

SCHEME INFORMATION DOCUMENT

Motilal Oswal Nifty 200 Momentum 30 Index Fund

(An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index)

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| <p>This product is suitable for investors who are seeking*</p> | <p align="center">Scheme</p>  | <p align="center">Nifty 200 Momentum 30 Total Return Index</p>  |
| <ul style="list-style-type: none"> Return that corresponds to the performance of Nifty 200 Momentum 30 Total Return Index subject to tracking error Long term capital growth | | |

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

Offer for face value of Rs. 10/- per unit during the New Fund Offer Period and at Continuous offer for units at NAV based prices

New Fund Offer Opens on: January 21, 2022

New Fund Offer Closes on: February 04, 2022

Scheme re-opens for continuous sale and repurchase within 5 Business Days from the date of allotment

| | |
|---|---|
| Name of Mutual Fund | Motilal Oswal Mutual Fund (MOMF) |
| Name of Asset Management Company (AMC) | Motilal Oswal Asset Management Company Limited (MOAMC) |
| Name of Trustee Company | Motilal Oswal Trustee Company Limited (MOTC) |
| Address | <u>Registered Office:</u> 10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai-400025 |
| Website | www.motilaloswalmf.com |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as **SEBI (MF) Regulations**) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (**SID**).

The SID sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this SID after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Motilal Oswal Mutual Fund (MOMF), Tax and Legal issues and general information on www.motilaloswalmf.com .

SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The SID should be read in conjunction with the SAI and not in isolation.

This SID is dated December 29, 2021

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HIGHLIGHTS / SUMMARY OF THE SCHEME

| Name of the Scheme | Motilal Oswal Nifty 200 Momentum 30 Index Fund | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|--|----------|----------------------------------|-----------------------------|--------------------------------|-----------------------------|---|---------------|--|---------------|--------|---|---------------|--|--------|--------|---|---------------|--|---------|--------|---|-----------|--|--------|--------|
| Type of the Scheme | An open ended fund replicating / tracking the total return of Nifty 200 Momentum 30 Total Return Index. | | | | | | | | | | | | | | | | | | | | | | | | | |
| Category of the Scheme | Index Fund | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Objective | <p>The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the performance of Nifty 200 Momentum 30 Index (underlying index), subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| Target amount in NFO | Rs.10 Crores | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark / Underlying Index | Nifty 200 Momentum 30 Total Return Index | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plans | <p>The Scheme has two Plans:</p> <p>(i) Regular Plan and</p> <p>(ii) Direct Plan</p> <p>Regular Plan is for Investors who purchase/subscribe units in a Scheme through any Distributor (AMFI Registered Distributor/ARN Holder).</p> <p>Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder).</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| Options (Under each plan) | <p>Each Plan offers Growth Option.</p> <p>Growth Option- All Income earned and realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.</p> <p>The AMC reserves the right to introduce further Options as and when deemed fit.</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| Default Plan | <p>Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form.</p> <p>The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker mentioned by the investor</th> <th>Code</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td></td> <td>Not mentioned</td> <td>Direct</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td></td> <td>Direct</td> <td>Direct</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td></td> <td>Regular</td> <td>Direct</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td></td> <td>Direct</td> <td>Direct</td> </tr> </tbody> </table> | Scenario | Broker mentioned by the investor | Code | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | | Not mentioned | Direct | 2 | Not mentioned | | Direct | Direct | 3 | Not mentioned | | Regular | Direct | 4 | Mentioned | | Direct | Direct |
| Scenario | Broker mentioned by the investor | Code | Plan mentioned by the investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Not mentioned | | Not mentioned | Direct | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | | Direct | Direct | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | | Regular | Direct | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | | Direct | Direct | | | | | | | | | | | | | | | | | | | | | | |

| | 5 | Direct | Not Mentioned | Direct | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|------------------------------------|---|---------|---------------|----------------------------|-----------------------|--------------------|--------|--|------------------------------------|---|-------------|--|------------------------------------|--|---------|--|------------------------------------|---|-----------|--|-----------------------------------|---|--------|--|-----------------------------------|---------------------------------------|
| | 6 | Direct | Regular | Direct | | | | | | | | | | | | | | | | | | | | | | | | |
| | 7 | Mentioned | Regular | Regular | | | | | | | | | | | | | | | | | | | | | | | | |
| | 8 | Mentioned | Not Mentioned | Regular | | | | | | | | | | | | | | | | | | | | | | | | |
| | <p>In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Face Value | Rs. 10/- per unit | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Application Amount (During NFO & Ongoing Basis) | <p>For Lumpsum: Rs. 500/- and in multiples of Re. 1/- thereafter.</p> <p>For Systematic Investment Plan (SIP):</p> <table border="1"> <thead> <tr> <th>SIP Frequency</th> <th>Minimum Installment Amount</th> <th>Number of Instalments</th> <th>Choice of Day/Date</th> </tr> </thead> <tbody> <tr> <td>Weekly</td> <td>Rs. 500/- and multiple of Re. 1/- thereafter</td> <td>Minimum – 12 Maximum – No Limit</td> <td>Any day of the week from Monday to Friday</td> </tr> <tr> <td>Fortnightly</td> <td>Rs. 500/- and multiple of Re. 1/- thereafter</td> <td>Minimum – 12 Maximum – No Limit</td> <td>1st -14th, 7th - 21st and 14th - 28th</td> </tr> <tr> <td>Monthly</td> <td>Rs. 500/- and multiple of Re. 1/- thereafter</td> <td>Minimum – 12 Maximum – No Limit</td> <td>Any day of the month except 29th, 30th or 31st</td> </tr> <tr> <td>Quarterly</td> <td>Rs. 1,500/- and multiple of Re. 1/- thereafter</td> <td>Minimum – 4 Maximum – No Limit</td> <td>Any day of the month for each quarter (i.e. January, April, July, October) except 29th, 30th or 31st</td> </tr> <tr> <td>Annual</td> <td>Rs. 6,000/- and multiple of Re. 1/- thereafter</td> <td>Minimum – 1 Maximum – No Limit</td> <td>Any day or date of his/her preference</td> </tr> </tbody> </table> <p>In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the every month in which application for SIP registration was received and if the end date is not specified, SIP will continue till it receives termination notice from the investor. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.</p> <p>The Trustee/AMC reserves the right to change/modify the terms and conditions of the SIP.</p> | | | | SIP Frequency | Minimum Installment Amount | Number of Instalments | Choice of Day/Date | Weekly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | Any day of the week from Monday to Friday | Fortnightly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | 1 st -14 th , 7 th - 21 st and 14 th - 28 th | Monthly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | Any day of the month except 29 th , 30 th or 31 st | Quarterly | Rs. 1,500/- and multiple of Re. 1/- thereafter | Minimum – 4 Maximum – No Limit | Any day of the month for each quarter (i.e. January, April, July, October) except 29 th , 30 th or 31 st | Annual | Rs. 6,000/- and multiple of Re. 1/- thereafter | Minimum – 1 Maximum – No Limit | Any day or date of his/her preference |
| SIP Frequency | Minimum Installment Amount | Number of Instalments | Choice of Day/Date | | | | | | | | | | | | | | | | | | | | | | | | | |
| Weekly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | Any day of the week from Monday to Friday | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fortnightly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | 1 st -14 th , 7 th - 21 st and 14 th - 28 th | | | | | | | | | | | | | | | | | | | | | | | | | |
| Monthly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | Any day of the month except 29 th , 30 th or 31 st | | | | | | | | | | | | | | | | | | | | | | | | | |
| Quarterly | Rs. 1,500/- and multiple of Re. 1/- thereafter | Minimum – 4 Maximum – No Limit | Any day of the month for each quarter (i.e. January, April, July, October) except 29 th , 30 th or 31 st | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual | Rs. 6,000/- and multiple of Re. 1/- thereafter | Minimum – 1 Maximum – No Limit | Any day or date of his/her preference | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Additional Amount | Rs.500/- and in multiples of Re. 1/- thereafter. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Redemption Amount | Rs.500 and in multiples of Re. 1/- thereafter or account balance, whichever is lower. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loads | <p>Entry Load: Not Applicable</p> <p>Exit Load: 1%- If redeemed on or before 15 days from the date of allotment.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>Not Applicable - If redeemed after 15 days from the date of allotment.</p> <p>For details on load structure, please refer to Section on Load Structure in this Document.</p> |
| Liquidity | <p>The Scheme offers Units for subscription and redemption at Applicable NAV on all Business Days on an ongoing basis.</p> <p>As per SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 10 Business Days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 10 Business Days from the date of receipt of a valid redemption request.</p> <p>The units of the Scheme are presently not proposed to be listed on any stock exchange.</p> |
| Transparency / NAV Disclosure | <p>The first NAV will be calculated and declared within 5 Business days from the date of allotment. AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme. The AMC will calculate and disclose the first NAV of the Scheme within 5 Business Days from the date of allotment. Subsequently, the NAV will be calculated on all business days and shall be disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website www.motilaloswalmf.com and also on AMFI website www.amfiindia.com by 11.00 p.m. on every business day. If the NAV is not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>The Mutual Fund / AMC shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month /half year for the scheme(s) on its website www.motilaloswalmf.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year. In case of investors whose email addresses are registered with MOMF, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively. The portfolio statement will also be displayed on the website of the AMC and AMFI.</p> <p>The AMC shall also make available the Annual Report of the Scheme within four months of the end of the financial year. The Annual Report shall also be displayed on the website of AMC and AMFI.</p> |

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on various factors and forces affecting the capital market/debt market.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- Motilal Oswal Nifty 200 Momentum 30 Index Fund is the name of the Scheme and it does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 100,000 made by it towards setting up the Fund.
- The present Scheme is not a guaranteed or assured return Scheme.

Scheme Specific Risk Factors

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, return and/or its ability to meet its objectives.

- **Risks associated with Investing in Derivatives**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of the fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

- **Risks associated with investing in Equities**

- a. Investments in the equity shares of the Companies constituting the Underlying Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro-economic factors like economic and political developments, changes in

interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.

- b. The Scheme would invest in the securities comprising the Underlying Index in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Underlying Index would be applicable to the Scheme. The Underlying Index has its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The Fund would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The Fund would not select securities in which it wants to invest but is guided by the Underlying Index. As such the Scheme is not actively managed but is passively managed.

c. Risks of Total Return

Dividends are assumed to be reinvested into the Nifty 200 Momentum 30 Total Return Index after the ex-dividend date of the constituents. However in practice, the dividend is received with a lag and after deducting applicable withholding tax, if applicable. This can lead to some tracking error.

- **Market Risk**

The Scheme's NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations in Scheme's NAV in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in government policies, changes in interest rates, inflation and other monetary factors causing movement in prices of underlying investments.

- **Concentration risk**

This is the risk arising from over exposure to few securities/issuers/sectors.

- **Passive Investments**

The Scheme is not actively managed. Since the Scheme is replicating the underlying index, it may be affected by a general decline in the respective 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.

- **Right to Limit Redemptions**

The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day subject to the guidelines/circulars issued by the Regulatory Authorities from time to time.

- **Risk Factors relating to Portfolio Rebalancing**

In the event that the asset allocation of the Scheme deviates from the ranges as provided in the asset allocation table in this SID, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme then the AMC would notify the Board of the Trustee Company and the Investment Committee of the AMC with appropriate justifications.

- **Index Fund**

The Scheme being an index fund 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.

Risks Associated with Debt & Money Market Instruments

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk**
Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity. (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.
- **Risks associated with Segregated portfolio:**
The AMC / Trustee shall decide on creation of segregated portfolio of the Scheme in case of a credit event/actual default at issuer level. Accordingly, Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. The Security comprised of segregated portfolio may not realise any value. Further, Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.
- **Risks associated with investing in Tri-Party Repos Segments**
The mutual fund is a member of securities and Tri-Party Repos segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-Party Repos segments are settled centrally through the infrastructure and settlement systems

provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

- **Risks associated with Securities Lending**

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.

In case the Scheme undertakes stock lending as prescribed in the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities lent. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

- **Tracking Error Risk**

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.

- **Risk associated with Investment in Units of mutual fund**

Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rate of the securities in which the Scheme(s) invests fluctuates, the value of your investment in the Scheme(s) may go up or down depending on the various factors and forces affecting the capital markets and money markets.

- **Trading through mutual fund trading platforms of BSE and/ or NSE**

In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

Risk Control

Risk is an inherent part of the investment function. Effective Risk management is critical to fund management for achieving financial soundness. Investment by the Scheme would be made as per the

investment objective of the Scheme and in accordance with SEBI Regulations. AMC has adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep in line with the investment objective of the Scheme. The risk control process would include identifying the risk and taking proper measures for the same. The system has incorporated all the investment restrictions as per the SEBI guidelines and enables identifying and measuring the risk through various risk management tools like various portfolio analytics, risk ratios, average duration and analyses the same and acts in a preventive manner.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS

- Prospective investors should study this SID and SAI carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest/redeem/hold units.
- Neither this SID and SAI nor the units have been registered in any jurisdiction. The distribution of this SID or SAI in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, any person who comes into possession of this SID or SAI is required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements of applicable laws and Regulations of such relevant jurisdiction. Any changes in SEBI/Stock Exchange/RBI regulations and other applicable laws/regulations could have an effect on such investments and valuation thereof.
- It is the responsibility of any person, in possession of this SID and of any person wishing to apply for Units pursuant to this SID to be informed of and to observe, all applicable laws and Regulations of such relevant jurisdiction.
- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this SID or SAI or as provided by the AMC in connection with this offering. Prospective Investors are advised not to rely upon any information or representation not incorporated in the SID or SAI or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.
- In case the AMC or its Sponsor or its Shareholders or their affiliates/associates or group companies make substantial investment, either directly or indirectly in the Scheme redemption of Units by these

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entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unit holders to redeem their Units.

- The tax benefits described in this SID and SAI are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this SID and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his / her own professional tax advisor.
- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in SAI.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- MOAMC undertakes the following activities other than that of managing the Schemes of MOMF and has also obtained NOC from SEBI for the same:
 - a) MOAMC is a registered Portfolio Manager under SEBI (Portfolio Managers) Regulations, 1993 bearing registration number INP000000670 dated August 21, 2017.
 - b) MOAMC acts as an Investment Manager to the Schemes of Motilal Oswal Alternative Investment Trust and is registered under SEBI (Alternative Investment Funds) Regulations, 2012 as Category III AIF bearing registration number IN/AIF3/13-14/0044 and IN/AIF3/19-20/0799 respectively.
 - c) MOAMC has incorporated a wholly owned subsidiary in Mauritius which acts as an Investment Manager to the funds based in Mauritius.
 - d) MOAMC has incorporated a wholly owned subsidiary in India which currently undertakes Investment Advisory Services/Portfolio Management Services to offshore clients.

AMC confirms that there is no conflict of interest between the aforesaid activities managed by AMC. In the situations of unavoidable conflicts of interest, the AMC undertakes that it shall satisfy itself that adequate disclosures are made of source of conflict, potential 'material risk or damage' to investor interest and develop parameters for the same.

- Apart from the above-mentioned activities, the AMC may undertake any business activities other than in the nature of management and advisory services provided to pooled assets including offshore funds, insurance funds, pension funds, provident funds, if any of such activities are not in conflict with the activities of the mutual fund subject to receipt of necessary regulatory approvals and approval of Trustees and by ensuring compliance with provisions of regulation 24(b) (i to viii). Provided further that the asset management company may, itself or through its subsidiaries, undertake portfolio management services and advisory services for other than broad based fund till further directions, as may be specified by the Board, subject to compliance with the following additional conditions:-
 - i) it satisfies the Board that key personnel of the asset management company, the system, back office, bank and securities accounts are segregated activity wise and there exist system to prohibit access to inside information of various activities;
 - ii) it meets with the capital adequacy requirements, if any, separately for each of such activities and obtain separate approval, if necessary under the relevant regulations.

Explanation:—For the purpose of this regulation, the term ‘broad based fund’ shall mean the fund which has at least twenty investors and no single investor account for more than twenty five percent of corpus of the fund.

- The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
- As the liquidity of the Scheme’s investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for Redemption of Units may be significant in the event of an inordinately large number of Redemption requests. The Trustee has the right to limit redemptions under certain circumstances. Please refer to the section “Right to limit Redemption”.
- Pursuant to the provisions of Prevention of Money Laundering Act, 2002 (PMLA), if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND (Financial Intelligence Unit - India) or such other authorities as prescribed under the rules/guidelines issued thereunder by SEBI and/or RBI and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unitholder/ any other person.
- Investors applying for subscription of Units directly with the Fund (i.e. not routed through any distributor/agent) hereinafter referred to as 'Direct Plan' will be subject to a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under Direct Plan and therefore, shall not in any manner be construed as an investment advice offered by the Mutual Fund/AMC. The subscription of Units through Direct Plan is a facility offered to the investor only to execute his/her/ their transactions at a lower expense ratio. Before making an investment decision, Investors are advised to consult their own investment and other professional advisors.
- Compliance with Foreign Accounts Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)

The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H (pertaining to FATCA-CRS), as part of the Income-tax Rules, 1962, which require Indian financial institutions such as Motilal Oswal Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from its investors/unitholders. Please note that applications for account opening could be liable to be rejected where such FATCA-CRS related information or documentation is not provided.

In relevant cases, the Mutual Fund will have to, inter-alia, report account information (e.g. holdings, redemptions or IDCW) to tax authorities / other agencies, as may be required. In this respect, the Mutual Fund would rely on the relevant information provided by its Registrar and would also use its discretion.

The onus to provide accurate, adequate and timely information would be that of the investor. In this regard, any change in the information provided should be intimated to the Mutual Fund promptly, i.e., within 30 days by the investors/unitholders. Investors/unitholders should consult their own tax advisors for any advice on tax residency or any other aspects of FATCA –CRS. Please note that the Mutual Fund will be unable to provide any advice in this regard.

Creation of segregated portfolio:

A. Introduction:

SEBI vide its circular dated 28 December, 2018 (SEBI/HO/IMD/DF2/CIR/P/2018/160) read with its circular dated 07 November, 2019 (SEBI/HO/IMD/DF2/CIR/P/2019/127), has advised that portfolios by mutual fund schemes investing in debt and money market instruments should have provision in the concerned SID for creating portfolio segregation with a view to,

- 1) Reducing Sharp fall in NAV of Schemes.
- 2) Reducing Redemption pressure & liquidity risk,
- 3) Safeguarding good quality papers & creating confidence in market, and
- 4) Mitigating reputational risk.
- 5) Accordingly, this policy is being laid down to comply with the SEBI instructions

Segregated Portfolio: The portfolio comprising of debt and money market instruments, which might be affected by a credit event and shall also include the unrated debt or money market instruments affected by actual default.

Main Portfolio: Scheme portfolio excluding segregated portfolio

Total Portfolio: Scheme portfolio including the securities affected by credit events

B. Need for segregated portfolio:

While very stringent internal credit evaluation norms are being followed by AMC/Mutual Fund, the risk of credit downgrade in portfolio companies due to various factors cannot be ruled out. In the event of credit downgrade the downgrade instrument generally become illiquid making it very difficult for the fund manager to dispose of such instrument/s. In such an event segregation of such an instrument from the main portfolio will prevent the distressed asset(s) damaging the returns generated from more liquid and better-performing assets of the portfolio. It also provides fair treatment to all existing, incoming and outgoing investors, as any recovery from the issuer in future would get distributed among those investors, who would have suffered a loss due to downgrade event.

C. Credit Events

Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

- 1) Downgrade of a debt or money market instrument to 'below investment grade', or
- 2) Subsequent downgrades of the said instruments from 'below investment grade', or
- 3) Similar such downgrades of a loan rating.

The most conservative rating shall be considered, if there is difference in rating by multiple CRAs, Creation of segregated portfolio shall be based on issuer level credit events as detailed at "Credit Events" and implemented at the ISIN level.

Actual default (for unrated debt or money market instruments)

In case of unrated debt or money market instruments, the actual default of either the interest or principal amount by the issuer.

On occurrence of any default, the AMC shall inform AMFI immediately about the actual default by the issuer. Subsequent to dissemination of information by AMFI about actual default by the issuer, the AMC might segregate the portfolio of debt or money market instruments of the said issuer.

D. Segregate portfolio creation process

Creation of segregated portfolio shall be optional and at the discretion of the AMC/ Trustees.

- a. The AMC may decide on creation of segregated portfolio on the day of credit event/ actual default (as applicable). Segregated portfolio has to be created at the issuer level i.e. the scheme having multiple segregated portfolios will have multiple segregated portfolios. Once decided, AMC shall
 - i. Seek Trustee prior approval,

- ii. Issue a press release immediately mentioning its intention to segregate such debt and money market instrument and its impact to investors. It should also disclose that the segregation shall be subject to trustee approval. Additionally, the said press release to be prominently disclosed on the website of the AMC.
 - iii. The Trustee approval has to be secured in not more than one business day from the credit event/actual default date & meanwhile the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
- b. On receipt of the Trustee approval –
- i. the segregated portfolio shall be created effective from credit event/actual default date
 - ii. AMC shall issue press release immediately mentioning all details pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
 - iii. An e-mail or SMS should be sent to all unit holders of the concerned scheme.
 - iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event/ Actual Default.
 - v. All existing investors in the scheme as on the day of the credit event/actual default date will be allotted equal number of units in the segregated portfolio as held in the main portfolio.
 - vi. No redemption or subscription will be allowed in the segregated portfolio/s. However, AMC shall enable the listing of the units of the segregated portfolio on recognized stock exchange within 10 working days from the date of its creation and shall also enable transfer of units on receipt of transfer request.
- c. If the trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.

E. Disclosure Requirements

Communication to the investors, NAV disclosure and other disclosure including scheme performance requirements for segregated portfolio shall be as per the norms specified in the above SEBI circular.

MOAMC will comply with all communication requirements /disclosure requirements prescribed by SEBI in an event of creation of segregated portfolio. This shall include disclosures of NAV, issue of account statement, press release announcing credit event and creation of segregated portfolio/s, Disclosure of segregated portfolio in (Monthly/Half Yearly) portfolio statement, etc.

The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.

If the Trustee rejects the segregated portfolio proposal then AMC to issue press release and inform the decision of the Trustee to investors, post which subscription and redemption applications will be processed based on the NAV of total portfolio.

F. Valuation of security:

From the date of credit downgrade to non-investment grade, the Security shall be valued based on principal of fair valuation & hair cut prescribed by the AMFI till the time valuation agency (ies) start providing valuation for the security.

The valuation of the instruments/portfolio shall be done based on the quote/price obtained from the independent valuation agency (ies). In cases where quote/price is not available from an independent agency, the Valuation Committee will decide the methodology for valuation of such instruments/portfolio.

All subscription and redemption requests for which NAV of the day of credit event/ Actual Default or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:

- i. Upon trustees' approval to create a segregated portfolio –
 - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
 - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
- ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

G. Total Expense Ratio (TER) for segregated portfolio:

AMC shall not charge investment and advisory fees on the segregated portfolio.

TER (including legal charges and excluding the investment and advisory fees) shall be charged pro-rata basis only on upon recovery of investment in the segregated portfolio. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. The maximum TER limit shall be same as applicable to the main portfolio. TER in excess of limit shall be borne by AMC. However, the costs related to segregated portfolio shall in no case be charged to the main portfolio.

The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.

H. Distribution of recovery:

Any recovery of investment of the segregated portfolio/s (including recovery after write-off) shall be distributed immediately to the investors in proportion to their holdings in the segregated portfolio/s.

I. Monitoring of segregated portfolio:

Trustees shall monitor the compliance of the SEBI Circular in respect of creation of segregated portfolio and disclosure in this respect shall be made in Half-Yearly Trustee reports to be filed with SEBI.

J. Evaluation of negative impact on the performance incentives:

In order to avoid mis-use of the segregated portfolio, Trustees will put in place a mechanism to evaluate the negative impact of such segregation, on the performance incentives of the Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of MOAMC., including claw back of such amount to the segregated portfolio of the scheme.

The amount forfeited shall be credited to the segregated portfolio of the concern scheme(s) in the ratio of value of the securities downgraded in the respective schemes before the credit event.

K. Action Taken Report:

AMC shall put sincere efforts to recover the bad investment. An Action Taken Report should be prepared and placed before the Board of Trustee meeting/s till the matter is finally resolved.

