



KEY INFORMATION MEMORANDUM

Motilal Oswal Developed Market Ex US ETFs Fund of Funds

(An open ended fund of funds scheme investing in units of Global ETFs which track the performance of Developed Markets excluding US)

(Scheme Code: MOTO/O/O/FOO/23/07/0042)

| This product is suitable for investors who are seeking* | Scheme | (S&P Developed Ex-U.S. BMI Total Return Index) |
|---|---|---|
| <ul style="list-style-type: none"> Long term capital appreciation. To invest in global ETFs which track the performance of Developed Markets ex-US. |  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p> |  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p> |

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

The product labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

New Fund Offer Opens on: September 18, 2023

New Fund Offer Closes on: September 21, 2023

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

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

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

NFO KIM of Motilal Oswal Developed Market Ex US ETFs Fund of Funds

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.

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 September 08, 2023.

TYPE AND CATEGORY OF SCHEME

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|---------------------------|--|
| Name of the Scheme | Motilal Oswal Developed Market Ex US ETFs Fund of Funds |
| Scheme Code | MOTO/O/O/FOO/23/07/0042 |
| Type of the Scheme | An open ended fund of funds scheme investing in units of global ETFs which track the performance of Developed Markets excluding US |
| Category of Scheme | Fund of Funds |

INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation by investing in units of global ETFs which track the performance of Developed Markets excluding US, subject to tracking error, if any.

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 |
|--|---|------------|------------------------|
| | Min | Max | High/Medium/Low |
| Units of Developed market Ex US ETF schemes* | 95 | 100 | High |
| Units of liquid Scheme and / or Money Market Instruments | 0 | 5 | Low |

* Units of developed market Ex US ETF schemes include SPDR Portfolio Developed World ex-US ETF, iShares Core MSCI EAFE ETF, Vanguard FTSE Developed Markets ETF, iShares MSCI EAFE ETF, Vanguard FTSE All-World ex-US ETF, Schwab International Equity ETF, iShares Core MSCI International Developed Markets ETF Or other similar global ETFs which track the performance of developed market Ex US.

Apart from the above mentioned schemes, the scheme may invest in units of ETFs having similar investment objective, investment strategy, asset allocation etc. Also, when a new underlying Scheme is added, apart from the above mentioned Schemes, details such as investment strategy, objective and benchmark of such newly added underlying Scheme shall be disclosed by way of a notice cum addendum to Scheme Information Document.

The Scheme shall not invest in Derivatives. However, underlying Schemes may take an exposure in derivatives, as per the limit provided in the prospectus of respective Schemes.

ETFs will be selected based on combination or individual parameters like liquidity, TER, execution cost etc.

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.

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The Scheme shall not engage in Securities Lending and Borrowing.
The Scheme shall not invest in REITs and InvITs.
The Scheme shall not invest in unrated debt instrument.
The Scheme shall not invest in Credit Default Swaps (CDS).
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 includes Commercial papers, Commercial bills, Treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, Repos, Triparty Repo, usance bills, and any other like instruments as specified by the Reserve Bank of India (RBI)/ Securities and Exchange Board of India (SEBI) from time to time.

Cash and cash equivalent having residual maturity of less than 91 Days which are not considered for the purpose of calculating gross exposure limit shall be specified in the SID along with list of instruments, relevant circular reference, and reference of Letter to AMFI dated November 03, 2021.

The cumulative gross exposure through Units of global ETFs, units of liquid schemes and/or money market instruments, 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, subject to approval if any.

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.

Current regulatory limits are as follows –

As per SEBI circular No. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021, the scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.

During the NFO, the intended amount for investment in overseas ETFs is US \$ 5 Million. The said limits shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, shall not be available to the Mutual Fund for investment in Overseas ETFs and shall be available towards the unutilized industry wide limits. The said limit will be considered as the soft limit for the purpose of the above circular.

Details on underlying Schemes:

| Name of the Schemes/ Type of the Schemes | SPDR Portfolio Developed World ex-US ETF |
|---|--|
| Category of Scheme | ETF |
| Listing | NYSE Arca |
| Currency | U.S. Dollar |
| Investment Objective | The SPDR Portfolio Developed World ex-US ETF seeks to provide investment results that, before fees and expenses, correspond generally to the total return performance of an index based upon the developed world (ex-US) equity markets. |
| Investment Strategy | In seeking to track the performance of the S&P Developed Ex-U.S. BMI Index (the “Index”), the Fund employs a sampling strategy, which means that the Fund is not required to purchase all of the securities represented |

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| | <p>in the Index. Instead, the Fund may purchase a subset of the securities in the Index in an effort to hold a portfolio of securities with generally the same risk and return characteristics of the Index. The quantity of holdings in the Fund will be based on a number of factors, including asset size of the Fund. Based on its analysis of these factors, SSGA Funds Management, Inc. (“SSGA FM” or the “Adviser”), the investment adviser to the Fund, either may invest the Fund’s assets in a subset of securities in the Index or may invest the Fund’s assets in substantially all of the securities represented in the Index in approximately the same proportions as the Index, as determined by the Adviser to be in the best interest of the Fund in pursuing its objective. The Fund is classified as “diversified” under the Investment Company Act of 1940, as amended; however, the Fund may become “non-diversified” solely as a result of tracking the Index (e.g., changes in weightings of one or more component securities). When the Fund is non-diversified, it may invest a relatively high percentage of its assets in a limited number of issuers.</p> | | |
| Asset Allocations | <p>Under normal market conditions, the Fund generally invests substantially all, but at least 80%, of its total assets in the securities comprising the Index and in depositary receipts (including American Depositary Receipts (“ADRs”) or Global Depositary Receipts (“GDRs”)) based on securities comprising the Index. In addition, in seeking to track the Index, the Fund may invest in equity securities that are not included in the Index (including common stock, preferred stock, depositary receipts and shares of other investment companies), cash and cash equivalents or money market instruments, such as repurchase agreements and money market funds (including money market funds advised by the Adviser). In seeking to track the Index, the Fund’s assets may be concentrated in an industry or group of industries, but only to the extent that the Index concentrates in a particular industry or group of industries. Futures contracts (a type of derivative instrument) may be used by the Fund in seeking performance that corresponds to the Index and in managing cash flows.</p> | | |
| Benchmark of the Scheme | S&P Developed Ex-U.S. BMI Index | | |
| Risk Profile and Control | <p>As with all investments, there are certain risks of investing in the Fund. Fund Shares will change in value, and you could lose money by investing in the Fund. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.</p> | | |
| 1Y Returns | 20.87% | | |
| 3Y Returns | 10.05% | | |
| 5Y Returns | 7.31% | | |
| 10Y Returns | 7.40% | | |
| Since Inception | 7.13% | | |
| Total Expense Ratio (TER) | 0.03% | | |
| Portfolio of the Scheme (As on Aug 31, 2023) | Stock Name | Weight % | |
| | Nestle Sa | 1.45 | |
| | Novo Nordisk | 1.42 | |
| | Samsung Electronics | 1.24 | |

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| | Asml Holding | 1.23 |
| | Novartis Ag | 1.08 |
| | Shell Plc | 1.02 |
| | Toyota Motor Corp | 1.00 |
| | Lvmh Louis Vuitton Moet Hen | 0.97 |
| | Astrazeneca Plc | 0.95 |
| | Roche Holding Ag | 0.91 |
| | Total | 11.27 |
| | Remaining 88.73% over 2508 stocks, source - factset | |
| Link for the Factsheet | https://www.ssga.com/library-content/products/factsheets/etfs/us/factsheet-us-en-spdw.pdf | |

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| Name of the Schemes/ Type of the Schemes | iShares MSCI EAFE ETF |
| Category of Scheme | ETF |
| Listing | NYSE Arca |
| Currency | U.S. Dollar |
| Investment Objective | The iShares MSCI EAFE ETF seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada. |
| Investment Strategy | The Fund seeks to track the investment results of the MSCI EAFE Index, which has been developed by MSCI Inc. The Underlying Index is a free float-adjusted, market capitalization-weighted index designed to measure large- and mid-capitalization equity market performance of developed markets outside of the U.S. and Canada. |
| Asset Allocations | The Fund generally will invest at least 80% of its assets in the component securities of its Underlying Index and in investments that have economic characteristics that are substantially identical to the component securities of its Underlying Index (i.e., depositary receipts representing securities of the Underlying Index) and may invest up to 20% of its assets in certain futures, options and swap contracts, cash and cash equivalents, including shares of money market funds advised by BFA or its affiliates, as well as in securities not included in the Underlying Index, but which BFA believes will help the Fund track the Underlying Index. Cash and cash equivalent investments associated with a derivative position will be treated as part of that position for the purposes of calculating the percentage of investments included in the Underlying Index. |
| Benchmark of the Scheme | MSCI EAFE Index |
| Risk Profile and Control | As with any investment, you could lose all or part of your investment in the Fund, and the Fund's performance could trail that of other investments. The Fund is subject to certain risks which may adversely affect the Fund's net asset value per share ("NAV"), trading price, yield, total return and ability to meet its investment objective. |
| 1Y Returns | 23.53% |
| 3Y Returns | 10.56% |
| 5Y Returns | 7.45% |

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| 10Y Returns | 7.30% | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|------------|----------|-----------|------|-----------------|------|-----------------|------|-----------------------------|------|-----------|------|-----------------|------|-------------|------|------------------|------|-------------------|------|------------------|------|--------------|--------------|
| Since Inception | 7.87% | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Expense Ratio (TER) | 0.33% | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio of the Scheme (As on Aug 31, 2023) | <table> <tr> <th>Stock Name</th><th>Weight %</th></tr> <tr> <td>Nestle Sa</td><td>2.10</td></tr> <tr> <td>Novo Nordisk As</td><td>2.06</td></tr> <tr> <td>Asml Holding Nv</td><td>1.75</td></tr> <tr> <td>Lvmh Louis Vuitton Moet Hen</td><td>1.47</td></tr> <tr> <td>Shell Plc</td><td>1.39</td></tr> <tr> <td>Astrazeneca Plc</td><td>1.37</td></tr> <tr> <td>Novartis Ag</td><td>1.33</td></tr> <tr> <td>Roche Holding Ag</td><td>1.31</td></tr> <tr> <td>Toyota Motor Corp</td><td>1.22</td></tr> <tr> <td>Totalenergies Se</td><td>0.99</td></tr> <tr> <td>Total</td><td>14.99</td></tr> </table> <p>Remaining 85.01% over 823 stocks source - factset</p> | Stock Name | Weight % | Nestle Sa | 2.10 | Novo Nordisk As | 2.06 | Asml Holding Nv | 1.75 | Lvmh Louis Vuitton Moet Hen | 1.47 | Shell Plc | 1.39 | Astrazeneca Plc | 1.37 | Novartis Ag | 1.33 | Roche Holding Ag | 1.31 | Toyota Motor Corp | 1.22 | Totalenergies Se | 0.99 | Total | 14.99 |
| Stock Name | Weight % | | | | | | | | | | | | | | | | | | | | | | | | |
| Nestle Sa | 2.10 | | | | | | | | | | | | | | | | | | | | | | | | |
| Novo Nordisk As | 2.06 | | | | | | | | | | | | | | | | | | | | | | | | |
| Asml Holding Nv | 1.75 | | | | | | | | | | | | | | | | | | | | | | | | |
| Lvmh Louis Vuitton Moet Hen | 1.47 | | | | | | | | | | | | | | | | | | | | | | | | |
| Shell Plc | 1.39 | | | | | | | | | | | | | | | | | | | | | | | | |
| Astrazeneca Plc | 1.37 | | | | | | | | | | | | | | | | | | | | | | | | |
| Novartis Ag | 1.33 | | | | | | | | | | | | | | | | | | | | | | | | |
| Roche Holding Ag | 1.31 | | | | | | | | | | | | | | | | | | | | | | | | |
| Toyota Motor Corp | 1.22 | | | | | | | | | | | | | | | | | | | | | | | | |
| Totalenergies Se | 0.99 | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 14.99 | | | | | | | | | | | | | | | | | | | | | | | | |
| Link for the Factsheet | https://www.ishares.com/us/literature/fact-sheet/efa-ishares-msci-eafe-etf-fund-fact-sheet-en-us.pdf | | | | | | | | | | | | | | | | | | | | | | | | |

