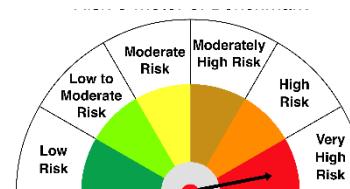


KEY INFORMATION MEMORANDUM

Motilal Oswal Financial Services Fund (An open-ended equity scheme investing in Financial Services Sector)

(Scheme Code: MOTO/O/E/SEC/25/12/0089)

This product is suitable for investors who are seeking* <ul style="list-style-type: none"> • Capital appreciation over long term • Investing predominantly in equities and equity related instruments of companies engaged in financial services businesses. 	Risk-o-meter of Scheme  The risk of the scheme is Very High	Risk-o-meter of Benchmark (Tier I) (Nifty Financial Services Total Return Index)  The risk of the Benchmark is Very High
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***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**

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

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: January 27, 2026

New Fund Offer Closes on: February 10, 2026

Scheme re-opens on: February 20, 2026

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	Registered Office: 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai-400025
Website	www.motilaloswalmf.com

NFO KIM of Motilal Oswal Financial Services Fund

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

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

This KIM is dated **December 31, 2025**.

DETAILS OF SCHEME

Title	Particulars																							
Investment Objective	<p>The primary objective of the Scheme is to generate long-term capital appreciation by investing in equity or equity related instruments across market capitalization of companies deriving majority of their income from financial Services businesses.</p> <p>However, there is no assurance that the investment objective of the scheme will be realized.</p>																							
Asset Allocation Pattern of the scheme	<p>The asset allocation pattern of the Scheme would be as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; width: 40%;">Instruments</th><th colspan="2" style="text-align: center;">Indicative Allocations</th></tr> <tr> <th style="text-align: center;"></th><th style="text-align: center;">Minimum</th><th style="text-align: center;">Maximum</th></tr> </thead> <tbody> <tr> <td>Equity & Equity related instruments of companies deriving majority of their income from financial Services businesses</td><td style="text-align: center;">80</td><td style="text-align: center;">100</td></tr> <tr> <td>Equity & Equity related instruments of Other than above companies</td><td style="text-align: center;">0</td><td style="text-align: center;">20</td></tr> <tr> <td>Debt and Money Market instruments (including cash and cash equivalents)</td><td style="text-align: center;">0</td><td style="text-align: center;">20</td></tr> <tr> <td>Units issued by REITs and InvITs</td><td style="text-align: center;">0</td><td style="text-align: center;">10</td></tr> <tr> <td>Units of Mutual Funds</td><td style="text-align: center;">0</td><td style="text-align: center;">5</td></tr> </tbody> </table>			Instruments	Indicative Allocations			Minimum	Maximum	Equity & Equity related instruments of companies deriving majority of their income from financial Services businesses	80	100	Equity & Equity related instruments of Other than above companies	0	20	Debt and Money Market instruments (including cash and cash equivalents)	0	20	Units issued by REITs and InvITs	0	10	Units of Mutual Funds	0	5
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Units of Mutual Funds	0	5																						

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, 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.

Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 and clause 12.25.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

[^]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>The Scheme may invest in another scheme under the same asset management company or any other Mutual Fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the Mutual Fund.</p> <p>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p>				
	Sl. no	Type of Instrument	Percentage of exposure	Circular references*
	1.	Securities Lending	<p>The Scheme shall adhere to the following limits while engaging in Stock Lending.</p> <ul style="list-style-type: none"> • 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	Exposure by the Scheme in equity derivative instruments shall not exceed 50% of total equity portfolio and exposure to debt derivative instruments shall not exceed 50% of the total debt portfolio of the scheme. Exposure in equity derivative instruments will be applicable for both hedging and non-hedging purpose.	In accordance with clause 7.5, 7.6 and 12.25 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
	3.	Securitized Debt	The scheme will not invest in Securitized Debt.	-
	4.	Structured Obligation	The scheme will not invest in Structured Obligation.	-
	5.	Short selling	The scheme will not invest in Short selling.	-
	6.	ReITS and InVITS	The mutual fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvIT.	The Scheme may invest in units of REITs/InvITs to the extent mentioned in asset allocation and in line with, with clause 12.21 of SEBI Master Circular No.