Illustration of segregated portfolio

The below table shows how a security affected by a credit event will be segregated and its impact on investors:

Portfolio Date March 31, 2021

Downgrade Event Date March 31, 2021

Mr. X is holding 1000 units of the scheme for an amount of Rs 12,323.10 (1,000 *12.3231)

Portfolio before downgrade event

| Security | Rating | Type of the security | Quantity | Market Price Per Unit (Rs) | Market Value (Rs) | % of Net Assets |
|----------------------------|--------------|--|----------|----------------------------|-------------------|-----------------|
| 8.50% A Ltd. | CRISIL AAA | NCD | 500 | 101.4821 | 50,741.05 | 41.18 |
| 9.00 % B Ltd. | CRISIL AA+ | NCD | 25 | 120.00 | 3000.00 | 2.43 |
| 8.75% C Ltd. | CRISIL AA+ | NCD | 25 | 100.7341 | 2518.35 | 2.04 |
| 8.00% D Ltd. | CRISIL AA+ | NCD | 375 | 102.7886 | 38,545 | 31.28 |
| Cash & cash equivalents | | | | | 28,425.52 | 23.07 |
| Net Assets | | | | | 1,23,230.63 | 100.00 |
| Unit capital (no of units) | | | | | 10,000.00 | |
| NAV (In Rs) | | | | | 12.3231 | |
| Security downgraded | 9.00% B Ltd. | from AA+ to D | | | | |
| Valuation Marked down by | 75.00% | Valuation agencies shall be providing the valuation price post consideration of standard haircut matrix. | | | | |

Total Portfolio as on March 31, 2021

| Security | Rating | Type of the security | Quantity | Market Price Per Unit (Rs) | Market Value (Rs) | % of Net Assets |
|----------------------------|------------|----------------------|----------|----------------------------|-------------------|-----------------|
| 8.50% A Ltd. | CRISIL AAA | NCD | 500 | 101.4821 | 50,741.05 | 41.94% |
| 9.00 % B Ltd. | CRISIL D | NCD | 25 | 30.00 | 750 | 0.62% |
| 8.75% C Ltd. | CRISIL AA+ | NCD | 25 | 100.7341 | 2518.35 | 2.08% |
| 8.00% D Ltd. | CRISIL AA+ | NCD | 375 | 102.7886 | 38,545 | 31.86% |
| Cash & cash equivalents | | | | | 28,425.52 | 23.50% |
| Net Assets | | | | | 120,980.63 | 100.00% |
| Unit capital (no of units) | | | | | 10,000.00 | |
| NAV (In Rs) | | | | | 12.0981 | |

Main Portfolio as on March 31, 2021

| Security | Rating | Type of the security | Quantity | Market Price Per Unit (Rs) | Market Value (Rs) | % of Net Assets |
|--------------|------------|----------------------|----------|----------------------------|-------------------|-----------------|
| 8.50% A Ltd. | CRISIL AAA | NCD | 500 | 101.4821 | 50,741.05 | 42.20 % |
| 8.75% C Ltd. | CRISIL AA+ | NCD | 25 | 100.7341 | 2518.35 | 2.09% |
| 8.00% D Ltd. | CRISIL AA+ | NCD | 375 | 102.7886 | 38,545 | 32.06 |

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| | | | | | | |
|----------------------------|--|--|--|--|------------|---------|
| | | | | | | % |
| Cash & cash equivalents | | | | | 28,425.52 | 23.64% |
| Net Assets | | | | | 120,230.63 | 100.00% |
| Unit capital (no of units) | | | | | 10,000.000 | |
| NAV (In Rs) | | | | | 12.0231 | |

Segregated Portfolio as on March 31, 2021

| Security | Rating | Type of the security | Quantity | Market Price Per Unit (Rs) | Market Value (Rs) | % of Net Assets |
|----------------------------|----------|----------------------|----------|----------------------------|-------------------|-----------------|
| 9.00 % B Ltd. | CRISIL D | NCD | 25 | 30.00 | 750 | 100% |
| Net Assets | | | | | 750 | 100% |
| Unit capital (no of units) | | | | | 10,000.00 | |
| NAV (In Rs) | | | | | 0.075 | |

Net impact on value of holding of Mr. X after creation of segregation portfolio

| | Main Portfolio | Segregated Portfolio | Total Value |
|---------------------|----------------|----------------------|-------------|
| No. of Units | 1,000 | 1000 | |
| NAV (in Rs) | 12.0231 | 0.075 | |
| Total Value (in Rs) | 12,023.10 | 75 | 12,098.10 |

A. Benefits of Segregated Portfolio:

1. Creation of Segregated portfolio helps ensuring fair treatment to all investors in case of a credit event/ actual default and helps in managing liquidity risk during such events;
2. Investors subscribing to the scheme post segregation of the portfolio will be allotted units only in the main portfolio based on its NAV;
3. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.
4. Only investors who hold units in the scheme on the day of credit event/actual default shall be entitled to share the proceeds generated from the sale of the segregated asset or any future recovery(s)

In accordance with SEBI Circular SEBI/HO/IMD/DF3/ CIR/P/ 2019/011 dated January 10, 2019, the Index shall comply with the following portfolio concentration norms:

- (a) The Index shall have a minimum of 10 stocks as its constituents.
- (b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- (c) The weightage of the top three constituents of the Index, cumulatively shall not be more than 65% of the Index.
- (d) The individual constituent of the Index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

| | |
|---------------------------------------|--------|
| Parameter | |
| Total Number of Securities | 30 |
| Highest Weight of a Security in Index | 5.78% |
| Total weight of Top 3 Constituents | 17.06% |
| Minimum Frequency of Trading 6 Months | >80% |

Listing of Mutual Fund schemes that are in the process of winding up

When the schemes in the process of winding-up in terms of Regulation 39(2)(a) of MF Regulations, its units shall be listed on recognized stock exchange provide an exit to investors, subject to compliance with listing formalities as stipulated by the stock exchange.

However, pursuant to listing, trading on stock exchange mechanism will not be mandatory for investors, rather, if they so desire, may avail an optional channel to exit provided to them.

Trading in units of such a listed scheme that is under the process of winding up, shall be in dematerialised form. AMC's shall enable transfer of such units which are held in form of Statement of Account (SoA) / unit certificates.

Detailed operational modalities for trading and settlement of units of MF schemes that are under the process of winding up, shall be finalized by the stock exchanges where units of such schemes are being listed, in consultation with SEBI. The operational modalities shall include the following:

- a. Mechanism for order placement, execution, payment and settlement;
- b. Enabling bulk orders to be placed for trading in units;
- c. Issue related to suspension of trading, declaration of date for determining the eligibility of unitholders etc. in respect of payments to be made by the AMC as part of the winding up process;
- d. Disclosures to be made by AMC's including disclosure of NAV on daily basis and scheme portfolio periodically etc.

The stock exchange will develop a mechanism along with RTA for trading and settlement of such units held in the form of SoA/ Unit Certificate

The AMC, its sponsor, employees of AMC and Trustee shall not be permitted to transact (buy or sell) in the units of such schemes that are under the process of being wound up. The compliance of the same will be monitored both by the Board of AMC and Trustee.

Disclaimers:

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D. DEFINITIONS

In this SID, the following words and expressions shall have the meaning specified below, unless the context otherwise requires:

| | |
|---|--|
| Applicable NAV | Unless stated otherwise in this document, 'Applicable NAV' is the Net Asset Value at the close of a Business/Working Day on which the purchase or redemption is sought by an investor and determined by the Fund. |
| AMFI Certified Stock Exchange Brokers | A person who is registered with Association of Mutual Funds in India (AMFI) as Mutual Fund Advisor and who has signed up with Motilal Oswal Asset Management Company Limited and also registered with BSE & NSE as a Participant. |
| Asset Management Company / AMC / Investment Manager /MOAMC | Motilal Oswal Asset Management Company Limited (MOAMC), a Company incorporated under the provisions of the Companies Act, 1956, and approved by SEBI to act as the Asset Management Company for the Schemes of Motilal Oswal Mutual Fund. |
| Business Day / Working Day | Any day other than: <ul style="list-style-type: none"> a. Saturday and Sunday b. a day on which capital/debt markets/money markets in Mumbai are closed or are unable to trade for any reason c. a day on which the Banks in Mumbai are closed or RBI is closed d. a day on which both the Bombay Stock Exchange Ltd. and National Stock Exchange of India Ltd. are closed e. a day which is public/Bank holiday at a collection centre/ investor service centre/official point of acceptance where the application is received f. a day on which sale and repurchase of units is suspended by the Trustee/AMC g. a day on which normal business could not be transacted due to storms, floods, bandhs, strikes or such other event as the AMC may specify from time to time. <p>However, the AMC reserves the right to declare any day as the Business / Working Day or otherwise at any or all collection centres / investor service centre / official point of acceptance.</p> |
| Collecting Bank | Branches of Banks during the New Fund Offer Period authorized to receive application(s) for units, as mentioned in this document. |
| Custodian | A person who has been granted a certificate of registration to carry on the business of custodian of securities by SEBI under the SEBI (Custodian of Securities) Regulations, |

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| | |
|--|---|
| | 1996 which for the time being is Deutsche Bank A.G. |
| Cut-Off time | Cut off timing in relation to subscription and redemption of Units means the outer limits of timings on a particular Business Day which are relevant for determination of Applicable NAV that is to be applied for the transaction. |
| Debt Instruments | Government securities, corporate debentures, bonds, promissory notes, money market instruments, pass through certificates, asset backed securities / securitised debt and other possible similar securities. |
| Depository | As defined in the Depositories Act, 1996 and includes National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL). |
| Depository Participant | A person registered as such under sub section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992. |
| Derivative Exposure | <p>Derivative includes (i) a security derived from an equity index or from a debt instrument, equity share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.</p> <p>SEBI Circular No. Cir / IMD / DF / 11 / 2010 dated August 18, 2010</p> <p>Each position taken in derivatives shall have an associated exposure as defined under Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows: Long Futures : Futures Price * Lot Size * Number of Contracts Short Futures : Futures Price * Lot Size * Number of Contracts Option Bought : Option Premium Paid * Lot Size * Number of Contracts</p> |
| Distributor | Such persons/firms/ companies/ corporate who fulfil the criteria laid down by SEBI/AMFI from time to time and empanelled by the AMC to distribute/sell/market the Schemes of the Fund. |
| Entry Load | Load on Sale/Switch-in of Units. |
| Exit Load | Load on repurchase / redemption/Switch-out of Units. |
| Equity Related Instruments | Equity Related Instruments includes convertible bonds and debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and any other like instrument. |
| Equity Derivative | <p>Equity Derivatives are financial instrument, generally traded on an exchange, the price of which is directly dependent upon (i.e. "derived from") the value of equity shares or equity indices.</p> <p>Derivatives involve the trading of rights or obligations based on the underlying, but do not directly transfer property.</p> |
| Foreign Portfolio Investor or FPI | <p>FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2014.</p> <p>Provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.</p> |
| Gilts or Government Securities' | Means securities created and issued by the Central Government and/or State Government (including treasury bill) or Government Securities as defined in The Government Securities Act, 2006 as amended from time to time. |
| Investment Management Agreement / IMA | Investment Management Agreement dated May 21, 2009, as amended from time to time, entered into between Motilal Oswal Trustee Company Ltd. and MOAMC. |

| | |
|--|--|
| Load | In case of subscription, the amount paid by the prospective investors on purchase of a unit (Entry Load) in addition to the Applicable NAV and in case of redemption, the amount deducted from the Applicable NAV on the redemption of unit (Exit Load). Presently, entry load cannot be charged by Mutual Fund scheme. |
| Money market instruments | Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, Tri-Party Repos, certificate of deposit, usance bills and any other like instruments as specified by the RBI from time to time. |
| Mutual Fund | Motilal Oswal Mutual Fund (MOMF), a trust set up under the provisions of Indian Trust Act, 1882 and registered with SEBI vide Registration no. MF/063/09/04. |
| Net Asset Value / NAV | Net Asset Value per unit of the Scheme calculated in the manner described in this SID or as may be prescribed by the SEBI Regulations from time to time. |
| New Fund Offer / NFO | Offer for purchase of units of the Scheme during the New Fund Offer Period as describe hereinafter. |
| NFO Period | The date on or the period during which initial subscription of units of the Scheme can be made. |
| NRI or Non Resident Indian | A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under the Foreign Exchange Management (Investment in Firm or Proprietary Concern in India) Regulations, 2000. |
| Person of Indian Origin | A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b). |
| Qualified Foreign Investor (QFI) | Qualified Foreign Investor means a person who has opened a dematerialized account with a qualified depository participant as a qualified foreign investor. Provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995. |
| Reserve Bank of India or RBI | The Reserve Bank of India established under The Reserve Bank of India Act, 1934. |
| Redemption/Repurchase | Redemption of units of the Scheme as permitted under applicable regulations. |
| Registrar and Transfer Agent | Kfin Technologies Pvt. Ltd., currently acting as registrar to the Scheme, or any other Registrar appointed by the AMC from time to time. |
| Repo or Reverse Repo | Sale/Purchase of Government Securities with simultaneous agreement to repurchase/resell them at a later date. |
| Sale / Subscription | Sale or allotment of units to the Unitholder upon subscription by the investor/applicant under the Scheme. |
| Scheme | Motilal Oswal Nifty 200 Momentum 30 Index Fund |
| Scheme Information Document (SID) | This document issued by Motilal Oswal Mutual Fund for offering units of the Scheme. |
| SEBI | Securities and Exchange Board of India, established under Securities and Exchange Board of India Act, 1992 as amended from time to time. |
| SEBI Regulations | SEBI (Mutual Funds) Regulations, 1996 as amended from time to time. |
| Sponsor | Motilal Oswal Financial Services Ltd. (MOFSL) |
| Switch | Redemption of a unit in any scheme (including the plans / options therein) of the Mutual Fund against purchase of a unit in another scheme (including plans/options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched. |
| Systematic Investment | Facility given to the Unit holders to invest specified sums in the Scheme on periodic basis by giving a single instruction. |

| | |
|--|--|
| Plan or SIP | |
| Systematic Transfer Plan or STP | Facility given to the Unit holders to transfer sums on periodic basis from one scheme to another schemes launched by the Mutual Fund from time to time by giving a single instruction. |
| Systematic Withdrawal Plan or SWP | Facility given to the Unit holders to withdraw amounts from the Scheme on periodic basis by giving a single instruction. |
| Statement of Additional Information (SAI) | The document issued by Motilal Oswal Mutual Fund containing details of Motilal Oswal Mutual Fund, its constitution and certain tax, legal and general information. SAI is legally a part of the SID. |
| Trustee | Motilal Oswal Trustee Company Ltd. (MOTC), a Company incorporated under the Companies Act, 1956 and approved by SEBI to act as Trustee of the Schemes of Motilal Oswal Mutual Fund. |
| Trust Deed | The Deed of Trust dated May 29, 2009 made by and between the Sponsor and the Trustee Company establishing the Mutual Fund, as amended by Deed of First Variation dated December 7, 2009, Deed of Second Variation dated December 17, 2009 and Deed of Third Variation dated August 21, 2018. |
| Unit | The interest of Unitholder which consists of each unit representing one undivided share in the assets of the Scheme. |
| Unitholder Investor / | A person holding unit(s) in the Scheme of Motilal Oswal Mutual Fund offered under this SID. |

Interpretation:

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- All references to the masculine shall include feminine and all reference to the singular shall include plural and vice-versa. All references to Unit holders whether masculine or feminine include references to non-individuals unless repugnant to the context thereof.
- All references to “dollars” or “\$” refer to the Unites States Dollars and “Rs” refer to the Indian Rupees. A “crore” means “ten million” and a “lakh” means a hundred thousand.
- All references to timings relate to Indian Standard Time (IST).
- Headings are for ease of reference only and shall not affect the construction or interpretation of this Document.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For Motilal Oswal Asset Management Company Limited
(Investment Manager for Motilal Oswal Mutual Fund)**

Sd/-

**Aparna Karmase
Head – Compliance, Legal & Secretarial**

**Place: Mumbai
Date: December 29, 2021**

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An Open ended Fund replicating / tracking the total returns of Nifty 200 Momentum 30 Total Return Index.

B. INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of Nifty 200 Momentum 30 Total Return Index (underlying index), subject to tracking error.

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

C. ASSET ALLOCATION

The asset allocation pattern of the Scheme would be as follows:

| Instruments | Allocations (% of total assets) | | Risk Profile |
|--|------------------------------------|---------|---------------------|
| | Minimum | Maximum | High / Medium / Low |
| Constituents of Nifty 200 Momentum 30 Total Return Index | 95% | 100% | Very High |
| Liquid schemes/ debt schemes, debt and/or money market instruments | 0% | 5% | Low |

The scheme will not make any investment in Securitised Debt.

The Scheme shall not invest in repo in corporate debt and corporate reverse repo.

The Scheme shall not engage in short selling

The Scheme shall not invest in unrated debt instrument.

The Scheme shall not invest in Credit Default Swaps (CDS).

The Scheme shall not invest in REITs and InvITs.

The scheme shall have no Foreign Investments.

The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements.

The scheme will not invest in securities covered under SEBI circular SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021.

Money Market Instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, Bills Rediscounting, Repos, TREPS & Repo/ Reverse Repo, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI / IMD / CIR No 14 / 187175/ 2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/ Cir- 14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme intends to engage in Stock Lending.

The Scheme shall adhere to the following limits should it engage in Stock Lending.

- Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.
- Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single approved intermediary.

The Scheme may take an exposure to equity derivatives of constituents of the Underlying Index for short duration when securities of the Index are unavailable, insufficient or for rebalancing within period of 7 calendar days at the time of change in Index or in case of corporate actions or for hedging purposes, as permitted by SEBI/RBI. The Scheme shall under normal circumstances not have exposure of more than 20% of its net assets in derivative instruments. The Fund shall not write options or purchase instruments with embedded written options. When constituent's securities of underlying Index are available again, derivative positions in these securities would be unwound.

The cumulative gross exposure through Constituents of Nifty 200 Momentum 30 Total Return Index., Units of Liquid schemes /Money Market Instruments, derivative positions (including commodity and fixed income derivatives), Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time will not exceed 100% of the net assets of the scheme.

The Scheme, in general, will hold all the securities that comprise of underline Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

If the investments fall outside the asset allocation range given above, the portfolio of the scheme will be rebalanced within a period of 7 calendar days. The funds raised under the scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996. When the portfolio is not rebalanced within 7 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

Pending deployment of funds as per investment objective may be parked in short term deposits of scheduled commercial banks, subject to guidelines and limits specified by SEBI.

Change in Asset Allocation

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table above, then the portfolio of the Scheme will be rebalanced by the Fund Manager to the position indicated in the asset allocation table above. Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 7 calendar days. Where the portfolio is not rebalanced within 7 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

D. INVESTMENT BY THE SCHEME

The scheme would invest in the securities comprising the Nifty 200 Momentum 30 Total Return Index in the same proportion (weights) as in the index and track the benchmark index. The scheme may also invest in the money market instruments, in compliance with regulation to meet liquidity requirements.

Subject to the Regulations and other prevailing Laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Equity and Equity related instruments including derivatives

- Units of Liquid Schemes and Money Market Instruments (including reverse repos, Commercial Deposit, Commercial Paper, Treasury Bills and Tri-Party Repos) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.
- Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc. and such other derivatives instruments permitted under Regulations.
- Any other instruments as may be permitted by RBI/SEBI under prevailing laws from time to time.

The investment restrictions and the limits are specified in the Schedule VII of SEBI Regulations which is mentioned in the section 'Investment Restrictions'.

The Securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The Securities may be acquired through initial public offerings, secondary market operations, and private placement, rights offers or negotiated transactions.

Investment in Derivatives

The Scheme may take an exposure to equity derivatives of constituents of the Nifty 200 Momentum 30 Total Return Index when securities of the Index are unavailable, insufficient or for rebalancing at the time of change in Index or in case of corporate actions, for a short period of time. The Scheme shall under normal circumstances not have exposure of more than 20% of its net assets in derivative instruments.

The Scheme may use derivative instruments such as stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme.

Limit for investment in derivatives instruments

In accordance with SEBI Circulars Nos. DNP/D/Cir-29/2005 dated September 14, 2005, DNP/D/Cir-30/2006 dated January 20, 2006, SEBI/DNP/D/Cir-31/2006 dated September 22, 2006, and Cir/IMD/DF/11/2010 dated August 18, 2010 and SEBI Circular No. SEBI/HO/MRD/DP/CIR/P/2016/143 dated December 27, 2016 and such other amendments issued by SEBI from time to time, the following conditions shall apply to the Scheme's participation in the derivatives market. The investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The Scheme shall under normal circumstances not have exposure of more than 20% of its net assets in derivative instruments.

i. Position limit for the Mutual Fund in index options contracts

1. The Mutual Fund's position limit in all index options contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.
2. This limit would be applicable on open positions in all options contracts on a particular underlying index.

ii. Position limit for the Mutual Fund in index futures contracts

1. The Mutual Fund's position limit in all index futures contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per stock Exchange.
2. This limit would be applicable on open positions in all futures contracts on a particular underlying index.

iii. Additional position limit for hedging for the Mutual Fund:

In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in equity index Derivatives subject to the following limits:

1. Short positions in index Derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Fund's holding of stocks.
2. Long positions in index Derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, Government Securities, T-Bills and similar instruments.

iv. Position limit for the Mutual Fund for stock based derivative contracts:

- The Mutual Fund position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts will be as follows :-
- The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).

v. Position limit for the Scheme:

1. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of the Scheme shall not exceed the higher of:
1% of the free float market capitalisation (in terms of number of shares) or 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a stock exchange.
3. For index based contracts, the Fund shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

As and when SEBI amends the limits in position limits for exchange traded derivative contracts in future, the aforesaid position limits, to the extent relevant, shall be read as if they were substituted with the SEBI amended limits.

Concepts and Examples:

Futures

Futures (Index & Stocks) are forward contracts traded on the exchanges & have been introduced both by BSE and NSE. Currently futures of 1 month (near month), 2 months (next month) and 3 months (far month) are presently traded on these exchanges. These futures expire on the last working Thursday of the respective months.

Illustration with Index Futures

In case the Nifty near month future contract is trading at say, Rs. 9,600, and the fund manager has a view that it will depreciate going forward; the Scheme can initiate a sale transaction of Nifty futures at Rs. 9,610 without holding a portfolio of equity stocks or any other underlying long equity position. Once the price falls to Rs. 9,500 after say, 20 days, the Scheme can initiate a square-up transaction by buying the said futures and book a profit of Rs. 110.

Correspondingly, if the fund manager has a positive view he can initiate a long position in the index /stock futures without an underlying cash/ cash equivalent subject to the extant regulations.

There are futures based on stock indices as mentioned above as also futures based on individual stocks. The profitability of index /stock future as compared to an individual security will inter-alia depend upon:

- The Carrying cost,
- The interest available on surplus funds, and
- The transaction cost

Example of a typical future trade and the associated costs:

| Particulars | Index Future | Actual Purchase of Stocks |
|-------------------------------------|--------------|---------------------------|
| Index at the beginning of the month | 9,600 | 9,600 |

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

| | | |
|---|--------|-------|
| Price of 1 Month Future | 9,620 | - |
| A. Execution Cost: Carry and other index future costs | 20 | - |
| B. Brokerage Costs (0.05% of Index Future and 0.12% for spot stocks) | 4.81 | 11.52 |
| C. Gains on Surplus Funds: (Assumed 6.00% p.a. return on 85% of the money left after paying 15% margin) | 40.325 | 0 |
| (6.00%*9600*85%*30days/365) | | |
| Total Cost (A+B-C) | -15.51 | 11.52 |

Few strategies that employ stock /index futures and their objectives:

A. Arbitrage

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1. Buying spot and selling future: Where the stock of a company "A" is trading in the spot market at Rs. 100 while it trades at Rs. 102 in the futures market, then the Scheme may buy the stock at spot and sell in the futures market thereby earning Rs. 2.

Buying the stock in cash market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts when there is a convergence between the cash market and the futures market. This convergence enables the Scheme to generate the arbitrage return locked in earlier.

2. Selling spot and buying future: In case the Scheme holds the stock of a company "A" at say Rs. 100 while in the futures market it trades at a discount to the spot price say at Rs. 98, then the Scheme may sell the stock and buy the futures.

On the date of expiry of the stock future, the Scheme may reverse the transactions (i.e. buying at spot & selling futures) and earn a risk-free Rs. 2 (2% absolute) on its holdings without any dilution of the view of the fund manager on the underlying stock.