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| Name of the Schemes/ Type of the Schemes | iShares Core MSCI EAFE ETF |
| Category of Scheme | ETF |
| Listing | Cboe BZX |
| Currency | U.S. Dollar |
| Investment Objective | The iShares Core MSCI EAFE ETF seeks to track the investment results of an index composed of large-, mid- and small-capitalization developed market equities, excluding the U.S. and Canada. |
| Investment Strategy | The Fund seeks to track the investment results of the MSCI EAFE IMI Index, which has been developed by MSCI Inc. The Underlying Index is a free float-adjusted, market capitalization-weighted index designed to measure large-, mid- and smallcapitalization equity market performance and includes stocks from Europe, Australasia and the Far East. |
| Asset Allocations | The Fund generally will invest at least 80% of its assets in the component securities of its Underlying Index and in investments that have economic characteristics that are substantially identical to the component securities of its Underlying Index (i.e., depositary receipts representing securities of the Underlying Index) and may invest up to 20% of its assets in certain futures, options and swap contracts, cash and cash equivalents, including shares of money market funds advised by BFA or its affiliates, as well as in securities not included in the Underlying Index, but which BFA believes will help the Fund track the Underlying Index. Cash and cash equivalent investments associated with a derivative position will be |

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| | treated as part of that position for the purposes of calculating the percentage of investments included in the Underlying Index. | | |
| Benchmark of the Scheme | MSCI EAFE IMI Index | | |
| Risk Profile and Control | As with any investment, you could lose all or part of your investment in the Fund, and the Fund's performance could trail that of other investments. The Fund is subject to certain risks which may adversely affect the Fund's net asset value per share ("NAV"), trading price, yield, total return and ability to meet its investment objective. | | |
| 1Y Returns | 22.58% | | |
| 3Y Returns | 10.17% | | |
| 5Y Returns | 7.25% | | |
| 10Y Returns | 7.61% | | |
| Since Inception | 10.43% | | |
| Total Expense Ratio (TER) | 0.07% | | |
| Portfolio of the Scheme (As on Aug 31, 2023) | Stock Name | Weight % | |
| | Nestle Sa | 1.81 | |
| | Novo Nordisk As | 1.77 | |
| | Asml Holding Nv | 1.51 | |
| | Lvmh Louis Vuitton Moet Hen | 1.27 | |
| | Shell Plc | 1.19 | |
| | Astrazeneca Plc | 1.17 | |
| | Novartis Ag | 1.14 | |
| | Roche Holding Ag | 1.13 | |
| | Toyota Motor Corp | 1.05 | |
| | Total energies Se | 0.85 | |
| | Total | 12.89 | |
| | Remaining 87.11% over 2952 stocks | | |
| | Source - factset | | |
| Link for the Factsheet | https://www.ishares.com/us/literature/fact-sheet/iefa-ishares-core-msci-eafe-etf-fund-fact-sheet-en-us.pdf | | |

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| Name of the Schemes/ Type of the Schemes | Vanguard FTSE Developed Markets ETF |
| Category of Scheme | ETF |
| Listing | NYSE Arca |
| Currency | U.S. Dollar |
| Investment Objective | The Fund seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in Canada and the major markets of Europe and the Pacific region. |
| Investment Strategy | The Fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization weighted of large-, mid-, and small-cap companies |

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| | located in Canada and the major markets of Europe and the Pacific region. The Fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index. | | |
| Asset Allocations | Under normal circumstances, the Fund will invest at least 80% of its assets in the stocks that make up its target index. The Fund may change its 80% policy only upon 60 days' notice to shareholders. | | |
| Benchmark of the Scheme | FTSE Developed All Cap ex US Index | | |
| Risk Profile and Control | An investment in the Fund could lose money over short or long periods of time. You should expect the Fund's share price and total return to fluctuate within a wide range. | | |
| 1Y Returns | 21.14% | | |
| 3Y Returns | 10.33% | | |
| 5Y Returns | 7.43% | | |
| 10Y Returns | 7.61% | | |
| Since Inception | 7.40% | | |
| Total Expense Ratio (TER) | 0.05% | | |
| Portfolio of the Scheme (As on Aug 31, 2023) | Stock Name | Weight % | |
| | Nestle Sa | 1.51 | |
| | Novo Nordisk As | 1.44 | |
| | Asml Holding Nv | 1.26 | |
| | Samsung Electronics Co Ltd | 1.21 | |
| | Shell Plc | 1.02 | |
| | Toyota Motor Corp | 1.01 | |
| | Lvmh Louis Vuitton Moet Hen | 0.97 | |
| | Astrazeneca Plc | 0.96 | |
| | Novartis Ag | 0.96 | |
| | Roche Holding Ag | 0.96 | |
| | Total | 11.31 | |
| | Remaining 88.69% over 4058 stocks source - factset | | |
| Link for the Factsheet | https://advisors.vanguard.com/iippdf/pdfs/FS936R.pdf | | |

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| Name of the Schemes/ Type of the Schemes | Schwab International Equity ETF |
| Category of Scheme | ETF |
| Listing | NYSE Arca |
| Currency | U.S. Dollar |
| Investment Objective | The fund's goal is to track as closely as possible, before fees and expenses, the total return of the FTSE Developed ex US Index. |
| Investment Strategy | To pursue its goal, the fund generally invests in stocks that are included in the FTSE Developed ex US Index. The index is comprised of large and mid-capitalization companies in developed countries outside the |

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| | United States, as defined by the index provider. The index defines the large and mid-capitalization universe as approximately the top 90% of the eligible universe. | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|------------|----------|-----------|------|-----------------|------|-----------------|------|----------------------------|------|-----------|------|-------------------|------|-----------------------------|------|-----------------|------|-------------|------|------------------|------|--------------|--------------|
| Asset Allocations | It is the fund's policy that under normal circumstances it will invest at least 90% of its net assets (including, for this purposes, any borrowings for investment purposes) in these stocks, including depositary receipts representing securities of the index; such depositary receipts may be in the form of American Depositary Receipts (ADRs), Global Depositary Receipts (GDRs) and European Depositary Receipts (EDRs). The fund will notify its shareholders at least 60 days before changing this policy. | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark of the Scheme | FTSE Developed All Cap ex US Index | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Profile and Control | The fund is subject to risks, any of which could cause an investor to lose money. | | | | | | | | | | | | | | | | | | | | | | | | |
| 1Y Returns | 21.66% | | | | | | | | | | | | | | | | | | | | | | | | |
| 3Y Returns | 10.54% | | | | | | | | | | | | | | | | | | | | | | | | |
| 5Y Returns | 7.59% | | | | | | | | | | | | | | | | | | | | | | | | |
| 10Y Returns | 7.46% | | | | | | | | | | | | | | | | | | | | | | | | |
| Since Inception | 9.49% | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Expense Ratio (TER) | 0.06% | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio of the Scheme (As on Aug 31, 2023) | <table border="1"> <thead> <tr> <th>Stock Name</th><th>Weight %</th></tr> </thead> <tbody> <tr><td>NESTLE SA</td><td>1.67</td></tr> <tr><td>Novo Nordisk As</td><td>1.59</td></tr> <tr><td>Asml Holding Nv</td><td>1.40</td></tr> <tr><td>Samsung Electronics Co Ltd</td><td>1.34</td></tr> <tr><td>Shell Plc</td><td>1.14</td></tr> <tr><td>Toyota Motor Corp</td><td>1.12</td></tr> <tr><td>Lvmh Louis Vuitton Moet Hen</td><td>1.08</td></tr> <tr><td>Astrazeneca Plc</td><td>1.07</td></tr> <tr><td>Novartis Ag</td><td>1.07</td></tr> <tr><td>Roche Holding Ag</td><td>1.06</td></tr> <tr><td>Total</td><td>12.54</td></tr> </tbody> </table> <p>Remaining 87.46% over 1565 stocks source - factset</p> | Stock Name | Weight % | NESTLE SA | 1.67 | Novo Nordisk As | 1.59 | Asml Holding Nv | 1.40 | Samsung Electronics Co Ltd | 1.34 | Shell Plc | 1.14 | Toyota Motor Corp | 1.12 | Lvmh Louis Vuitton Moet Hen | 1.08 | Astrazeneca Plc | 1.07 | Novartis Ag | 1.07 | Roche Holding Ag | 1.06 | Total | 12.54 |
| Stock Name | Weight % | | | | | | | | | | | | | | | | | | | | | | | | |
| NESTLE SA | 1.67 | | | | | | | | | | | | | | | | | | | | | | | | |
| Novo Nordisk As | 1.59 | | | | | | | | | | | | | | | | | | | | | | | | |
| Asml Holding Nv | 1.40 | | | | | | | | | | | | | | | | | | | | | | | | |
| Samsung Electronics Co Ltd | 1.34 | | | | | | | | | | | | | | | | | | | | | | | | |
| Shell Plc | 1.14 | | | | | | | | | | | | | | | | | | | | | | | | |
| Toyota Motor Corp | 1.12 | | | | | | | | | | | | | | | | | | | | | | | | |
| Lvmh Louis Vuitton Moet Hen | 1.08 | | | | | | | | | | | | | | | | | | | | | | | | |
| Astrazeneca Plc | 1.07 | | | | | | | | | | | | | | | | | | | | | | | | |
| Novartis Ag | 1.07 | | | | | | | | | | | | | | | | | | | | | | | | |
| Roche Holding Ag | 1.06 | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 12.54 | | | | | | | | | | | | | | | | | | | | | | | | |
| Link for the Factsheet | https://www.schwabassetmanagement.com/node/7236 | | | | | | | | | | | | | | | | | | | | | | | | |

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| Name of the Schemes/ Type of the Schemes | iShares Core MSCI International Developed Markets ETF |
| Category of Scheme | ETF |
| Listing | NYSE Arca |
| Currency | U.S. Dollar |
| Investment Objective | The iShares Core MSCI International Developed Markets ETF seeks to track the investment results of an index composed of large, mid and small capitalization developed market equities, excluding the United States. |

