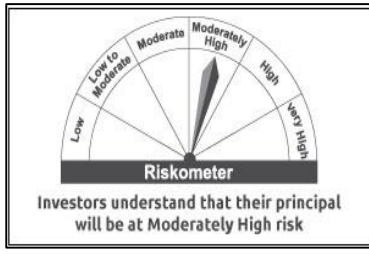
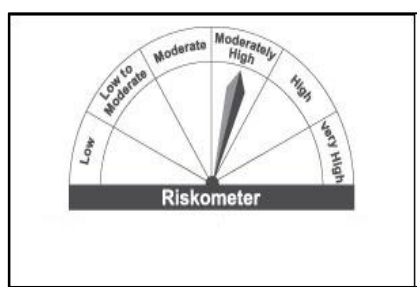


KEY INFORMATION MEMORANDUM

Motilal Oswal Multi Asset Fund

An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds

<p>This product is suitable for investors who are seeking*</p>	<p align="center">Scheme</p>	<p>15% Nifty 50 TRI + 65 % Crisil Short Term Gilt Index + 10% Domestic Price of Gold + 10% S&P 500 Index (TRI)</p>
<ul style="list-style-type: none"> • Long term capital appreciation by investing in a diversified portfolio. • Investing in Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds 		

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

Continuous Offer of Units at NAV based prices

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 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 April 28, 2022.

TYPE AND CATEGORY OF SCHEME

Name of the Scheme	Motilal Oswal Multi Asset Fund
Type of the Scheme	An open ended scheme investing in Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds
Category of Scheme	Multi Asset Allocation

INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation by investing in a diversified portfolio comprises of Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds.

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	Allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High / Medium / Low
Equity, Equity related instruments and International Equity Index Funds/ Equity ETFs [^]	10	50	High
Debt, Money Market Instruments	40	80	Medium
Gold Exchange Traded Funds	10	20	Medium

[^]As per SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017, Foreign Securities will not be treated as a separate asset class and accordingly International Equity Index Funds/Equity ETFs have been included in Equity and Equity related instruments. The scheme intends to invest in International Equity Index Funds/Equity ETFs upto 20% of net assets.

The Scheme retains the flexibility to invest across all the securities in the Equity and Equity related instruments, International Equity Index Funds/ Equity ETFs, Debt and Money Markets Instruments and Gold Exchange Traded Funds as per investment objectives of the Scheme and as per the SEBI Regulations. The portfolio may hold cash depending on the market condition. Exposure by the Scheme in derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Fund shall not write options or purchase instruments with embedded written options. The Scheme will not participate in stock lending more than 20% of total Net Assets of the Scheme and would limit its exposure with regard to stock lending for a single intermediary to the extent of 5% of the total net assets at the time of lending.

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

KIM of Motilal Oswal Multi Asset Fund

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 Exchange Board of India (SEBI) from time to time.

The cumulative gross exposure through equity, debt, derivative positions, 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.

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

The Scheme shall invest in Equity and Equity related instruments, International Equity Index Funds/Equity ETFs, Debt and Money Markets Instruments and Gold Exchange Traded Funds as per the investment objective of the scheme.

The Scheme may review the above pattern of investments based on views on Indian equities and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to SEBI 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. These proportions may vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and for defensive considerations only. In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 30 calendar days. Where the portfolio is not rebalanced within 30 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

The scheme will comply with the provisions of SEBI Circular No. SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007 and SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI Circular No. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021 on Overseas Investments by Mutual Funds

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INVESTMENT STRATEGY

The Scheme intends to generate long term capital appreciation by investing in a diversified portfolio of Equity and Equity related instruments, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds.

The Fund will use MOVI as an indicator for the asset allocation between Equities, Arbitrage, Derivatives strategies and Debt. The asset allocation shall be reviewed twice a month and the rebalancing will be conducted on 15th of every month and a day prior to derivative expiry day on the Exchange (if the above days are a non-business day, the previous business day shall be considered for rebalancing). However, there may be additional rebalances at the discretion of the Fund manager. However the rebalancing will always be based on the MOVI levels.

The MOVI helps gauge attractiveness of the equity market. The MOVI is calculated taking into account Price to Earnings (P/E), Price to Book (P/B) and IDCW Yield of the Nifty 50 Index. The MOVI is calculated on 30

KIM of Motilal Oswal Multi Asset Fund

Daily Moving Average of the above parameters. A low MOVI level indicates that the market valuation appears to be cheap and one may allocate a higher percentage of their investments to Equity as an asset class. A high MOVI level indicates that the market valuation appears to be expensive and that one may reduce their equity allocation.