Further, the Scheme can still benefit from any movement of the price in the upward direction, i.e. if on the date of expiry of the futures, the stock trades at Rs. 110 which would be the price of the futures too, the Scheme will have a benefit of Rs. 10 whereby the Scheme gets the 10% upside movement together with the 2% benefit on the arbitrage and thus getting a total return of 12%. The corresponding return in case of holding the stock would have been 10%.

Note: The same strategy can be replicated with a basket of Nifty-50 stocks (Synthetic NIFTY) and the Nifty future index.

B. Buying/ Selling Stock future:

When the Scheme wants to initiate a long position in a stock whose spot price is at say, Rs.100 and futures is at 98, then the Scheme may just buy the futures contract instead of the spot thereby benefiting from a lower cost.

In case the Scheme has a bearish view on a stock which is trading in the spot market at Rs.98 and the futures market at say Rs. 100, the Scheme may subject to regulations, initiate a short position in the futures contract. In case the prices align with the view and the price depreciates to say Rs. 90, the Scheme can square up the short position thereby earning a profit of Rs.10 vis-a- vis a fall in stock price of Rs. 8.

C. Hedging:

The Scheme may use exchange-traded derivatives to hedge the equity portfolio. Both index and stock futures and options may be used to hedge the stocks in the portfolio.

D. Alpha Strategy:

The Scheme will seek to generate alpha by superior stock selection and removing market risks by selling appropriate index. For example, one can seek to generate positive alpha by buying a bank stock and selling Bank Nifty future.

Risk associated with these strategies:

1. Lack of opportunities
2. Inability of derivatives to correlate perfectly with underlying security and
3. Execution Risk, whereby ultimate execution takes place at a different rates than those devised by the strategy.

Execution of these strategies depends upon the ability of the fund manager to identify and execute based on such opportunities. These involve significant uncertainties and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

Option Contracts (Stock and Index)

An Option gives the buyer the right, but not the obligation, to buy (call) or sell (put) a stock at an agreed upon price during a certain period of time or on a specific date.

Options are used to manage risk or as an investment to generate income. The price at which underlying security is contracted to be purchased or sold is called the Strike Price.

Options that can be exercised on or before the expiration date are called American Options while, Options that can be exercised only on the expiration date are called European Options

Options Risk / Return Pay – off Table

| Stock / Index Options | Buy Call | Sell Call | Buy Put | Sell Put |
|------------------------------|-------------------------|------------------|-------------------------|------------------|
| 1. View on Underlying | Positive | Negative | Negative | Positive |
| 2. Premium | Pay | Receive | Pay | Receive |
| 3. Risk Potential | Limited to premium paid | Receive | Limited to premium paid | Receive |
| 4. Return Potential | Unlimited | Premium Received | Unlimited | Premium Received |

Note: The above table is for the purpose of explaining concept of options contract. As per the current Regulations, the Scheme(s) cannot write option or purchase instrument with embedded write option.

Option contracts are of two types - Call and Put

Call Option:

A call option gives the buyer, the right to buy specified quantity of the underlying asset at the set strike price on or before expiration date and the seller (writer) of call option however, has the obligation to sell the underlying asset if the buyer of the call option decides to exercise the option to buy.

Put Option:

A put option gives the buyer the right to sell specified quantity of the underlying asset at the set strike price on or before expiration date and the seller (writer) of put option however, has the obligation to buy the underlying asset if the buyer of the put option decides to exercise his option to sell.

Index Options / Stock Options

Index options / Stock options are termed to be an efficient way of buying / selling an index/stock compared to buying / selling a portfolio of physical shares representing an index for ease of execution and settlement. The participation can be done by buying / selling either Index futures or by buying a call/put option.

The risk are also different when index /stock futures are bought/sold vis-a-vis index/ stocks options as in case of an index future there is a mark to market variation and the risk is much higher as compared to buying an option, where the risk is limited to the extent of premium paid.

In terms of provision of SEBI circular dated August 18, 2010, the Scheme shall not write options or purchase instruments with embedded written options.

The illustration below explains how one can gain using Index call / put option. These same principals of profit / loss in an Index option apply in Toto to that for a stock option.

Call Option

Suppose an investor buys a Call option on 1 lot of Nifty 50 (Lot Size: 75 units)

- Nifty index (European option)
- Nifty 1 Lot Size: 75 units
- Spot Price (S): 9600
- Strike Price (x): 9700 (Out-of-Money Call Option)
- Premium: 37

Total Amount paid by the investor as premium $[75*37] = 2775$

There are two possibilities i.e. either the index moves up over the strike price or remains below the strike price.

Case 1- The index goes up

- **An investor sells the Nifty Option described above before expiry:**

Suppose the Nifty index moves up to 9900 in the spot market and the premium has moved to Rs 250 and there are 15 days more left for the expiry. The investor decides to reverse his position in the market by selling his 1 Nifty call option as the option now is In the Money.

His gains are as follows:

- Nifty Spot: 9600
- Current Premium: Rs.250
- Premium paid: Rs.37
- Net Gain: $Rs.250 - Rs.37 = Rs.213$ per unit
- Total gain on 1 lot of Nifty (75 units) = $Rs.15,975 (75*213)$

In this case the premium of Rs.250 has an intrinsic value of Rs. 200 per unit and the remaining Rs. 50 is the time value of the option.

- **An investor exercises the Nifty Option at expiry**

Suppose the Nifty index moves up to 9800 in the spot market on the expiry day and the investor decides to reverse his position in the market by exercising the Nifty call option as the option now is in the money.

His gains are as follows:

- Nifty Spot: 9800
- Premium paid: Rs.37
- Exercise Price: 9700
- Receivable on exercise: $9800 - 9700 = 100$
- Total Gain: $Rs. 4725 \{(100 - 37) * 75\}$

In this case the realised gain is only the intrinsic value, which is Rs.100, and there is no time value.

Case 2 - The Nifty index moves to any level below 9700

Then the investor does not gain anything but on the other hand his loss is limited to the premium paid:

Net Loss is Rs.2775 (Loss is capped to the extent of Premium Paid) (Rs 37 Premium paid*Lot Size: 75 units).

Put Option

Suppose an investor buys a Put option on 1 lot of Nifty 50.

- Nifty 1 Lot Size: 75 units
- Spot Price (S): 9600
- Strike Price (x): 9500 (Out-of-Money Put Option)
- Premium: 40
- Total Amount paid by the investor as premium $[75*40] = 3000$

There are two possibilities i.e. either the index moves over the strike price or moves below the strike price.

Let us analyze these scenarios.

Case 1 - The index goes down

- **An investor sells the Nifty Option before expiry:**

Suppose the Nifty index moves down to 9400 in the spot market and the premium has moved to Rs. 140 and there are 15 days more left for the expiry. The investor decides to reverse his position in the market by selling his 1 Nifty Put Option as the option now is in the money. His gains are as follows:

- Nifty Spot: 9400
- Premium paid: Rs.40
- Net Gain: $Rs.140 - Rs.40 = Rs.100$ per unit
- Total gain on 1 lot of Nifty (75 units) = $Rs.7500 (100*75)$

In this case the premium of Rs.140 has an intrinsic value of Rs. 100 per unit and the remaining Rs.40 is the time value of the option.

- **An investor exercises the Nifty Option at expiry (It is an European Option)**

Suppose the Nifty index moves down to 9400 in the spot market on the expiry day and the investor decides to reverse his position in the market by exercising the Nifty Put Option as the option now is in the money.

His gains are as follows:

- Nifty Spot: 9400
- Premium paid: Rs.40
- Exercise Price: 9500
- Gain on exercise: $9500-9400 = 100$
- Total Gain: $Rs.4500 \{(100-40)*75\}$

In this case the realised amount is only the intrinsic value, which is Rs.100, and there is no time value in this case.

Case 2 - If the Nifty index stays over the strike price which is 9500, in the spot market then the investor does not gain anything but on the other hand his loss is limited to the premium paid.

- Nifty Spot: >9600
- Net Loss Rs.3000 (Loss is capped to the extent of Premium Paid) (Rs. 40 Premium paid*Lot Size:75 units)

Risk Associated with these Strategies

- The risk of mis-pricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

E. INVESTMENT STRATEGY

The Scheme follows a passive investment strategy and seek to invest in the constituent of Nifty 200 Momentum 30 Index. The scheme aims to achieve returns equivalent to the benchmark subject to tracking error.

The scheme would also invest in units of Liquid schemes/ debt schemes and/or money market instruments as stated in the asset allocation table.

Securities Lending

Securities Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.

The Scheme may lend securities from its portfolio in accordance with the Regulations. The AMC/Fund shall also adhere to guidelines issued under Securities Lending Scheme, 1997. Securities' lending shall enable the Scheme to earn income that may partially offset its expenses and thereby reduce the effect these expenses have on the Scheme's ability to provide investment returns. The Scheme will pay reasonable administrative and custodial fees in connection with the lending of securities. The Scheme may be exposed to the risk of loss should a borrower default on its obligation to return the borrowed securities. The Scheme share of income from the lending collateral will be included in the Scheme's gross income. The Fund will comply with the conditions for securities lending specified by SEBI Regulations and circulars. The maximum exposure of the Scheme to a single intermediary in the stock lending programme at any point of time would be limited to 5% of the market value of its equity portfolio or up to such limits as may be specified by SEBI.

Investment by AMC/Sponsor in the Scheme

In accordance with Regulation 28(4) of SEBI (Mutual Funds) (Amendment) Regulations, 2014 the Sponsor or AMC shall invest not less than 1 % of the amount raised in the NFO or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up.

In addition to investments as mandated under Regulation 28(4) of the Regulations as mentioned above, the AMC may invest in the Scheme during the NFO period as well as continuous offer period subject to the SEBI (MF) Regulations. The AMC shall not charge investment management fees on investment by the AMC in the Scheme.

Investment of Subscription Money

The Mutual Fund may deploy NFO proceeds in Tri-Party Repos before closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Tri-Party Repos during the NFO period. The appreciation received from investment in Tri-Party Repos shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the Scheme during the NFO period, the interest earned upon investment of NFO proceeds in Tri-Party Repos shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

Portfolio Turnover

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

Portfolio Turnover is defined as the lower of sales or purchase divided by the average corpus during a specified period of time. The Scheme, being an open ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme.

Tracking Error

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weightage as the securities have in the Underlying Index. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error may arise due to the following reasons:-

1. Fees and expenses of the Scheme.
2. Cash balance held by the Scheme due to dividend received, subscriptions, redemption, etc.
3. Halt in trading on the stock exchange due to circuit filter rules.
4. Corporate actions
5. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares.
6. Delay in dividend payout, and withholding tax on dividend.
7. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.
8. Lack of Liquidity

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a. However, in case of events like, dividend issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

Differentiation of Motilal Oswal Nifty 200 Momentum Index Fund with other existing Schemes of MOMF

| Name of the Scheme | Investment Objective | Asset Allocation | Product Differentiation | Asset Under Management (Rs. In Crores) (As on December 27, 2021) | Number of Folio's (As on December 27, 2021) |
|--|---|--|--|--|---|
| Motilal Oswal Nifty Bank Index Fund (MOFNIFTYBANK) | The Scheme seeks investment return that corresponds to the performance of Nifty | The Scheme would invest 95% minimum to 100% maximum in Equity and equity | MOFNIFTYBANK is an open ended scheme replicating / tracking Nifty Bank Index | 161.36 | 24704 |

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

| | | | | | |
|---|---|---|---|--------|-------|
| | Bank Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | related securities covered by Nifty Bank Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | | | |
| Motilal Oswal Nifty Midcap 150 Index Fund (MOFMIDCAP) | The Scheme seeks investment return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Midcap 150 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFMIDCAP is an open ended scheme replicating / tracking Nifty Midcap 150 Index | 432.31 | 22929 |
| Motilal Oswal Nifty Smallcap 250 Index Fund (MOFSMALLCAP) | The Scheme seeks investment return that corresponds to the performance of Nifty Smallcap 250 Index subject to tracking error. | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Smallcap | MOFSMALLCAP is an open ended scheme replicating/tracking Nifty Smallcap 250 Index | 247.78 | 25725 |

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

| | | | | | |
|--|--|---|--|--------|-------|
| | However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | 250 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | | | |
| Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50) | The Scheme seeks investment return that corresponds to the performance of Nifty 50 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFNIFTY50 is an open ended scheme replicating / tracking Nifty 50 Index) | 128.70 | 17729 |
| Motilal Oswal Nifty Next 50 Index Fund (MOFNEXT50) | The Scheme seeks investment return that corresponds to the performance of Nifty Next 50 Index subject to tracking error. However, there can be no assurance or | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Next 50 Index and 0-5% in Debt, Money Market | MOFNEXT50 is an open ended scheme replicating / tracking Nifty Next 50 Index | 100.04 | 8617 |

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

| | | | | | |
|----------------------------------|---|---|---|---------|--------|
| | guarantee that the investment objective of the Scheme would be achieved. | Instruments, G-Secs, Cash and Cash at call, etc. | | | |
| Motilal Oswal S&P 500 Index Fund | The Scheme seeks investment return that corresponds to the performance of S&P 500 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The scheme would invest in 95%-100% in Equity and equity related securities covered by S&P 500 Index and 0-5% in Debt and Money market instruments, overseas mutual fund schemes or exchange traded funds | An open ended scheme replicating / tracking S&P 500 Index | 2717.72 | 159273 |

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

- (i) Type of a Scheme: An open ended fund replicating / tracking the total returns of Nifty 200 Momentum 30 Index.
- (ii) Investment Objective:
 - o Investment Objective: Please refer to section 'Investment Objective'.
 - o Investment pattern - Please refer to section 'Asset Allocation'.
- (iii) Terms of Issue: Provisions with respect to listing, repurchase, redemption, fees and expenses are mentioned in the SID.
- (iv) Any safety net or guarantee provided: The Scheme does not provide any safety net or guaranteed or assured returns.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.
- In addition to the conditions specified above for bringing change in the fundamental attributes of any scheme, trustees shall take comments of the Board before bringing such change(s).
- In addition to the conditions specified above for bringing change in the fundamental attributes of any scheme, trustees shall take comments of the Board before bringing such change(s).

G. BENCHMARK INDEX

The performance of the Scheme will be benchmarked against Nifty 200 Momentum 30 Total Return Index. As the Scheme is an Index Scheme and Nifty 200 Momentum 30 Total Return Index, is ideal benchmark for this scheme, since the investment objective of the scheme is replicate / track the performance of the index.

Total Return variant of the index (TRI) will be used for performance comparison.

H. FUND MANAGER

| Name and Designation of the fund manager | Age and Qualification | Other schemes managed by the fund manager | Experience |
|--|--|--|--|
| Mr. Swapnil Mayekar Fund Manager | Age: 36 years Qualification: Master of Commerce (Finance) | Fund Manager - Motilal Oswal Nasdaq 100 Fund of Fund, Motilal Oswal Nifty Bank Index Fund, Motilal Oswal Nifty 500 Fund, Motilal Oswal Nifty Midcap 150 Index Fund, Motilal Oswal Nifty Small cap | Swapnil has over 11 years of experience in the fund management and product development. • Motilal Oswal |

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

| | | | |
|--|--|--|--|
| | Management) | 250 Index Fund, Motilal Oswal Midcap 100 ETF and Motilal Oswal M50 ETF, Motilal Oswal Nifty 50 Index Fund, Motilal Oswal Nifty Next 50 Index Fund, Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative and Motilal Oswal Asst Allocation Passive Fund of Fund - Aggressive | Asset Management Company Ltd. from March 2010 onwards <ul style="list-style-type: none"> Business Standard, Research Associate from August 2005 to February 2010. |
| Mr. Abhiroop Mukherjee Fund Manager – (For Debt Component) | Age: 37 years Qualification: B.Com (Honours) and PGDM (Finance) | Fund Manager - Motilal Oswal Ultra Short Term Fund, Motilal Oswal Liquid Fund and Motilal Oswal 5 Year G-Sec ETF, Motilal Oswal 5 Year G-Sec Fund of Fund. Fund Manager – Debt Component Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund, Motilal Oswal Long Term Equity Fund, Motilal Oswal Dynamic Fund and Motilal Oswal Nasdaq Fund of Fund, Motilal Oswal Equity Hybrid Fund and Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative and Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive, Motilal Oswal MSCI EAFE Top 100 Index Fund and Motilal Oswal NASDAQ Q 50 ETF | Abhiroop has over 13 years of experience in the Fixed Income Securities trading and fund management. Motilal Oswal Asset Management Company Ltd. - Associate Vice President - Fixed Income from May 2011 onwards. PNB Gilts Ltd. - Assistant Vice President - Fixed Income from April 2007 to May 2011 |

I. INVESTMENT RESTRICTIONS

The following are the investment restrictions as contained in the Seventh Schedule and amendments thereof to SEBI (MF) Regulations which are applicable to the Scheme at the time of making investments:

1. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that a Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI:

Provided further that sale of Government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

2. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
3. The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights. For the purpose of determining the above limit, a combination of positions of the underlying securities and stock derivatives will be considered.

4. Transfers of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if,
 - (a) such transfers are done at the prevailing market price for quoted instruments on spot basis.
[Explanation - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions;]
 - (b) the securities so transferred shall be in conformity with investment objective of the scheme to which such transfer has been made and the Policy on Inter Scheme Transfer prepared in compliance with SEBI circular having ref. no. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 08, 2020 as amended from time to time.
5. The Scheme may invest in another scheme under the same asset management company or any other Mutual Fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the Mutual Fund.
6. The provisions of SEBI Circular No. SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007. Pertaining to pending deployment of funds of a Scheme in terms of investment objectives of the Scheme, will not apply to term deposits placed as margins for trading in cash and derivatives market.
7. Pending deployment of funds of a Scheme in terms of investment objectives of the Scheme, the Mutual Fund may invest the funds of the scheme in short-term deposits of scheduled commercial banks, subject to the following guidelines issued by SEBI and as may be amended from time to time.

Pursuant to the SEBI Circular No. SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007 read with SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

 - (a) "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
 - (b) The Scheme shall not park more than 15% of net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
 - (c) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - (d) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - (e) The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD do not invest in the said scheme until the scheme has STD with such bank
 - (f) The AMC will not charge any investment management and advisory fees for funds under a Plan parked in short term deposits of scheduled commercial banks.
 - (g) The above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.
8. The Scheme shall not make any investment in :
 - (a) any unlisted security of an associate or group company of the sponsor; or
 - (b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - (c) the listed securities of group companies of the sponsor which is in excess of 25 per cent of the net assets.
9. The Scheme shall not make any investment in any fund of funds scheme.

10. The Mutual Fund may borrow to meet liquidity needs, for the purpose of repurchase, redemption of units or payment of interest or IDCW to the Unitholders and such borrowings shall not exceed 20% of the net asset of the Scheme and duration of the borrowing shall not exceed 6 months. The Mutual Fund may borrow from permissible entities at prevailing market rates and may offer the assets of the Mutual Fund as collateral for such borrowing.
11. No term loans will be advanced by the Scheme.
12. No sponsor of a mutual fund, its associate or group company including the asset management company of the fund, through the schemes of the mutual fund or otherwise, individually or collectively, directly or indirectly, have -
 - a. 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or
 - b. representation on the board of the asset management company or the trustee company of any other mutual fund.

The Scheme will comply with any other Regulations applicable to the investments of Mutual Funds from time to time

All investment restrictions shall be applicable at the time of making investments. The AMC may alter these limitations/objectives from time to time to the extent the SEBI Regulations change so as to permit Scheme to make its investments in the full spectrum of permitted investments to achieve its investment objective. The Trustees may from time to time alter these restrictions in conformity with the SEBI Regulations.

J. SCHEME PERFORMANCE

This Scheme is a new scheme and does not have any performance track record.

K ABOUT NIFTY 200 MOMENTUM 30 TR INDEX

Index Objective

The Nifty200 Momentum 30 Index aims to track the performance of the top 30 companies within the Nifty 200 Total Return Index selected based on their Normalized Momentum Score.

Index Methodology

Eligible universe – All constituents of the Nifty 200 Momentum 30 Index.

Listing History and F&O – Constituents must have a minimum listing history of 1 year and must be available for trading in F&O segment

Stock selection – Top 30 stocks are selected on the basis of their normalized momentum score, which is determined based on 6-month and 12-month price return adjusted for volatility

Weighting – Constituents are weighted by the product of their free float market cap and normalized momentum score, subject to maximum stock weight of 5% or 5 times the weight based only on free float market cap

Rebalancing – The index is rebalanced semiannually in June and December

Index Composition

The table below lists the constituents of Nifty200 Momentum 30 Index as on November 30, 2021.

| S. no. | Security Name | Weight (%) |
|---------------|---|-------------------|
| 1 | Tata Motors Ltd. | 6.07% |
| 2 | Vedanta Ltd. | 5.81% |
| 3 | Wipro Ltd. | 5.23% |
| 4 | Bajaj Finance Ltd. | 5.18% |
| 5 | Grasim Industries Ltd. | 4.96% |
| 6 | Hindalco Industries Ltd. | 4.94% |
| 7 | Adani Enterprises Ltd. | 4.92% |
| 8 | Infosys Ltd. | 4.89% |
| 9 | State Bank Of India | 4.83% |
| 10 | Asian Paints Ltd. | 4.71% |
| 11 | Apollo Hospitals Enterprise Ltd. | 4.46% |
| 12 | Adani Ports And Special Economic Zone Ltd. | 4.32% |
| 13 | Tata Steel Ltd. | 4.13% |
| 14 | JSW Steel Ltd. | 3.97% |
| 15 | UPL Ltd. | 3.81% |
| 16 | Tata Power Co. Ltd. | 3.80% |
| 17 | Mindtree Ltd. | 3.63% |
| 18 | Steel Authority Of India Ltd. | 2.53% |
| 19 | Deepak Nitrite Ltd. | 2.31% |
| 20 | Cholamandalam Investment And Finance Company Ltd. | 2.16% |
| 21 | Havells India Ltd. | 2.14% |
| 22 | Voltas Ltd. | 1.85% |
| 23 | Tata Chemicals Ltd. | 1.54% |
| 24 | Jindal Steel & Power Ltd. | 1.46% |
| 25 | NMDC Ltd. | 1.30% |
| 26 | L&T Technology Services Ltd. | 1.29% |
| 27 | Balkrishna Industries Ltd. | 1.24% |
| 28 | Gujarat Gas Ltd. | 1.03% |
| 29 | Cadila Healthcare Ltd. | 0.77% |
| 30 | Bharat Heavy Electricals Ltd. | 0.73% |

Data Source: NSE. Data as on 30-Nov-2021.

A. Scheme's Portfolio Holdings

This Scheme is a new scheme and hence the same is not applicable.

B. Sector Allocation of the Scheme

This Scheme is a new scheme and hence the same is not applicable.

C. Scheme's Portfolio Turnover Ratio

This Scheme is a new scheme and hence the same is not applicable.

D. Illustration of impact of expense ratio on returns of the Scheme

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

| Particulars | Regular Plan | Direct Plan |
|--|--------------|-------------|
| | Amount (Rs.) | |
| Amount Invested at the beginning of the year | 10,000 | 10,000 |
| Net asset before expenses | 1,500 | 1,500 |
| Expenses other than Distribution Expenses _0.35% | 40.25 | 40.25 |
| Distribution Expenses 0.65% | 74.75 | 0.00 |
| Returns after Expenses at the end of the Year | 1,385 | 1,459.75 |

- The purpose of the above illustration is purely to explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year. The expenses of the Direct Plan under the Scheme may vary with that of the Regular Plan under the Scheme.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor.

E. Investment Disclosure

This Scheme is a new scheme and hence the same is not applicable

III. UNITS AND OFFER

This section provides details you need to know for investing in the Scheme.

