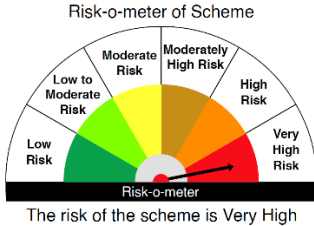
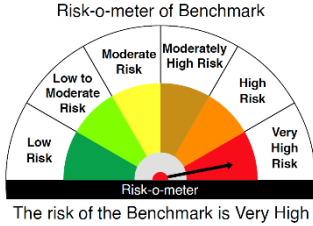


KEY INFORMATION MEMORANDUM

Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds
(An open-ended fund of funds scheme investing in passive funds)
(Scheme Code: MOTO/O/O/FOD/25/09/0088)

This product is suitable for investors who are seeking*	<u>Scheme Risk- O- Meter</u>	<u>Benchmark Risk-O-Meter</u> <u>Nifty 500 Total Return</u> <u>Index</u>
<ul style="list-style-type: none"> Long-term capital growth <p>Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments and offers diversified exposure across all market capitalization segments.</p>	<p align="center">Risk-o-meter of Scheme</p>  <p align="center">The risk of the scheme is Very High</p>	<p align="center">Risk-o-meter of Benchmark</p>  <p align="center">The risk of the Benchmark is Very High</p>

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

The above product labelling assigned during the New Fund Offer (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. For latest risk-o-meter, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. <https://www.motilaloswalmf.com/>.

Offer for Units of face value Rs. 10 per unit during the New Fund Offer and Continuous offer for Units at NAV based price.

New Fund Offer Opens on: 02-Jan-2026
New Fund Offer Closes on: 15-Jan-2026
Scheme re-opens/ Listing on: 28-Jan-2026

Name of Mutual Fund	Motilal Oswal Mutual Fund (MOMF)
Name Asset Management Company (AMC)	Motilal Oswal Asset Management Company Limited (MOAMC)
Name Trustee Company	Motilal Oswal Trustee Company Limited (MOTC)
Address	<u>Registered and:</u> 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite 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 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.https://www.motilaloswalmf.com/](https://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 Key Information Memorandum is dated **December 11, 2025**.

DETAILS OF SCHEME

Title	Description											
Investment Objective	<p>The investment objective of the scheme is to generate long term growth/capital appreciation by predominantly investing in passive funds such as ETFs/Index Funds of equity and equity related instruments that offers diversified exposure across all market capitalization segments.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>											
Asset Allocation Pattern of the scheme	<p>The asset allocation pattern of the Scheme would be as follows:</p> <p>Under normal circumstances the asset allocation will be as follows:</p> <table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Units of passively managed Domestic Equity ETFs and Index Funds*</td><td>95</td><td>100</td></tr><tr><td>Debt and Money Market Instruments, cash and cash equivalents^</td><td>0</td><td>5</td></tr></table> <p>*The scheme will allocate its assets across a diversified set of passively managed Domestic ETFs and/or Index Funds that invest in equity and equity related instruments.</p> <p>^Debt and Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, TREPS, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, usance bills, bonds, NCD's 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.</p> <p>The Fund Manager may invest in Liquid/ Debt Schemes of Motilal Oswal Mutual Fund. However, the Fund Manager may invest in any other schemes of a mutual fund registered with SEBI, which invest predominantly in the money market securities.</p> <p>Pursuant to clause 12.24 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the cumulative gross exposure through equity and equity related instruments, Units of Liquid Schemes, debt, Money Market Instruments, G Sec, Bonds, Cash and Cash Equivalents, derivatives etc., 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.</p> <p>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars):</p>	Type of Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Units of passively managed Domestic Equity ETFs and Index Funds*	95	100	Debt and Money Market Instruments, cash and cash equivalents^	0	5
Type of Instruments	Indicative allocations (% of total assets)											
	Minimum	Maximum										
Units of passively managed Domestic Equity ETFs and Index Funds*	95	100										
Debt and Money Market Instruments, cash and cash equivalents^	0	5										