NFO KIM of Motilal Oswal Developed Market Ex US ETFs Fund of Funds

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|---|--|-----------------|--|
| Investment Strategy | The Fund seeks to track the investment results of the MSCI World ex USA Investable Market Index, which has been developed by MSCI Inc. as an equity benchmark for international stock performance in non-U.S. developed markets. The Underlying Index is free float-adjusted, market cap-weighted and is designed to measure large-, mid- and small-capitalization equity market performance. It includes stocks from North America, Europe, Australasia and the Far East. | | |
| Asset Allocations | The Fund generally will invest at least 80% of its assets in the component securities of its Underlying Index and in investments that have economic characteristics that are substantially identical to the component securities of its Underlying Index and may invest up to 20% of its assets in certain futures, options and swap contracts, cash and cash equivalents, including shares of money market funds advised by BFA or its affiliates, as well as in securities not included in the Underlying Index, but which BFA believes will help the Fund track the Underlying Index. | | |
| Benchmark of the Scheme | MSCI World ex USA IMI Index | | |
| Risk Profile and Control | As with any investment, you could lose all or part of your investment in the Fund, and the Fund's performance could trail that of other investments. The Fund is subject to certain risks which may adversely affect the Fund's net asset value per share ("NAV"), trading price, yield, total return and ability to meet its investment objective. | | |
| 1Y Returns | 21.15% | | |
| 3Y Returns | 10.45% | | |
| 5Y Returns | 7.60% | | |
| 10Y Returns | NA | | |
| Since Inception | 9.48% | | |
| Total Expense Ratio (TER) | 0.04% | | |
| Portfolio of the Scheme (As on Aug 31, 2023) | Stock Name | Weight % | |
| | Nestle Sa | 1.61 | |
| | Novo Nordisk As | 1.58 | |
| | Asml Holding Nv | 1.35 | |
| | Lvmh Louis Vuitton Moet Hen | 1.12 | |
| | Shell Plc | 1.07 | |
| | Astrazeneca Plc | 1.05 | |
| | Novartis Ag | 1.01 | |
| | Roche Holding Ag | 1.01 | |
| | Toyota Motor Corp | 0.93 | |
| | Total energies Se | 0.77 | |
| | Total | 11.49 | |
| | Remaining 88.51% over 2307 stocks source - factset | | |
| | | | |
| Link for the Factsheet | https://www.ishares.com/us/literature/fact-sheet/idev-ishares-core-msci-international-developed-markets-etf-fund-fact-sheet-en-us.pdf | | |

Change in Asset Allocation Pattern

Rebalancing due to Passive Breaches:

As per SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in SEBI circular dated March 30, 2022.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

A. RISK FACTORS

Standard Risk Factors:

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

Scheme Specific Risk Factors

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its objectives. The fund of funds scheme will be investing in global ETFs, which invests in units of ETFs which track the performance of Developed Markets excluding US.

• **Risks associated with investing in Funds of Funds Scheme**

- Investors may please note that they will be bearing the expenses of the relevant fund of funds scheme in addition to the expenses of the underlying scheme in which the fund of funds scheme makes investment.
- The Scheme may invest in units of underlying ETFs. Hence the Scheme's performance may depend upon the performance of the underlying scheme. Any change in the investment policies or the fundamental attributes of the underlying schemes could affect the performance of the Scheme.

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- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying scheme where the Scheme has invested and will not include the investments made by the underlying Scheme.
- The fund assets are invested in units of ETFs by buying and selling units on the exchange/s at the market price. The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme.
- In addition to buying or selling of ETF units on the exchange, FOF scheme may create or redeem ETF units directly from AMC subject to provisions mentioned in prospectus and regulatory documents of underlying ETFs. As a result, the returns of the Scheme may differ from the underlying schemes.
- The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these settlement periods and liquidity risk may become significant.
- The NAV of the scheme to the extent invested in Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- **Risk associated with Underlying Schemes**
- Stock market risk, which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The Fund's investments in foreign stocks can be riskier than U.S. stock investments. Foreign stocks may be more volatile and less liquid than U.S. stocks. The prices of foreign stocks and the prices of U.S. stocks may move in opposite directions. In addition, the Fund's target index may, at times, become focused in stocks of a particular market sector, which would subject the Fund to proportionately higher exposure to the risks of that sector.
- Country/regional risk, which is the chance that world events—such as political upheaval, financial troubles, or natural disasters—will adversely affect the value of securities issued by companies in foreign countries or regions. Because the Fund may invest a large portion of its assets in securities of companies located in any one country or region, the Fund's performance may be hurt disproportionately by the poor performance of its investments in that area.
- Investment style risk, which is the chance that returns from small and mid-capitalization stocks will trail returns from global stock markets. Historically, small- and mid-cap stocks have been more volatile in price than the large-cap stocks that dominate the global markets, and they often perform quite differently. The stock prices of small and mid-size companies tend to experience greater volatility because, among other things, these companies tend to be more sensitive to changing economic conditions.
- Currency risk, which is the chance that the value of a foreign investment, will decrease because of unfavourable changes in currency exchange rates.
- Concentration Risk. The Fund may be susceptible to an increased risk of loss, including losses due to adverse events that affect the Fund's investments more than the market as a whole, to the extent that the Fund's investments are concentrated in the securities and/or other assets of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector, market segment or asset class.
- Cybersecurity Risk. Failures or breaches of the electronic systems of the Fund, the Fund's adviser, distributor, the Index Provider and other service providers, market makers, Authorized Participants or

the issuers of securities in which the Fund invests have the ability to cause disruptions, negatively impact the Fund's business operations and/or potentially result in financial losses to the Fund and its shareholders. While the Fund has established business continuity plans and risk management systems seeking to address system breaches or failures, there are inherent limitations in such plans and systems. Furthermore, the Fund cannot control the cybersecurity plans and systems of the Fund's Index Provider and other service providers, market makers, Authorized Participants or issuers of securities in which the Fund invests.

- **Equity Securities Risk.** Equity securities are subject to changes in value, and their values may be more volatile than those of other asset classes. The Underlying Index is composed of common stocks, which generally subject their holders to more risks than preferred stocks and debt securities because common stockholders' claims are subordinated to those of holders of preferred stocks and debt securities upon the bankruptcy of the issuer.
- **Financials Sector Risk.** Performance of companies in the financials sector may be adversely impacted by many factors, including, among others, changes in government regulations, economic conditions, and interest rates, credit rating downgrades, and decreased liquidity in credit markets. The extent to which the Fund may invest in a company that engages in securities-related activities or banking is limited by applicable law. The impact of changes in capital requirements and recent or future regulation of any individual financial company, or of the financials sector as a whole, cannot be predicted. Cyberattacks and technology malfunctions and failures have become increasingly frequent and have caused significant losses to companies in this sector, which may negatively impact the Fund.
- **Geographic Risk.** A natural disaster could occur in a geographic region in which the Fund invests, which could adversely affect the economy or the business operations of companies in the specific geographic region, causing an adverse impact on the Fund's investments in, or which are exposed to, the affected region.
- **Index-Related Risk.** There is no guarantee that the Fund's investment results will have a high degree of correlation to those of the Underlying Index or that the Fund will achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the Fund's ability to adjust its exposure to the required levels in order to track the Underlying Index. Errors in index data, index computations or the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the Index Provider for a period of time or at all, which may have an adverse impact on the Fund and its shareholders. Unusual market conditions or other unforeseen circumstances (such as natural disasters, political unrest or war) may impact the Index Provider or a third party data provider, and could cause the Index Provider to postpone a scheduled rebalance. This could cause the Underlying Index to vary from its normal or expected composition.
- **Non-U.S. Securities Risk.** Investments in the securities of non-U.S. issuers are subject to the risks associated with investing in those non-U.S. markets, such as heightened risks of inflation or nationalization. The Fund may lose money due to political, economic and geographic events affecting issuers of non-U.S. securities or non-U.S. markets. In addition, non-U.S. securities markets may trade a small number of securities and may be unable to respond effectively to changes in trading volume, potentially making prompt liquidation of holdings difficult or impossible at times. The Fund is specifically exposed to Asian Economic Risk and European Economic Risk.

Foreign Investment Risk. The fund's investments in securities of foreign issuers involve certain risks that may be greater than those associated with investments in securities of U.S. issuers. These include risks of adverse changes in foreign economic, political, regulatory and other conditions; changes in currency exchange rates or exchange control regulations (including limitations on currency movements and exchanges); the imposition of economic sanctions or other government restrictions; differing

accounting, auditing, financial reporting and legal standards and practices; differing securities market structures; and higher transaction costs. These risks may negatively impact the value or liquidity of the fund's investments and could impair the fund's ability to meet its investment objective or invest in accordance with its investment strategy. There is a risk that investments in securities denominated in, and/or receiving revenues in, foreign currencies will decline in value relative to the U.S. dollar. Foreign securities also include ADRs, GDRs and EDRs, which may be less liquid than the underlying shares in their primary trading market, and GDRs, in particular, many of which are issued by companies in developed markets, may be more volatile. Foreign securities may also include investments in variable interest entities (VIEs) structures, which are created by China-based operating companies in jurisdictions outside of China to obtain indirect financing due to Chinese regulations that prohibit non-Chinese ownership of those companies. To the extent the fund's investments in a single country or a limited number of countries represent a large percentage of the fund's assets, the fund's performance may be adversely affected by the economic, political, regulatory and social conditions in those countries, and the fund's price may be more volatile than the price of a fund that is geographically diversified.

- **Risks associated with Investing in Derivatives**

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

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

- **Risks associated with overseas investment**

To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, and bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

- **Currency Risk:**

The fund will invest in overseas / foreign ETFs as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes/fluctuations in the value of the foreign currencies relative to the Indian Rupee.

- **Country Risk:**

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

- **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.

- **Right to Limit Redemptions**

The Trustee, in the general interest of the Unitholders of the Scheme offered under this SID and keeping in view of 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.

- **Regulatory and taxation related Risk**

As scheme is investing in securities domicile outside of India, scheme may be subject to prevailing regulations and taxations of domicile country. In such case, scheme return may deviate from the returns generated by underlying schemes.

Risks Associated with 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 TREPS Segments**
The mutual fund is a member of securities and TREPS segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in TREPS 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.
- **Tracking Error Risk and Tracking Difference 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.

- **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.

Risk Control

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

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

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

PLANS AND OPTIONS

The Scheme offers two Plans: Regular Plan and 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).

Growth Option: Each Plan offers Growth Option.

Under this Option, IDCW will not be declared. Income/profits received/earned on the Scheme's corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV) of Units under this Option.

The AMC reserves the right to introduce/discontinue further Options as and when deemed fit.

DEFAULT PLAN

Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct |
| 2 | Not mentioned | Direct | Direct |
| 3 | Not mentioned | Regular | Direct |
| 4 | Mentioned | Direct | Direct |
| 5 | Direct | Not Mentioned | Direct |
| 6 | Direct | Regular | Direct |
| 7 | Mentioned | Regular | Regular |
| 8 | Mentioned | Not Mentioned | Regular |

In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.