A. NEW FUND OFFER (NFO)

| | |
|---|---|
| New Fund Offer Period This is the period during which a new scheme sells its units to the investors. | NFO opens on: January 21, 2022 NFO closes on: February 04, 2022 The AMC/Trustee reserves the right to close the NFO of the Scheme before the above mentioned date. The AMC/Trustee reserves the right to extend the NFO period, subject to the condition that NFO shall not be open for more than 15 days. Any such closure/extension shall be announced by way of notice published in one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. |
| New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO. | Rs.10/- per unit. |
| Minimum Amount for Application in the NFO | Rs. 500/- and in multiples of Re. 1/- thereafter. |
| Minimum Additional Purchase Amount: | Rs. 500/- and in multiples of Re. 1/- thereafter. |
| Minimum Target amount: This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 business days from the date of closure of the subscription list. | Rs. 10 Crores. |
| Maximum Amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC. | There is no upper limit on the total amount to be collected in the New Fund Offer. |
| Plans / Options | The Scheme offers two Plans: Regular Plan and Direct Plan Regular Plan is for Investors who purchase/subscribe units in a |

| | <p>Scheme through any Distributor (AMFI Registered Distributor/ARN Holder).</p> <p>Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder). Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.</p> <p>There will be no separate portfolio for Direct Plan and Regular Plan.</p> <p>Each Plan offers Growth Option:</p> <p>(a) Growth Option: Under this Option, IDCW will not be declared. Income/profits received/earned on the Scheme's corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV) of Units under this Option.</p> <p>The AMC reserves the right to introduce/discontinue further Options as and when deemed fit.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|--|----------|----------------------------------|-----------------------------|--------------------------------|-----------------------------|---|---------------|--|---------------|--------|---|---------------|--|--------|--------|---|---------------|--|---------|--------|---|-----------|--|--------|--------|---|--------|--|---------------|--------|---|--------|--|---------|--------|---|-----------|--|---------|---------|---|-----------|--|---------------|---------|
| <p>Default Plan / Option</p> | <p>Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</p> <table border="1" data-bbox="603 1126 1495 1496"> <thead> <tr> <th>Scenario</th> <th>Broker mentioned by the investor</th> <th>Code</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td></td> <td>Not mentioned</td> <td>Direct</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td></td> <td>Direct</td> <td>Direct</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td></td> <td>Regular</td> <td>Direct</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td></td> <td>Direct</td> <td>Direct</td> </tr> <tr> <td>5</td> <td>Direct</td> <td></td> <td>Not Mentioned</td> <td>Direct</td> </tr> <tr> <td>6</td> <td>Direct</td> <td></td> <td>Regular</td> <td>Direct</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td></td> <td>Regular</td> <td>Regular</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td></td> <td>Not Mentioned</td> <td>Regular</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p> | Scenario | Broker mentioned by the investor | Code | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | | Not mentioned | Direct | 2 | Not mentioned | | Direct | Direct | 3 | Not mentioned | | Regular | Direct | 4 | Mentioned | | Direct | Direct | 5 | Direct | | Not Mentioned | Direct | 6 | Direct | | Regular | Direct | 7 | Mentioned | | Regular | Regular | 8 | Mentioned | | Not Mentioned | Regular |
| Scenario | Broker mentioned by the investor | Code | Plan mentioned by the investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Not mentioned | | Not mentioned | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | | Direct | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | | Regular | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | | Direct | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Direct | | Not Mentioned | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Direct | | Regular | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Mentioned | | Regular | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Mentioned | | Not Mentioned | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Dematerialization</p> | <p>The Units of the Scheme will also be available in the Dematerialized (electronic) mode, if so selected by the Investor in the Application Form.</p> <p>i. The Investor under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL / CDSL and will be required to indicate in the application the DP's name,</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | <p>DP ID Number and beneficiary account number of the applicant with the Depository Participant or such details requested in the Application Form / Transaction Form.</p> <p>ii. For Investors proposing to hold Units in dematerialized mode, applications without relevant details of his / her / its Depository account are liable to be rejected.</p> <p>iii. If KYC details of the investor including IPV is not updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions.</p> |
| Rematerialization | <p>Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time.</p> <p>The process for rematerialization is as follows:</p> <p>i. The investor will submit a remat request to his/her DP for rematerialization of holdings in his/her account.</p> <p>ii. If there is sufficient balance in the investor's account, the DP will generate a Rematerialization Request Number (RRN) and the same is entered in the space provided for the purpose in the rematerialization request form.</p> <p>iii. The DP will then dispatch the request form to the AMC/ R&T agent.</p> <p>iv. The AMC/ R&T agent accepts the request for rematerialization prints and dispatches the account statement to the investor and sends electronic confirmation to the DP.</p> <p>v. The DP will inform the investor about the changes in the investor account following the acceptance of the request.</p> |
| Allotment | <p>Subject to the receipt of the minimum subscription amount, allotment would be made to all the valid applications of the Unitholders received during the New Fund Offer (NFO) period. The Fund will allot units and dispatch statement of accounts within 5 working days from the closure of the NFO.</p> <p>The units of the Scheme would be allotted at the face value of Rs. 10/- on the allotment date.</p> <p>Investors under the Scheme will have an option to hold the Units either in dematerialized (electronic) form or in physical form.</p> <p>In case of investors opting to hold Units in dematerialized mode, the Units will be credited to the investors' depository account (as per the details provided by the investor) not later than 5 working Days from the date of closure of the NFO. Further, a holding statement could be obtained from the Depository Participants by the Investor.</p> <p>In case of investors opting to hold the Units in physical mode, on allotment, the AMC/Fund will send to the Unitholders, an account statement specifying the number of units allotted by way of physical form (where email address is not registered) and/or email and/or SMS within 5 Business Days from the date of closure of New Fund Offer to the registered address/e-mail address and/or mobile number.</p> <p>Normally, no certificates will be issued. However, on request from the Unitholder, Unit certificates will be issued for the same. The AMC will</p> |

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| | <p>issue a Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate, if issued, must be duly discharged by the Unit holder(s) and surrendered along with the request for redemption/switch or any other transaction of Units covered therein. The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production.</p> <p>As per regulation 37, The units shall be freely transferrable.</p> <ol style="list-style-type: none"> 1. Units are freely transferable Unitholders desirous of transferring units shall submit the transfer request in the prescribed form or convert his/her holding in unit certificate or demat mode. Any addition / deletion of name from the folio of the unitholder is deemed as transfer of unit who are capable of holding units. Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. The Fund will not be bound to recognize any other transfer. <p>The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer.</p> <ol style="list-style-type: none"> 2. The units issued in Demat (electronic) form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. 3. Transfer would be only in favor of transferees who are capable of holding units. 4. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be affected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode. <p>As per SEBI circular no CIR/IMD/DF/102010 dated August 18, 2010. All the units of a mutual fund scheme held in Demat form will be freely transferable.</p> <p>Refer Section 'Account Statements' under the 'Ongoing Offer Details' for details regarding account statements</p> |
| <p>Refund</p> | <p>In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the subscription amount money to the applicants.</p> <p>Full amount will be refunded within 5 business days of closure of NFO. If the Fund refunds the application amount later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p> |
| <p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain</p> | <p>This is an indicative list and you are requested to consult your financial advisor. The following are eligible to subscribe to the units of the Scheme:</p> <ol style="list-style-type: none"> 1. Resident adult individuals, either singly or jointly (not exceeding three) or on anyone or Survivor basis. |

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| <p>whether the scheme is suitable to your risk profile.</p> | <ol style="list-style-type: none"> 2. Minors through Parents/Lawful Guardian. 3. Hindu Undivided Family (HUF) through its Karta. 4. Partnership Firms in the name of any one of the partner. 5. Proprietorship in the name of the sole proprietor. 6. Companies, Body Corporate, Societies, (including registered co-operative societies), Association of Persons, Body of Individuals, Clubs and Public Sector Undertakings registered in India if authorized and permitted to invest under applicable laws and regulations. 7. Banks (including co-operative Banks and Regional Rural Banks), Financial Institutions. 8. Mutual Fund schemes registered with SEBI. 9. Non-Resident Indians (NRIs) / Persons of Indian Origin (PIOs) residing abroad on repatriation basis and on non-repatriation basis. NRIs and PIOs who are residents of U.S. and Canada cannot invest in the Schemes of MOMF. # 10. Foreign Portfolio Investor (FPI) 11. Charitable or Religious Trusts, Wakf Boards or endowments of private trusts (subject to receipt of necessary approvals as "Public securities" as required) and private trusts authorized to invest in units of Mutual Fund schemes under their trust deeds. 12. Army, Air Force, Navy, Para-military funds and other eligible institutions. 13. Scientific and Industrial Research Organizations. 14. Multilateral Funding Agencies or Bodies Corporate incorporated outside India with the permission of Government of India and the Reserve Bank of India. 15. Overseas Financial Organizations which have entered into an arrangement for investment in India, inter-alia with a Mutual Fund registered with SEBI and which arrangement is approved by Government of India. 16. Provident / Pension / Gratuity / Superannuation and such other retirement and employee benefit and other similar funds as and when permitted to invest. 17. Qualified Foreign Investors (subject to and in compliance with the extant regulations) 18. Other Associations, Institutions, Bodies etc. authorized to invest in the units of Mutual Fund. 19. Trustees, AMC, Sponsor or their associates may subscribe to the units of the Scheme. 20. Such other categories of investors permitted by the Mutual Fund from time to time, in conformity with the SEBI Regulations. 21. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, PAN details as mentioned under the paragraph "Anti Money Laundering and Know Your Customer", updated bank account details including cancelled original cheque leaf of the new account and his specimen Signature duly authenticated by his banker. No further transactions shall be allowed till the status of the minor is changed to major. <p>Who can not invest?</p> <ol style="list-style-type: none"> 1. Persons residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs). 2. Pursuant to RBI Circular No. 14 dated September 16, 2003, |
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| | <p>Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</p> <ol style="list-style-type: none"> 3. United States Person (“U.S. person”*) as defined under the laws of the United States of America except lump sum subscription, switch transactions, Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), CashFlow Plan and Motilal Oswal Value Index (MOVI) Pack Plan requests received from Non-resident Indians / Persons of Indian origin who at the time of such investment / first time registration of specified facility are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC / Mutual Fund from time to time. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC / Mutual Fund. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC / Mutual Fund reserves the rights to put the transaction requests on hold / reject the transaction request / reverse allotted units, as the case may be, as and when identified by the AMC / Mutual Fund, which are not in compliance with the terms and conditions prescribed in this regard. 4. Residents of Canada 5. Such other persons as may be specified by AMC from time to time. <p>*The term “U.S. person” means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.</p> <p>The Trustees/AMC reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time and change, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> |
| Where can you submit the filled up applications | <p>During the NFO period, the applications can be submitted at any of the branches of the collecting bankers (if appointed) or at the Designated Collection Center (DCC)/ Investor Service Center (ISC) of Motilal Oswal Mutual Fund as mentioned in the SID and also at DCC and ISC of our Registrar and Transfer Agent (RTA), Kfin Technologies Pvt. Ltd. The details of RTA’s DCC and ISC are available at the link https://www.kfintech.com/contact-us/.</p> <p>Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE, BSE StAR MF facility of BSE and ICEX during the NFO period. A list of the addresses is given at the end of SID. The AMC reserves the right to appoint additional collecting bankers during the NFO Period and change the bankers and/or any of the bankers appointed subsequently.</p> |
| IDCW Policy | The Scheme does not offer IDCW Plan. |
| How to Apply | This section must be read in conjunction with Statement of Additional Information Fund (herewith referred as “SAI”). Investors should mandatorily use the Application Forms, Transactions Request, Systematic Investment plan (SIP), Systematic Transfer Plan (STP) and |

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| | <p>Systematic Withdrawal Plan (SWP) forms included in the KIM and other standard forms available at the Investor Service Centers/ www.motilaloswalmf.com, for any financial/non-financial transactions. Any transactions received in any non-standard forms are liable to be rejected.</p> <p>Investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of Motilal Oswal Mutual Fund (herewith referred as “MOMF”), irrespective of the amount of transaction.</p> <p>Please also note that the KYC is mandatory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. The application (both direct application and application routed through Distributor) should be complete in all respects along with the cheque / pay order / demand draft / other payment instruction should be submitted at the Investor Service Center, Official Point of Acceptance of Transaction, at the registered and corporate office of the AMC and the office of the Registrar during their Business Hours on their respective Business Day. No outstation cheques or stock invests will be accepted. Currently, the option to invest in the Scheme through payment mode as Cash is not available. The Trustees reserves the right to change/modify above provisions at a later date.</p> <p>Investors can execute transactions online through the official website https://www.motilaloswalmf.com/investonline, WhatsApp application mode, Stock Exchange Mechanism and MF Utilities India Private Limited (“MFUI”), a “Category II – Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993. Kindly note that only Systematic Investment Plan (SIP) can be executed through WhatsApp application mode unlike other online modes. Please refer to the SAI and Application form for the detailed instructions.</p> |
| Listing | <p>The Scheme is an open ended scheme replicating/tracking Nifty 200 Momentum 30 Total Return Index under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged.</p> <p>However, the AMC/Trustee reserves the right to list the units as and when the AMC/Trustee considers it necessary in the interest of Unitholders of the Scheme.</p> |
| Special Products / facilities available during the NFO | <p>The Special Products / Facilities available during the NFO are as follows:</p> <ol style="list-style-type: none"> 1. Systematic Investment Plan 2. Systematic Transfer Plan 3. Systematic Withdrawal Plan 4. Switching Option |

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| | <ol style="list-style-type: none"> 5. NAV Appreciation Facility 6. Motilal Oswal Cash Flow Plan 7. Online Facility 8. Mobile Facility 9. Application through MF utility platform 10. Transaction through Stock Exchange 11. Transaction through electronic mode 12. Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE 13. Through mobile application of Karvy i.e. 'KFinKart' 14. ASBA 15. Indian Commodity Exchange Ltd (ICEX) <p>Please refer to the features of above mentioned facilities in the Section III. B. ONGOING OFFER DETAILS under heading Special Products / facilities available</p> <p>1) ASBA</p> <p>The Mutual Fund will offer ASBA facility during the NFO of the Scheme.</p> <p>ASBA is an application containing authorisation given by the Investor to block the application money in his specified bank account towards the subscription of the units offered during the NFO of Scheme. If an Investor is applying through ASBA facility, the application money towards the subscription of units shall be debited from his specified bank account only if his/her application is selected for allotment of units. Please refer to the SAI for more details.</p> |
| <p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p> | <p>Units once redeemed/repurchased will not be re-issued.</p> |

B. ONGOING OFFER DETAILS

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| <p>Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p> | <p>The Units of the Scheme(s) will be available for subscription at applicable NAV based prices, not later than 5 business days from the date of allotment of Units of the Scheme.</p> |
| <p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the Mutual Fund) by investors This is the price you need to pay for purchase/switch-in.</p> | <p>Ongoing price for subscription (purchase) by investors will be the applicable NAV of the Plan/Option selected.</p> <p>In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged for purchase / additional Purchase/ switch-in accepted for the scheme with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. Further, pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of bonus units and of units allotted on reinvestment.</p> |
| <p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors This is the price you will receive for redemptions/switch outs.</p> | <p>At the applicable NAV subject to prevailing exit load, if any.</p> <p>Redemption Price = Applicable NAV * (1-Exit Load)</p> <p>For details of exit load applicable to the Scheme, please refer Section IV(C) – Load Structure.</p> <p>The securities transaction tax levied under the Income-tax Act, 1961 at the applicable rate on the amount of redemption will be reduced from the amount of redemption.</p> |
| <p>Methodology and illustration of sale and repurchase price of Units</p> | <p>a) Methodology of calculating sale price</p> <p>The price or NAV, an investor is charged while investing in an open-ended scheme is called sale or subscription price. Pursuant to SEBI Circular dated June 30, 2009, no entry load will be charged by the scheme to the investors. Therefore, Sale or Subscription price = Applicable NAV (for respective plan and option of the scheme)</p> <p>Example: An investor invests Rs.10,000/- and the current NAV is Rs. 10/- then the purchase price will be Rs.10/- and the investor receives $10,000/10 = 1000$ units.</p> <p>b) Methodology of calculating repurchase price of Units</p> <p>Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the investors. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be</p> |

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| | <p>deducted from the “Applicable NAV” to calculate the repurchase price. Therefore, Repurchase or Redemption Price = Applicable NAV *(1- Exit Load, if any)</p> <p>Example: If the Applicable NAV is Rs. 10 and a 2% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs. 10 * (1-0.02) = Rs. 10 * (0.98) = Rs. 9.80</p> |
| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p>As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020 read with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/253 dated December 31, 2020 with effect from February 01, 2021, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application subject to cut-off timing provisions.</p> <p>Considering the above, cut-off timings with respect to Subscriptions/Purchases including switch – ins shall be as follows:</p> <ul style="list-style-type: none"> • In respect of valid applications received by 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase / switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. • In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable. • In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV. <p>In case of other facilities like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the installment date.</p> <p>Redemptions including switch – outs:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>The AMC reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time.</p> <p><u>Transaction through online facilities/ electronic mode:</u> The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/redemption/switch/SIP/STP of units is received on the servers of AMC/RTA as per terms and conditions of such facilities.</p> |

| | <p>In case of a time lag between the amount of subscription being debited to the investor's bank account and the subsequent credit into the Scheme's bank account, the applicability of NAV for transactions where NAV is to be applied based on actual realization of funds by the Scheme, may be impacted. The AMC/its bankers/ its service providers would not be liable for any such delay/lag and consequent pricing of units.</p> <p><u>Transaction through Stock Exchange:</u> With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|---|--------------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|--------|---|---------------|--------|--------|---|---------------|---------|--------|---|-----------|--------|--------|---|--------|---------------|--------|---|--------|---------|--------|---|-----------|---------|---------|---|-----------|---------------|---------|
| <p>Plans / Options</p> | <p>The Scheme offers two Plans: Regular Plan and Direct Plan</p> <p>Regular Plan is for Investors who purchase/subscribe units in a Scheme through any Distributor (AMFI Registered Distributor/ARN Holder).</p> <p>Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder). Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.</p> <p>Each Plan offers Growth Option</p> <p>(a) Growth Option: Under this Option, IDCW will not be declared. Income/profits received/earned on the Scheme's corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV) of Units under this Option.</p> <p>The AMC reserves the right to introduce/discontinue further Options as and when deemed fit.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Default Plan/Option</p> | <p>Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</p> <table border="1" data-bbox="488 1415 1461 1796"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the</p> | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct | 2 | Not mentioned | Direct | Direct | 3 | Not mentioned | Regular | Direct | 4 | Mentioned | Direct | Direct | 5 | Direct | Not Mentioned | Direct | 6 | Direct | Regular | Direct | 7 | Mentioned | Regular | Regular | 8 | Mentioned | Not Mentioned | Regular |
| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Not mentioned | Not mentioned | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | Direct | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | Regular | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | Direct | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Direct | Not Mentioned | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Direct | Regular | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Mentioned | Regular | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Mentioned | Not Mentioned | Regular | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | transaction under Direct Plan from the date of application without any exit load, if applicable. |
| Where can the applications for purchase/redemption switches be submitted? | The application forms for purchase/redemption of units directly with the Fund can be submitted at the Designated Collection Center (DCC)/ Investor Service Center (ISC) of Motilal Oswal Mutual Fund as mentioned in the SID and also at DCC and ISC of our Registrar and Transfer Agent (RTA), Kfin Technologies Pvt. Ltd. The details of RTA's DCC and ISC are available at the link https://www.kfintech.com/contact-us/ . |
| Minimum amount for purchase/swiches into the Scheme | Minimum amount for purchase/switch-in: Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum additional purchase: Rs. 500/- and in multiples of Re. 1/- thereafter. AMC may revise the minimum/maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis. |
| Minimum Redemption/switch-out Amount | Rs. 500/- and in multiples of Re.1/- thereafter or account balance, whichever is lower. In case the Investor specifies the number of Units and amount, the number of units shall be considered for Redemption. In case the unit holder does not specify the number or amount, Mutual Fund shall reject the transaction. If the balance Units in the Unit holder's account is less than the specified in the redemption request, then the Mutual Fund shall reject the transaction. In case of Units held in dematerialized mode, the Unitholder can give a request for Redemption only in number of Units. Request for subscriptions can be given only in amount. Depository participants of registered Depositories to process only redemption request of units held in Demat form. |
| Minimum balance to be maintained and consequences of non-maintenance. | There is no requirement of minimum balance. |
| Special Products available | The Special Products / Facilities available on an ongoing basis are as follows: 1.Systematic Investment Plan 2.Systematic Transfer Plan 3.Systematic Withdrawal Plan 4.Switching Option 5.NAV Appreciation Facility 6.Motilal Oswal Cash Flow Plan 7.Online Facility 8.Mobile Facility 9.Application through MF utility platform 10.Transaction through Stock Exchange 11.Transaction through electronic mode 12.Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE 13.Through mobile application of Kfin Technologies Private imited i.e. 'KFinKart' |

15. Indian Commodity Exchange Ltd (ICEX)

The above Special Products / Facilities are provided in details as follows:

1 Systematic Investment Plan (SIP)

During Continuous Offer, a Unit holder may enrol for Systematic Investment Plan (SIP) and choose to invest specified sums in the Scheme on periodic basis by giving a single instruction.

SIP allows investors to invest a fixed amount of Rupees on specific dates on periodic basis by purchasing Units of the Scheme at the Purchase Price prevailing at such time.

The terms and conditions for investing in SIP are as follows:

| SIP Frequency | Minimum Installment Amount | Number of Installments | Choice of Day/Date |
|---------------|--|------------------------------------|---|
| Weekly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | Any day of the week from Monday to Friday |
| Fortnightly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | 1 st -14 th , 7 th - 21 st and 14 th - 28 th |
| Monthly | Rs. 500/- and multiple of Re. 1/- thereafter | Minimum – 12 Maximum – No Limit | Any day of the month except 29 th , 30 th or 31 st |
| Quarterly | Rs. 1,500/- and multiple of Re. 1/- thereafter | Minimum – 4 Maximum – No Limit | Any day of the month for each quarter (i.e. January, April, July, October) except 29 th , 30 th or 31 st |
| Annual | Rs. 6,000/- and multiple of Re. 1/- thereafter | Minimum – 1 Maximum – No Limit | Any day or date of his/her preference |

Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the every month in which application for SIP registration was received and if the end date is not specified, SIP will continue till it receives termination notice from the investor. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.

The Additional feature for investing in SIP are as follows:

| SIP Frequency | Minimum Installment Amount | Number of Installments |
|---------------|--|------------------------|
| Weekly | Rs.1000/- and multiple of Re. 1/- thereafter | Minimum – 6 |
| Fortnightly | | Maximum – No Limit |
| Monthly | | |

Systematic Investment Plan (SIP) @ WhatsApp

This facility enables existing investors to transact through the WhatsApp application to execute purchase transactions of SIP in a simplified manner.

The procedure to transact through WhatsApp is given below:

1. Add our number +91 93722 05812 in your contacts and only if you are existing investor the below steps to be followed
2. Go to your WhatsApp, select the number and type 'Hi' from your registered mobile number
3. From there on the journey is built in such a way that our smart bot will guide Investor to take relevant steps
4. Enter registered PAN
5. Select registered Account Type
6. Select Mode of Payment - Lump sum | SIP
7. Select Fund serial number shown on the image
8. Enter serial number and the Amount
9. Investor would be shown his order to review which contains his selected fund, Amount, encrypted bank a/c, Folio number
10. Disclaimer pertaining to mutual fund shall be displayed
11. Further to the disclaimer a confirmation of the order investor will have to enter the OTP
12. On entering the OTP the Investor is sent a payment link where the Investor goes to his bank account & authorizes payment for the transaction.
13. the investor will receive an encrypted payment link to do his payment.
14. On successful payment the investor would receive the confirmation message.

SIP Booster” facility (SIP Booster)

- a) SIP Booster online facility offers frequency at immediate, quarterly, half-yearly and yearly intervals. In case the SIP Booster frequency is not specified, it will be considered as yearly frequency.
- b) The minimum SIP Booster amount would be Rs.100/- and in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP facility except Motilal Oswal Long Term Equity Fund Plan wherein minimum SIP Booster amount would be Rs.500/- and in multiples of Rs.500 thereafter.
- c) In case the investor does not specify SIP Booster amount, Rs.100/- will be considered as the SIP Booster amount (in case of Motilal Oswal Long Term Equity Fund, Rs.500/- will be considered as SIP Booster amount) and the request will be processed accordingly.
- d) SIP Booster facility would be available to all Existing and new SIP enrolments through online mode only. Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit **OTM Mandate** at least 20 calendar days before the SIP Booster start month. In case SIP Instalment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.

- e) Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.
- f) Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit.

An Illustration: The SIP Booster facility will work as follows:

| Details of SIP | SIP Booster facility |
|--|--|
| <ul style="list-style-type: none"> ➤ Fixed SIP Instalment amount: Rs.5,000/- ➤ SIP Period: April 1, 2019 till March 31, 2022 (3 years) ➤ SIP date: 1st of every month (36 Instalments) | By providing / choosing the following additional details, an investor can avail SIP Booster facility. Example: <ul style="list-style-type: none"> ➤ SIP Booster Amount: Rs.1,000/- ➤ SIP Booster Frequency: Every 6 months ➤ Max Sip limit :10,000 |

| No(s). | SIP (In Rs.) (A) | SIP Booster amount (In Rs.) (B) | Monthly SIP installments Amount after SIP Booster (in Rs.) (A+B) |
|----------|------------------|---------------------------------|--|
| 1 to 6 | 5,000 | N.A. | 5,000 |
| 7 to 12 | 5,000 | 1,000 | 6,000 |
| 13 to 18 | 6,000 | 1,000 | 7,000 |
| 19 to 24 | 7,000 | 1,000 | 8,000 |
| 25 to 30 | 8,000 | 1,000 | 9,000 |
| 31 to 36 | 9,000 | 1,000 | 10,000 |

Once your SIP amount reaches maximum booster limit specified by you, subsequent installments will be processed with the maximum booster limit amount.

