

### KEY INFORMATION MEMORANDUM

Motilal Oswal Nifty 200 Momentum 30 Index Fund

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

<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty 200 Momentum 30 Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p style="text-align: center;"><b>Scheme</b></p> <p style="text-align: center;">Riskometer</p>  <p style="text-align: center;">Investors understand that their principal will be at Very High risk</p>	<p style="text-align: center;"><b>Nifty 200 Momentum 30 Total Return Index</b></p> <p style="text-align: center;">Riskometer</p>  <p style="text-align: center;">The Benchmark Riskometer is at very high risk.</p>
---	---	--

Riskometer is based on internal assessment.

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

**Offer for Units having face value of Rs. 10/- per unit for cash at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period and at NAV based prices during Continuous Offer**

**New Fund Offer Opens on: January 21, 2022**

**New Fund Offer Closes on: February 04, 2022**

#### Continuous Offer of Units at NAV based prices

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com).

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.**

**This KIM is dated December 29, 2021**

## TYPE AND CATEGORY OF SCHEME

<b>Name of the Scheme</b>	Motilal Oswal Nifty 200 Momentum 30 Index Fund
<b>Type of the Scheme</b>	An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index
<b>Category of Scheme</b>	Index Fund

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the performance 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.

## ASSET ALLOCATION

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

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Constituents of Nifty 200 Momentum 30 Index	95%	100%	Very High
Units of 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 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 T-Bills, and Government securities with an unexpired maturity upto one year, TREPS & Repo/ Reverse Repo.

. 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 counter party (as may be applicable).

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 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 equity, debt, derivative positions, repo transactions and credit default swaps in corporate debt securities, 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.

## **INVESTMENT STRATEGY**

The Scheme follows a passive investment strategy and seek to invest in the constituent of Nifty 200 Momentum 30 Total Return 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, debt 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.

### **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. Further, AMC has implemented Bloomberg Portfolio Order Management System as the Front Office System for managing risk. 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.

### **Portfolio Turnover**

Portfolio Turnover is defined as the lower of sales or purchase divided by the average corpus during a specified period of time. Generally, Portfolio Turnover would depend upon the rebalancing of the portfolio due to change in composition of the Index or due to corporate actions of the securities constituting the Index.

### **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 continuous offer period subject to the SEBI (MF) Regulations.

### **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 Basket including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, etc. The Scheme's returns may therefore deviate from those of its Underlying Basket. 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 subscriptions, redemption, etc.
3. Corporate actions
4. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares.
5. Changes in the constituents of the underlying Basket. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Basket but market conditions may not offer an opportunity to rebalance its portfolio to match the Basket and such delay may affect the NAV of the Scheme.
6. 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, IDCW 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 Bank Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Bank Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNIFTYBANK is an open ended scheme replicating / tracking Nifty Bank Index	161.36	24704

	the Scheme would be achieved.				
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. However, there can be no assurance or guarantee that the investment objective of the Scheme	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Smallcap 250 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFSMALLCAP is an open ended scheme replicating/tracking Nifty Smallcap 250 Index	247.78	25725

	would be achieved.				
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 guarantee that the investment objective of the Scheme	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 Instruments, G-Secs, Cash and Cash at call, etc.	MOFNEXT50 is an open ended scheme replicating / tracking Nifty Next 50 Index	100.04	8617



	would be achieved.				
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

### RISK PROFILE OF THE SCHEME

#### 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.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme 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.
- The NAV of the Scheme may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.

- Investors in the Scheme are not being offered any guaranteed/indicated returns

### **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.

- **Market Risk**

The Scheme's NAV will react to stock market movements. The Investor may lose money over short or long period due to fluctuation 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 interest rates, inflation and other monetary factors and movement in prices of underlining investments.

- **Market Trading Risks**

- Absence of Prior Active Market:** Although the scheme will be listed on stock exchange, there can be no assurance that an active secondary market will develop or be maintained.
- Lack of Market Liquidity:** Trading in the units of the scheme on stock exchange may be halted because of market conditions or for reasons that in view of stock exchange or SEBI, trading in the units of the scheme are not advisable. In addition, trading of the units of the scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of stock exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.
- Units of the scheme may trade at prices other than NAV:** The units of the scheme may trade above or below their NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme holdings. The trading prices of the units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of the scheme. However, given that units of the scheme can be created and redeemed in creation units directly with the fund, it is expected that large discounts or premiums to the NAV of units of the scheme will not sustain due to arbitrage opportunity available.
- Regulatory Risk:** Any changes in trading regulations by stock exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
- Right to Limit Redemptions:** The Trustee, in the general interest of the unit holders of the scheme 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 depending on the total "Saleable Underlying Stock" available with the fund.
- Redemption Risk:** Investors may note that even though the Scheme is open-ended Scheme, the Scheme would ordinarily repurchase units in creation unit size. Thus unit holdings less than the creation unit size can only be sold through the secondary market on the exchange.
- Asset Class Risk:** The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.
- Passive Investments:** As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit.
- The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase

of units by the mutual fund depends up on the confirmations to be received from depository (ies) on which the mutual fund has no control.