The equity allocation based on the MOVI levels is as below:

MOVI bands	Equity
Less than 70	25.0% - 27.5%
70-80	22.5% - 25.0%
80-90	20.0% - 22.5%
90-100	17.5% - 20.0%
100-110	15.0% - 17.50%
110-120	12.5% - 15.0%
120-130	10.0% - 12.5%
Greater than 130	7.5% - 10.0%

NSE Indices Ltd. (NSE) is the calculating agent of NIFTY MOVI. NSE shall calculate, compile, maintain and provide NIFTY MOVI values to Motilal Oswal Asset Management Company Ltd. NIFTY MOVI values will be published on the MOAMC website on a daily basis.

Any change in methodology of MOVI would be construed as change in Investment Strategy and will be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to Motilal Oswal Mutual Fund. Hence, it will be construed as a change in fundamental attribute and accordingly, the relevant regulatory provisions will be applicable.

Equity Investment: The Fund shall follow an active investment style using bottom-up stock picking based on the 'Buy Right: Sit Tight' investment philosophy. The Fund managers shall identify and invest in shares of businesses run by high quality management & having sustainable and scalable business models thus using QGLP (Quality, Growth, Longevity & Price) as the key evaluation parameters. The businesses should have strong earnings growth prospects and be available at reasonable valuations.

The Fund Portfolio shall comprise of high conviction stock ideas from across market-capitalization levels/sectors. The portfolio stocks may be potentially concentrated in a few market capitalization levels/sectors which are expected to do well and have lower downside risk

Debt: The Fund shall invest in various types of permitted Debt Instruments including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments of various maturities and ratings with the objective of providing liquidity and achieving optimal returns.

Arbitrage and Derivative Strategies: The Fund shall undertake Cash/Futures Arbitrage to take advantage of the volatile situation in the market. The Fund may use Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc.

Gold: The Fund shall invest in Gold Exchange Traded Funds as gold, historically, has shown a low correlation with other asset classes like equity and debt making it a good asset for diversifying the overall portfolio.

International Equity: The Scheme may invest in the units of Motilal Oswal S&P 500 Index Fund or any other international equity ETF/ Index Fund

Following depicts more clarity on MOVI based Scheme allocation.

Dynamic rebalancing (purely) based on the 30DMA of MOVI				
MOVI bands	Equity	Debt	International Equity Index/ETFs	Gold
Less than 70	25.0%-27.5%	55.0%-52.5%	10%	10%
70-80	22.5%-25.0%	57.5%-55.0%	10%	10%
80-90	20.0%-22.5%	60.0%-57.5%	10%	10%
90-100	17.5%-20.0%	62.5%-60.0%	10%	10%
100-110	15.0%-17.50%	65.0%-62.5	10%	10%
110-120	12.5%-15.0%	67.5%-65.0%	10%	10%
120-130	10.0%-12.5%	70.0%-67.5%	10%	10%
Greater than 130	7.5%-10.0%	72.5%-70%	10%	10%

Scenario 1 - Let's assume the MOVI level is at 60 which means it falls in the range of 25.0%-27.5% equity allocation. Therefore, the fund manager in the above case will take upto 27.5% long only equity exposure.

Scenario 2 - Let's assume the MOVI level is at 105 which means it falls in the range of equity allocation. Therefore, the fund manager in the above case will take 15.0%-17.50% long only equity exposure, 10% international equities and minimum 10% in Gold/gold related securities. The balance upto 65.0%-62.5 will be invested in debt instruments.

Scenario 3 - Let's assume the MOVI level is at 125 which means it falls in the range of 10.0% to 12.5% equity allocation. Therefore, the fund manager in the above case will take 10.0% to 12.5% long only equity exposure, 10% international equities and minimum 10% in gold and gold related instruments. The balance upto 67.5% to 70.0% will be invested in debt instruments.

Scenario 4 - Let's assume the MOVI level is at 150 which means it falls in the range of upto 10% equity allocation. Therefore, the fund manager in the above case will take 7.5% to 10% long only equity exposure 10% in international equities and 10% in Gold and Gold related securities. The balance upto 72.5% will be invested in debt instruments

In the periods where the MOVI levels indicates a high equity allocation, the exposure of the scheme in equity and equity related instruments will increase upto 27.5%. However, if the MOVI levels reflect high valuation, the Scheme will restrict its investment in equity to 7.5% to 10% plus upto 10 percent in international equities and 10% in Gold and Gold related instruments. In such a scenario the balance will be invested into debt market instruments.