Instant Systematic Investment Plan (ISIP)

Investors can start his/her SIP on the same day, he can pay towards his 1st debit instalment by using another online payment mode viz. Net banking, UPI, RTGS, NEFT etc. and his subsequent SIP debit instruction would be registered on his registered OTM| URN mandate. In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on the 15th of each month/quarter. In case the end date is not specified, the SIP will continue till it receives termination request from the investor or till the time the bank mandate is debited, whichever is earlier.

SIP Pause Facility

Under this facility an existing investor who has an ongoing SIP will have an option to temporarily pause the SIP instalments for a specific period of time. Upon expiry of the specified period, the SIP instalments would re-start automatically.

The features, terms, and conditions for availing the facility are as follows:

- a) The facility shall be available only for SIPs registered under monthly frequency with a SIP installment amount of Rs.1,000/- and above
- b) Investors/ Unit holders can opt for the facility only twice during the tenure of a particular SIP
- c) The minimum gap between the pause request and next SIP installment date should be atleast 12 calendar days
- d) The facility shall get activated from immediate next eligible installment from the date of receipt of SIP Pause request
- e) The facility can be opted for minimum 1 installment and up to a maximum of 6 installments
- f) The facility available on BSE StAR MF Platform Similarly for SIP registered through Mutual Fund Utility ("MFU"), other Stock exchange platforms and Channel Partners, investors may opt for this facility, if the same is being provided by the respective platform.
- g) The facility once registered cannot be cancelled.
- h) Investors/ Unit holders can opt for the facility currently through mobile application of Kfintech i.e. 'KFinKart'. The facility shall be extended to online platforms of MOAMC subsequently.

AMC/Trustee reserves the right to amend the terms and conditions of the SIP Pause facility and/or withdraw the said facility.

2 Systematic Transfer Plan (STP)

During Continuous Offer, a Unit holder may enrol for Systematic Transfer Plan (STP) and choose to Switch from this Scheme to another Option or Scheme (other than Exchange Traded Funds) of the Mutual Fund, which is available for investment at that time.

This facility enables Unitholders to transfer fixed amount periodically from their Unit holdings in the Scheme (Transferor Scheme) to the other schemes (Transferee Scheme) of the Mutual Fund Scheme.

During Continuous Offer, a Unit holder may enrol for Systematic Transfer Plan (STP) and choose to Switch from this Scheme to another Option or Scheme (other than Exchange Traded Funds) of the Mutual Fund, which is available for investment at that time.

This facility enables Unitholders to transfer fixed amount periodically from their Unit holdings in the Scheme (Transferor Scheme) to the other schemes (Transferee Scheme) of the Mutual Fund Scheme.

In case the amount (as specified) to be transferred under STP is not available in the Transferor Scheme in the unit holder's account for any reason, the residual amount will be transferred to the Transferee Scheme and STP will be ceased .

The terms and conditions for investing in STP are as follows :

For registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) calendar days.

| | |
|---|---|
| Minimum amount per STP installment under weekly/fortnightly/monthly STP | Rs. 500/- and multiple of Re. 1/- thereafter. |
| Minimum amount per STP installment under Quarterly STP | Rs. 1,500/- and multiple of Re. 1/- thereafter. |
| No. of STP Instalments a) Minimum b) Maximum | Six instalments (monthly/weekly/fortnightly) Three instalments (quarterly) No Limit |
| Periodicity | Weekly/fortnightly/Monthly/Quarterly |
| Dates available for STP Facility | 1 st , 7 th , 14 th , 21 st or 28 th of every month. |
| Applicable NAV and Cut-off time | Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable. |

The Trustee/AMC reserves the right to change/modify the terms and conditions of the STP.

3 Systematic Withdrawal Plan (SWP)

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. In case the amount as specified by the unit holder is not available in the Scheme for any reason, SWP will be processed for the residual amount and SWP will be ceased. Unit holders may change the amount indicated in the SWP, subject to the fresh application and minimum amount specified. The SWP may be terminated on written notice from the unit holder and it will terminate automatically when all the units of the unit holder are liquidated or withdrawn from the account.

The features of Systematic Withdrawal Plan (SWP) are as under:

For registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) calendar days

| | |
|--|--|
| Minimum amount per SWP installment under weekly/fortnightly/monthly/Annual SWP | Rs. 500/- and multiple of Re. 1/- thereafter. |
| Minimum amount per SWP instalment under Quarterly SWP | Rs. 1,500/- and multiples of Re. 1/- thereafter. |
| No. of SWP Instalments a) Minimum b) Maximum | 12 instalments (monthly/weekly/fortnightly) 4 instalments (quarterly) Instalments (Annual) No Limit |

| | |
|----------------------------------|---|
| Periodicity | Weekly/Fortnightly/Monthly/Quarterly/Annual |
| Dates available for SWP Facility | 1 st , 7 th , 14 th , 21 st or 28 th of every month/quarter. |
| Applicable NAV and Cut-off time | Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable. |

The Trustee/AMC reserves the right to change/modify the terms and conditions of the SWP.

4 Switching Option

This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the Units of the scheme(s) from where the Units are being switched) in order to meet their changed investment needs.

The Switch will be effected by way of a Redemption of Units from the Scheme/ Plan and a reinvestment of the Redemption proceeds in respective Plan(s) under the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme/ Plan and the issue rules of the respective Plan(s) under the Scheme (e.g. as to the minimum number of Units that may be redeemed or issued, Exit/ Entry Load etc). The price at which the Units will be Switched-out of the respective Scheme/ Plan will be based on the Redemption Price, and the proceeds will be invested in respective Plan(s) under the Scheme at the NFO price.

The Switch request can be made on a pre-printed form or by using the relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs.

5 NAV Appreciation facility

Under this option, Unitholder are being provided with an option to switch an amount equal to the periodic appreciation on the investment on weekly, fortnightly and monthly frequencies. Under this option, the Unitholder transfers only proportionate amount equal to the appreciation in the investment over the last month. The Unitholder has to mention a "Start Date". The Dates available under this facility are 1st, 7th, 14th, 21st or 28th of the month. The first Switch will happen after one month from the start date. In case the Unitholder purchases additional Units, the amount to be transferred would be equal to the appreciation generated on its investments, provided the appreciation is at least Rs. 1,000/-. In the absence of any appreciation or appreciation less than Rs. 1,000/- as mentioned above, the Switch under this option will not be made for that month. The Units in the Scheme/Option from which the Switch-out is sought will be redeemed at the Applicable NAV of the Scheme/Option on the respective dates on which such Switches are sought and the amount in the scheme/plan/option to which the Switch-in is sought will be allotted at the Applicable NAV of such scheme/plan/option on the respective dates. In case the day on which the transfer is sought is a Non- Business Day for the Scheme(s), the same will be processed on the immediately following Business Day.

The Trustees reserve the right to change/modify the terms and conditions or withdraw above facility.

6 Motilal Oswal CashFlow Plan (MO – CP)

MO – CP enables investor to withdraw a regular sum from his investments in the eligible Schemes of MOMF at fixed percentage of original investments at a predefined frequency irrespective of the movement in market value of the investments and would be subject to the availability of account balance of the investor.

The Salient features of the MO – CP are as under:

MO – CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments at the specified date for a designated tenure period at a predefined frequency i.e. monthly, quarterly and annually.

It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.

It presently offers three options:

- a. MO – CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.625% and 1.875% respectively.
- b. MO – CP @ 10% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.833% and 2.5% respectively.
- c. MO – CP @ 12% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 1.0% and 3.0% respectively.

Illustration: For calculation of MO- CP @ 7.5% p.a., 10% p.a. and 12% p.a. for Quarterly frequency:

| Particulars | At 7.5% p.a. | At 10% p.a. | At 12% p.a. |
|--|--------------|-------------|-------------|
| Investment Date (First Lump sum Investment) | 1-Aug-17 | 1-Aug-17 | 1-Aug-17 |
| Cost of Investment | 100000 | 100000 | 100000 |
| NAV at the time of investment | 10.38 | 10.38 | 10.38 |
| Units Allotted | 9,634.93 | 9,634.93 | 9,634.93 |
| First Cashflow Date | 1-Nov-17 | 1-Nov-17 | 1-Nov-17 |
| NAV | 11.86 | 11.86 | 11.86 |
| Amount to be Redeemed | 1875 | 2500 | 3000 |
| Units Redeemed | 158.03 | 210.71 | 252.85 |
| Balance Units | 9,476.90 | 9,424.23 | 9,382.08 |
| Second Cashflow Date | 1-Feb-18 | 1-Feb-18 | 1-Feb-18 |
| NAV | 11.61 | 11.61 | 11.61 |
| Amount to be Redeemed | 1875.00 | 2500.00 | 3000.00 |
| Units Redeemed | 161.47 | 215.29 | 258.35 |

| | | | |
|---------------|----------|----------|----------|
| Balance Units | 9,315.43 | 9,208.93 | 9,123.73 |
|---------------|----------|----------|----------|

Dates available for MO - CP:

| | |
|--|------------------------------|
| Monthly & Quarterly Frequency | 1st, 7th, 14th, 21st or 28th |
| Annual Frequency | Any day of the year |

In case of ambiguity MO-CP will be processed as per the following default action:

| | |
|----------------------------------|--|
| Default withdrawal option | 7.5% p.a. of original cost of investment |
| Default frequency | Monthly |
| Default date | 7 th of the month |

In case of partial redemptions, the payouts will further happen on the original investment cost and not the balance investment.

In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed.

The AMC will require 7 calendar days from the date of submission of valid enrolment form to register the Investor under MO – CP. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.

Investors can discontinue with this facility at any time by providing a valid form which shall be made effective within 7 calendar days of the date of receipt of the said request. Therefore, in the intervening period i.e. date of submission of form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.

This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the investor.

Investors are required to refer to the terms and conditions mentioned in the form.

The Trustee/AMC reserves the right to change/modify the terms and conditions of the MO – CP or withdraw of this facility.

7 Online Facility

This facility enables the investors to transact online through the official website <https://www.motilaloswalmf.com/investonline/>. Accordingly, the said website will also be considered as an official point of acceptance. Investors can execute transactions online for purchase, switch, Systematic Investment Plan (SIP), Systematic Transfer Plan and Redemption for units of schemes of Motilal Oswal Mutual Fund and other services as may be introduced by Motilal Oswal Mutual Fund from time to time.

8 Mobile Application:

This facility enables investors to transact through the official application to execute transactions for purchases, SIP, STP, redemptions, switches, view portfolio valuation, download the account statements and avail such other services as may be introduced by the Fund from time to time on their mobile handsets.

9 Application through MF utility platform

Motilal Oswal Asset Management Company Limited (MOAMC) has entered into an agreement with **MF Utilities India Private Limited (“MFUI”)**, a “Category II – Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to the schemes of Motilal Oswal Mutual Fund except Exchange Traded Funds (ETFs) can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized **Points of Service (“POS”)** of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of Motilal Oswal Mutual Fund.

The uniform cut-off time as prescribed under SEBI (Mutual Funds) Regulations, 1996 and as mentioned in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of respective schemes of Motilal Oswal Mutual Fund shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Motilal Oswal Mutual Fund / MOAMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a **Common Account Number (“CAN”)**, a single reference number for all investments in the Mutual Fund industry, for transacting in eligible schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. MOAMC and/or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI i.e. www.mfuindia.com to download the relevant forms.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.

10 Transaction through Stock Exchange

Mutual Fund also offers facility of transacting in the Units of the select Schemes/Plans/ Options through the platforms as may be provided by Bombay Stock Exchange (BSE) and National Stock Exchange (NSE).

| | |
|--|--|
| | <p>Investors desirous of transacting through the stock exchange mode shall submit applications to registered stock brokers or distributors registered with NSE or BSE.</p> <p>The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers or distributors registered with the BSE and/or NSE in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE or such other recognized stock exchange in this regard. Investors desirous of transacting through the stock exchange mode may be required to have a demat account with NSDL/CDSL.</p> <p>The Mutual Fund will not accept any request for transactions or service requests in respect of Units bought under this facility in demat mode directly.</p> <p>The AMC/Fund will not send any account statement in respect of Units bought in demat mode or accept any request for statement as the units will be credited in demat account of the investor and their DPs should be approached for issuance of statement. Investors may note that the facility of transacting through the stock exchange mode is currently being offered only for select schemes of the Mutual Fund.</p> <p>For any grievances with respect to transactions through stock exchange mechanism, Investors must approach either stock broker or the investor grievances cell of the respective stock exchange. The Fund or the AMC will not be liable for any transactions processed based on the transaction details provided by the stock exchanges.</p> <p>11 Transaction through electronic mode Subject to the investor fulfilling certain terms and conditions stipulated by the AMC as under, MOAMC, MOMF or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode (“fax/web/ electronic transactions”) as permitted by SEBI or other regulatory authorities :</p> <ul style="list-style-type: none"> i The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/web/ electronic transactions and the recipient shall not in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions. ii The recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient. iii The transmitter's request to the recipient to act on any fax/web/electronic transmission is for the transmitter's convenience and the recipient is not obliged or bound to act on the same. iv The transmitter acknowledges that fax/web/electronic transactions is not a secure means of giving instructions/ transactions requests and that the transmitter is aware of the risks involved including those arising out of such transmission. v The transmitter authorizes the recipient to accept and act on any fax/web/ electronic transmission which the recipient believes in good faith to be given by the transmitter and the recipient shall be entitled to treat any such fax/web/ electronic transaction as if the same was given to the recipient under the transmitter's original signature. vi The transmitter agrees that security procedures adopted by the recipient |
|--|--|

| | |
|--|---|
| | <p>may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to cooperate with the recipient to enable confirmation of such fax/web/ electronic transaction requests.</p> <p>vii The transmitter accepts that the fax/web/ electronic transactions shall not be considered until time stamped as a valid transaction request in the Scheme in line with SEBI Regulations. It would be considered as a final document as against the original document submitted subsequently for the purpose of records.</p> <p>viii In consideration of the recipient from time to time accepting and at its sole discretion acting on any fax/ web/electronic transaction request received / purporting to be received from the transmitter, the transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, MOMF and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on fax/web/ electronic transaction requests including relying upon such fax/ electronic transaction requests purporting to come from the Transmitter even though it may not come from the Transmitter. The AMC reserves the right to discontinue the facility at any point of time.</p> <p>ix Investors can also subscribe to the Units of the Scheme through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE.</p> <p>x In addition to subscribing units through submission of application in physical, investor / unitholder can also subscribe to the units of the Scheme through RTA's website i.e. www.kfintech.com. The facility to transact in the Scheme is also available through mobile application of Kfin i.e. "KFinKart".</p> <p>12 An additional facility of transacting in the Units of all eligible Schemes of MOMF through the platform as may be provided by Indian Commodity Exchange Ltd (ICEX) to the investors. Further, Investors desirous of transacting through ICEX shall submit applications to registered stock brokers or distributors registered with ICEX.</p> <p>Note:</p> <p>In the wake of Covid-19 pandemic outbreak and government and Municipal authorities directives and in line with the AMFI's Public notice to Mutual Fund Investors & Distributors on 22nd March, 2020, all the collection centres/branches and the Official Point of Acceptance of Transaction of MOAMC has been closed thereby not accepting any transactions in physical mode and declares its Email server as an OPAT with effect from March 23, 2020 till further notice.</p> <p>In this regard, all Investors are requested to transact only through the online platforms as referred below:</p> <p>a) <u>Website and Mobile App</u></p> <p>a) Our website www.motilaloswalmf.com</p> |
|--|---|

- b) All you need is your PAN number and mobile phone handy to receive OTP on SMS and email.
- c) Our Mobile app - MOAMC that's available on android and IOS stores
- d) Instantly transact in our funds through our Whatsapp number - +91 93722 05812

b) Transaction through Designated Email ID of MOAMC

Investors are requested to take a note that transaction requests can be sent to TrxnMF@motilaloswal.com (**the Designated email ID**) only which will be dedicated for receiving transaction requests.

The following terms and conditions shall apply to the transactions received through the aforesaid mode and shall be binding on the Investor:

- a) Transaction requests only pertaining to Additional Purchase, Redemption (excluding redemption with change of bank details) switch transactions and Systematic Investment Plan (SIP) cancellation request (for SIPs registered through physical application mode) will be accepted on the given email ID and deemed valid request. Further, only signed applications, transaction slips, forms, relevant supporting documents and payment instruments, as applicable, received on the Designated email ID shall be considered. These documents shall only be accepted if they are in PDF/JPG/Tiff format and the size not exceeding 2MB. The AMC shall acknowledge the receipt of the valid email requests.
- b) The applications have to be complete in all respects. The email should be sent from the registered email address of the investor.
- c) It may further be noted that all transactions shall be accepted only through NEFT/RTGS/Fund transfer mode to the 'Motilal Oswal Mutual Fund Common Collection Account'. No Cheque payment will be accepted through this email mode.
- d) No change or updation in Bank Mandates instruction shall be accepted over the Designated email ID.
- e) The AMC shall not verify the identity of the person sending the email requests and shall consider the email so received from the sender as sent.
- f) The physical/original documents must also be submitted by the Investor at the nearest service centre of the AMC once normal activities resume as informed by the Government.
- g) The transaction request sent on the Designated email ID will be time-stamped only once it is received on the email server of MOAMC and it shall be considered as final and binding for determining the applicable Net Asset Value (NAV).
- h) MOAMC reserves the right to change/add the email id(s) from time to time, and the same shall be updated on its website.
- i) MOAMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved and the same shall be binding on the Investor. MOAMC will be held harmless for any loss if any, suffered by the Investor for processing such transactions.
- j) In case there is a variation between the documents received vide email as against the original/physical documents which will be received thereafter, MOAMC reserves the right to process the transaction as per the documents received vide email and the pecuniary loss if any,

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| | <p>due to any such variation shall be entirely borne by the Investor and MOAMC shall under no circumstances be liable for such losses.</p> <p>k)The Investor acknowledges that it is a web based service and that transmissions may not be properly received and may be inadvertently read. Investor hereby agrees that the risk of misunderstanding and errors shall be borne by the Investor and MOAMC shall not be responsible for such breach and shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such misunderstanding or errors caused in transmission.</p> <p>l) Investor shall indemnify MOAMC from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC arising out of or relating to:</p> <p>m) MOAMC acting pursuant to, in accordance with or relying upon any email requests received or AMC not processing the email requests for any reason.</p> <p>n) Any unauthorised or fraudulent email request received by MOAMC.</p> <p>o) This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time.</p> <p>c) Registrar and Transfer Agent (RTA) digital platforms</p> <p>a) RTA i.e. KFin Technologies Limited website https://mfs.kfintech.com/investor/</p> <p>b) Application made available by the RTA: KFINKART INVESTOR</p> <p>c)The investor can also transact through Distributors website KFINKART DIT APP , KFINKART DIT WEB</p> <p>d) Corporates investors website: https://mfs.kfintech.com/eConnect/ The investor can also transact through Distributors website, MF Utility platform, Stock Exchange platforms or any other online platform meant for transacting.</p> |
| Accounts Statements | <p>In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the MOAMC shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement (“CAS”) shall be issued in line with the following procedure:</p> <ol style="list-style-type: none"> 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. 2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. The CAS for half year shall be issued on or before twenty first day of the succeeding month. 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. |

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| | <p>September/ March)]</p> <p>4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.</p> <p>5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.</p> <p>The word 'transaction' shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by MOAMC for each calendar month on or before 10th of the immediately succeeding month.</p> <p>The Consolidated Account statement will be in accordance to SEBI circular no. SEBI/HO/IMD/ DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI circular no. SEBI/HO/IMD/DF2/ CIR/P/2018/137 dated October 22, 2018. In case of a specific request received from the Unit holders, MOAMC will provide the account statement to the investors within 5 Business Days from the receipt of such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication</p> <p>Note: If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), Mutual Fund / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor shall from time to time intimate the Mutual Fund / its Registrar and Transfer Agents about any changes in the email address.</p> <p>It may be noted that the primary holder's own email id and mobile no should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.</p> |
| Redemption | <p>The redemption or repurchase proceeds shall be despatched to the Unitholders within 10 working days from the date of redemption or repurchase.</p> <p>Further, AMCs may also use modes of dispatch such as speed post, courier etc. for payments including refunds to unitholders in addition to the registered post with acknowledgement due.</p> |
| Delay in payment of redemption / repurchase proceeds | <p>The AMC shall be liable to pay interest to the Unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p> |
| Bank Account Details | <p>As per SEBI requirements, it is mandatory for an investor to provide his/her bank account number in the Application Form. The Bank Account details as mentioned with the Depository should be mentioned. If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected. The Application Form</p> |

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| | <p>without the Bank account details would be treated as incomplete and rejected.</p> <p>Notwithstanding any of the above conditions, any application may be accepted or rejected at the sole and absolute discretion of the Trustee.</p> |
| Cash Investments in mutual funds | <p>The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose.</p> <p>Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.</p> |
| Right to limit Redemptions | <p>The Trustee may, in the general interest of the Unitholders of the Scheme and when considered appropriate to do so based on unforeseen circumstances/unusual market conditions, impose restriction on redemption of Units of the Schemes. The following requirements will be observed before imposing restriction on redemptions:</p> <ol style="list-style-type: none"> a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: <ol style="list-style-type: none"> i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMCs should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision shall not be allowed. ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems b. Restriction on redemption may be imposed for a specific period of time not exceeding 10 working days in any 90 day period. c. Any such imposition requires specific approval of Board of AMCs and Trustees and the same shall be immediately informed to SEBI. d. When restriction on redemption is applied the following procedure shall be followed: <ol style="list-style-type: none"> a) Redemption requests upto Rs. 2 lakh will not be subject to such restriction. b) In case of redemption requests above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without restriction and remaining part over above be subject to such restriction. |
| Treatment of Unclaimed IDCW and Redemption | <p>In accordance with SEBI Circular reference no. SEBI/ HO/ IMD/ DF2/ CIR/ P/2016/ 37 dated February 25, 2016, Mutual Funds shall provide the details of investors on their website like, their name, address, folios, etc. The website shall also include the process of claiming the unclaimed amount alongwith necessary forms and document. Further, the unclaimed amount along with its prevailing value shall be disclosed to investors separately in their periodic</p> |

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| | <p>statement of accounts/CAS.</p> <p>Further, pursuant to said circular on treatment of unclaimed redemption and IDCW amounts, redemption/IDCW amounts remaining unclaimed based on expiry of payment instruments will be identified on a monthly basis and amounts of unclaimed redemption/IDCW would be deployed in the respective Unclaimed Amount Plan(s) as follows:</p> <ul style="list-style-type: none"> • Motilal Oswal Liquid Fund - Unclaimed IDCW - Upto 3 years, • Motilal Oswal Liquid Fund - Unclaimed IDCW - Greater than 3 years, • Motilal Oswal Liquid Fund - Unclaimed Redemption - Upto 3 years • Motilal Oswal Liquid Fund - Unclaimed Redemption - Greater than 3 years <p>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per SEBI Circular No. SEBI/HO/IMD/IMD-II/ DOF3/P/CIR/2021/573 dated June 07, 2021. Further, no exit load shall be charged in these plans and TER of such plan shall be capped as per TER of direct plan of such scheme or at 50bps whichever is lower.</p> <p>Investors are requested to note that pursuant to the circular investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> |
| <p>Restrictions, if any, on the right to freely retain or dispose of Units being offered.</p> | <p>Units of the Scheme which are issued in demat (electronic) form will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>Right to Limit Fresh Subscription The Trustees reserves the right at its sole discretion to withdraw / suspend the allotment / Subscription of Units in the Scheme temporarily or indefinitely, at the time of NFO or otherwise, if it is viewed that increasing the size of such Scheme may prove detrimental to the Unit holders of such Scheme. An order to Purchase the Units is not binding on and may be rejected by the Trustees or the AMC unless it has been confirmed in writing by the AMC and/or payment has been received.</p> <p>Physical Units which are held in the form of account statement: Any addition / deletion of name from the folio of the unitholder is deemed as transfer of unit who are capable of holding units. Transfer of unit(s) shall be subject to payment of applicable stamp duty by the unitholder(s) and applicable laws. The Fund will not be bound to recognize any other transfer.</p> |