APPLICABLE NAV

As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020 read with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/253 dated December 31, 2020 with effect from February 01, 2021, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application subject to cut-off timing provisions.

Considering the above, cut-off timings with respect to Subscriptions/Purchases including switch – ins shall be as follows:

- In respect of valid applications received by 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase / switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the

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Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.

- In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.
- In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV. In case of other facilities like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the instalment date.

Redemptions including switch – outs:

- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

The AMC reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time.

Transaction through online facilities/ electronic mode:

The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/redemption/switch/SIP/STP of units is received on the servers of AMC/RTA as per terms and conditions of such facilities.

In case of a time lag between the amount of subscription being debited to the investor's bank account and the subsequent credit into the Scheme's bank account, the applicability of NAV for transactions where NAV is to be applied based on actual realization of funds by the Scheme, may be impacted. The AMC/its bankers/ its service providers would not be liable for any such delay/lag and consequent pricing of units.

Transaction through Stock Exchange:

With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.

METHODOLOGY AND ILLUSTRATION OF SALE AND REPURCHASE OF UNITS

The price or NAV, an investor is charged while investing in an open-ended scheme is called sale or subscription price. Pursuant to SEBI Circular dated June 30, 2009, no entry load will be charged by the scheme to the investors. Therefore, Sale or Subscription price = Applicable NAV (for respective plan and option of the scheme)

Pursuant to SEBI Circular No. SEBI/IMD/DF2/OW/P/2020/11099/1 dated June 29, 2020, Gazette notification dated March 30, 2020 for extending the effective date for applicability of new stamp duty rules and as per Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on all mutual fund inflow transactions i.e. purchases (including Switch-ins), SIP / STP instalments (including IDCW

reinvestment) with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted to the unit holders would be lower to that extent. Kindly refer the example below for better understanding.

Example: An investor invests Rs.10,000/- and the current NAV is Rs. 10/- then the purchase price will be Rs.10/-. After deduction of stamp duty investor will receive 999.95 units

| | | |
|---|-------------|---------------------------------|
| Investment amount | Rs.10,000/- | A |
| Less: Transaction charges (deducted and paid to distributor, if applicable) | NIL | B |
| Stamp duty applicable (@0.005%) | 0.50 | $C = (A - B) * 0.005 / 100.005$ |
| Net Investment amount | 9,999.50/- | $D = (A - B - C)$ |
| NAV | Rs.10/- | E |
| Units allotted | 999.95 | $F = D / E$ |

Methodology of calculating repurchase price of Units

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the investors. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the “Applicable NAV” to calculate the repurchase price. Therefore, Repurchase or Redemption Price = Applicable NAV *(1- Exit Load, if any)

Example: If the Applicable NAV is Rs. 10 and a 2% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs. 10 * (1-0.02) = Rs. 10 * (0.98) = Rs. 9.80

MINIMUM APPLICATION AND REDEMPTION AMOUNT

Minimum Application Amount

For Lumpsum:

Rs. 500/- and in multiples of Re. 1/- thereafter.

For Systematic Investment Plan (SIP):

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

NFO KIM of Motilal Oswal Developed Market Ex US ETFs Fund of Funds

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

Minimum Additional Amount: Rs. 500/- and in multiples of Re. 1/- thereafter.

Minimum Redemption Amount: Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter or account balance whichever is lower.

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Within 5 working days of the receipt of the redemption request at the authorised centre of the Motilal Oswal Mutual Fund.

BENCHMARK INDEX

The performance of the Scheme will be benchmarked against S&P Developed Ex-U.S. BMI Total Return Index.

The index mentioned as benchmark above, is ideal benchmark for this scheme, since the investment objective of the scheme is to seek returns by investing in units of global ETFs which track the performance of Developed Markets ex-US.

IDCW POLICY

The Scheme does not offer IDCW Option.

NAME OF THE FUND MANAGER

Mr. Ankush Sood
Mr. Rakesh Shetty (Debt)

NAME OF TRUSTEE COMPANY

Motilal Oswal Trustee Company Ltd.

PERFORMANCE OF THE SCHEME

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

NFO KIM of Motilal Oswal Developed Market Ex US ETFs Fund of Funds

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

| Particulars | Regular Plan | Direct Plan |
|--|--------------|-------------|
| | Amount (Rs.) | |
| Amount Invested at the beginning of the year | 11,500 | 11,500 |
| Returns before Expenses | 1500 | 1500 |
| Expenses other than Distribution Expenses @0.15% | 17.25 | 17.25 |
| Distribution Expenses @ 0.50% | 57.50 | 0.00 |
| Returns after Expenses at the end of the Year | 1,425.25 | 1,482.75 |
| % of Returns after Expenses at the end of the Year | 14.25% | 14.82% |

The figures stated above are for illustration purposes only. Actual returns are dependent on various other factors including but not limited to only distribution cost.

E. Investment Disclosure

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

L. S&P Developed Ex-U.S. BMI Total Return Index

Index Objective:

The S&P Developed Ex-U.S. BMI is a comprehensive benchmark including stocks from developed markets excluding United States.

Index Methodology:

Universe: All constituents of S&P Global BMI

Eligibility Criteria: Companies domiciled within developed markets excluding the United States

Stock Selection: All eligible securities are included

Weightage: Based on float-adjusted market-cap

Reconstitution: Annually in September

Index Returns:

| Period | S&P Developed BMI TRI |
|---------------------------|-----------------------|
| Absolute Returns | |
| 1 Month | -3.31% |
| 3 Month | 4.10% |
| 6 Month | 4.84% |
| 9 Month | 11.54% |
| Annualized Returns | |
| 1 Year | 19.40% |

| | |
|---------|--------|
| 3 Year | 10.21% |
| 5 Year | 7.59% |
| 10 Year | 7.78% |

Source: S&P DJI; Data as of 31-Aug-23; All returns in INR

Index Composition:

| S. no. | Company Name | Index Weight % |
|--------|---------------------------------|----------------|
| 1 | Nestle Sa Ord Reg | 1.45 |
| 2 | Novo Nordisk As Ord B | 1.42 |
| 3 | Samsung Electronics Gdr 144A | 1.24 |
| 4 | Asml Holding Nv Ord | 1.23 |
| 5 | Novartis Ag Ord Reg | 1.08 |
| 6 | Shell Plc Ord | 1.02 |
| 7 | Toyota Motor Corp Ord | 1.00 |
| 8 | Lvmh Louis Vuitton Moet Hen Ord | 0.97 |
| 9 | Astrazeneca Plc Ord | 0.95 |
| 10 | Roche Holding Ag Ord Drc | 0.91 |

Source: S&P DJI; Data as of 31-Aug-23

EXPENSES OF THE SCHEME

(1) Load Structure:

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

| Type of Load | Load chargeable (as %age of NAV) |
|--------------|--|
| Entry load | NIL |
| Exit load | 1%- If redeemed on or before 15 days from the date of allotment. Nil- If redeemed after 15 days from the date of allotment. |

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

Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 1996, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 95 per cent of the Net Asset Value.

Any imposition or enhancement in the load structure shall apply on a prospective basis and in no case the same would affect the existing investors adversely. No Load shall be imposed for switching between Options within the Scheme.

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

NFO KIM of Motilal Oswal Developed Market Ex US ETFs Fund of Funds

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

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

1. The addendum detailing the changes will be attached to SID and Key Information Memorandum (KIM). The addendum will be circulated to all the distributors so that the same can be attached to all SID and KIM already in stock.
2. Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all Investor Service Centres and distributors/brokers offices.
3. The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
4. The Fund shall display the addendum on its website (www.motilaloswalmf.com).
5. Any other measure that the Mutual Fund shall consider necessary.

(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.

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

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

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

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

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

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

It may be further noted that

1. the total expense ratio of the Scheme including weighted average of the total expenses ratio levied by the underlying schemes(s) shall not exceed 1.00 percent of the daily net assets of the scheme.
2. the total expense ratio to be charged over and above the weighted average of total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied under the underlying schemes, subject to limit as specified above.

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

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

The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations will be charged in line with SEBI Mutual Fund Regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards any of the expense heads mentioned in the above regulation, provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.

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

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

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

- a. 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.
- b. 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.
- c. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI Regulations.

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

Additional TER can be charged up to 30 basis points on daily net assets of the scheme as per regulation 52 of SEBI (Mutual Funds) Regulations, 1996 (hereinafter referred to as Regulations), if the new inflows from beyond top 30 cities are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher Provided that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities

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

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

* 366, wherever applicable.

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

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

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

As per AMFI letter no. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 on B-30 Incentive Mechanism, AMC has been advised to keep the B-30 incentive structure in abeyance with effect from March 01, 2023 till any further guidelines regarding necessary safeguards are issued by SEBI.

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

Illustration of impact of expense ratio on returns of the Scheme

| Particulars | Regular Plan | Direct Plan |
|--|--------------|-------------|
| | Amount (Rs.) | |
| Amount Invested at the beginning of the year | 11,500 | 11,500 |
| Returns before Expenses | 1500 | 1500 |
| Expenses other than Distribution Expenses @0.15% | 17.25 | 17.25 |
| Distribution Expenses @ 0.50% | 57.50 | 0.00 |
| Returns after Expenses at the end of the Year | 1,425.25 | 1,482.75 |
| % of Returns after Expenses at the end of the Year | 14.25% | 14.82% |

The figures stated above are for illustration purposes only. Actual returns are dependent on various other factors including but not limited to only distribution cost.

WAIVER OF LOAD

Not Applicable

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Please refer to Statement of 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

| Registrar | Motilal Oswal Mutual Fund |
|---|--|
| KFin Technologies 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 | Mr. Juzer Dalal Motilal Oswal Asset Management Company Limited 10 th Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025 Tel No. +91 8108622222 and +91 22 40548002 Fax No.: 02230896884 Email.: mfservice@motilaloswal.com |

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

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio, transaction has taken place during the month. Further, SEBI vide its circular having ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

In view of the said requirements, the account statements for transactions in units of the Fund by investors will be dispatched to the investors in following manner:

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the MOAMC shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month.
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by MOAMC for each calendar month on or before 10th of the immediately succeeding month.

The Consolidated Account statement will be in accordance to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018. In case of a specific request received from the Unit holders, MOAMC will provide the account statement to the investors within 5 Business Days from the receipt of

such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication

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.

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) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year.

In case of investors whose email addresses are registered with MOMF, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.

The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio on specific request received from investors.

Half yearly Disclosures: Financial Results

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

Annual Report:

The Mutual Fund / AMC will host the Annual Report of the Schemes on its website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year).

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) and on the website of AMFI (www.amfiindia.com).

Monthly & Annual Disclosure of Risk-o-meter

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 regards to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of all the schemes.

Special Products / facilities available during the NFO

The Mutual Fund will offer ASBA facility during the NFO of the Scheme. ASBA is an application containing authorization given by the Investor to block the application money in his specified bank account towards the subscription of the units offered during the NFO of Scheme. If an Investor is applying through ASBA facility, the application money towards the subscription of units shall be debited from his specified bank account only if his/her application is selected for allotment of units. Please refer to the SAI for more details.