j. **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 respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of 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 respective scheme. Tracking Error may arise due to the following reasons: -

- Expenditure incurred by the fund.
- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents etc.
- Rounding off of quantity of shares in underlying index.
- Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
- Execution of large buy / sell orders
- Transaction cost (including taxes and insurance premium) and recurring expenses
- Realisation of Unit holders' funds
- Index provider undertakes a periodical review of the scripts that comprise the underlying index and may either drop or include new securities. In such an event, the fund will try to reallocate its portfolio but the available investment/reinvestment opportunity may not permit absolute mirroring immediately.

It will be the endeavour of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in case of certain corporate actions 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 Index.

- **Concentration Risk:**

The scheme may have no diversification within its portfolio. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

- **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.

- **Asset Class Risk**

The returns from the types of securities in which the Scheme invests may under perform from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison with the general securities 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.

- **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 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.

- **Risk associated with potential change in Tax structure**

This summary of tax implications given in the taxation section is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the 'Income Tax Act 1961' or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

- **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**

IDCW are assumed to be reinvested into the S&P BSE Low Volatility Index after the ex- IDCW date of the constituents. However in practice, the IDCW 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 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 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.

### **Disclaimers:**

#### **NSE INDICES LIMITED Disclaimer:**

The Product(s) are not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty 1D Rate Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty 1D Rate Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty 1D Rate Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty 1D Rate Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

## PLANS AND OPTIONS

The Scheme has two Plans:

- (i) Regular Plan and
- (ii) Direct Plan

Regular Plan is for Investors who purchase/subscribe units in a Scheme through any Distributor (AMFI Registered Distributor/ARN Holder).

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).

Each Plan offers Growth Option.

## APPLICABLE NAV

The cut-off time for accepting subscription / redemption of units of the Scheme directly with the Fund would be 3.00 p.m. on any business day. The subscriptions and redemptions of units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective business day.

The Fund declares the Portfolio Deposit and Cash Component separately for the Scheme on its website [www.mostshares.com](http://www.mostshares.com) daily and the same is applicable for creating and redeeming units for that working day.

## MINIMUM APPLICATION AND REDEMPTION AMOUNT

### Directly with the Fund

The Fund creates and redeems units in creation unit size. The minimum number of units for subscription and redemption is creation unit size

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

The redemption or repurchase proceeds shall be despatched to the Unitholders within 10 working days from the date of redemption or repurchase.

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.

## BENCHMARK INDEX

Nifty 200 Momentum 30 Total Return Index

## NAME OF THE FUND MANAGER

Mr. Swapnil Mayekar  
Mr. Abhiroop Mukherjee – Debt Component

## NAME OF TRUSTEE COMPANY

Motilal Oswal Trustee Company Ltd.

## PERFORMANCE OF THE SCHEME

*NFO KIM of Motilal Oswal Nifty 200 Momentum 30 Index Fund*



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

#### **ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016**

##### **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**

<b>Particulars</b>	<b>Amount (Rs.)</b>
Invested amount (Rs)	10,000
Annualised scheme performance	10%
Net Assets before expenses (Rs)	11,000
Annualised expense ratio*	1%
Net Assets after expenses (Rs)	10,890
Return on invested amount before expenses (Rs)	1,000
Return on invested amount after expenses (Rs)	890
Return on invested amount before expenses (%)	10.00%
Return on invested amount after expenses (%)	8.90%

Please Note:

- 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.
- 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.

#### **EXPENSES OF THE SCHEME**

##### **(1) Load Structure:**

<b>Type of Load</b>	<b>Load chargeable (as %age of NAV)</b>
---------------------	---

Entry	Not Applicable In terms of SEBI Circular having reference No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.
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.

## (2) 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. 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	
GST on brokerage and transaction cost	
Other expenses*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6)</b>	<b>Upto 1.00%</b>
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 are fungible in nature. 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 these expense heads.

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. . Accordingly, the NAV of the Direct Plan would be different from NAV of Regular 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 accordance with Regulation 52(6A), the following expenses can be charged in addition to the existing total recurring expenses charged under Regulation 52(6):

Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 % in case of cash market transactions and 0.05 % in case of derivatives transactions;

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:

Daily net assets X 30 basis points X New inflows from beyond top 30 cities  
365\* X 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](http://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/totalexpenserratio> for Total Expense Ratio (TER) details.

#### WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

#### TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

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.

The below Tax Rates shall be applicable w.e.f. April 01, 2021:

Nature of Income	Equity Oriented	
	Resident Investor	Mutual Fund
IDCW Income	Slab Rate	Nil
Long Term Capital Gains	10% above Rs.1 Lac*	Nil
Short Term Capital Gains	15%	Nil
Tax on IDCW distributed to unit holders	Nil	Nil

\*subject to grandfathering clause

Capital Gains tax rates are excluding Surcharge & education cess.

#### Note:

Mutual Fund Companies will deduct the TDS on your IDCW Income, if IDCW Income is more than Rs.5,000 in a Financial Year under Section 194K.

For details on taxation, please refer to the clause on Taxation in the Scheme Additional Information (SAI).

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Mutual Funds/ AMCs shall prominently disclose the NAVs of all schemes under a separate head on their respective website and on the website of Association of Mutual Funds in India (AMFI). Further, Mutual Funds/ AMCs shall extend facility of sending latest available NAVs to investors through SMS, upon receiving a specific request in this regard.

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

<b>Registrar</b>	<b>Motilal Oswal Mutual Fund</b>
<b>KFin Technologies Private Limited</b> Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN Tel: 040 79611000 / 67162222 Toll Free No: 18004254034/35 Email : <a href="mailto:compliance.corp@kfintech.com">compliance.corp@kfintech.com</a> Website: <a href="http://www.kfintech.com/">www.kfintech.com/</a>	<b>Mr. Jamin Majethia</b> 10 <sup>th</sup> Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025 <b>Toll free No.:</b> .:+91 8108622222 and +91 22 40548002 <b>Fax No.:</b> 02230896884 Email.: <a href="mailto:mfservice@motilaloswal.com">mfservice@motilaloswal.com</a>

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.

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.

**UNITHOLDERS INFORMATION**

- Units issued by the AMC under the scheme shall be credited to the investor’s beneficiary account with a Depository Participant (DP) of CDSL or NSDL. The AMC will credit the units to the beneficiary account of the unitholder within five business days from the date of receipt of credit of the Cash. With a view to create one record for all financial assets of every individual, SEBI vide its Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 enabled a single consolidated view of all the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories. In accordance with the above, the following shall be applicable for unitholders having a Demat Account.
- Investors having MF investments and holding securities in Demat account shall receive a Single Consolidated Account Statement from the Depository.
- 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. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. 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.
- 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

**Annual Account Statement:**

The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement, The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

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.

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.

**Monthly and Half yearly Disclosures: Portfolio / Financial Results:**

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](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://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 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](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). The AMC shall provide physical copy of the statement of scheme portfolio on specific request received from investors.

**Half yearly Disclosures: Financial Results**

The Mutual Fund shall within one month from the close of each half year, that is on 31<sup>st</sup> March and on 30<sup>th</sup> 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 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.

The Mutual Fund / AMC will host the Annual Report of the Schemes on its website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://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. 31<sup>st</sup> March each year).

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. 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.

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.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

**Monthly & Annual Disclosure of Riskometer:**

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.

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.

**Disclosure of Benchmark Risk o meter**

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

**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 regard to scheme’s AUM, investment objective, expense ratios, portfolio details and past performance of all the schemes.

**Special Products / facilities available during the NFO/ ONGOING OFFER**

The Special Products / Facilities available during the NFO are as follows:

1. Systematic Transfer Plan
2. Systematic Withdrawal Plan
3. Switching Option
4. NAV Appreciation Facility
5. Motilal Oswal Cash Flow Plan
6. Online Facility
7. Mobile Facility
8. Application through MF utility platform
9. Transaction through Stock Exchange
10. Transaction through electronic mode
11. Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE
12. Through mobile application of Karvy i.e. ‘KFinKart’
13. ASBA
14. Indian Commodity Exchange Ltd (ICEX)
15. Please refer to the SAI for more details.

Apart from above, the Scheme does not offer any special products.

**MOTILAL OSWAL MUTUAL FUND**

**a) Official Point of Acceptance of Transactions (OPAT)**

<b>Hyderabad</b>	4th Floor, Door No- 6-3-670, RKJSM Squares, Above Reliance Digital, Punjagutta, Hyderabad, 500082
<b>Mumbai</b>	10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025
<b>Mumbai - Fort</b>	2nd Floor, Queens mansion, Behind Khadi Bhandar, A K Nayak Marg, Fort, Mumbai-400001
<b>Pune</b>	Office No. 401B, 4th Floor, Swojas House, Lane No. 14, Prabhat Road, Income Tax Office lane, Erandawane, Shivaji Nagar, Pune - 411004.