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. The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

The investment objective is to generate long term capital appreciation by investing in diversified portfolio of Equity, International Equity Index Funds/ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds

Securities Lending

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

The Scheme may lend securities from its portfolio in accordance with the Regulations. The AMC/Fund shall also adhere to guidelines issued under Securities Lending Scheme, 1997. Securities' lending shall enable the Scheme to earn income that may partially offset its expenses and thereby reduce the effect these expenses have on the Scheme's ability to provide investment returns. The Scheme will pay reasonable administrative and custodial fees in connection with the lending of securities. The Scheme may be exposed to the risk of loss should a borrower default on its obligation to return the borrowed securities. The Scheme share of income from the lending collateral will be included in the Scheme's gross income. The Fund will comply with the conditions for securities lending specified by SEBI Regulations and circulars. The Scheme may engage in securities lending upto 20% of total Net Assets of the Scheme and would limit its maximum single party exposure to the extent of 5% of the total net assets at the time of lending.

Investment by AMC/Sponsor in the Scheme

In accordance with Regulation 28(4) of SEBI (Mutual Funds) (Amendment) Regulations, 2014 the Sponsor or AMC has invested a portion of its assets into the Scheme as seed capital to the extent mandated and such seed capital will not be redeemed or withdrawn by the AMC until the winding up of the Scheme.

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

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.

RISK PROFILE OF THE SCHEME

Standard Risk Factors:

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

KIM of Motilal Oswal Multi Asset Fund

- The present Scheme is not a guaranteed or assured return Scheme.
- The NAV of the Scheme can go up or down depending on the factors and forces affecting the securities markets.

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.

- **Risks associated with investing in Equity and Equity related securities**
 - a. Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, should there be a subsequently decline in the value of the securities held in the Schemes portfolio. Also, the value of the Scheme's investments may be affected by interest rates, currency exchange rates, and change in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors.
 - b. The Scheme may find itself invested in unlisted securities either by choice or due to external events or corporate actions. This may increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.
- **Risk associated with investing in Foreign Securities**
 - a. The Scheme will invest in foreign securities. Such overseas investments will be made subject to any / all approvals, conditions thereof as may be stipulated by SEBI / RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceiling of expenses.
 - b. As per the SEBI (MF) Regulation, the Fund is permitted to invest USD 1 billion. However, the overall limit for the Mutual Fund Industry is USD 7 billion. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. 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. As and when the investment limits are breached, the subscriptions into the Scheme shall be suspended till further notice by the AMC.
 - c. Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of USD 300 million per Mutual Fund, within the overall industry limit of USD 1 billion.

- a. As the Scheme will invest in securities which are denominated in foreign currencies, fluctuations in the exchange rates of these foreign currencies may have an impact on the income and value of the Fund. Thus, returns to investors are the result of a combination of returns from investments and from movements in exchange rates. Thus, the Indian rupee equivalent of the net assets, distribution and income may be adversely affected by changes in the exchange rates of respective foreign currencies relative to the Indian Rupee. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the securities of companies that trade or operate in such countries. The repatriation of capital to India may also be hampered by changes in the regulations concerning exchange controls or political circumstances as well as the application to it of other restriction on investment.
 - b. The risk of investing in foreign securities carries an exchange rate risks related to depreciation of foreign currency and country risks. The country risks would include events such as change in regulations or political circumstances like introduction of extraordinary exchange rate controls, restrictions on repatriation of capital due to exchange rate controls, bilateral political tensions leading to immobilisation of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.
 - c. The Scheme shall invest in securities listed on the overseas stock exchange. Hence all the risk factors pertaining to overseas stock exchange like market trading risk, liquidity risk and volatility risk, as mentioned earlier, are also applicable to the Scheme. The Scheme will also be exposed to settlement risk, as different countries have different settlement periods.
 - d. Some countries prohibit or impose substantial restrictions on investments by foreign entities. Certain countries may restrict investment opportunities in issuers or industries or securities deemed important to national interests. The manner, in which foreign investors may invest in companies/securities in certain countries, as well as limitations on such investments, may have an adverse impact on the operations of the Scheme. Certain 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 the interests of the Scheme.
 - e. The Scheme may invest in the units of overseas mutual fund schemes including exchange traded funds. Hence scheme specific risk factors of such underlying schemes will be applicable. All risks associated with such schemes, including performance of their underlying stocks, derivative instruments, stock-lending, off-shore investments, liquidity, etc., will therefore be applicable in this Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying schemes.
- **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 may invest in overseas mutual fund / foreign securities 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.
 - **Interest Rate Risk:** The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Scheme stand exposed to their interest rate cycles.
 - **Taxation Risk:** Investment in Foreign Securities poses additional challenges based on the tax laws of each respective country or jurisdiction. The scheme may be subject to a higher level of taxes than originally anticipated and or dual taxation. The Scheme may be subject to withholding or other taxes on income and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing / evolving tax / regulatory regimes of all the countries where the Scheme invests. All these may entail a higher outgo to the Scheme by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.
 - **Legal and Regulatory risk:** Legal and regulatory changes could occur during the term of the Scheme which may adversely affect it. If any of the laws and regulations currently in effect should change or any new laws or regulations should be enacted, the legal requirements to which the Scheme and the investors may be subject could differ materially from current requirement and may materially and adversely affect the Scheme and the investors. Legislation / Regulatory guidelines could also be imposed retrospectively.
 - To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/ RBI from time to time.
- **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.