The Special Products / Facilities available on an Ongoing basis are as follows:

1. Systematic Investment Plan
2. Systematic Transfer Plan
3. Systematic Withdrawal Plan
4. Switching Option
5. NAV Appreciation Facility
6. Motilal Oswal Cash Flow Plan
7. Online Facility
8. Mobile Facility
9. Application through MF utility platform
10. Transaction through Stock Exchange
11. Transaction through electronic mode
12. Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE
13. Through mobile application of Kfin Technologies Limited i.e. 'KFinKart'
14. ASBA
15. MF Central as Official Point of Acceptance of Transactions (OPAT)

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

A. Systematic Investment Plan (SIP)

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

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

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

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

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

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

The Additional feature for investing in SIP are as follows:

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

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

Systematic Investment Plan (SIP) @ WhatsApp

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

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

SIP Booster” facility (SIP Booster)

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

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before the SIP Booster start month. In case SIP Instalment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.

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

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

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

| No(s). | SIP (In Rs.) (A) | SIP Booster amount (In Rs.) (B) | Monthly SIP instalments Amount after SIP Booster (in Rs.) (A+B) |
|--|------------------|---------------------------------|---|
| 1 to 6 | 5,000 | N.A. | 5,000 |
| 7 to 12 | 5,000 | 1,000 | 6,000 |
| 13 to 18 | 6,000 | 1,000 | 7,000 |
| 19 to 24 | 7,000 | 1,000 | 8,000 |
| 25 to 30 | 8,000 | 1,000 | 9,000 |
| 31 to 36 | 9,000 | 1,000 | 10,000 |
| Once your SIP amount reaches maximum booster limit specified by you, subsequent instalments will be processed with the maximum booster limit amount. | | | |

Instant Systematic Investment Plan (ISIP)

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

SIP Pause Facility

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

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

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

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

B. Systematic Transfer Plan (STP)

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

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

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

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

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

| | |
|--|--|
| Minimum amount per STP Instalment under weekly/fortnightly/monthly STP | Rs. 500/- and multiple of Re. 1/- thereafter. |
| Minimum amount per STP Instalment under Quarterly STP | Rs. 1500/- and multiple of Re. 1/- thereafter. |
| No. of STP Instalments | Twelve Instalments (Daily) |
| a) Minimum | Six instalments (monthly/weekly/fortnightly) |
| b) Maximum | Three instalments (quarterly) |
| | No Limit |

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| | |
|----------------------------------|--|
| Periodicity | Daily/ Weekly/fortnightly/Monthly/Quarterly |
| Dates available for STP Facility | 1st, 7th, 14th, 21st or 28th of every month. *Except for Weekly STP wherein the frequency shall be Monday, Tuesday, Wednesday, Thursday and Friday. |
| Applicable NAV and Cut-off time | Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable. |

| STP Frequency | Minimum Instalment Amount | Minimum Number of Instalments |
|---------------|---|-------------------------------|
| Daily | Rs.500/- and multiple of Re. 1/- thereafter | Twelve Instalments |

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

C. Systematic Withdrawal Plan (SWP)

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

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

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

| | |
|--|---|
| Minimum amount per SWP instalment under weekly/ fortnightly/monthly/annual SWP | Rs. 500/- and multiple of Re. 1/- thereafter. |
| Minimum amount per SWP instalment under Quarterly SWP | Rs. 1500/- and multiples of Re. 1/- thereafter. |
| No. of SWP Instalments a) Minimum b) Maximum | Twelve instalments(monthly/weekly/fortnightly) Four instalments (quarterly) One instalment (annual) No Limit |
| Periodicity | Weekly/Fortnightly/ Monthly/Quarterly |
| Dates available for SWP Facility | 1 st , 7 th , 14 th , 21 st or 28th of every month/ quarter. |
| Applicable NAV and Cut-off time | Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable. |

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

D. Switching Option

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

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

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

E. NAV Appreciation facility

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

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

F. Motilal Oswal CashFlow Plan (MO – CP)

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

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

1. MO – CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments at the specified date for a designated tenure period at a predefined frequency i.e. monthly, quarterly and annually.
2. MO – CP is offered under Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Flexi Cap Fund, Motilal Oswal Dynamic Fund and Motilal Oswal Equity Hybrid Fund (eligible

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Schemes).

3. It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.
4. Minimum amount under MO-CP is Rs. 5000/- and in multiples of Re. 1/- thereafter
5. It presently offers three options:
 - a. MO – CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.6045% and 1.8245% respectively.
 - b. MO – CP @ 10% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.7974% and 2.4114% respectively.
 - c. MO – CP @ 12% p.a. of original cost of investment. The payouts would be for monthly, quarterly and annually of the investment amount.

Illustration:

For calculation of MOF – CP @ 7.5% p.a., 10% p.a. and 12% p.a. for Quarterly frequency:

| Particulars | At 7.5% p.a. | At 10% p.a. | At 12% p.a. |
|--|---------------------|--------------------|--------------------|
| Investment Date (First Lump sum Investment) | 01-Apr-17 | 01-Apr-17 | 01-Apr-17 |
| Cost of Investment | 1,00,000.00 | 1,00,000.00 | 1,00,000.00 |
| NAV at the time of investment | 10.3789 | 10.3789 | 10.3789 |
| Units Allotted | 9,634.9324 | 9,634.9324 | 9,634.932 |
| First Cashflow Date | 01-Apr-18 | 01-Apr-18 | 01-Apr-18 |
| NAV | 11.8648 | 11.8648 | 11.8648 |
| Amount to be Redeemed | 7,500.00 | 10,000.00 | 12,000 |
| Units Redeemed | 632.1219 | 842.8292 | 1,011.395 |
| Balance Units | 9,002.811 | 8,792.1032 | 8,623.537 |
| Second Cashflow Date | 01-July-18 | 01-July-18 | 01-July-18 |
| NAV | 11.6121 | 11.6121 | 11.6121 |
| Amount to be Redeemed | 1,824.5 | 2411.4 | 2,873.73 |
| Units Redeemed | 157.1206 | 207.6627 | 247.4772 |
| Balance Units | 8,845.6904 | 8,548.4405 | 8,376.06 |

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

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

7. Dates available for MO - CP:

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

8. In case of partial redemptions, the payouts will further happen on the original investment cost and not the balance investment.
9. In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed.
10. The AMC will require 7 calendar days from the date of submission of valid enrolment form to register the Investor under MO – CP. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.
11. Investors can discontinue with this facility at any time by providing a valid form which shall be made effective within 7 calendar days of the date of receipt of the said request. Therefore, in the intervening period i.e. date of submission of form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.
12. This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the investor.
13. Investors are required to refer to the terms and conditions mentioned in the form.
14. The Trustee/AMC reserves the right to change/modify the terms and conditions of the MO – CP or withdraw of this facility.

G. Online Facility

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

H. Mobile Application:

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

I. Application through MF utility platform

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

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

www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of Motilal Oswal Mutual Fund.

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

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

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

J. Transaction through Stock Exchange

Mutual Fund also offers facility of transacting in the Units of the select Schemes/Plans/ Options through the platforms as may be provided by Bombay Stock Exchange (BSE) and National Stock Exchange (NSE). Investors desirous of transacting through the stock exchange mode shall submit applications to registered stock brokers or distributors registered with NSE or BSE.

The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers or distributors registered with the BSE and/or NSE in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE or such other recognized stock exchange in this regard. Investors desirous of transacting through the stock exchange mode may be required to have a demat account with NSDL/CDSL.

The Mutual Fund will not accept any request for transactions or service requests in respect of Units bought under this facility in demat mode directly.

The AMC/Fund will not send any account statement in respect of Units bought in demat mode or accept any request for statement as the units will be credited in demat account of the investor and their DPs should be approached for issuance of statement. Investors may note that the facility of transacting through the stock exchange mode is currently being offered only for select schemes of the Mutual Fund.

For any grievances with respect to transactions through stock exchange mechanism, Investors must approach either stock broker or the investor grievances cell of the respective stock exchange. The Fund or the AMC will not be liable for any transactions processed based on the transaction details provided by the stock exchanges.

K. Transaction through electronic mode

Subject to the investor fulfilling certain terms and conditions stipulated by the AMC as under, MOAMC, MOMF or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept

transactions through any electronic mode (“fax/web/ electronic transactions”) as permitted by SEBI or other regulatory authorities:

1. The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/web/ electronic transactions and the recipient shall not in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions.
2. The recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient.
3. The transmitter's request to the recipient to act on any fax/web/electronic transmission is for the transmitter's convenience and the recipient is not obliged or bound to act on the same.
4. The transmitter acknowledges that fax/web/electronic transactions is not a secure means of giving instructions/ transactions requests and that the transmitter is aware of the risks involved including those arising out of such transmission.
5. The transmitter authorizes the recipient to accept and act on any fax/web/ electronic transmission which the recipient believes in good faith to be given by the transmitter and the recipient shall be entitled to treat any such fax/web/ electronic transaction as if the same was given to the recipient under the transmitter's original signature.
6. The transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to cooperate with the recipient to enable confirmation of such fax/web/ electronic transaction requests.
7. The transmitter accepts that the fax/web/ electronic transactions shall not be considered until time stamped as a valid transaction request in the Scheme in line with SEBI Regulations. It would be considered as a final document as against the original document submitted subsequently for the purpose of records.
8. In consideration of the recipient from time to time accepting and at its sole discretion acting on any fax/ web/electronic transaction request received / purporting to be received from the transmitter, the transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, MOMF and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on fax/web/ electronic transaction requests including relying upon such fax/ electronic transaction requests purporting to come from the Transmitter even though it may not come from the Transmitter. The AMC reserves the right to discontinue the facility at any point of time.

- L.** Investors can also subscribe to the Units of the Scheme through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE.

Stock Exchanges are required to allow investors to directly access infrastructure of recognised stock exchange to purchase and redeem Mutual Fund units from Mutual Fund/AMC

Investors can avail this facility as and when the same is made available by Stock Exchanges. KYC compliant investors can registered themselves on Stock Exchanges by providing their PAN and creating their profile on the said platform. Stock Exchanges will allot the identification number upon receipt of signed and scanned registration form.

Further upon receipt of authorisation by the Stock Exchanges platform the investor can commence the transaction.

M. In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme through RTA's website i.e. www.kfintech.com. The facility to transact in the Scheme is also available through mobile application of Kfin i.e. 'KFINTRACK'.

N. ASBA

The Mutual Fund will offer ASBA facility during the NFO of the Scheme.

ASBA is an application containing authorisation given by the Investor to block the application money in his specified bank account towards the subscription of the units offered during the NFO of Scheme. If an Investor is applying through ASBA facility, the application money towards the subscription of units shall be debited from his specified bank account only if his/her application is selected for allotment of units. Please refer to the SAI for more details.