Sr. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The Scheme shall adhere to the following limits while engaging in Stock Lending. Not more than 20% of the net assets of the Scheme can be deployed in Stock Lending. Not more than 5% of the net assets of the Scheme can be deployed in Stock Lending to any single approved intermediary.	Subject to clause 12.11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as may be amended from time to time, the Scheme intends to engage in Stock Lending.
2.	Equity/Debt Derivatives for non-hedging purposes	The scheme will not invest Equity/Debt Derivatives for non-hedging purposes	-
3.	Securitized Debt	The scheme will not invest in Securitized Debt.	-
4.	Structured Obligation / Credit Enhancements	The scheme will not invest in Structured Obligation / Credit Enhancements.	-
5.	Short selling	The scheme will not invest in Short selling.	-
6.	ReITS and InVITS	The scheme will not invest in ReITS and InVITS.	-
7.	AT1 and AT2 Bonds	The scheme will not invest in AT1 and AT2 Bonds.	-
8.	Repo in corporate debt and reverse repo	The scheme will not invest in Repo in corporate debt and reverse repo.	-
9.	unrated debt instrument	The scheme will not invest in unrated debt instrument.	-
10.	Overseas Securities	The scheme will not invest in Overseas Securities	-
11.	Credit Default Swaps (CDS)	The scheme will not invest in Credit Default Swaps (CDS).	-
<p><u>Rebalancing due to Passive Breaches:</u> Subject to the Regulations and clause 2.9 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024; the asset allocation pattern indicated above for the Scheme may change from time to time. In the event of deviation from the mandated asset allocation of the Scheme mentioned in the SID due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), then the AMC shall rebalance the portfolio within a period of 30 business days. Where the portfolio is not rebalanced within 30 business days, justification writing, including details taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment</p>			

	<p>Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>In case, the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:</p> <p>i) not be permitted to launch any new scheme till the time the portfolio is rebalanced.</p> <p>ii) not to levy exit load, if any, on the investors exiting such scheme(s).</p> <p><u>Rebalancing due to Short Term Defensive Consideration:</u></p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute.</p> <p>These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. In accordance with clause 1.14.1.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, such changes in the investment pattern will be for short term on defensive considerations only and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p><u>Timelines for deployment of funds collected in NFO:</u></p> <p>In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, funds collected in new fund offer shall be deployed as per following manner:</p> <ol style="list-style-type: none"> 1. The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. 2. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. 3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available. 4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall: <ol style="list-style-type: none"> (i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID. (ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme. (iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. (iv) report deviation, if any, to Trustees at each of the above stages.
Investment Strategy	<p>The Scheme aims to generate long term capital appreciation by predominantly investing in passively managed Domestic Equity funds such as Exchange Traded Funds (ETFs) /Index Funds that provide diversified exposure across all segments of market capitalization</p>