			The Schemes shall not invest: i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.	SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
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.	-
9.	Unrated debt instrument		The scheme will not invest in unrated debt instrument.	-
10.	Credit Default Swaps (CDS)		The scheme will not invest in Credit Default Swaps (CDS).	-
11.	Overseas Securities		The Scheme may invest in Foreign Securities (including units/securities issued by overseas mutual funds) up to 15% of the net assets of the Scheme in compliance with clause 12.19 of the SEBI Master Circular pertaining to overseas investments by mutual funds, as amended from time to time. The Scheme intends to invest US\$ 0.5 million in Overseas securities within six months from the date of the closure of the New Fund Offer (NFO) of the Scheme. Thereafter, the Scheme shall invest in Foreign Securities as per the limits available to 'Ongoing Schemes' in terms of clause 12.19.1.3.c of SEBI Master Circular. Further, SEBI vide its clause 12.19.1.3.d of the SEBI Master Circular, clarified that the above	As per the SEBI (MF) Regulation and in terms of clause 12.19 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and such other regulations issued from time to time.

		<p>specified limit would be considered as soft limit(s) for the purpose of reporting only by mutual funds on monthly basis in the format prescribed by SEBI.</p> <p>As per the SEBI (MF) Regulation and in terms of clause 12.19 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Fund is permitted to invest USD 1 billion. However, the overall limit for the Mutual Fund Industry is USD 7 billion. Further, the overall ceiling for investment in overseas Exchange Traded Funds (ETFs) that invests in securities is USD 1 billion subject to a maximum of USD 300 million per mutual fund.</p>	
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Pending deployment of funds as per investment objective may be parked in short term deposits of scheduled commercial banks, subject to the clause 12.16 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as may be amended from time to time.

Rebalancing due to Passive Breaches:

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 Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.

In case, the portfolio of scheme is not rebalanced within the aforementioned mandated plus

	<p>extended timelines, AMCs shall: i) not be permitted to launch any new scheme till the time the portfolio is rebalanced. 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 (Active Breach):</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 investing in companies that derive the majority of their income from Financial Services business.</p> <p>This Fund adopts the strategic investment opportunity aimed at achieving long-term capital</p>