O. MF Central as Official Point of Acceptance of Transactions (OPAT)

Pursuant to SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/604 dated July 26, 2021, with respect to complying with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Limited and Computer Age Management Services Limited (CAMS) have jointly developed MF Central, a digital platform for Mutual Fund investors.

MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MF Central will be enabling various features and services in a phased manner. MF Central may be accessed using <https://mfcentral.com/> and a Mobile App in future.

Any registered user of MF Central, requiring submission of physical document as per the requirements of MF Central, may do so at any of the designated Investor Service Centres/ Collection Centres of KFin Technologies Private Limited or CAMS.

Differentiation of Motilal Oswal Developed Market Ex US ETFs Fund of Funds with other existing Fund of Fund Schemes of MOMF

The following table shows the differentiation of the Scheme with the existing Schemes of MOMF.

| Name of the Scheme | Investment Objective | Asset Allocation | Product Differentiation | Asset Under Management (Rs. In Crores) (As on August 31, 2023) | Number of Folio's (As on August 31, 2023) |
|---------------------------------------|--|---|---|--|---|
| Motilal Oswal Nasdaq 100 Fund of Fund | The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal Nasdaq 100 ETF. | The scheme would invest 95% to 100% in Units of Motilal Oswal Nasdaq 100 ETF and balance up to 5% in Units of | An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF | 4,191.79 | 2,34,976 |

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| | | | | | |
|--|--|--|---|-------|-------|
| | <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.</p> | | | |
| Motilal Oswal 5 Year Gsec Fund of Fund | <p>The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal 5 Year G-Sec ETF.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>The scheme would invest 95% to 100% in Units of Motilal Oswal 5 Year Gsec Fund of Fund and balance up to 5% in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Triparty repo, Reverse Repo, units of Liquid and Debt schemes of Motilal Oswal Mutual Fund.</p> | An open ended fund of funds scheme investing in units of Motilal Oswal 5 Year G-Sec ETF | 12.96 | 2,672 |
| Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive | <p>To generate long term growth/capital appreciation by offering asset allocation investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold.</p> <p>However, there can be no assurance or guarantee that the investment objective of the</p> | <p>The Scheme would invest Minimum 95% to Maximum 100% in Units of specified schemes of Mutual Fund* and Maximum 5% in Liquid schemes/Money Market Instruments</p> <p>*Minimum 40% to Maximum 90% in Motilal Oswal Nifty 500 Index Fund / Motilal Oswal M50 ETF / Similar Domestic</p> | An open ended fund of funds scheme investing in passive funds | 58.01 | 6,511 |

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| | | | | | |
|--|---|---|---|-------|-------|
| | Scheme would be achieved. | Equity Passive Funds, Minimum 10% to Maximum 30% in Motilal Oswal S&P 500 Index Fund / Motilal Oswal NASDAQ 100 ETF, Maximum 40% in Motilal Oswal 5 Year G – Sec ETF / Similar Domestic G-Sec Passive funds and Maximum 20% in ICICI Prudential Gold ETF / Similar Domestic Gold Exchange Traded Funds. | | | |
| Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative | <p>To generate long term growth/capital appreciation by offering asset allocation investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>The Scheme would invest Minimum 95% to Maximum 100% in Units of specified schemes of Mutual Fund* and Maximum 5% in Liquid schemes/Money Market Instruments</p> <p>*Maximum 40% in Motilal Oswal Nifty 500 Index Fund / Motilal Oswal M50 ETF / Similar Domestic Equity Passive Funds, Maximum 20% in Motilal Oswal S&P 500 Index Fund / Motilal Oswal NASDAQ 100 ETF, Minimum</p> | An open ended fund of funds scheme investing in passive funds | 43.10 | 1,878 |

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| | | | | | |
|---|---|---|--|-------|-------|
| | | 40% to Maximum 90% in Motilal Oswal 5 Year G – Sec ETF / Similar Domestic G-Sec Passive Funds and Maximum 20% in Nippon India ETF Gold BeES, ICICI Prudential Gold ETF / Similar Domestic Gold Exchange Traded Funds. | | | |
| Motilal Oswal Gold and Silver ETFs Fund of Fund | To generate returns by investing in units of Gold ETFs and Silver ETFs. However, the performance of the scheme may differ from that of the underlying gold and silver ETFs due to tracking error of the underlying exchange traded funds. There can be no assurance or guarantee that the investment objective of the scheme would be achieved. | The Scheme would invest Minimum 95% to Maximum 100% in Units of Gold ETFs & Silver ETFs and Maximum 5% in Units of liquid Scheme/ debt schemes, Debt and Money Market Instruments | An open ended fund of funds scheme investing in units of gold and silver exchange traded funds | 28.96 | 4,130 |

This KIM is dated September 08, 2023.

1

8 BANK DETAILS (Mandatory) Redemption / Refund payouts will be credited into this bank account in case it is in the current list of banks with whom Motilal Oswal Mutual Fund has Direct Credit facility.

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|--|--|--|--|--|--|--|--|--|--|--|----------------------|--|--|--|------|----------------------------------|----------------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|--------------------------------------|-----|--|--|--|--|
| Bank Name | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank A/c No. | | | | | | | | | | | | | | | | Type | <input type="checkbox"/> Current | <input type="checkbox"/> Savings | <input type="checkbox"/> NRO | <input type="checkbox"/> NRE | <input type="checkbox"/> FCNR | <input type="checkbox"/> Others | <input type="text" value="Specify"/> | | | | | |
| Branch Name | | | | | | | | | | | | | | | | City | | | | | | | | Pin | | | | |
| IFSC Code (11 digit)* | | | | | | | | | | | | MICR Code (9 digit)* | | | | | | | | | | *Mentioned on your cheque leaf | | | | | | |

WE understand that the instructions to the bank for Direct Credit / NEFT to be given by the Mutual Fund, and such instructions will be adequate discharge of the Mutual Fund towards redemption / refund proceeds. In case the bank does not credit my / our bank account with / without assigning any reason thereof, or if the transaction is delayed or not effected at all or credited into the wrong account for reasons of incomplete or incorrect information. I / We would not hold Motilal Oswal Mutual Fund responsible. Further the Mutual Fund reserves the right to issue a demand draft / payable at par cheque in case it is not possible to make payment by Direct Cash/NEFT.

If however the unit holders wish to receive a cheque (instead of a direct credit into their bank account) Please tick the box alongside ☐

Cheques should be crossed "A/c Payee only" and drawn in favour of Motilal Oswal Developed Market Ex US ETFs Fund of Funds

9 FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor) (Mandatory)

Non-Individual investors should mandatorily fill separate FATCA Form Available on Website: www.motilaloswalmf.com. The below information is required for all applicants/guardian

| | Place/City of Birth | Country of Birth | Country of Citizenship / Nationality |
|------------------|---------------------|------------------|--|
| First Applicant | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____ |
| Second Applicant | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____ |
| Third Applicant | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____ |

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes ☐ No ☐

If 'No' please proceed for the signature of declaration

If 'YES', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries[#]

| | Country of Tax Residency | Tax Identification Number or Functional Equivalent | Identification Type (TIN or other, please specify) | If TIN is not available, please tick (✓) the reason A, B, & C (as defined below) |
|------------------|--------------------------|--|---|---|
| First Applicant | | | | Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| Second Applicant | | | | Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| Third Applicant | | | | Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |

Reason A: The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents. **Reason B:** No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected). **Reason C:** Others; please state the reason thereof.

[#] Please attach additional sheets if necessary

10 NOMINATION DETAILS (Refer Instruction 10)

☐ PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS

| Name | Date of Birth if nominee is minor | Address | Guardian Name (in case Nominee is a Minor) | Signature (Guardian in case Nominee is a Minor) | Allocation % |
|------|---|---------|---|---|-----------------|
| | | | | | |
| | | | | | |
| | | | | | |

FOR NOMINATION OPT-OUT: ☐ I/We DO NOT wish to make a nomination (Please tick (✓) if the unit holder does not wish to nominate anyone)

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

11 DECLARATION/CONSENT AND SIGNATURE

Having read and understood the contents of the Scheme Information Document of the Scheme(s), I/We hereby apply for the units of the scheme(s) and agree to abide by the terms, conditions, rules and regulation governing the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate Sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the income tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme (s) & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme (s), legally belong to me/us. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the Mutual Fund, I/we hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme(s), in Favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs only: I/We confirm that I am/we are Non Residents of Indian nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR Account. I/We confirm that the details provided by me/us are true and correct. I declare that the information is to the best of my Knowledge, belief, accurate and complete. I agree to notify MOMF/AMC immediately in the event of information changes.

FATCA / CRS Certification:

Declaration for Individual: I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators/ tax authorities.

Investors who are Trusts/Societies/Section 8 companies (under Companies Act, 2013) constituted for religious or charitable purposes, have to declare their status as NPO to AMC:

| | |
|--|--|
| <p>We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).</p> | <p><input type="radio"/> <u>Yes</u></p> <p><input type="radio"/> <u>No</u></p> |
| <p>If yes, please quote Registration No. of Darpan portal of Niti Aayog</p> | |

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

1 General Information

- a. Please read the terms of the Key Information Memorandum (KIM) and the Scheme Information Document (SID) and Statement of Additional Information carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- b. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the Application Form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Applications completed in all respects, must be submitted at the Investor Service Centres (ISCs) / Official Points of Acceptance.
- Investors can also subscribe to the Units of all scheme of Motilal Oswal Mutual Fund through the mutual fund trading platforms viz. BSE STAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Karyv or visit our website www.motilaloswalmf.com and www.motilaloswalmf.com. Please write the Serial Number of the Application Form / Folio Number on the reverse of the cheque / demand draft. Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application.

c. Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

- d. Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant / joint holder is permitted with the minor beneficiary

e. Employee Unique Identification Number (EUIDN)

Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote in the Application Form the EUIDN obtained by him/her from AMFI. EUIDN would assist in addressing any instance of mis-selling even if the employee/ relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIDN is correctly filled in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIDN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

f. Direct Investments

Investors applying under Direct Plan must mention "Direct" in ARN No. column. In case Distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme/ Series name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme/ Series name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".

- g. All Applicants are subject to detailed scrutiny and verification. Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected either at the collection centre itself or subsequently after detailed verification at the back office of the Registrars.

- h. If the Scheme name on the application form and on the payment instrument are different, the application will be processed and units will be allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

i. E-mail Communication

If the investor has provided an email address, the same will be registered in our records for communication and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode / email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. The AMC / Trustee reserve the right to send any communication in physical mode.

2 Compliance and Prevention of Anti Money Laundering

Your attention is particularly drawn to the section on "Prevention of Money Laundering and Know Your Customer". All the applications with incomplete/incorrect information/not accompanied with the necessary documents, shall be treated as invalid and shall be liable to be rejected. Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering (AML) and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. It is mandatory for all applicants to submit necessary documents for compliance with Anti Money Laundering (guardian in case of minor). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

3 Applicant's Personal Information

- a. Please furnish your name and complete postal address with the Pin Code (P.O. Box No. **Not enough**) and your Contact Nos. This would help us reach you faster.
- b. Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust / Society / Fils / Association of Person/ Body of Individuals.
- c. **KYC Compliance:** KYC is mandatory for all investors (including joint holders, guardians of minors and NRIs) to enclose a copy of KYC compliance to the application for investing in mutual fund schemes.
- d. If you have not indicated your Tax Status in the Application Form, the same would be assumed to be others.