	<p>including large-cap, mid-cap and small-cap equities. By investing in ETFs and Index Funds, the scheme aims to offer low-cost access to a broad equity market exposure, making it an efficient solution for investors seeking diversification without active stock selection risk.</p> <p>The Scheme will invest in any (but not exclusively) of following category of Schemes:</p> <ul style="list-style-type: none"> A. Domestic Exchange Traded Funds (ETFs) B. Domestic Index Funds <p>The schemes may buy/sell the units of the underlying scheme in Creation Unit Size using either the cash route or the stock exchange route. The facility to transact in creation units directly with the respective AMCs enables the scheme to access units more efficiently, especially during periods of low liquidity in the secondary market.</p> <p>The fund manager will have the flexibility to dynamically allocate across different market cap segments using passive instruments, enabling a cost-effective and broad-based participation in the equity markets.</p> <p>The scheme will invest up to 5% of the assets may be allocated to liquid schemes or money market instruments to manage day-to-day liquidity requirements of the scheme efficiently.</p> <p>Securities Lending Subject to the SEBI Regulations as applicable from time to time, the Scheme may, participate in securities lending.</p> <p>Investment of Subscription Money: In accordance with clause 1.10.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Mutual Fund may deploy NFO proceeds in Triparty repo on Government securities or treasury bills before closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in triparty repo on Government securities or treasury bills during the NFO period. The appreciation received from investment in triparty repo on Government securities or treasury bills shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the Scheme during the NFO period, the interest earned upon investment of NFO proceeds in triparty repo on Government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.</p> <p>Portfolio Turnover Portfolio Turnover is defined as the lower of sales or purchase divided by the average corpus during a specified period of time. The Scheme, being an open ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme.</p> <p>Tracking Error Scheme Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Scheme and the NAV of the Scheme. The fund assets will be</p>
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	<p>predominantly invested in the Underlying Scheme and which is valued at the market price of the said units on the principal exchange. The same may be at a variance to the underlying NAV of the Scheme.</p> <p>Theoretically, the corpus of the Scheme has to be fully invested in the Underlying Scheme completely. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, regulatory policies, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Scheme. Tracking Error may arise due to the following reasons:-</p> <ol style="list-style-type: none"> 1. Fees and expenses of the Scheme. 2. Halt in trading on the Stock exchange due to circuit filter rules 3. Cash balance held by the Scheme due to subscriptions, redemption, etc. 4. Delay in receipt of cash flows 5. Non-availability of units of Underlying Scheme or the Underlying Scheme is temporary closed for subscription 6. Lack of liquidity on Stock Exchange 7. The Scheme has to invest in the Underlying Scheme in whole numbers and has to round off the quantity of units.
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Scheme Specific Risk Factors</p> <p>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.</p> <ul style="list-style-type: none"> • Risks associated with investing in Funds of Fund Scheme/ Underlying Schemes <ol style="list-style-type: none"> a. As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain. b. Movements in the Net Asset Value (NAV) of the Underlying Schemes may impact the performance of Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds. Any change in the investment policies or fundamental attributes of the Underlying Schemes will affect the performance of Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds. c. Again as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non-uniform charging of expenses over a period of time. d. The Scheme may invest predominantly in Passive Schemes. Hence the Scheme's performance may depend upon the performance of the underlying mutual fund scheme. Any change in the investment policies or the fundamental attributes of the underlying

	<p>scheme could affect the performance of the Scheme. Since Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds will invest primarily in a combination of the specified equity and debt schemes of Motilal Oswal Mutual Fund, scheme specific risk factors of the Underlying Schemes will be applicable. Investors who intend to invest in Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds are required to and deemed to have understood the risk factors of the Underlying Schemes.</p> <p>e. 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.</p> <p>f. The fund assets are predominantly invested in Passive Schemes and valued at the market price of the said units on the exchange. 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.</p> <p>g. The liquidity of the Scheme’s investments may be inherently restricted in the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme’s investment portfolio, these periods may become significant.</p> <p>h. The NAV of the scheme to the extent invested in Money market/ Liquid schemes 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.</p> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>							
Plans/Options	<p>The Scheme has two Plans:</p> <p>(i) Regular Plan and</p> <p>(ii) Direct Plan</p> <p>Each Plan will offer Growth Option.</p> <p>Regular Plan is for Investors who purchase/subscribe units in a Scheme through any Distributor (AMFI Registered Distributor/ARN Holder).</p> <p>Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder).</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>							
Applicable NAV	<table><tr><th>Operation</th><th>Cut off time</th><th>Applicable NAV</th></tr><tr><td rowspan="2">Valid Purchase applications of any amount received on a Business Day</td><td>Upto 3.00 P.M.</td><td rowspan="2">The closing NAV of the Business Day on which funds are available for utilization before cutoff and date on which</td></tr><tr><td>After 3.00 P.M</td></tr></table>	Operation	Cut off time	Applicable NAV	Valid Purchase applications of any amount received on a Business Day	Upto 3.00 P.M.	The closing NAV of the Business Day on which funds are available for utilization before cutoff and date on which	After 3.00 P.M
Operation	Cut off time	Applicable NAV						
Valid Purchase applications of any amount received on a Business Day	Upto 3.00 P.M.	The closing NAV of the Business Day on which funds are available for utilization before cutoff and date on which						
	After 3.00 P.M							