	<p>appreciation by investing in Financial Services business comprising of banks, insurance providers, asset management firms, Credit Rating Agencies, Clearing Houses and Other Intermediaries, Financial Technology (Fintech), Exchanges and Data Platforms, Investment Banking Companies, Wealth Management Entities and Distributors of Financial Products. This fund provides investors with broader market financial sector exposure and allows them to benefit from the overall growth of the Indian economy.</p> <p>Below are the Indicative list but not exhaustive list of Financial Sectors/Industries the scheme intends to invest.</p> <ul style="list-style-type: none"> - Banks & Non-Banking Financial Institutions - Stock Broking & Allied Entities, Asset Management Company(s), Depositories, Credit Rating Agencies, Clearing Houses and Other Intermediaries - Financial Technology (Fintech), Exchanges and Data Platforms - Investment Banking Companies - Wealth Management Entities - Distributors of Financial Products - Insurance Companies – General, Life - Microfinance, Housing Finance and payment companies - The above list is indicative and the Fund Manager may add such other sector/industries which are covered under Financial Service Sectors or covered under the Nifty Financial Services Index or the sectors within the same industry, as per the AMFI Industry Classification revised from time to time. <p>The scheme may invest upto 20% of its total assets in equities and equity related securities of other than financial services.</p> <p>While making investment decisions, besides other factors, the impact of the prevailing economic environment over the medium to long term prospects of the companies will also be taken into consideration.</p> <p>The Scheme will be actively managed and will have the flexibility to invest across market capitalization and sectors using both bottom-up stock selection and top-down approach. The portfolio strategy will focus on building focused, high conviction, high-quality and high-Growth portfolio.</p> <p>The portfolio will essentially follow MOAMC's QGLP philosophy – i.e. invest in Quality businesses with reasonable Growth potential and with sufficient Longevity of that growth potential at a fair Price. The scheme shall follow an active investment style and will seek to invest in companies with a strong competitive position or economic moat, good business prospects, run by a competent management that will help them achieve good growth over the medium to long term and available at reasonable valuations.</p> <p>The AMC will endeavor to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.</p> <p>Stock Lending</p>
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	<p>Stock Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.</p> <p>Portfolio Turnover</p> <p>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>
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>Motilal Oswal Financial Services Fund is a sectoral fund focusing to invest in financial service companies. The scheme performance is closely tied to the dynamics of the financial sector and may not align with the broader, more diversified market trends. Investors should be aware that the Scheme's returns could be more volatile and sector-specific compared to a diversified portfolio that includes multiple industries.</p> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>
Plans/Options	<p>The Scheme has two Plans:</p> <ul style="list-style-type: none"> (i) Regular Plan and (ii) Direct Plan <p>Each Plan will offer: (i) Growth Option and (ii) Income Distribution cum Capital withdrawal (IDCW) Option.</p> <p>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).</p> <p>IDCW Option: -</p> <p>Under this Option, the Trustee reserves the right to declare IDCW under the Scheme depending on the net distributable surplus available under the Option. It should, however, be noted that actual declaration of IDCWs and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustees or any Committee authorised by them.</p> <p>If IDCW payable under the IDCW payout option is equal to or less than Rs. 500/-, then it would be compulsorily re-invested in the Option of the Scheme.</p>

	<p>Pursuant to clause 11.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>*Income Distribution cum capital withdrawal option.</p> <p>Growth Option: -</p> <p>All Income earned and realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.</p> <p>The AMC reserves the right to introduce further Options as and when deemed fit.</p> <p>Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</p>																																													
	<table border="1"> <thead> <tr> <th>Scenar io</th><th>Broker mentioned by the investor</th><th>Code</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr> </thead> <tbody> <tr> <td>1</td><td>Not mentioned</td><td></td><td>Not mentioned</td><td>Direct</td></tr> <tr> <td>2</td><td>Not mentioned</td><td></td><td>Direct</td><td>Direct</td></tr> <tr> <td>3</td><td>Not mentioned</td><td></td><td>Regular</td><td>Direct</td></tr> <tr> <td>4</td><td>Mentioned</td><td></td><td>Direct</td><td>Direct</td></tr> <tr> <td>5</td><td>Direct</td><td></td><td>Not Mentioned</td><td>Direct</td></tr> <tr> <td>6</td><td>Direct</td><td></td><td>Regular</td><td>Direct</td></tr> <tr> <td>7</td><td>Mentioned</td><td></td><td>Regular</td><td>Regular</td></tr> <tr> <td>8</td><td>Mentioned</td><td></td><td>Not Mentioned</td><td>Regular</td></tr> </tbody> </table>	Scenar io	Broker mentioned by the investor	Code	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned		Not mentioned	Direct	2	Not mentioned		Direct	Direct	3	Not mentioned		Regular	Direct	4	Mentioned		Direct	Direct	5	Direct		Not Mentioned	Direct	6	Direct		Regular	Direct	7	Mentioned		Regular	Regular	8	Mentioned		Not Mentioned	Regular
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	<p>In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p> <p>If the investor does not clearly specify the choice of option at the time of investing, it will be deemed that the investor has opted for Growth option and in case he does not specify payout/re-investment under IDCW option, it will be deemed to be IDCW reinvestment.</p>																																													
Applicable NAV	<table border="1"> <thead> <tr> <th>Operation</th><th>Cut off time</th><th>Applicable NAV</th><th></th></tr> </thead> <tbody> <tr> <td>Valid Purchase</td><td>Upto 3.00 P.M.</td><td>The closing NAV of the</td><td></td></tr> </tbody> </table>	Operation	Cut off time	Applicable NAV		Valid Purchase	Upto 3.00 P.M.	The closing NAV of the																																						
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	applications of any amount received on a Business Day	After 3.00 P.M	Business Day on which funds are available for utilization before cutoff and date on which 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	