<b>Ahmedabad</b>	306, Third Eye Two Building, Opp Parimal Garden, Panchwati Cross Roads, Ahmedabad - 380 006.
<b>Delhi</b>	801-815, 8th Floor, Tolstoy House, Tolstoy Road, Connaught Place, New Delhi - 110 001.
<b>Chennai</b>	No.121/46, Dr Radhakrishnan Salai, Third Floor, Opposite To Citi Centre, Mylapore, Chennai - 600004
<b>Bangalore</b>	2/1, Ground Floor, Embassy Icon Annexe, Infantry Road, Bangalore - 560001
<b>Kolkata</b>	3rd Floor, Constantia Building, 11, Dr. U. N. Brahmachari Street, Kolkata - 700 017
<b>Surat</b>	Office No. 2006, Mezzanine Floor, 21st Century Business Center, Near Udhna Char Rasta, Ring Road, Surat-395002

**b) Investor Service Center (ISC):**

<b>Jaipur</b>	403-404, City Mall Bhagwan Das Road, C-Scheme, Jaipur-302001.
<b>Lucknow</b>	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow, Uttar Pradesh - 226001
<b>Chandigarh</b>	SCO 86, First Floor, Sector 38 C, Chandigarh. 160014
<b>Cochin</b>	1st Floor, Areekkal Mansion, Pannampilly Nagar Main Road, Opposite to Malayala Manorama, Kochi, Kerala : 682036
<b>Coimbatore</b>	Krishna Arcade, Old No. 171, New No. 60, Subramaniam Road, R.S. Puram, Coimbatore-641002
<b>Indore</b>	202, Satguru Elit, Above PNG Jewellers, Opposite High Court Gate No. 1, M.G Road, Indore - 452 001
<b>Nagpur</b>	1 Floor, Kapish Centre, Opp Gajanad Maharaj Mandir, Zenda Chowk, Dharampeth, Nagpur-440010
<b>Baroda</b>	301 3rd floor, Atlantis K-10B , Opp Honest Restaurant, Sarabhai Main Road, Baroda-390007
<b>Raipur</b>	Piyank Tower, Rajatalab Road, Ward No. 40, Raipur- 492001. Chhattisgarh
<b>Nashik</b>	2nd floor, Space Cosmos, Ashok Stambh, Nasik-422001
<b>Goa</b>	Shop No. 2, M/s Advani Enterprises, Cabin No CU-07, NeelKamal Arcade,Dr. A B Road, Goa - 403001
<b>Ranchi</b>	'STAR HEIGHT', Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital, Circular Road, Lalpur, Ranchi – 834001
<b>Jamshedpur</b>	1st Floor, RR Square, Main Road, Bistupur, Jamshedpur. 831001

**KFIN TECHNOLOGIES PRIVATE LIMITED (Official Collection Centres)**

**Registrar**

KFin Technologies Private Limited

Address : Selenium, Tower B, Plot No- 31 & 32, Financial District,  
Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN

Tel: 040 79611000 / 67162222

Toll Free No: 18004254034/35

Email : compliance.corp@kfintech.com

Website: www.kfintech.com/

<b>Branch Name</b>	<b>Address</b>
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, Gopaldaswamy 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 Piazza, ,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,- ,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
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
Nagerkoil	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
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 Vekkaiammam 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
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
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 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
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
Balasore	KFin Technologies Pvt. Ltd,1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 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
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 Block 3rd 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, Rourkela 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
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 Hospital, Ambala 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 FLOOR REAR SIDE A - 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 Complex Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001
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,Shoop 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
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
Renukoot	KFin Technologies Pvt. Ltd,C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonbhadra (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	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	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	12/12 Surya Complex, Station Road ,Uttar Pradesh,Sitapur 261001
Solan	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 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	KFin Technologies Pvt. Ltd,First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022
Ferozpur	KFin Technologies Pvt. Ltd,The Mall Road Chawla Bulding Ist 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	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	18/369 Char 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 Hdfc Mutual fun,, Feroze Gandhi Market, Ludhiana 141001
Moga	1st Floor Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar , Moga 142001
New Delhi	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	B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001
Sikar	1st Floor Super 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-7-72/73 K K S PLAZA MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA, Eluru 534002

Visit the link [www.kfintech.com](http://www.kfintech.com) to view the complete details of designated collection centres / Investor Service centres of KFin Technologies Private Limited.

#### **F UTILITIES INDIA PRIVATE LIMITED (Official Collection Centres)**

Please visit [www.mfuindia.com](http://www.mfuindia.com) for Point of Services (“POS”) locations of MF Utilities India Private Limited (“MFU”) which are Official Points of Acceptance (OPAs) for ongoing transactions.