			application is received whichever is later.
	Valid Redemption applications received on a Business Day	Upto 3.00 P.M.	The closing NAV of the day of receipt of valid application
		After 3.00 P.M	The closing NAV of the Next Business Day of receipt of valid application
<p>With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p> <p>Note: Valid applications for 'switch-out' shall be treated as applications for redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Applicable NAV and cut-off time as mentioned above shall be applied respectively to the 'switch-out' and 'switch-in' applications.</p>			
Minimum Application Amount/ Number of Units	During NFO and on Ongoing basis: For Lumpsum: Rs. 500/- and in multiples of Re. 1/- thereafter. For SIP: Daily - Rs. 100/- and in multiples of Re. 1 thereafter Weekly/Fortnightly/Monthly - Rs.500/- and multiple of Re. 1/- thereafter Quarterly - Rs. 1,500/- and multiple of Re. 1/- thereafter Annual - Rs. 6,000/- and multiple of Re. 1/- thereafter. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7 th of 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. In case SIP frequency not specified default	Additional Purchase Rs. 500/- and in multiples of Re. 1/- thereafter	Redemption Rs. 500/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower. Note: Provisions for Minimum Application Amount are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with clause 6.10 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time.

	frequency would be monthly. Note: Provisions for Minimum Application Amount are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with clause 6.10 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time.		
Despatch of Redemption Request	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p>		
Benchmark Index	<p>The performance of the Scheme will be benchmarked to Nifty 500 Total Return Index.</p> <p>Considering that the scheme predominantly invests in units of equity ETFs and index funds with the objective of achieving long-term capital growth, and given its mandate to provide diversified exposure across market capitalizations—large, mid and small caps—it is appropriate to benchmark the scheme against the Nifty 500 Total Return Index (TRI). This index offers a comprehensive representation of the equity market and is aligned with the scheme’s investment strategy.</p> <p>Total Return variant of the index (TRI) will be used for performance comparison.</p>		
Dividend Policy	Not Applicable		
Name of the Fund Manager	Swapnil Mayekar and Rakesh Shetty		
Name of the Trustee Company	Motilal Oswal Trustee Company Limited.		
Performance of the scheme	This scheme is a new scheme and does not have any performance track record.		
Additional Scheme Related Disclosures	<p>1. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.) The Scheme is a new scheme and hence the same is not applicable.</p> <p>2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description The Scheme is a new scheme and hence the same is not applicable.</p> <p>3. Portfolio Turnover Rate particularly for equity oriented schemes shall also be</p>		

	<p>disclosed. The Scheme is a new scheme and hence the same is not applicable.</p> <p>4. Aggregate Investment in the Scheme by concerned Fund Manager: The Scheme is a new scheme and hence the same is not applicable.</p> <p>5. Investments of AMC in the Scheme AMC will invest in the scheme, pursuant to clause 6.9.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on Alignment of interest of AMCs with the Unitholders of MF Schemes as per the amount determined by applying the Risk Value % on the Quarterly Average Assets under management (QAAuM).</p> <p>In addition to investments as mandated above, the AMC may invest in the Scheme during the NFO period as well as continuous offer period subject to the SEBI (MF) Regulations. The AMC shall not charge investment management fees on investment by the AMC in the Scheme.</p>
Expenses of the Scheme	These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The entire NFO expenses will be borne by the AMC.
Load Structure	<p>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.</p> <p>Exit Load will be applicable on switch amongst the Schemes of MOMF. No Load shall be imposed for switching between Options within the Scheme. Further, it is clarified that there will be no exit load charged on a switch-out amongst the plans within the same scheme.</p>
Recurring expenses	<p>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.</p> <p>The AMC has estimated that upto 1.00% of the daily average net assets of the scheme will be charged to the scheme as expenses 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.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the Fund.</p> <p>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.</p>
Tax treatment for the Investors (Unitholders)	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.