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.

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

Minimum Application Amount/ Number of Units	During NFO and on continuous basis: For Lumpsum: Rs.500/- and in multiples of Re. 1/- thereafter day.	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 Redemption 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
Despatch of Redemption Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.		
Benchmark Index	<p>Nifty Financial Services Total Return Index</p> <p>Justification:</p> <p>The performance of the Scheme will be benchmarked against Nifty Financial Services Total Return Index, as the scheme will follow financial services sector theme.</p> <p>The scheme will invest in equity and equity related securities based on financial services</p>		

	<p>sector. Nifty Financial Services Total Return Index includes companies from the financial services sector such as banks, financial institutions, housing finance companies, and insurance companies. The index universe ensures that the benchmark reflects the performance of relevant companies, making it a suitable comparison for the Scheme.</p> <p>Hence, the above mentioned benchmark will be able to give a true and accurate comparative analysis. Total Return variant of the index (TRI) will be used for performance comparison.</p>
Dividend Policy	<p>The Trustees may declare IDCW subject to the availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of IDCW and the frequency of distribution will be entirely at the discretion of the Trustees. There is no assurance or guarantee to Unit holders as to the rate of IDCW distribution nor that the IDCWs will be declared regularly, though it is the intention of the Mutual Fund to make regular IDCW distribution under the IDCW Plan. The IDCW would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date.</p> <p>IDCW Distribution Procedure</p> <p>In accordance with SEBI Regulations, the procedure for IDCW distribution would be as under:</p> <p>When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains. The Trustee reserves the right to change/modify the aforesaid requirements at a later date in line with SEBI directives from time to time.</p> <p>Quantum of IDCW and the record date will be fixed by the Trustee in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated, whichever is issued earlier.</p> <p>Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unitholders for receiving IDCWs. The Record Date will be 2 working days from the date of issue of notice. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.</p>
Name of the Fund Manager	Ajay Khandelwal, Atul Mehra, Associate Fund Manager Bhalchandra Shinde, Rakesh Shetty Sandeep Jain, Swapnil Mayekar

Name of the Trustee Company	Motilal Oswal Trustee Company Limited.	
Performance of the scheme	Motilal Oswal Financial Services Fund a new scheme and hence does not have any performance track record.	
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 were borne by the AMC.	
Load Structure	<p>Exit Load: 1% - If redeemed within 90 days from the day of allotment. Nil - If redeemed after 90 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	The total expenses of the scheme as per Regulation 52(6) schemes shall not exceed 2.25 per cent of the daily net assets of the scheme as stated below and are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations. For brief details SID and SAI.	
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>NAV will be calculated on all business days and shall be disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website www.motilaloswalmf.com and also on AMFI website www.amfiindia.com before 11.00 p.m. on every business day. If the NAVs are not available before 11.00 p.m. on every business day, the reason for delay in uploading NAV would be explained to AMFI in writing. If the NAVs are not available before 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 NAVs.</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	Name and Address of Registrar:	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/

	Name and Address of Mutual Fund:	Mr. Juzer Dalal - Investor Relation Officer 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400 025 Tel No.:+91 8108622222 and +91 22 40548002 Fax No.: 02230896884 Email Id: amc@motilaloswal.com
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