4 Bank Account Details

An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption/ proceeds are to be paid). Bank account details provided in the application will be used for refunding rejected applications where DP ID is not matching. Investors are requested to provide Bank Account Detail linked with their Demat Account. In case of discrepancies Bank Account Details as per depository records will prevail.

5 Payment Details

- a. Cheques should be crossed "**A/c Payee only**" and drawn in favour of **Motilal Oswal Developed Market Ex US ETFs Fund of Funds**
- b. Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres.
- c. If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand draft payable at your nearest city where we have such office.
- d. Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post-dated cheques will not be accepted.

6 Third Party Payments

Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as:

- (i) Investment made through instruments issued from an account other than that of the beneficiary investor,
- (ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:

- 1) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions.
- 2) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- 1) Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
- 2) Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.
- 3) Verifying the source of funds to ensure that funds have come from the drawer's account only.

- 1) If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of ₹ 50,000/- or more. Such pre-funded instrument issued against cash payment of less than ₹ 50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- 2) If payment is made by RTGS, NEFT, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder.

Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments. Refer Third Party Payment Declaration form available on our website www.motilaloswalmf.com or in Motilal Oswal Mutual Fund

branch offices.

7 Name and Type of Scheme

| Name | Type |
|---|--|
| Motilal Oswal Developed Market Ex US ETFs Fund of Funds | An open ended fund of funds scheme investing in units of Global ETFs which track the performance of Developed Markets excluding US |

8 Demat Account

Investors have an option to hold the Units in dematerialized form. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification.

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

9 NRIs

- a. In case of NRI / Persons of Indian Origin, payment must be made either by cheque or demand draft by means of: (a) inward remittance through normal banking channels; or (b) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis. (In case of Indian Rupee drafts purchased from abroad or payments from FCNR/NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted).

10 Nomination Details

Applicants applying for units singly / jointly can make a nomination at the time of initial investment or during subsequent investments / during the tenure of the investment.

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable. Request for Nomination/ Cancellation of nomination have to be mandatorily signed by all the holders irrespective of the Holding, POA holder cannot request/ cancel nominations.

11 Declaration and Signatures

- a. Signature can be in English or in any other Indian Language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal.
- b. Applications by minors must be signed on their behalf by their guardians.
- c. If you are investing through your constituted attorney, please ensure that the PoA document is signed by you and your constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.

12 Transaction Charges

In terms of SEBI circular, CIR/IMD/DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions:

- @ ₹ 100/- per subscription of ₹ 10,000/- and above in respect of existing unitholders; and
- @ ₹ 150/- for subscription of ₹ 10,000/- and above in respect of a first time investor in mutual funds.

The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.

TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction Charges shall not be deducted:

- a. where the Distributor of the investor has not opted to receive any Transaction Charges
- b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-;
- c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / IDCW Transfers/ IDCW Reinvestment, etc.;
- d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- e. for purchases / subscriptions routed through Stock Exchange(s).

13 Systematic Investment Plan (SIP)

Monthly, Weekly, Fortnightly : Minimum ₹ 500 & in multiples of ₹ 1/- & 12 installments Systematic Investment Plan (SIP)

Quarterly : Minimum ₹ 1,500 & in multiples of ₹ 1/- & 4 installments | Annual SIP : Minimum ₹ 6,000 & in multiples of ₹ 1/- & 1 installments

Investors can choose any date, as applicable, of his / her preference as Quarterly SIP Debit Date for the year. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. In case if no date is selected, 7th would be the default SIP Date. No Post Dated cheques would be accepted for SIP. The default cycle date of SIP & STP Monthly/Quarterly will be 7th.

SEBI vide its circular dated 24th July 2012, conveyed that the investments aggregating ₹ 50,000 in a rolling 12 month period or in a financial year i.e. April to March, in all the schemes of Mutual Funds are exempt from the PAN requirement.

Where the aggregate of the Lumpsum Investment (Fresh Purchase & Additional Purchase) and Micro SIP installments by an investor based on the rolling 12 month period/ in a financial year i.e. April to March does not exceed ₹ 50,000/-, it shall be exempt from the requirement of PAN, (hereafter referred to as "Micro Investments").

PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (including NRIs, Joint Holders), Minor acting through Guardian and Sole proprietary firms not having PAN). Person of Indian Origin, Hindu Undivided Family, (HUF), Qualified Foreign Investor (QFI) and other categories of investors will not be eligible for this exemption. However the eligible investors are required to submit PAN exempt KYC issued by SEBI registered KRA (KYC Registration Authority). In case of joint holders, first holder must possess a PAN.

(Application not complying with any of the above instruction/guidelines would be rejected.)

Any day / date SIP: SIP Frequency Choice of Day/Date

- a. Fortnightly SIP dates available – 1st – 14th, 7th – 21st, 14th – 28th

- b. Weekly SIP – Any day of transfer from Monday to Friday.

- c. Monthly SIP – Any date of the month except 29th, 30th and 31st

- d. Quarterly SIP – Any date of the month for each quarter (i.e. January-March, April-June, July-September, October-December) except 29th, 30th and 31st

e. the SIP will be processed on the immediate next Business Day. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the subsequent month in which application for SIP registration was received. In case the end date is not specified, SIP will continue till it receives termination notice. All other terms and conditions of SIP facility will remain unchanged.

14 PAN Details

It is mandatory for all investors to quote their Permanent Account Number (PAN) submit certified copy of the PAN card issued by the Income Tax Department irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Investment through Systematic Investment Plans (SIPs) upto 50,000/- (aggregate of installments in a rolling 12 months period or in a financial year i.e. April - March) per year per investor shall be exempt from the requirement of PAN.

15 KYC REQUIREMENTS AND DETAILS

- a. Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.

- b. Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.

- c. Non Individual applicants, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed company or is controlled by such listed Company, are also required to submit a declaration of ultimate

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

beneficial ownership in the mandated format as available on the website of the fund.

- d. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.
- e. Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.
- f. KYC Identification Number (KIN) is mandatory if KYC done via CKYC. Incase KIN is not available kindly fill CKYC form as per the requirements of the Regulations. CKYC is applicable to all investors.

g. Ultimate Beneficiary Owners

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' in the separate format enclosed with this form & also available at www.motilalshwamifund.com. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of Motilal Oswal Mutual Fund or visit our website www.motilalshwamifund.com.

16. MODE OF PAYMENT

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

The AMC will not accept any request for refund of demand draft charges, in such cases.

17. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

1. Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.
2. Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

18. To submit the Form please refer to the addresses of Investor Service Centers on our website www.motilalshwamifund.com.

19. Switching Option

During the NFO period (Switch request will be accepted upto 3.00 p.m. till the last day of the NFO), the Unit holders will be able to invest in the NFO under the Scheme by switching part or all of their Unit holdings held in the respective option(s) / plan(s) of the existing scheme(s) established by the Mutual Fund.

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

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

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

FATCA & CRS Instructions

FATCA Instructions & Definitions Individual

FATCA & CRS TERMS & CONDITIONS

Note : The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form) Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Motilal Oswal Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following India pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

Documentation required for Cure of FATCA/ CRS Indicia

U.S. place of birth: 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); and 3. Any one of the following documents: i) Certified Copy of "Certificate of Loss of Nationality ii) or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; iii) or Reason the customer did not obtain U.S. citizenship at birth

Residence/mailing address in a country other than India: 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

Telephone number in a country other than India If no Indian telephone number is provided: 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) If Indian telephone number is provided along with a foreign country telephone number: 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National identity card, etc.)

*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

SYSTEMATIC INVESTMENT PLAN DETAILS

1. The Mandate will be registered under the best suited mode i.e. NACH or Direct Debit at the discretion of its appointed payment Aggregator through whom the mandate will be registered for the SIP debit facility.
2. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
3. Where the cancelled cheque or a copy of the cheque does not mention the bank account holder's name(s), Investor should provide self-attested bank pass book copy / bank statement / bank letter to substantiate that the first unit holder is one of the joint holder of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances.
 - a) Payment by parents / grand-parents / related person on behalf of a minor in consideration of natural love and affection or as gift provided the purchase value is less than or equal to ` 50,000/- and KYC is completed for the registered Guardian and the person making the payment. However, single subscription value shall not exceed above ` 50,000/- (including investment through each regular purchase or single SIP instalment). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio. Additional declaration in the prescribed format signed by the guardian and parents/grand -parents/ related person is also required along with the application form.
 - b) Payment by an Employer on behalf of employee under Systematic Investment plans through, Payroll deductions provided KYC is completed for the employee who is the beneficiary investor and the employer who is making the payment. Additional declaration in the prescribed format signed by employee and employer is also required along with the application form
 - c) Custodian on behalf of an FI or a Client provided KYC is completed for the investor and custodian. Additional declaration in the prescribed format signed by Custodian and FI/ Client is also required along with the application form.
4. Please note that in the event of a minor mismatch between the bank account number mentioned in the application form and as appearing in the cheque leaf submitted, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf.
5. AUTHORISATION BY BANK ACCOUNT HOLDER(S)
 - a) Please indicate the name of the bank & branch, bank account number.
 - b) If the mode of operation of bank account is joint, all bank account holders would need to sign at the place marked.
6. Applications incomplete in any respect are liable to be rejected. AMC/ Service Provider shall have absolute discretion to reject any such Application forms.
7. AMC or other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. The investor assumes the entire risk of using this facility and takes full responsibility.
8. DECLARATION & SIGNATURES
This section need to be signed by the applicant(s) / unit holder(s) at the places marked as per the mode of holding recorded with us (i.e. "Single", "Anyone or Survivor" or "Joint").

TERMS AND CONDITIONS FOR (Debit Clearing)

1. The cities/ banks/ branches in the list may be modified /updated / changed / removed at any time in future entirely at the discretion of Motilal Oswal Mutual Fund without assigning any reasons or prior notice. If any city / bank/ branch is removed, SIP instructions for investors in such city/bank/branch via (Debit Clearing) Direct Debit route will be discontinued without prior notice.
2. **List of Banks for SIP Direct Debit Facility:-**
Allahabad Bank, Axis Bank, Bank of Baroda, Bank of India, Citi Bank, Corporation Bank, Federal Bank, ICICI Bank, IDBI Bank, Indusind Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, State Bank of India, State Bank of Patiala, UCO Bank, Union Bank of India, United Bank of India
3. Applications for SIP Auto Debit (Direct Debit) Facility would be accepted only if the bank branch participates in local MICR/ECS clearing.
4. In case the investor's bank chooses to cross verify the auto debit mandate with him/ her as the bank's customer, investor would need to promptly act on the same. AMC/ Service Provider will not be liable for any transaction failures due to rejection of the transaction by investor's bank/ branch or its refusal to register the SIP mandate or any charges that may be levied by the Bank/ Branch on investor / applicant.