C. PERIODIC DISCLOSURES

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| <p>Net Asset Value This is the value per unit of</p> | <p>AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme.</p> |
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| <p>the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p> | <p>The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently, the NAV will be calculated on all business days and disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website www.motilaloswalmf.com and also on AMFI website www.amfiindia.com by 11.00 p.m. on every business day. If the NAV is not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Investors can also contact the office of the AMC to obtain the NAV of the Scheme.</p> |
| <p>Monthly & Annual Disclosure of Riskometer</p> | <p>The fund shall communicate any change in risk-o-meter by way of Notice cum Addendum and by way of an e-mail or SMS to unitholder. Further Risk-o-meter of scheme shall be evaluated on a monthly basis and Risk-o-meter along with portfolio shall be disclosed on website and on AMFI website within 10 days from the close of each month.</p> <p>Additionally, MOMF shall disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.</p> |
| <p>Disclosure of Benchmark Risk o meter</p> | <p>Pursuant to SEBI Circular No SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, the AMC shall disclose risk-o-meter of the scheme and benchmark in all disclosures including promotional material or that stipulated by SEBI wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed to the investors in which the unit holders are invested as on the date of such disclosure.</p> |
| <p>Monthly & Half yearly Disclosures: Portfolio This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p> | <p>The Mutual Fund / AMC shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year.</p> <p>In case of investors whose email addresses are registered with MOMF, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio on specific request received from investors.</p> |
| <p>Half yearly Disclosures: Financial Results</p> | <p>The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily</p> |

| | newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. | | | | | | | | | | | | |
|-------------------------------|---|-------------|-----------------------------|--|-----------------|--------------------------------|-----|-------------------------|--------------------|-----|--------------------------|-----|-----|
| Annual Report | <p>The Mutual Fund / AMC will host the Annual Report of the Schemes on its website (www.motilalosalwalmf.com) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>The Mutual Fund / AMC shall mail the scheme annual reports or abridged summary thereof to those investors whose e-mail addresses are registered with MOMF. The full annual report or abridged summary shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the investors on request at free of cost.</p> <p>Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof.</p> <p>MOMF will publish an advertisement every year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of scheme wise Annual Report on the AMC website www.motilalosalwalmf.com and on the website of AMFI (www.amfiindia.com).</p> | | | | | | | | | | | | |
| Product Dashboard | In accordance with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, the AMC has designed and developed the dashboard on their website wherein the investor can access information with regards to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of all the schemes. | | | | | | | | | | | | |
| Associate Transactions | Please refer to Statement of Additional Information (SAI). | | | | | | | | | | | | |
| Taxation | <p>Motilal Oswal Mutual Fund is a Mutual Fund registered with SEBI and is governed by the provisions of Section 10(23D) of the Income Tax Act, 1961. Accordingly, any income of a fund set up under a scheme of a SEBI registered mutual fund is exempt from tax. The following information is provided only for general information purposes and is based on the Mutual Fund's understanding of the Tax Laws as of this date of Document. Investors / Unitholders should be aware that the relevant fiscal rules or their explanation may change. There can be no assurance that the tax position or the proposed tax position will remain same. In view of the individual nature of tax benefits, each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of their participation in the Scheme.</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th colspan="2">Effect on Resident Investor</th> </tr> </thead> <tbody> <tr> <td>Dividend Income</td> <td>Slab rate (Applicable Rate)</td> <td>Nil</td> </tr> <tr> <td>Long Term Capital Gains</td> <td>10% above Rs.1 Lac</td> <td>Nil</td> </tr> <tr> <td>Short Term Capital Gains</td> <td>15%</td> <td>Nil</td> </tr> </tbody> </table> | Particulars | Effect on Resident Investor | | Dividend Income | Slab rate (Applicable Rate) | Nil | Long Term Capital Gains | 10% above Rs.1 Lac | Nil | Short Term Capital Gains | 15% | Nil |
| Particulars | Effect on Resident Investor | | | | | | | | | | | | |
| Dividend Income | Slab rate (Applicable Rate) | Nil | | | | | | | | | | | |
| Long Term Capital Gains | 10% above Rs.1 Lac | Nil | | | | | | | | | | | |
| Short Term Capital Gains | 15% | Nil | | | | | | | | | | | |

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|---|---|---|-----------------------------|-----|
| | <table border="1"> <tr> <td>Tax on dividend distributed to unit holders</td> <td>Slab rate (Applicable rate)</td> <td>Nil</td> </tr> </table> <p>#Excluding Cess & Surcharge</p> <p>For details on taxation, please refer to the clause on Taxation in the Scheme Additional Information (SAI)</p> | Tax on dividend distributed to unit holders | Slab rate (Applicable rate) | Nil |
| Tax on dividend distributed to unit holders | Slab rate (Applicable rate) | Nil | | |
| Investor services | <p>Mr. Jamin Majethia, Motilal Oswal Asset Management Company Limited 10th Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025 Tel No.: Tel No.:+91 8108622222 and +91 2240548002 Fax No.: 022 022 38464120 Email.: mfservice@motilaloswal.com</p> <p>Investors are advised to contact any of the Designated Collection Center / Investor Service Center or the AMC by calling the toll free no. of the AMC at 91 8108622222 and +91 2240548002 Investors can also visit our website www.motilaloswalmf.com and www.motshares.com for complete details.</p> <p>Investor may also approach the Compliance Officer / CEO of the AMC. The details including, inter-alia, name & address of Compliance Officer & CEO, their e-mail addresses and telephone numbers are displayed at each offices of the AMC.</p> <p>For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange or their distributor.</p> | | | |

D. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit under the Scheme will be computed by dividing the net assets of the Scheme by the number of units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Asset Value (NAV) of the units under the Scheme shall be calculated as follows:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Receivables} + \text{Accrued Income} + \text{Other Assets} - \text{Accrued Expenses} - \text{Payables} - \text{Other Liabilities}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

No. of Units outstanding under Scheme on the Valuation Day

The NAV will be calculated up to four decimals.

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently, the NAV shall be calculated and disclosed on each business day. The computation of NAV shall be in conformity with SEBI Regulations and guidelines as prescribed from time to time.

For the purposes of valuation and calculating NAV of the Scheme for a particular day, the last available prices of securities on US Stock Market shall be considered (which would be the previous day's closing

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

prices). This will enable the disclosure of the NAV of the Scheme before the deadline as provided by SEBI guidelines.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The NFO expenses will be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer agents' fees & expenses, marketing and selling costs etc.

The AMC has estimated that the following expenses will be charged to the Scheme, as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Fund.

The total expenses of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee as per Regulation 52(6) schemes shall not exceed 1.00 per cent of the daily net assets of the scheme as stated below and are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations:

For more details, also refer to the notes below the table.

| Particulars | (% per annum to daily Net Assets) |
|---|-----------------------------------|
| Investment Management & Advisory Fees | Upto 1.00% |
| Custodial Fees | |
| Registrar & Transfer Agent Fees including cost related to providing accounts statement, IDCW/redemption cheques/warrants etc. | |
| License fees / listing fees and other such expenses | |
| Cost towards investor education & awareness (at least 2 bps) | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively | |
| Audit Fees / Fees and expenses of trustees | |
| Marketing & Selling Expenses | |
| Other expenses* | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) | |
| Additional expenses under regulation 52 (6A) (c) | Upto 0.05% |
| Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)# | Upto 0.30% |

*Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

#Additional TER will be charged based on inflows only from retail investors\$ (other than Corporates and Institutions) from B 30 cities.

\$ As per SEBI Circular dated March 25, 2019, it has been decided that inflows of amount upto Rs. 2,00,000/- per transaction, by the individual investors shall be considered as inflows from retail investors.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower

However, the upfront trail commission shall be paid from AMC's books for inflows through SIPs from new investors as per the applicable regulations. The said commission shall be amortized on daily basis to the scheme over the period for which the payment has been made. A complete audit trail of upfronting of trail commissions from the AMC's books and amortization of the same to scheme(s) thereafter shall be made available for inspection. The said commission should be charged to the scheme as 'commissions' and should also account for computing the TER differential between regular and direct plans in each scheme.

The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations will be charged in line with SEBI Mutual Fund Regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards any of the expense heads mentioned in the above regulation..

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. The TER of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan and no commission for distribution of Units will be paid / charged under the Direct Plan.

In addition to expenses under Regulation 52(6) and (6A), AMC may charge GST on investment and advisory fees, expenses other than investment and advisory fees and brokerage and transaction cost as below:

1. GST on investment and advisory fees charged to the scheme will be in addition to the maximum limit of TER as prescribed in regulation 52 (6) of the SEBI Regulations.
2. GST on expenses other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the SEBI Regulations.
3. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI Regulations.

In addition to the limits as specified in Regulation 52(6) of SEBI (Mutual Funds) Regulations 1996 or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the scheme:

Additional TER can be charged up to 30 basis points on daily net assets of the scheme as per regulation 52 of SEBI (Mutual Funds) Regulations, 1996 (hereinafter referred to as Regulations), if the new inflows from

beyond top 30 cities are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher Provided that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities

In case inflows from beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 30 cities}}{365^* \times \text{Higher of (a) or (b) above}}$$

* 366, wherever applicable.

The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The additional TER on account of inflows from beyond top 30 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment.

Mutual funds/AMCs shall make complete disclosures in the half yearly report of Trustees to SEBI regarding the efforts undertaken by them to increase geographical penetration of mutual funds and the details of opening of new branches, especially at locations beyond top 30 cities.

The Mutual Fund would update the current expense ratios on the website (www.motilaloswalmf.com) atleast three working days prior to the effective date of the change. Investors can refer to "Total Expense Ratio" section on <https://www.motilaloswalmf.com/downloads/mutual-fund/totalexpenseratio> for Total Expense Ratio (TER) details.

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the Scheme. This exit load charged (net of GST) will be credited back to the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.motilaloswalmf.com or may call at toll free no. 91 8108622222 and +91 2240548002 or your distributor.

| Type of Load | Load chargeable (as %age of NAV) |
|--------------|--|
| Entry | Not Applicable |
| Exit | 1%- If redeemed on or before 15 days from the date of allotment. Not Applicable - If redeemed after 15 days from the date of allotment. |

The investor is requested to check the prevailing load structure of the Scheme before investing.

The Redemption Price however, will not be lower than 93% of the NAV, and the Sale Price will not be higher than 107% of the NAV, provided that the difference between the Redemption Price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 7% calculated on the Sale Price.

Any imposition or enhancement in the load structure shall apply on a prospective basis and in no case the same would affect the existing investors adversely. Bonus units and units issued on reinvestment of IDCWs shall not be subject to entry and exit load. No Load shall be imposed for switching between Options within the Scheme.

Under the Scheme, the AMC reserves the right to modify/alter the load structure if it so deems fit in the interest of smooth and efficient functioning of the scheme, subject to maximum limits as prescribed under

NFO SID of Motilal Oswal Nifty 200 Momentum 30 Index Fund

the SEBI Regulations. The load may also be changed from time to time and in case of exit/redemption, load may be linked to the period of holding.

For any change in the load structure, the AMC would undertake the following steps:

1. The addendum detailing the changes will be attached to SID and Key Information Memorandum (KIM). The addendum will be circulated to all the distributors so that the same can be attached to all SID and KIM already in stock.
2. Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all Investor Service Centres and distributors/brokers offices.
3. The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
4. A public notice may be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
5. The Fund shall display the addendum on its website (www.motilaloswalmf.com).
6. Any other measure that the Mutual Fund shall consider necessary.

D. Waiver of Load

Not Applicable

E. Transaction charges

The AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor or through the stock exchange platforms viz. BSE Star MF/ NSE NMF II platforms (who have specifically opted-in to receive the transaction charges) as under :

- i. For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10,000/- and above;
- ii. For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10,000/- and above.

However, there will be no transaction charge on:

- i. Subscription of less than Rs. 10,000/-; or
- ii. Transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/SWP/DTP, etc.; or
- iii. Direct subscription (subscription not routed through distributor); or
- iv. Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge.

The transaction charge as mentioned above will be deducted by AMC from subscription amount of the Unitholder and paid to distributor and the balance shall be invested in the Scheme.

The distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the product.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

This section contains the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

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1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not Applicable

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.
 - a. During the period May 2012 to October 2021, the NSE has levied penalties/fines on MOFSL, aggregating to Rs. 93,97,60,833.41 on account of various reasons viz: non-submission of UCC details, , short collection of margins & violation of market wide position limit in F&O segment, observations made during the course of inspections. However the aforesaid penalties/fines as levied by NSE have been duly paid.
 - b. During the period May 2012 to October 2021, the BSE has levied penalties/fines aggregating to Rs. 1,00,46,460.08 on account of various reasons viz: non-submission of UCC details, settlement of transactions through delivery versus payment, observations made during the course of inspections, etc. However the aforesaid penalties/fines as levied by BSE have been duly paid.
 - c. During the period March 2018 to October 2021, the NCDEX has levied penalties/fines on MOFSL, aggregating to INR Rs. 1,28,20,043.84 on account of Margin Shortfall Penalty. However the aforesaid penalties/fines as levied by NCDEX have been duly paid.
 - d. During the period March 2018 to October 2021, the MCX has levied penalties/fines on MOFSL, aggregating to INR Rs. 10,64,01,570.87 on account of various reasons viz: late/non submission of details pertaining to Enhanced Supervision, Margin Shortfall Penalty, etc. However the aforesaid penalties/fines as levied by MCX have been duly paid.
 - e. During the period April 2013 to November 2021, the CDSL has levied penalties/fines aggregating to Rs. 9,64,878.34/- on account of reasons viz: non-collection of proof of identity of clients, deviation in following of transmission procedure etc; whereas from penalty of Rs 28,766.84/-were levied by NSDL during the course of MOSL operations. However the aforesaid penalties/fines as levied by CDSL and NSDL have been duly paid.

Details of pending litigations of MOSL are as follows:

| Sr. No | Name of the Party | Particulars | Status |
|--------|--------------------------|---|------------------|
| 1 | MOFSL V/s Lizamma George | MOFSL being aggrieved by Lower Arbitration Award, has filed Appeal Arbitration proceeding. The Client alleged unauthorized trade. | Pending with NSE |

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| 2 | MOFSL V/s Mariyam Abdul Majeed | MOFSL being aggrieved by Lower Arbitration Award, has filed Appeal Arbitration proceeding. The Client alleged unauthorized trade. | Pending with NSE |
| 3 | MOFSL V/s. Jamshed Faramroz Aibara | Being aggrieved by the IGRP order, we have filed Arbitration Proceeding. The Client alleged unauthorized trade | Pending with NSE |
| 4 | MOFSL v/s Jeethu Nelson | BA has violated terms of BA Agreement and also various compliance norms. So, MOFSL filed Private Arbitration Proceeding against the BA to recover the bad debts incurred due to such non-compliance. | Pending with Arbitrator |
| 5 | MOFSL v/s C Unnikrishnan | Being aggrieved by the IGRP order, we have filed Arbitration Proceeding. The Client alleged unauthorized trade | Pending with NSE |
| 6 | MOFSL v/s Padmini Unnikrishnan | Being aggrieved by the IGRP order, we have filed Arbitration Proceeding. The Client alleged unauthorized trade | Pending with NSE |
| 7 | KVK Ramachandhiran v/s MOFSL | Client alleged of inducement of MTF and currency segment, wrong ledger entry. Being aggrieved by the IGRP order, the Client has filed Arbitration Proceeding. | Pending with NSE |
| 8 | Roger Alex Dbritto v/s MOFSL | Client being aggrieved by Lower Arbitration Award for debit recovery, has filed Appeal Arbitration proceeding. | Pending with NSE |
| 9 | MOFSL v/s Piyali Mitra | Being aggrieved by Lower Arbitration Award, we have preferred Appeal Arbitration. The Client alleged all trades are unauthorized and claimed Rs. 2.69 cr. | Pending with NSE |
| 10 | Piyali Mitra v/s MOFSL | Client being aggrieved by Lower Arbitration Award, has filed Appeal Arbitration proceeding. The Client alleged all trades are unauthorized and claimed Rs. 2.69 cr. | Pending with NSE |
| 11 | Lingesan R v/s MOFSL | Client being aggrieved by IGRP order, has filed Arbitration proceeding. The Client alleged RMS sale are unauthorized. | Pending with NSE |
| 12 | MOFSL V/s Vergheese Kuruvilla | MOFSL being aggrieved by Lower Arbitration Award, has filed Appeal Arbitration proceeding. The Client alleged unauthorized trade. | Pending with NSE |

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| 13 | MOFSL V/s Grace Verghese Abraham | MOFSL being aggrieved by Lower Arbitration Award, has filed Appeal Arbitration proceeding. The Client alleged unauthorized trade. | Pending with NSE |
| 14 | MOFSL V/s Vibhuti Parikh | MOFSL being aggrieved by IGRP order has filed Arbitration proceeding. The Client alleged unauthorized trades in his account. | Pending with NSE |
| 15 | MOFSL V GTI Jewellery India Pvt. Ltd | Filed an arbitration claim against the client for reovery of outstanding debit balance in the account of the Client | Pending with NCDEX |
| 16 | MOFSL V Dineshbhai N Thakkar | Filed an arbitration claim against the client for reovery of outstanding debit balance in the account of the Client | Pending with NCDEX |
| 17 | MOFSL v/s Samrat Deb | Aggrieved by Appellate Arbitration Award, MOSL filed Appeal 34 Arbitration proceeding. The allegation of the Client about unauthorised trade in F&O segment and square off of SIP. | Pending with District Court |
| 18 | MOFSL V/s Prakash Santlal Jhawar | MOFSL being aggrieved by IGRP order has filed Arbitration proceeding. The Client alleged unauthorized trades in his account. | Pending with NSE |
| 19 | MOSL Vs. Rupinder Anand | Aggrieved by Appellate Award, MOSL has filed Appeal to set aside the Appellate Award. | Pending with High Court |
| 20 | MOCBPL v/s Satish Bhalla HUF | MOCBPL had initially filed Arbitration to recover the debit balance from the client. Bring Aggrieved by the Award, the Client has filed Arbitration appeal u/s. 34 before Bombay High Court. High Court passed an order by remanding back the matter and appointing fresh arbitrator | Pending with Arbitrator |
| 21 | MOSL Vs. AFP Ideas and Execution Pvt Ltd. | Aggrieved by Appellate Award, MOSL has filed Appeal to set aside the Appellate Award. | Pending with High Court |
| 22 | Asha Devi Jain Vs. MOSL | Client preferred Appeal u/s 34. | Pending with District Court |

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| 23 | Premchand Vs. MOSL | The Client had disputed Trades. Award was passed in favour of MOSL. Client preferred appeal against the said award. Award was partially allowed in favour of client. MOSL preferred appeal against the said award in Civil Court. | Pending with District Court |
| 24 | MOSL Vs. Vishal Chaudhary | Execution application filed before Civil Court, Dheradun to recover the awarded amount. | Pending with District Court |
| 25 | MOCBPL Vs. Suvarna Lunawat | Execution application filed by MOCBPL to recover the awarded amount. We will be filing an application for attachment of movable properties on 04/07/2019. | Pending with District Court |
| 26 | Thangavel Krishnamurthy Vs. MOSL | Aggrieved by Appellate Award, MOSI has filed Appeal to set aside the lower bench Award and claimed outstanding debit amount | Pending with High Court |
| 27 | MOSL Vs. Rahul Gupta | Aggrieved by the Appellate Arbitration Award, the client filed appeal to set aside the Award. | Pending with District Court |
| 28 | MOSL VS. Shiv Prasad Jallan | Being Aggrieved by IG Order against MOSI, MOSL preferred Arbitration proceedings in which award was passed against MOSL. MOSL preferred appeal. The Appellate Award was also passed against MOSL; and now MOSL has filed Application u/s. 34. | Pending with District Court |
| 29 | MOSL Vs. Kalavati mawani | Being Award in our favour, we have filed execution proceedings to execute the decree to recover the outstanding dues. | Pending with High Court |
| 30 | Padmaja Munnagi Vs. MOSL | We have filed Arbitration proceedings against the IGRP Order wherein MOSL was directed to pay the partial claim amount for the alleged disputed trades in client account. Aggrieved by the original Award the client has preferred Arbitration Appeal and the same was rejected. Aggrieved by the Appellate Award the client preferred Application u/s. 34. | Pending with City Civil Court |

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| 31 | Bangaru Babu Munnagi Vs. MOSL | We have filed Arbitration proceedings against the IGRP Order wherein MOSL was directed to pay the partial claim amount for the alleged disputed trades in client account. Aggrieved by the original Award the client has preferred Arbitration Appeal and the same was rejected. Aggrieved by the Appellate Award the client preferred Application u/s. 34. | Pending with City Civil Court |
| 32 | Balasubramanya S Vs. MOSL | MOSL had filed Arbitration against the IGRP order. However, Award was passed against MOSL. Aggrieved by said award, MOSL filed appeal which was awarded in favour of MOSL. Aggrieved by appellate award, client has filed appeal u/s. 34. | Pending with District Court |
| 33 | Tapan Dhar Vs. MOSL | Being aggrieved by the Appellate Bench Award, the client filed Application u/s. 34 before the City Civil Court at Kolkata. | Pending with City Civil Court |
| 34 | Sujata Joshi Vs. MOSL | Aggrieved by Order in Appeal u/s. 37, MOSL has filed Appeal in Supreme Court to disallow claim of the client and set aside Orders passed by Lower Courts / Forums. | Pending with Supreme Court |
| 35 | Ramchandra Joshi Vs. MOSL | Aggrieved by Order in Appeal u/s. 37, MOSL has filed Appeal in Supreme Court to disallow claim of the client and set aside Orders passed by Lower Courts / Forums. | Pending with Supreme Court |
| 36 | MOFSL Vs. Rajesh Tiwari | Client has challenged the High Court, Mumbai Order. | Pending with High Court |
| 37 | MOSL Vs. Anuj Jaipuria | Execution proceedings filed against the Award dated 1st July, 2016. | Pending with District Court |
| 38 | Shakuntala Koshta Vs. MOSL | The Client being aggrieved by the Award passed in favor, filed 34 before District Court Jabalpur | Pending with District Court |
| 39 | Shakuntala Koshta Vs. MOSL | Aggrieved by Award dated April 4, 2016, MOSL filed Appeal | Pending with District Court |
| 40 | MOSL Vs. Mamta Agarwal & Ors | Aggrieved by Award, MOSL filed Appeal before Mumbai Highcourt | Pending with High court |

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| 41 | MOFSL Vs. Moti Dadlani | Execution proceedings filed against the Award dated 2nd Feb, 2016. | Pending with High court |
| 42 | Vinay Chillalsethi Vs. MOSL | Aggrieved by the Appellate Award at NSE, Bangalore MOSL filed an Appeal before District Court at Bangalore. | Pending with District Court |
| 43 | MOFSL Vs. Moti Dadlani | Moti Dadlani aggrieved by the lower bench award have filed appeal in mumbai high court | Pending with High court |
| 44 | MOFSL Vs. Limelight | Arbitrator has passed award in favour of MOFSL. We have filed an application before Mumbai High Court for transfer of decree from Mumbai to Kolkata and the same is pending. | Pending with High court |
| 45 | MOCBPL Vs. Tejashree Narsapurkar & Ors | MOCBPL had initially filed Arbitration to recover the debit balance from the client. Bring Aggrieved by the Award, the client filed Appeal before the District Court at Nagpur. | Pending with District Court |
| 46 | MOCBPL Vs. Vinay Deshmukh & Ors | MOCBPL had initially filed Arbitration to recover the debit balance from the client. Bring Aggrieved by the Award, the client filed Appeal before the District Court at Nagpur. | Pending with District Court |
| 47 | MOSL Vs. Anil Reddy | We have filed execution proceedings. | Pending with District Court |
| 48 | MOSL Vs. Srinivas Reddy | We have filed execution proceedings. | Pending with District Court |
| 49 | Shanti Goel Vs. MOSL | The Sub broker has alleged regarding the some illegal debits in her account. The Lower bench of the Arbitration passed Award in favor of MOSL and hence, aggrieved by the said Award and Appellate Award the sub broker filed the appeal u/s. 34 at Delhi High Court. | Pending with High court |
| 50 | Surender Goel Vs. MOSL | The Client has made allegations regarding the debits in his account and few illegal adjustments. The Client being aggrieved by the Award and appellate Award, filed appeal u/s. 34 at High Court, Delhi | Pending with High court |