Daily Net Asset Value (NAV) Publication	<p>AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme.</p> <p>The NAV will be calculated on all business days and disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website www.motilaloswalmf.com and also on AMFI website www.amfiindia.com before by 10.00 a.m. on the on the next business day. If the NAV is not available before 10.00 a.m. on the following business day, the reasons for such delay would be explained to AMFI in writing. If the NAV is not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>Further, Mutual Funds/ AMCs shall extend facility of sending latest available NAVs to investors through SMS, upon receiving a specific request in this regard. Investors can also contact the office of the AMC to obtain the NAV of the Scheme.</p>
For Investor Grievances please contact	<p><u>For General Service request and Complaint Resolution</u></p> <p>Mr. Juzer Dalal Motilal Oswal Asset Management Company Limited 10th Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025 Tel No.: +91 8108622222 and +91 22 40548002 Fax No.: 02230896884 Email.: amc@motilaloswal.com</p> <p>Investors are advised to contact any of the Designated Collection Center / Investor Service Center or the AMC by calling the toll free no. of the AMC at +91 8108622222 +91 22 40548002.</p> <p>Investors can also visit our website www.motilaloswalmf.com for complete details.</p> <p>Investor may also approach the Compliance Officer / CEO of the AMC. The details including, inter-alia, name & address of Compliance Officer & CEO, their e-mail addresses and telephone numbers are displayed at each offices of the AMC.</p> <p>For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange or their distributor.</p>
Unitholder's Information	<p>Accounts Statements:</p> <p>In accordance with clause 14.4.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the investor whose transaction has been accepted by the MOAMC shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement (“CAS”) shall be issued in line with the following procedure:</p> <ol style="list-style-type: none"> 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

	<ol style="list-style-type: none"> 2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. 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. <p>The word ‘transaction’ shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by MOAMC for each calendar month on or before 10th of the immediately succeeding month. The Consolidated Account statement will be in accordance to clause 14.4.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. In case of a specific request received from the Unit holders, MOAMC will provide the account statement to the investors within 5 Business Days from the receipt of such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication.</p> <p>Note: If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), Mutual Fund / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor shall from time to time intimate the Mutual Fund / its Registrar and Transfer Agents about any changes in the email address.</p> <p>Monthly & Annual Disclosure of Risk-o-meter</p> <p>The fund shall communicate any change in risk-o-meter by way of Notice cum Addendum and by way of an e-mail or SMS to unitholder. Further Risk-o-meter of scheme shall be evaluated on a monthly basis and Risk-o-meter along with portfolio shall be disclosed on website (https://www.motilaloswalmf.com/download/regulatory-updates) and on AMFI website within 10 days from the close of each month.</p> <p>Additionally, MOMF shall disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.</p>
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	<p>Disclosure of Benchmark Risk-o-meter</p> <p>Pursuant to clause 5.16.1 of SEBI Master Circular No SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the AMC shall disclose risk-o-meter of the scheme and benchmark in all disclosures including promotional material or that stipulated by SEBI wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed to the investors in which the unit holders are invested as on the date of such disclosure.</p> <p>https://www.motilaloswalmf.com/download/month-end-portfolio</p> <p>Scheme Summary Document</p> <p>The AMC has provided on its website (https://www.motilaloswalmf.com/download/scheme-summary-documents) Scheme summary document which is a standalone scheme document for all the Schemes which contains all the details of the Scheme.</p> <p>Monthly & Half yearly Disclosures: Portfolio</p> <p>The Mutual Fund / AMC shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year.</p> <p>In case of investors whose email addresses are registered with MOMF, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.</p> <p>Half yearly Disclosures: Financial Results</p> <p>The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website (https://www.motilaloswalmf.com/download/financials). 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.</p> <p>Annual Report</p> <p>The Mutual Fund / AMC will host the Annual Report of the Schemes on its website (https://www.motilaloswalmf.com/download/financials) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>The Mutual Fund / AMC shall mail the scheme annual reports or abridged summary thereof to those investors whose e-mail addresses are registered with MOMF. The full annual report or abridged summary shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the investors on request at free of cost.</p>
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