP investing in the Hybrid has resulted in a higher accumulated value than the Nifty 50

Hybrid Index	1 Year	3 Year	5 Year	10 Year	15 Year
Returns	0.4%	6.2%	11.9%	14.5%	15.1%
Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	18,00,000
Market Value	1,20,277	3,95,611	8,07,821	25,63,395	62,11,495

Nifty 50 Index	1 Year	3 Year	5 Year	10 Year	15 Year
Returns	-13.6%	-1.4%	4.6%	10.2%	11.2%
Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	18,00,000
Market Value	1,11,040	3,52,5116	6,73,891	20,37,312	44,55,479

Hybrid Index : Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index

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.

Source/Disclaimer: NSE. Performance as of close of 01-Oct-11 to 30-Sep-26. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. 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 future returns.

Lumpsum Performance

	Period	Hybrid Index	Nifty Midcap 150 Index	Nifty 8-13 Yr G-sec Index
CAGR	1 Year	4.3%	4.6%	2.8%
	3 Year	11.9%	13.7%	6.8%
	5 Year	12.2%	14.8%	5.6%
	10 Year	14.0%	16.6%	6.4%
	15 Year	15.1%	17.8%	7.4%
Volatility	1 Year	11.6%	16.1%	3.3%
	3 Year	12.2%	17.1%	2.7%
	5 Year	11.9%	16.8%	3.2%
	10 Year	12.4%	17.6%	4.0%
	15 Year	12.2%	17.3%	4.5%

Hybrid Index : Nifty Midcap150 Plus 8–13 Yr G-Sec 70:30 Index