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| 51 | Vinay Chillalsethi Vs. MOSL | We have filed Appeal u/s. 34 before Chennai High Court | Pending with High court |
| 52 | Rohtash Vs. MOSL | The client has alleged the unauthorized trading in both cash and F&O segment in their account. | Pending with High court |
| 53 | MOFSL Vs. ERA Housing | MOFSI claiming recovery for award dated 9th April, 2015 passed in favour of MOFSL. We have supplied correct address. Case is now fixed on 4-Nov-16 | Pending with District Court, Patiala |
| 54 | MOFSL Vs. Murli Industries | Execution proceedings filed and the same are pending for attachment. We are filing application for grant of police aid. | Pending with District Court |
| 55 | Anil Agarwal Vs. MOSL | Being aggrieved by the Award passed by High Court in application u/s 34 appeal is filed by MOSL before High Court, Mumbai. MOSL filed notice of Motion before High Court Mumbai and it is pending for hearing. | Pending with High court |
| 56 | Idea International Vs. MOSI | Being aggrieved by the Award passed by High Court in application u/s 34 appeal is filed by MOSL before High Court, Mumbai. | Pending with High court |
| 57 | Idea International Vs. MOSL | Being aggrieved by the Award passed by High Court in application u/s 34 appeal is filed by MOSL before High Court, Mumbai. | Pending with High court |
| 58 | Sandeep Paul Vs. MOSL | Being aggrieved by the Appellate Bench Award, the client filed Application u/s. 34 before the High Court, Delhi | Pending with High court |
| 59 | MOSL Vs. S&D Financial | The Arbitration Department, of the NSE had, vide their award dated September 22, 2006, ("Award"), directed that the S&D Financial to pay MOSL Rs.7,63,667/- alongwith simple interest thereon @ 18% p.a. from October 16, 2006 till the actual date of repayment. The Client has challenged the Award before High Court, Kolkata. | Pending with High court |
| 60 | Nirtex vs. MOFSL and Ors. | The client has filed Commercial Suit | Pending with High court |
| 61 | Ketan Shah Vs. MOFSL and Ors. | The client has filed Commercial Suit | Pending with High court |

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| 62 | MOFSL Vs. Pradnya Sarkhot | Suit is filed under specific performance of agreement. | Pending with Civil Court, Ratnagiri |
| 63 | Rumky Chakraborty Vs. MOFSL | Client filed the Money Suit for recovery against both MOFSL (formerly known as MOFSL) and the BA Dipayan Sebgupta claiming 20 Lakhs as principal along with 18% interest. | Pending with Civil Court, Baruipur, WB |
| 64 | MOFSL Vs. UCO Bank | MOFSL (formerly known as MOFSL) has filed an application for restoring the possession of the Licensed premises at Ghatkopar | Pending with Debit Recovery Tribunal -2, Mumbai |
| 65 | Sukhuvinder Singh & anr v/s Navratna Co-Op Housing Society Ltd & others | Plaintiff filed suit for allotment of covered car parking. No claim against MOFSL. | Pending with Bombay City Civil Court at Borivali Division, Dindosi |
| 66 | Karan Kapoor V/s MOFSL | Client filed the Suit for recovery against MOFSL claiming 15 Lakhs as principal along with interest. | Pending with Civil Judge, Senior Division, Gurugram |
| 67 | Anju Kapoor V/s MOFSL | Client filed the Suit for recovery against MOFSL claiming 5 Lakhs as principal along with interest. | Pending with Civil Judge, Senior Division, Gurugram |
| 68 | Manoj Agarwal V/s Kajaria Ceramisc Ltd and other | Client filed the Suit for recovery against Kajaria Ceramisc Ltd and other. MOFSL proforma party to the proceeding and no prayer against MOFSL. | Pending with Asst. Deputy Commissiner, Shillong |

1. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

- a. SEBI vide Notice dated May 09, 2019, under Rule 4 (1) of SEBI (Procedure for holding Inquiry and Imposing penalties by Adjudicating Officer) rules , 2005 inquired into alleged violation of the provisions of SEBI circular no. SMD/SED/CIR/93/23321 dated November 18, 1993.

SEBI conducted inspection of MOFSL to examine whether MOFSL has complied with requirements of SEBI circular dated November 18, 1993. Inspection team observed the MOFSL has mis-utilised

the funds of client's credit balance lying with the broker for the settlement obligation of the debit balance clients. MOFSL in its reply submitted that Inspection team has not included margin requirements of clients while calculating total creditor balance and hence the same is on higher side and that there would be considerable decrease in the figures if the margin dues are deducted from creditor balance. SEBI did not accept argument of the MOFSL since the margins collected from clients are in the form of funds and/or securities. The fund portion of the margin collected from the client has already been considered while calculating client deposits with the broker.

In view of the above SEBI called upon to show cause as to why an inquiry should not be held against MOFSL in terms of Rule 4 of the Adjudication Rules read with Section 23 of the SCRA 1956 and why penalty should not be imposed on terms of the provisions of Section 23D of the SCRA 1956.

MOFSL has filed its reply dated October 03, 2019. SEBI has passed adjudication order dated 28th February, 2020 against MOFSL and imposed a monetary penalty of Rs. 17,00,000/- to be paid within 45 days of order issued. We have paid penalty to SEBI and the matter is closed.

- b. SEBI has initiated Adjudication vide letter dated December 11, 2019, for transactions of a customer in the scrip of Zylog Systems Limited. MOFSL has accepted the order for trading in ZSL from person other than client without any authority i.e. the trade order was issued by Mr. P Srikanth, husband of Client, Mrs. Srikanth Sripriya instead of client herself. With regard to aforesaid, MOFSL sent the reply to SEBI on December 30, 2019 thereby denying the said allegations and to understand the reasons for issuance of said notice without any factual background. MOFSL sent reply to SEBI on May 20, 2020. Further our officials attended the video hearing with SEBI officials on 26th May, 2020. SEBI issued an Order dated 28th May, 2020 whereby they disposed-of the SCN without any penalty or action. The matter is disposed off..
- c. SEBI has initiated adjudication notice against MOFSL vide notice no. SEBI/HO/EAD/EAD4/P/OW/2021/27159/3 dated 05th October, 2021 under rule 4(1) of SEBI (Procedure for holding inquiry and Imposing penalties) rules, 1995 in the matter of Resurgere Mines and Minerals India Limited (RMMIL) The matter is under review.
- d. SEBI has sent show cause notice vide letter no: SEBI/EAD-3/BM/LD/31186/2021 against MOFSL dated November 01, 2021 based on Rule 4(1) of SEBI (Procedure of Holding inquiry and Imposing Penalties) Rules 1995 and Rule 4 (1) of Securities Contract Regulation (Procedure of Holding inquiry and Imposing Penalties) Rules 2005 where non-compliances observed during inspection viz: Mis-utilisation of client funds, Incorrect Reporting/Short collection of Margin, Client funding beyond stipulated time, Discrepancies in CKYC process, Non maintenance of evidence of client order placement, incorrect reporting of Weekly Enhanced Supervision data, are highlighted and have asked to revert with clarifications and supporting within 21 days from date of notice. The matter is under review.

MOSL has been amalgamated with Motilal Oswal Financial Services Limited (MOFSL) w.e.f August 21, 2018 pursuant to order dated July 30, 2018 issued by Hon'ble National Company Law Tribunal, Mumbai Bench. The existing registration no(s) of MOSL would be used until receipt of new MOFSL registration numbers.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

None

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

None

The Scheme under this Scheme Information Document was approved by the Trustees on July 27, 2021. The Trustees have ensured that the Scheme is a new product offered by Motilal Oswal Mutual Fund and is not a minor modification of its existing Scheme/Fund/Product.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For Motilal Oswal Asset Management Company Limited
(Investment Manager for Motilal Oswal Mutual Fund)**

Sd/-

**Navin Agarwal
Managing Director & Chief Executive Officer**

**Place: Mumbai
Date: December 29, 2021**

MOTILAL OSWAL MUTUAL FUND**a) Official Point of Acceptance of Transactions (OPAT)**

| | |
|--------------------|---|
| Ahmedabad | 6th Floor , Ashwamegh Elegance-3, Opp C N Vidyalaya, Ambawadi |
| Bangalore | 2/1, Ground Floor, Embassy Icon Annexe, Infantry Road |
| Delhi | 801-815, 8th Floor, Tolstoy House, Tolstoy Road, Connaught Place |
| Mumbai-Fort | Motilal Oswal Securities Ltd Queens Mansion, 2nd Floor, 44 A.K. Naik Marg, Fort |
| Hyderabad | 4th Floor, Door No- 6-3-670, RKJSM Squares, Above Reliance Digital, Punjagutta, |
| Kolkata | 3rd Floor, Constantia Building, 11, Dr. U.N Brahmachari Street |
| Mumbai-MOT | 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi |
| Pune | Office No.401, 4th Floor. Millennium Towers, CTS No. 885/1, Plot No 241/1/A, Bhandarkar Road |
| Surat | Office no-2006, Mezzanine Floor, 21ST Century Business Center, RING ROAD, near Udhna Char Rasta |
| Chennai | No.121/46, Dr Radhakrishnan Salai, Third Floor, Opposite To Citi Centre, Mylapore |

b) Investor Service Center (ISC):

| | |
|-------------------|--|
| Chandigarh | SCO 86, First Floor, Sector 38 C |
| Indore | 202 Satguru elit,above PNG Jewellers opposite High Court Gate No.1, M.G. Road |
| Jaipur | 403-404, City Mall, Bhagwan Das Road, C-Scheme |
| Jamshedpur | 1st Floor, RR Square, Main Road, Bistupur |
| Lucknow | 710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg |
| Nagpur | 1 Floor, Kapish Centre, Opp Gajanad Maharaj Mandir, Zenda Chowk, Dharampeth |
| Nashik | 2nd floor, Space Cosmos, Ashok Stambh |
| Goa-Panaji | Shop No. 2, M/s Advani Enterprises, Cabin No CU-07, NeelKamal Arcade,Dr. A B Road |
| Raipur | Piyank Tower, Rajatalab Road, Ward No. 40 |
| Ranchi | 'STAR HEIGHT', Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital,Circular Road, Lalpur |
| Vadodara | 301, 3rd Floor, Atlantis K-10 B, Opp. Honest Restaurant , Sarabhai road , Genda circle |
| Cochin | 1st Floor, Areekkal Mansion, Pannampilly Nagar Main Road, Opposite to Malayala Manorama |
| Coimbatore | Krishna Arcade, Old No. 171, New No. 60, Subramaniam Road, R.S. Puram |

KFIN TECHNOLOGIES PVT. LTD (Official Collection Centres)**Registrar**

Karvy Selenium, Tower- B, Plot No. 31 & 32.,
 Financial District, Nanakramguda,
 Serilingampally Mandal, Hyderabad, 500032, India.
 Tel: +91 40 33211000, 67162222
 Toll Free No: 18004254034/35
 Email : compliance.corp@kfintech.com
 Website: www.kfintech.com/

| Branch Name | Address |
|--------------------|---|
| Bangalore | No 35,Puttanna Road,Basavanagudi,Bangalore 560004 |
| Belgaum | Premises No.101, CTS NO.1893,Shree Guru Darshani Tower,Anandwadi, Hindwadi,Belgaum 590011 |
| Bellary | Shree Gayathri Towers #4,1st Floor K.H.B.Colony,Gopaldaswamy Mudaliar |

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|--------------------|---|
| | Road,Gandhi Nagar-Bellary 583103 |
| Davangere | D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Manda,Davangere 577002 |
| Gulbarga | H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.,Opp. Municipal corporation Office,Jagat, Station Main Road, KALABURAGI,Gulbarga 585105 |
| Hassan | SAS NO: 490, HEMADRI ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL,Hassan 573201 |
| Hubli | R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029 |
| Mangalore | Mahendra Arcade Opp Court Road,Karungal Padi,-,Mangalore 575003 |
| Margoa | SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601 |
| Mysore | NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009 |
| Panjim | H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001 |
| Shimoga | JAYARAMA NILAYA,2ND CORSS,MISSION COMPOUND,Shimoga 577201 |
| Ahmedabad | Office No. 401, on 4th Floor,ABC-I, Off. C.G. Road,-,Ahmedabad 380009 |
| Anand | B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001 |
| Baroda | 203 Corner point,Jetalpur Road,Baroda Gujarat,Baroda 390007 |
| Bharuch | 123 Nexus business Hub,Near Gangotri Hotel,B/s Rajeshwari Petroleum,Makampur Road,Bharuch 392001 |
| Bhavnagar | 303 STERLING POINT ,WAGHAWADI ROAD ,-,Bhavnagar 364001 |
| Gandhidham | Shop # 12 Shree Ambica Arcade Plot # 300,Ward 12. Opp. CG High School ,Near HDFC Bank,Gandhidham 370201 |
| Gandhinagar | 123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011 |
| Jamnagar | 131 Madhav Piazza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008 |
| Junagadh | Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road,Junagadh,362001 Gujarat |
| Mehsana | FF-21 Someshwar Shopping Mall ,Modhera Char Rasta,-,Mehsana 384002 |
| Nadiad | 311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001 |
| Navsari | 103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445 |
| Rajkot | 302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001 |
| Surat | Office no: -516 5th Floor Empire State building ,Near Udhna Darwaja, Ring Road,Surat 395002 |
| Valsad | 406 Dreamland Arcade,Opp Jade Blue,Tithal Road,Valsad 396001 |
| Vapi | A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE,OPP DCB BANK GIDC CHAR RASTA,SILVASSA ROAD,Vapi 396191 |
| Chennai | F-11 Akshaya Plaza 1St Floor,108 Adhithanar Salai,Egmore Opp To Chief Metropolitan Court,Chennai 600002 |
| T Nagar | No 23 Cathedral Garden Road,Cathedral Garden Road,Nungambakkam,Chennai,600 034 |
| Calicut | Second Floor,Manimuriyil Centre, Bank Road,,Kasaba Village,Calicut 673001 |

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| Cochin | Ali Arcade 1St FloorKizhavana Road,Panampilly Nagar,Near Atlantis Junction,Ernakualm 682036 |
| Kannur | 2ND FLOOR,GLOBAL VILLAGE,BANK ROAD,Kannur 670001 |
| Kollam | GROUND FLOOR NARAYANAN SHOPPING COMPLEX,KAUSTHUBHSREE BLOCK,Kadapakada,Kollam 691008 |
| Kottayam | 1St Floor Csiascension Square,Railway Station Road,Collectorate P O,Kottayam 686002 |
| Palghat | No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad,H.P.O.Road,Palakkad 678001 |
| Tiruvalla | 2Nd FloorErinjery Complex,Ramanchira,Opp Axis Bank,Thiruvalla 689107 |
| Trichur | 4TH FLOOR, CROWN TOWER,SHAKTHAN NAGAR,OPP. HEAD POST OFFICE,Thrissur 680001 |
| Trivandrum | MARVEL TOWER, 1ST FLOOR,URA-42 STATUE,(UPPALAM ROAD RESIDENCE ASSOCIATION) ,Trivandrum 695010 |
| Coimbatore | 3rd Floor Jaya Enclave,1057 Avinashi Road,-,Coimbatore 641018 |
| Erode | Address No 38/1 Ground Floor,Sathy Road,(VCTV Main Road),Sorna Krishna Complex,Erode 638003 |
| Karur | No 88/11, BB plaza,NRMP street,K S Mess Back side,Karur 639002 |
| Madurai | No. G-16/17,AR Plaza, 1st floor,North Veli Street,Madurai 625001 |
| Nagercoil | HNO 45 ,1st Floor,East Car Street ,Nagercoil 629001 |
| Pondicherry | No 122(10b),Muthumariamman koil street,-,Pondicherry 605001 |
| Salem | No.6 NS Complex, Omalur main road, Salem 636009 |
| Tirunelveli | 55/18 Jeney Building,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001 |
| Trichy | No 23C/1 E V R road, Near Vekkaiamman Kalyana Mandapam,Putthur,- ,Trichy 620017 |
| Tuticorin | 4 - B A34 - A37,Mangalmal Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003 |
| Vellore | No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001 |
| Agartala | OLS RMS CHOWMUHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT,TRIPURA WEST,Agartala 799001 |
| Guwahati | Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007 |
| Shillong | Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001 |
| Silchar | N.N. Dutta Road,Chowchakra Complex,Premtala,Silchar 788001 |
| Ananthapur | #13/4, Vishnupriya Complex,Beside SBI Bank, Near Tower Clock,Ananthapur-515001. |
| Guntur | 2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002 |
| Hyderabad | No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016 |
| Karimnagar | 2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,- ,Karimnagar 505001 |
| Kurnool | Shop No:47,2nd Floor,S komda Shoping mall,Kurnool 518001 |
| Nanded | Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601 |
| Rajahmundry | No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, AP - 533103, |
| Solapur | Block No 06,Vaman Nagar Opp D-Mart,Jule Solapur,Solapur 413004 |

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| Srikakulam | D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001 |
| Tirupathi | H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,Tirupathi 517501 |
| Vijayawada | HNo26-23, 1st Floor,Sundarammastreet,GandhiNagar, Krishna,Vijayawada 520010 |
| Visakhapatnam | DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM,BESIDE TAJ HOTEL LADGE,Visakhapatnam 530016 |
| Warangal | Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002 |
| Khammam | 11-4-3/3 Shop No. S-9,1st floor,Srivenkata Sairam Arcade,Old CPI Office Near PriyaDarshini CollegeNehru Nagar ,KHAMMAM 507002 |
| Hyderabad(Gachibowli) | Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilimgampally Mandal,Hyderabad,500032 |
| Akola | Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004 |
| Amaravathi | Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601 |
| Aurangabad | Shop no B 38,Motiwalla Trade Center,Nirala Bazar,Aurangabad 431001 |
| Bhopal | SF-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011 |
| Dhule | Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001 |
| Indore | 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore |
| Jabalpur | 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001 |
| Jalgaon | 3rd floor,269 JAEE Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001 |
| Nagpur | Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010 |
| Nasik | S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002 |
| Sagar | II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002 |
| Ujjain | Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001 |
| Asansol | 112/N G. T. ROAD BHANGA PACHIL,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303 |
| Balasore | 1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001 |
| Bankura | Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101 |
| Berhampur (Or) | Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001 |
| Bhilai | Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020 |
| Bhubaneswar | A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,- ,Bhubaneswar 751007 |
| Bilaspur | Shop.No.306,3rd Floor,ANANDAM PLAZA,Vyapar Vihar Main Road,Bilaspur 495001 |
| Bokaro | CITY CENTRE, PLOT NO. HE-07,SECTOR-IV,BOKARO STEEL CITY,Bokaro 827004 |
| Burdwan | Anima Bhavan 1st Floor Holding No.-42,Sreepally G. T. Road,West |

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| | Bengal,Burdwan 713103 |
| Chinsura | No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101 |
| Cuttack | SHOP NO-45,2ND FLOOR,,NETAJI SUBAS BOSE ARCADE,,(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,,DARGHA BAZAR,Cuttack 753001 |
| Dhanbad | 208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001 |
| Durgapur | MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,Distt. BURDWAN Durgapur-16 ,Durgapur 713216 |
| Gaya | Property No. 711045129, Ground FloorHotel Skylark,Swaraipuri Road,-,Gaya 823001 |
| Jalpaiguri | D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101 |
| Jamshedpur | Madhukunj, 3rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001 |
| Kharagpur | Holding No 254/220, SBI BUILDING,Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur,Dist: Paschim Medinipur,Kharagpur 721304 |
| Kolkata | Apeejay House (Beside Park Hotel),C Block3rd Floor,15 Park Street ,Kolkata 700016 |
| Malda | RAM KRISHNA PALLY; GROUND FLOOR,ENGLISH BAZAR,-,Malda 732101 |
| Patna | 3A 3Rd Floor Anand Tower,Exhibition Road,Opp Icici Bank,Patna 800001 |
| Raipur | OFFICE NO S-13 SECOND FLOOR REHEJA TOWER,FAFADIH CHOWK,JAIL ROAD,Raipur 492001 |
| Ranchi | Room No 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001 |
| Rourkela | 2nd Floor, Main Road,UDIT NAGAR,SUNDARGARH,Rourekla 769012 |
| Sambalpur | First Floor; Shop No. 219,SAHEJ PLAZA,Golebazar; Sambalpur,Sambalpur 768001 |
| Siliguri | Nanak Complex, 2nd Floor,Sevoke Road,-,Siliguri 734001 |
| Agra | House No. 17/2/4, 2nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday INN,Sanjay Place,Agra 282002 |
| Aligarh | 1st Floor Sevti Complex,Near Jain Temple,Samad Road Aligarh-202001 |
| Allahabad | Meena Bazar,2nd Floor 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj,Allahabad 211001 |
| Ambala | 6349, 2nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001 |
| Azamgarh | House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001 |
| Bareilly | 1ST FLOORREAR SIDEA -SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001 |
| Begusarai | C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117 |
| Bhagalpur | 2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001 |
| Darbhanga | 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004 |
| Dehradun | Kaulagarh Road,Near Sirmaur Margabove,Reliance Webworld,Dehradun 248001 |
| Deoria | K. K. Plaza,Above Apurwa Sweets,Civil Lines Road,Deoria 274001 |
| Faridabad | A-2B 2nd Floor,Neelam Bata Road Peer ki Mazar,Nehru Groundnit,Faridabad 121001 |
| Ghaziabad | FF - 31, Konark Building,Rajnagar,-,Ghaziabad 201001 |

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| Ghazipur | House No. 148/19, Mahua Bagh, Raini Katra-, Ghazipur 233001 |
| Gonda | H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001 |
| Gorakhpur | Shop No. 8-9 , 4th floor Cross Mall, Gorakhpur 273001 |
| Gurgaon | No: 212A, 2nd Floor, Vipul Agora, M. G. Road, -, Gurgaon 122001 |
| Gwalior | City Centre, Near Axis Bank, -, Gwalior 474011 |
| Haldwani | Shoop No 5, KMVN Shopping Complex, -, Haldwani 263139 |
| Haridwar | Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 |
| Hissar | Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001 |
| Jhansi | 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001 |
| Kanpur | 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001 |
| Lucknow | Ist Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow 226001 |
| Mandi | [House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001 |
| Mathura | Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001 |
| Meerut | H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut 250002 |
| Mirzapur | Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001 |
| Moradabad | Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001 |
| Morena | House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001 |
| Muzaffarpur | First Floor Saroj Complex , Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001 |
| Noida | F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301 |
| Panipat | Preet Tower, 3rd Floor, Near NK Tower, G.T. Road, Panipat 132103 |
| Renukoot | C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot 231217 |
| Rewa | Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001 |
| Rohtak | Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road , Rohtak 124001 |
| Roorkee | Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667 |
| Satna | Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, Satna 485001 |
| Shimla | 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001 |
| Shivpuri | A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551 |
| Sitapur | 12/12 Surya Complex, Station Road , Uttar Pradesh, Sitapur 261001 |
| Solan | Disha Complex, 1St Floor, Above Axis Bank, Rajgarh Road, Solan 173212 |
| Sonepat | Shop no. 205 PP Tower, Opp income tax office, Subhash chowk Sonepat. 131001. |
| Sultanpur | 1st Floor, Ramashanker Market, Civil Line, -, Sultanpur 228001 |
| Varanasi | D-64/132 KA , 2nd Floor , Anant Complex, Sagra, Varanasi 221010 |
| Yamuna Nagar | B-V, 185/A, 2nd Floor, Jagadri Road,, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, -, Yamuna Nagar 135001 |