INSTRUCTIONS TO FILL THE OTM Debit Mandate form NACH/Direct Debit

1. UMRN Code, Sponsor Code, and Utility Code are for official use only. Please do not write anything in these boxes/spaces.
2. The following information has to be mandatorily filled in the Mandates. In case any of these fields are not filled, the mandate is liable for rejection.
 - a) Please tick the Appropriate Account Type and furnish the Bank Account Number from which the SIP installment/s is/are to be debited.
 - b) Please mention the Bank Name, 11 Digit IFSC code, 9 Digit MICR Code of your Bank in the appropriate boxes provided for the purpose. The MICR code is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of these information, Mandate registration is liable to be rejected.
 - c) Please mention the maximum amount that can be debited using this mandate. The amount needs to be mentioned both in words as well as numbers.
 - d) Please mention your Mobile Number and Email Id on the mandate form.
 - e) Please provide the Start and End date for the period which the Mandate should be active.
3. SIGNATURES
The mandate needs to be signed by all the account holders in line with the mode of holding recorded with the investor's bank. The Account holder's names have to be mentioned as per their mode of holding in Account.



OTM Debit Mandate form NACH/ ECS/ Direct Debit
New Fund Offer / On Going Application Form
Motilal Oswal Developed Market Ex US ETFs Fund of Funds
(An open ended fund of funds scheme investing in units of Global ETFs
which track the performance of Developed Markets excluding US) New Fund Offer Price: ₹ 10/- Per Unit
NFO Opens on: September 18, 2023 NFO Closes on: September 21, 2023 Please read the Scheme Information Document /
Key Information Memorandum of the Scheme and instructions carefully.

Application No.

Form-2

| Distributor ARN / RIA# | Distributor Name | Sub-Distributor ARN | Internal Sub-Broker/Employee Code | EUIN |
|------------------------|------------------|---------------------|-----------------------------------|------|
| ARN/RIA : | | ARN | | |

#By mentioning RIA code, I/We authorize you to share with the SEBI Registered Investment Advisor the details of my/our transactions in the scheme(s) of Motilal Oswal Mutual Fund.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First Holder

Second Holder

Third Holder

1 UNIT HOLDER INFORMATION

☐ Mr. ☐ Ms. ☐ M/s

Existing Folio Number Existing UMRN

Name

2 SYSTEMATIC INVESTMENT PLAN DETAILS

| Scheme name | Plan | Option | SIP Installment Amount |
|---|---|---------------------------------|--------------------------|
| Motilal Oswal Developed Market Ex US ETFs Fund of Funds | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | <input type="checkbox"/> Growth | (₹) <input type="text"/> |

SIP Amount Min. ₹ 500/- (Weekly/Fortnightly/ Monthly), ₹ 1,500/- (Qtrly) & ₹ 6,000/- (Annual SIP) and in multiples of Re.1

SIP Frequency and Date*

☐ Fortnightly ☐ 1st-14 ☐ 7th-21st ☐ 14th-28th

☐ Annual SIP

Any Day/ ☐ Weekly - Any Day of Transfer (Monday to Friday)

Date SIP ☐ Monthly SIP- Any date of the month except (29th, 30th and 31st)

☐ Quarterly SIP- Any date of the month for each quarter (i.e. January, April, July, October) except (29th, 30th and 31st)

*Incense if no date is selected, 7th would be the default SIP Date.

SIP Period

From To

or ☐ Perpetual SIP

*First sip instalment will be debited on or after 1st October 2023.

SIP cheque No. SIP cheque Date

3 DECLARATION AND SIGNATURE (To be signed by ALL UNIT HOLDERS if mode of holding is 'joint')

This is to confirm that the declaration/instruction has been carefully read, understood. I/We have understood that I/we are authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity or the bank where I have authorized the debit and express my willingness and authorize to make payments through participation in NACH/ECS/Direct Debit/ Standing Instructions. I/We hereby confirm adherence to the terms of NACH/ECS (Debits)/Direct Debits/ Standing Instructions. Authorization to Bank: This is to inform that I/We have registered for ECS/ NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in Motilal Oswal Mutual Fund shall be made from my/our bank account with your Bank. I/We authorize the representatives Motilal Oswal Mutual Fund carrying this mandate form to get it verified and executed.

(Please attach a cancelled cheque/cheque copy)

First / Sole Applicant / Guardian / Authorised Signatory

Second Applicant

Third Applicant

(To be signed by all holders if mode of operation of Bank Account is 'Joint')



OTM Debit Mandate form NACH/ ECS/ Direct Debit [Applicable for Lumpsum Additional Purchases as well as SIP Registrations]

UMRN For Official Use

Date

| | |
|----------|-------------------------------------|
| Tick (✓) | |
| Create | <input checked="" type="checkbox"/> |
| Modify | <input type="checkbox"/> |
| Cancel | <input type="checkbox"/> |

Sponsor Bank Code Utility Code

I/We hereby authorize Motilal Oswal Mutual Fund To Debit (to tick ✓) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other

Bank a/c number

with Bank IFSC Or MICR

an amount of Rupees ₹

FREQUENCY ☐ Mthly ☐ Qtrly ☐ H.Yrly ☐ Yrly ☒ As & when presented

DEBIT TYPE ☐ Fixed Amount ☒ Maximum Amount

Reference 1 Folio No.

Mob. No.

Reference 2 Application No.

Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

| | | | |
|--------|--|---|---|
| Period | 1. <input type="text"/> Signature Primary account holder | 2. <input type="text"/> Signature of account holder | 3. <input type="text"/> Signature of account holder |
| From | 1. <input type="text"/> Name in bank records | 2. <input type="text"/> Name in bank records | 3. <input type="text"/> Name in bank records |
| To | This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account based on the instruction as agreed and signed by me. | | |
| Or | I have understood that I am authorized to cancel/ amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/ corporate or the bank where I have authorized the debit | | |

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Application No.

Folio No. Investor Name

Scheme Name Motilal Oswal Developed Market Ex US ETFs Fund of Funds Plan Option

SIP Period From To ☐ Perpetual SIP

Stamp & Signature

Key Partner / Agent Information (Investors applying under Direct Plan must mention "Direct" in ARN No. column.)

| Distributor ARN / RIA# | | | | | | | | | | Distributor Name | Sub-Distributor ARN | | | | | | Internal Sub-Broker/ Employee Code | | | | EUIN | | | | | | | |
|------------------------|--|--|--|--|--|--|--|--|--|------------------|---------------------|--|--|--|--|--|---------------------------------------|--|--|--|------|--|--|--|--|--|--|--|
| ARN/RIA- | | | | | | | | | | | ARN- | | | | | | | | | | | | | | | | | |

#By mentioning RIA code, I/We authorize you to share with the SEBI Registered Investment Advisor the details of my/our transactions in the scheme(s) of Motilal Oswal Mutual Fund.

Investors applying under Direct Plan must mention "Direct" in ARN Column

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

☐ "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

| | | | |
|-----------------------------------|------------------|-----------------|--------------------------|
| First / Sole Applicant / Guardian | Second Applicant | Third Applicant | Power of Attorney Holder |
|-----------------------------------|------------------|-----------------|--------------------------|

| Folio No | Name of Sole / First Holder | D | D | M | M | Y | Y | Y | Y |
|----------|-----------------------------|---|---|---|---|---|---|---|---|
|----------|-----------------------------|---|---|---|---|---|---|---|---|

PAN/PERN (mandatory)

[illegible]

Enclosed

PAN/PEKRN Proof☐ KYC Complicane

SYSTEMATIC TRANSFER PLAN (STP/DTP AND NAV APPRECIATIONS)

Please arrange for STP with the following options

| | | | |
|-------------|---|------|--|
| From Scheme | Motilal Oswal Developed Market Ex US ETFs Fund of Funds | Plan | |
|-------------|---|------|--|

Option ☐ Growth

| | | | |
|-----------|--|------|--|
| To Scheme | | Plan | |
|-----------|--|------|--|

Option ☐ Growth / ☐ Dividend-Payout / ☐ Dividend - Reinvest Dividend Frequency (In case of Dividend option)

☐ Fixed Amount (Min amount ₹ 500 - (Daily, Weekly, Fortnightly, Monthly)
(Min amount ₹ 1,500 for Quarterly))

STP Frequency: ☐ Daily ☐ Weekly ☐ Fortnightly
☐ Monthly ☐ Quarterly

STP Amount : _____

STP Dates : ☐ 1st ☐ 7th ☐ 14th ☐ 21st ☐ 28th

Any Day of STP Transfer _____ (Monday to Friday)
 (in case of weekly frequency)

STP Period: Start:

| | | | | | |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

*For Daily STP Minimum End:

| | | | | | |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

Installments 12

For Monthly STP Minimum End:

| | | | | | |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

Installments 6

☐ NAV Appreciation (Minimum ₹ 1000)

Only in case of Growth Option

STP Dates : ☐ 1st ☐ 7th ☐ 14th ☐ 21st ☐ 28th

STP Period: Start:

End:

SYSTEMATIC WITHDRAWAL PLAN (SWP)

Please arrange for SWP with the following options - Fixed Amount

| | | | | | | | | | | | |
|------------------|--|--|--|--|--|--|--|--|--|----------------|--|
| Rs. (in figures) | <table border="1" style="width: 100%; height: 30px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table> | | | | | | | | | Rs. (in words) | <div style="border: 1px solid black; height: 30px;"></div> |
| | | | | | | | | | | | |

SWP Frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Annually SWP Date: ☐ 1st ☐ 7th ☐ 14th ☐ 21st ☐ 28thSWP Period: Start:

| | | | |
|---|---|---|---|
| M | M | Y | Y |
|---|---|---|---|

 End:

| | | | |
|---|---|---|---|
| M | M | Y | Y |
|---|---|---|---|

| | |
|-------------|---|
| From Scheme | Motilal Oswal Developed Market Ex US ETFs Fund of Funds |
|-------------|---|

Plan Option ☐ Growth

Dividend Frequency (In case of Dividend option)

*Minimum No. of SWP Installments 12 - (monthly/weekly/fortnightly)

*Minimum No. of SWP Installments 4 - instalments (quarterly)

*Minimum No. of SWP Installments 1- (annual)

Having read and understood the contents of the Scheme Information Document of the Scheme(s), I / We hereby apply for units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulation governing the Scheme(s). I / We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions to the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I / We have understood the details of the Scheme(s) and I / We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I / We confirm that the funds invested in the Scheme(s), legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the Mutual Fund, I / We hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme(s), in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the Law.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me /us.

For NRIs only: I / We confirm that I am / we are Non Residents of Indian nationality / origin and that I / We have remitted funds from abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR account.

I/We confirm that details provide by me / us are true and correct.

| First / Sole Applicant / Guardian | Second Applicant | Third Applicant | POA Holder |
|-----------------------------------|------------------|-----------------|------------|
| | | | |

ACKNOWLEDGMENT SLIP

Application No.

From Motilal Oswal Developed Market Ex US ETFs Fund of Funds

☐ Systematic Transfer Plan ☐ Nav Appreciation Facility ☐ Systematic Withdrawal Plan