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| Kolhapur | 605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001 |
| Mumbai | 24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001 |
| Pune | Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005 |
| Vashi | Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400705 |
| Vile Parle | Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057 |
| Borivali | Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092 |
| Thane | Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602 |
| Ajmer | 302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001 |
| Alwar | Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001 |
| Amritsar | SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001 |
| Bhatinda | MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001 |
| Bhilwara | Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001 |
| Bikaner | 70-71 2Nd Floor Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003 |
| Chandigarh | First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022 |
| Ferozpur | The Mall Road Chawla Bulding Ist Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozpur 152002 |
| Hoshiarpur | Unit # SF-6,The Mall Complex,2nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001 |
| Jaipur | Office no 101, 1st Floor,Okay Plus Tower,Next to Kalyan Jewellers,Government Hostel Circle, Ajmer Road,Jaipur 302001 |
| Jalandhar | Office No 7, 3rd Floor, City Square building,E-H197 Civil Line,Next to Kalyan Jewellers,Jalandhar 144001 |
| Jammu | , 304, A-1, 03rd Floor ,North Block, Bahu Plaza ,Jammu - 180004 |
| Jodhpur | Shop No. 6, GANG TOWER, G Floor,OPPOSITE ARORA MOTER SERVICE CENTRE,NEAR BOMBAY MOTER CIRCLE,Jodhpur 342003 |
| Karnal | 18/369Char Chaman,Kunjpura Road,Behind Miglani Hospital,Karnal 132001 |
| Kota | D-8, SHRI RAM COMPLEX,OPPOSITE MULTI PURPOSE SCHOOL,GUMANPUR,Kota 324007 |
| Ludhiana | SCO 122, Second floor,Above Hdfc Mutual fun,,Feroze Gandhi Market,Ludhiana 141001 |
| Moga | 1St FloorDutt Road,Mandir Wali Gali,Civil Lines Barat Ghar ,Moga 142001 |
| New Delhi | 305 New Delhi House ,27 Barakhamba Road ,-,New Delhi 110001 |
| Pathankot | 2nd Floor Sahni Arcade Complex,Adj.Indra colony Gate Railway Road,Pathankot,Pathankot 145001 |
| Patiala | B- 17/423,Lower Mall Patiala,Opp Modi College,Patiala 147001 |
| Sikar | First FloorSuper Tower ,Behind Ram Mandir Near Taparya Bagichi ,-,Sikar 332001 |
| Sri Ganganagar | Address Shop No. 5, Opposite Bihani Petrol Pump,NH - 15,near Baba Ramdev Mandir,Sri Ganganagar 335001 |

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| Udaipur | Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle ,Udaipur 313001 |
| Eluru | DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA, Eluru 534002 |

| Branch Name | Address |
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| Bangalore | KFin Technologies Pvt. Ltd, No 35, Puttanna Road, Basavanagudi, Bangalore 560004 |
| Belgaum | KFin Technologies Pvt. Ltd, Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011 |
| Bellary | KFin Technologies Pvt. Ltd, Shree Gayathri Towers #4, 1st Floor K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary 583103 |
| Davangere | KFin Technologies Pvt. Ltd, D.No 162/6 , 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 |
| Gulbarga | KFin Technologies Pvt. Ltd, H NO 2-231, KRISHNA COMPLEX, 2nd Floor, Opp. Municipal corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga 585105 |
| Hassan | KFin Technologies Pvt. Ltd, SAS NO: 490, HEMADRI ARCADE, 2ND MAIN ROAD, SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL, Hassan 573201 |
| Hubli | KFin Technologies Pvt. Ltd, R R MAHALAXMI MANSION, ABOVE INDUSIND BANK, 2ND FLOOR, DESAI CROSS, PINTO ROAD, Hubballi 580029 |
| Mangalore | KFin Technologies Pvt. Ltd, Mahendra Arcade Opp Court Road, Karangal Padi, - , Mangalore 575003 |
| Margao | KFin Technologies Pvt. Ltd, 2Nd Floor , Dalal Commercial Complex, Pajifond, Margao 403601 |
| Mysore | KFin Technologies Pvt. Ltd, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009 |
| Panjim | KFin Technologies Pvt. Ltd, H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001 |
| Shimoga | KFin Technologies Pvt. Ltd, JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, Shimoga 577201 |
| Ahmedabad | KFin Technologies Pvt. Ltd, Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, - , Ahmedabad 380009 |
| Anand | KFin Technologies Pvt. Ltd, B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room , Grid Char Rasta , Anand 380001 |
| Baroda | KFin Technologies Pvt. Ltd, 203 Corner point, Jetalpur Road, Baroda Gujarat, Baroda 390007 |
| Bharuch | KFin Technologies Pvt. Ltd, 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001 |
| Bhavnagar | KFin Technologies Pvt. Ltd, 303 STERLING POINT , WAGHAWADI ROAD , - , Bhavnagar 364001 |
| Gandhidham | KFin Technologies Pvt. Ltd, Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School , Near HDFC Bank, Gandhidham 370201 |
| Gandhinagar | KFin Technologies Pvt. Ltd, 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011 |
| Jamnagar | KFin Technologies Pvt. Ltd, 131 Madhav Plaza, , Opp Sbi Bank, Nr Lal Bungalow, Jamnagar 361008 |
| Junagadh | KFin Technologies Pvt. Ltd, 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh 362001 |
| Mehsana | KFin Technologies Pvt. Ltd, FF-21 Someshwar Shopping Mall , Modhera Char Rasta, - |

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| | ,Mehsana 384002 |
| Nadiad | KFin Technologies Pvt. Ltd,311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001 |
| Navsari | KFin Technologies Pvt. Ltd,103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445 |
| Rajkot | KFin Technologies Pvt. Ltd,302 Metro Plaza ,Near Moti Tanki Chowk, Rajkot Gujarat 360001 |
| Surat | KFin Technologies Pvt. Ltd,Office no: -516 5th Floor Empire State building , Near Udhna Darwaja, Ring Road, Surat 395002 |
| Valsad | KFin Technologies Pvt. Ltd,406 Dreamland Arcade,Opp Jade Blue,Tithal Road,Valsad 396001 |
| Vapi | KFin Technologies Pvt. Ltd,A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE,OPP DCB BANK GIDC CHAR RASTA,SILVASSA ROAD,Vapi 396191 |
| Chennai | KFin Technologies Pvt. Ltd,F-11 Akshaya Plaza 1St Floor,108 Adhithanar Salai,Egmore Opp To Chief Metropolitan Court,Chennai 600002 |
| T Nagar | KFin Technologies Pvt. Ltd,No 23 Cathedral Garden Road,Cathedral Garden Road,Nungambakkam,Chennai,600 034 |
| Calicut | KFin Technologies Pvt. Ltd,Second Floor,Manimuriyil Centre, Bank Road,,Kasaba Village,Calicut 673001 |
| Cochin | KFin Technologies Pvt. Ltd,Ali Arcade 1St FloorKizhavana Road,Panampilly Nagar,Near Atlantis Junction,Ernakualm 682036 |
| Kannur | KFin Technologies Pvt. Ltd,2ND FLOOR,GLOBAL VILLAGE,BANK ROAD,Kannur 670001 |
| Kollam | KFin Technologies Pvt. Ltd,GROUND FLOOR NARAYANAN SHOPPING COMPLEX,KAUSTHUBHSREE BLOCK,Kadapakada,Kollam 691008 |
| Kottayam | KFin Technologies Pvt. Ltd,1St Floor Csiascension Square,Railway Station Road,Collectorate P O,Kottayam 686002 |
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| Palghat | KFin Technologies Pvt. Ltd,No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad,H.P.O.Road,Palakkad 678001 |
| Tiruvalla | KFin Technologies Pvt. Ltd,2Nd FloorErinjery Complex,Ramanchira,Opp Axis Bank,Thiruvalla 689107 |
| Trichur | KFin Technologies Pvt. Ltd,4TH FLOOR, CROWN TOWER,SHAKTHAN NAGAR,OPP. HEAD POST OFFICE,Thrissur 680001 |
| Trivandrum | KFin Technologies Pvt. Ltd,MARVEL TOWER, 1ST FLOOR,URA-42 STATUE,(UPPALAM ROAD RESIDENCE ASSOCIATION) ,Trivandrum 695010 |
| Coimbatore | KFin Technologies Pvt. Ltd,3rd Floor Jaya Enclave,1057 Avinashi Road,-,Coimbatore 641018 |
| Erode | KFin Technologies Pvt. Ltd,Address No 38/1 Ground Floor,Sathy Road,(VCTV Main Road),Sorna Krishna Complex,Erode 638003 |
| Karur | KFin Technologies Pvt. Ltd,No 88/11, BB plaza,NRMP street,K S Mess Back side,Karur 639002 |
| Madurai | KFin Technologies Pvt. Ltd,No. G-16/17,AR Plaza, 1st floor,North Veli Street,Madurai 625001 |
| Nagercoil | KFin Technologies Pvt. Ltd,HNO 45 ,1st Floor,East Car Street ,Nagercoil 629001 |
| Pondicherry | KFin Technologies Pvt. Ltd,No 122(10b),Muthumariamman koil street,-,Pondicherry 605001 |

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| Salem | KFin Technologies Pvt. Ltd, No.6 NS Complex, Omalur main road, Salem 636009 |
| Tirunelveli | KFin Technologies Pvt. Ltd,55/18 Jeney Building,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001 |
| Trichy | KFin Technologies Pvt. Ltd,No 23C/1 E V R road, Near Vekkaliyamman Kalyana Mandapam,Putthur,-, Trichy 620017 |
| Tuticorin | KFin Technologies Pvt. Ltd,4 - B A34 - A37,Mangalmal Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003 |
| Vellore | KFin Technologies Pvt. Ltd,No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001 |
| Agartala | KFin Technologies Pvt. Ltd,OLS RMS CHOWMUHANI,MANTRI BARI ROAD1ST FLOOR NEAR TRAFFIC POINT,TRIPURA WEST,Agartala 799001 |
| Guwahati | Kfin Technologies Private Limited, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007 |
| Shillong | KFin Technologies Pvt. Ltd,Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001 |
| Silchar | KFin Technologies Pvt. Ltd,N.N. Dutta Road, Chowchakra Complex,Premtala,Silchar 788001 |
| Ananthapur | KFin Technologies Pvt. Ltd,Plot No: 12-313,,Balaji Towers, Suryanagar,Ananthapur Village,Anantapur 515001 |
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| Guntur | KFin Technologies Pvt. Ltd,2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002 |
| Hyderabad | KFin Technologies Pvt. Ltd,No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016 |
| Karimnagar | KFin Technologies Pvt. Ltd,2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,-,Karimnagar 505001 |
| Kurnool | KFin Technologies Pvt. Ltd,Shop No:47,2nd Floor,S komda Shopping mall,Kurnool 518001 |
| Nanded | KFin Technologies Pvt. Ltd,Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601 |
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| Rajahmundry | Kfin Technologies Pvt. Ltd, No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, AP - 533103, |
| Solapur | KFin Technologies Pvt. Ltd,Block No 06,Vaman Nagar Opp D-Mart,Jule Solapur,Solapur 413004 |
| Srikakulam | KFin Technologies Pvt. Ltd,D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001 |
| Tirupathi | KFin Technologies Pvt. Ltd,H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,Tirupathi 517501 |
| Vijayawada | KFin Technologies Pvt. Ltd,HNo26-23, 1st Floor,Sundarammastreet,GandhiNagar, Krishna,Vijayawada 520010 |
| Visakhapatnam | KFin Technologies Pvt. Ltd,DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM,BESIDE TAJ HOTEL LADGE,Visakhapatnam 530016 |
| Warangal | KFin Technologies Pvt. Ltd,Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002 |
| Khammam | KFin Technologies Pvt. Ltd,11-4-3/3 Shop No. S-9,1st floor,Srivenkata Sairam |

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| | Arcade,Old CPI Office Near PriyaDarshini CollegeNehru Nagar ,KHAMMAM 507002 |
| Hyderabad(Gachibowli) | KFintech Pvt.Ltd,Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilingampally Mandal,Hyderabad,500032 |
| Akola | KFin Technologies Pvt. Ltd,Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004 |
| Amaravathi | KFin Technologies Pvt. Ltd,Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601 |
| Aurangabad | KFin Technologies Pvt. Ltd,Shop no B 38,Motiwala Trade Center,Nirala Bazar,Aurangabad 431001 |
| Bhopal | KFin Technologies Pvt. Ltd,Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011 |
| Dhule | KFin Technologies Pvt. Ltd,Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001 |
| Indore | KFin Technologies Pvt. Ltd,101,Diamond Trade centre,-,Indore 452001 |
| Jabalpur | KFin Technologies Pvt. Ltd, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001 |
| Jalgaon | KFin Technologies Pvt. Ltd,3rd floor,22 Yashodhah, Ring Road,Jalgaon 425001 |
| Nagpur | KFin Technologies Pvt. Ltd,Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010 |
| Nasik | KFin Technologies Pvt. Ltd,S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002 |
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| Sagar | KFin Technologies Pvt. Ltd,II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002 |
| Ujjain | KFin Technologies Pvt. Ltd,Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001 |
| Asansol | KFin Technologies Pvt. Ltd,112/N G. T. ROAD BHANGA PACHIL,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303 |
| Balasure | KFin Technologies Pvt. Ltd,1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasure 756001 |
| Bankura | KFin Technologies Pvt. Ltd,Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101 |
| Berhampur (Or) | KFin Technologies Pvt. Ltd, Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001 |
| Bhilai | KFin Technologies Pvt. Ltd,Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020 |
| Bhubaneswar | KFin Technologies Pvt. Ltd,A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007 |
| Bilaspur | KFin Technologies Pvt. Ltd,Shop.No.306,3rd Floor,ANANDAM PLAZA,Vyapar Vihar Main Road,Bilaspur 495001 |
| Bokaro | KFin Technologies Pvt. Ltd,CITY CENTRE, PLOT NO. HE-07,SECTOR-IV,BOKARO STEEL CITY,Bokaro 827004 |
| Burdwan | KFin Technologies Pvt. Ltd,Anima Bhavan 1st Floor Holding No.-42,Sreepally G. T. Road,West Bengal,Burdwan 713103 |
| Chinsura | KFin Technologies Pvt. Ltd,No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101 |

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| Cuttack | KFin Technologies Pvt. Ltd,SHOP NO-45,2ND FLOOR,,NETAJI SUBAS BOSE ARCADE,,(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,,DARGHA BAZAR,Cuttack 753001 |
| Dhanbad | KFin Technologies Pvt. Ltd,208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001 |
| Durgapur | KFin Technologies Pvt. Ltd,MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,Distt. BURDWAN Durgapur-16 ,Durgapur 713216 |
| Gaya | KFin Technologies Pvt. Ltd,Property No. 711045129, Ground FloorHotel Skylark,Swaraipuri Road,-,Gaya 823001 |
| Jalpaiguri | KFin Technologies Pvt. Ltd,D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101 |
| Jamshedpur | KFin Technologies Pvt. Ltd,Madhukunj, 3rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001 |
| Kharagpur | KFin Technologies Pvt. Ltd,Holding No 254/220, SBI BUILDING,Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur,Dist: Paschim Medinipur,Kharagpur 721304 |
| Kolkata | KFin Technologies Pvt. Ltd,Apeejay House (Beside Park Hotel),C Block3rd Floor,15 Park Street ,Kolkata 700016 |
| Malda | KFin Technologies Pvt. Ltd,RAM KRISHNA PALLY; GROUND FLOOR,ENGLISH BAZAR,-,Malda 732101 |
| Patna | KFin Technologies Pvt. Ltd,3A 3Rd Floor Anand Tower,Exhibition Road,Opp Icici Bank,Patna 800001 |
| Raipur | KFin Technologies Pvt. Ltd,OFFICE NO S-13 SECOND FLOOR REHEJA TOWER,FAFADIH CHOWK,JAIL ROAD,Raipur 492001 |
| Ranchi | KFin Technologies Pvt. Ltd,Room No 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001 |
| Rourkela | KFin Technologies Pvt. Ltd,2nd Floor, Main Road,UDIT NAGAR,SUNDARGARH,Rourekla 769012 |
| Sambalpur | KFin Technologies Pvt. Ltd,First Floor; Shop No. 219,SAHEJ PLAZA,Golebazar; Sambalpur,Sambalpur 768001 |
| Siliguri | KFin Technologies Pvt. Ltd,Nanak Complex, 2nd Floor,Sevoke Road,-,Siliguri 734001 |
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| Agra | KFin Technologies Pvt. Ltd,House No. 17/2/4, 2nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday INN,Sanjay Place,Agra 282002 |
| Aligarh | KFin Technologies Pvt. Ltd,Sebti Complex Centre Point,Sebti Complex Centre Point,-,Aligarh 202001 |
| Allahabad | KFin Technologies Pvt. Ltd,Meena Bazar,2nd Floor 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj,Allahabad 211001 |
| Ambala | KFin Technologies Pvt. Ltd,6349, 2nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001 |
| Azamgarh | KFin Technologies Pvt. Ltd,House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001 |
| Bareilly | KFin Technologies Pvt. Ltd,1ST FLOORREAR SIDEA -SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001 |
| Begusarai | KFin Technologies Pvt. Ltd,C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117 |
| Bhagalpur | KFin Technologies Pvt. Ltd,2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001 |

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| Darbhanga | KFin Technologies Pvt. Ltd, Jaya Complex 2Nd Floor, Above Furniture Planet Donar, Chowk, Darbhanga 846003 |
| Dehradun | KFin Technologies Pvt. Ltd, Kaulagarh Road, Near Sirmour Marg above, Reliance Webworld, Dehradun 248001 |
| Deoria | KFin Technologies Pvt. Ltd, K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001 |
| Faridabad | KFin Technologies Pvt. Ltd, A-2B 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad 121001 |
| Ghaziabad | KFin Technologies Pvt. Ltd, FF - 31, Konark Building, Rajnagar, -, Ghaziabad 201001 |
| Ghazipur | KFin Technologies Pvt. Ltd, House No. 148/19, Mahua Bagh, -, Ghazipur 233001 |
| Gonda | KFin Technologies Pvt. Ltd, H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001 |
| Gorakhpur | KFin Technologies Pvt. Ltd, Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur 273001 |
| Gurgaon | KFin Technologies Pvt. Ltd, No: 212A, 2nd Floor, Vipul Agora, M. G. Road, -, Gurgaon 122001 |
| Gwalior | KFin Technologies Pvt. Ltd, City Centre, Near Axis Bank, -, Gwalior 474011 |
| Haldwani | KFin Technologies Pvt. Ltd, Shop No 5, KMVN Shopping Complex, -, Haldwani 263139 |
| Haridwar | KFin Technologies Pvt. Ltd, Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 |
| Hissar | KFin Technologies Pvt. Ltd, Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001 |
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| Jhansi | KFin Technologies Pvt. Ltd, 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001 |
| Kanpur | KFin Technologies Pvt. Ltd, 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001 |
| Lucknow | KFin Technologies Pvt. Ltd, 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow 226001 |
| Mandi | KFin Technologies Pvt. Ltd, House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001 |
| Mathura | KFin Technologies Pvt. Ltd, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001 |
| Meerut | KFin Technologies Pvt. Ltd, H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut 250002 |
| Mirzapur | KFin Technologies Pvt. Ltd, House No. 404, Ward No. 8, Dankeenganj, Mirzapur, Mirzapur 231001 |
| Moradabad | KFin Technologies Pvt. Ltd, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001 |
| Morena | KFin Technologies Pvt. Ltd, House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001 |
| Muzaffarpur | KFin Technologies Pvt. Ltd, First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001 |
| Noida | KFin Technologies Pvt. Ltd, F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301 |
| Panipat | KFin Technologies Pvt. Ltd, Preet Tower, 3rd Floor, Near NK Tower, G.T. Road, Panipat 132103 |

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| Renukoot | KFin Technologies Pvt. Ltd,C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonebhadra (U.P.),Renukoot 231217 |
| Rewa | KFin Technologies Pvt. Ltd,Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001 |
| Rohtak | KFin Technologies Pvt. Ltd,Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001 |
| Roorkee | KFin Technologies Pvt. Ltd,Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,Roorkee 247667 |
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| Satna | KFin Technologies Pvt. Ltd,Jainam Market,Purana Power House Chauraha,Panni Lal Chowk,Satna 485001 |
| Shimla | KFin Technologies Pvt. Ltd,1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001 |
| Shivpuri | KFin Technologies Pvt. Ltd,A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551 |
| Sitapur | KFin Technologies Pvt. Ltd,12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001 |
| Solan | KFin Technologies Pvt. Ltd,Disha Complex, 1St Floor,Above Axis Bank,Rajgarh Road,Solan 173212 |
| Sonepat | KFin Technologies Pvt. Ltd,2nd floor,DP Tower, Model Town,Near Subhash Chowk,Sonepat 131001 |
| Sultanpur | KFin Technologies Pvt. Ltd,1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001 |
| Varanasi | KFin Technologies Pvt. Ltd,D-64/132, 2nd Floor ,KA, Mauza, Shivpurwa, Settlement Plot No 478 Pargana, Dehat Amanat, Mohalla Sigra,Varanashi 221010 |
| Yamuna Nagar | KFin Technologies Pvt. Ltd,B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk,-,Yamuna Nagar 135001 |
| Kolhapur | KFin Technologies Pvt. Ltd,605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001 |
| Mumbai | KFin Technologies Pvt. Ltd,24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001 |
| Pune | KFin Technologies Pvt. Ltd,Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005 |
| Vashi | KFin Technologies Pvt. Ltd,Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400705 |
| Vile Parle | KFin Technologies Pvt. Ltd,Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057 |
| Borivali | KFin Technologies Pvt. Ltd,Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092 |
| Thane | KFin Technologies Pvt. Ltd,Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602 |
| Ajmer | KFin Technologies Pvt. Ltd,302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001 |
| Alwar | KFin Technologies Pvt. Ltd,Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001 |
| Amritsar | KFin Technologies Pvt. Ltd,SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001 |
| Bhatinda | KFin Technologies Pvt. Ltd,MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE |

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| | NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001 |
| Bhilwara | KFin Technologies Pvt. Ltd,Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001 |
| Bikaner | KFin Technologies Pvt. Ltd,70-71 2Nd Floor Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003 |
| Chandigarh | KFin Technologies Pvt. Ltd,First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022 |
| Ferozpur | KFin Technologies Pvt. Ltd,The Mall Road Chawla Bulding 1st Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozepur 152002 |
| Hoshiarpur | KFin Technologies Pvt. Ltd,Unit # SF-6,The Mall Complex,2nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001 |
| Jaipur | KFin Technologies Pvt. Ltd,Office no 101, 1st Floor,Okay Plus Tower,Next to Kalyan Jewellers,Government Hostel Circle, Ajmer Road,Jaipur 302001 |
| Jalandhar | KFin Technologies Pvt. Ltd,Office No 7, 3rd Floor, City Square building,E-H197 Civil Line,Next to Kalyan Jewellers,Jalandhar 144001 |
| Jammu | KFin Technologies Pvt. Ltd,, 304, A-1, 03rd Floor ,North Block, Bahu Plaza ,Jammu - 180004 |
| Jodhpur | KFin Technologies Pvt. Ltd,Shop No. 6, GANG TOWER, G Floor,OPPOSITE ARORA MOTER SERVICE CENTRE,NEAR BOMBAY MOTER CIRCLE,Jodhpur 342003 |
| Karnal | KFin Technologies Pvt. Ltd,18/369Char Chaman,Kunjpura Road,Behind Miglani Hospital,Karnal 132001 |
| Kota | KFin Technologies Pvt. Ltd,D-8, SHRI RAM COMPLEX,OPPOSITE MULTI PURPOSE SCHOOL,GUMANPUR,Kota 324007 |
| Ludhiana | KFin Technologies Pvt. Ltd,SCO 122, Second floor,Above Hdfe Mutual fun,,Feroze Gandhi Market,Ludhiana 141001 |
| Moga | KFin Technologies Pvt. Ltd,1St FloorDutt Road,Mandir Wali Gali,Civil Lines Barat Ghar ,Moga 142001 |
| New Delhi | KFin Technologies Pvt. Ltd,305 New Delhi House ,27 Barakhamba Road , -,New Delhi 110001 |
| Pathankot | KFin Technologies Pvt. Ltd,2nd Floor Sahni Arcade Complex,Adj.Indra colony Gate Railway Road,Pathankot,Pathankot 145001 |
| Patiala | KFin Technologies Pvt. Ltd,B- 17/423,Lower Mall Patiala,Opp Modi College,Patiala 147001 |
| Sikar | KFin Technologies Pvt. Ltd,First FloorSuper Tower ,Behind Ram Mandir Near Taparya Bagichi ,-,Sikar 332001 |
| Sri Ganganagar | KFin Technologies Pvt. Ltd,Address Shop No. 5, Opposite Bihani Petrol Pump,NH - 15,near Baba Ramdev Mandir,Sri Ganganagar 335001 |
| Udaipur | KFin Technologies Pvt. Ltd,Shop No. 202, 2nd Floor business centre,1C Madhuvan,Opp G P O Chetak Circle ,Udaipur 313001 |
| Eluru | KFin Technologies Pvt. Ltd,DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA,Eluru 534002 |

Visit the link <https://www.karvymfs.com/karvy/GeneralPages/locateUs.aspx?frm=cu> to view the complete details of designated collection centres / Investor Service centers of KFin Technologies Pvt. Ltd

MF UTILITIES INDIA PRIVATE LIMITED (Official Collection Centres)

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