- **Right to Limit Redemptions**

The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units

which can be redeemed on any Business Day subject to the guidelines/circulars issued by the Regulatory Authorities from time to time.

- **Risk Factors relating to Portfolio Rebalancing**

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

- **Asset Class Risk**

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

- **Selection Risk**

The risk that a security chosen will underperform the market for reasons that cannot be anticipated.

- **Risk factors associated with investing in Debt and Money Market Instruments :**

a) Price-Risk or Interest-Rate Risk: Debt and Money Market Instruments such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing Debt and Money Market Instruments 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.

b) 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.

c) 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 Debt and Money Market Instruments market.

d) Reinvestment Risk: Investments in Debt and Money Market Instruments 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.

e) Pre-payment Risk: Certain Debt and Money Market Instruments 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.

f) 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.

g) 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.

- **Settlement Risk**

Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.

- **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.

- **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 associated with investments in Gold ETF's:**

- a) The scheme would invest in Gold ETFs and thus the NAV of the scheme will react to Gold price movements. Several factors that may affect the price of gold are as follows:
- Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia.
 - Investors' expectations with respect to the rate of inflation
 - Currency exchange rates
 - Interest rates
 - Investment and trading activities of hedge funds and commodity funds
 - Global or regional political, economic or financial events and situations
 - Changes in indirect taxes or any other levies
- b) **To the extent the Scheme's assets are invested in Gold ETFs the risks associated with the underlying Gold ETFs, will also be applicable. Some of them are explained below:**
- **Currency Risk:** The formula for determining NAV of the Units of Gold ETFs is based on the imported (landed) value of gold. Landed value of gold held by Gold ETFs is computed by multiplying international market price by US dollar value. The value of gold or NAV, therefore will depend upon the conversion value of US dollar into Indian rupee and attracts all the risks attached to such conversion.
 - **Regulatory Risk:** Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of Authorised Participant of Gold ETFs to arbitrage resulting into wider premium/ discount to NAV. Any changes in the regulations relating to import and export of gold or gold jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the underlying Gold ETFs to buy / sell gold against the purchase and redemption requests received.
 - Units of Gold ETFs may be acquired from the stock exchanges where the price quoted may be at variance with the underlying NAV, resulting in higher acquisition costs.
- c) **Taxation:** Conversion of underlying physical gold into units of Gold ETFs may attract capital gain tax depending on acquisition cost and holding period. Moreover, converting units of the underlying scheme to Gold may also attract Wealth tax. Furthermore, Gold is subject to indirect tax not restricted to the following: Sales Tax, Octroi, VAT, Stamp Duty, and Custom Duty. Hence, any change in the rates of taxation/applicable taxes would affect the valuation of the Scheme.
- d) **Redemption Risk:**
- The units issued under the Scheme, when predominantly invested in Gold ETFs, will derive liquidity from the underlying Gold ETF having creation / redemption process in creation unit size of predefined quantity of physical gold (e.g. 1 kg). At times prevailing market conditions may affect the ability of the underlying Gold ETFs to sell gold against the redemption request received.
 - Furthermore, the endeavour would always be to get cash on redemptions from the underlying Gold ETFs. However, in case the underlying Gold ETF is unable to sell for any reason, and delivers physical gold, there could be delay in payment of redemption proceeds pending such realization.

- Additionally, the Scheme will derive liquidity from trading units of underlying Gold ETFs on the exchange(s) in the secondary market which may be inherently restricted by trading volumes, settlement periods and transfer procedures. As there is no active secondary market for Gold ETFs, the processing of redemption requests at times may be delayed. In the event of an inordinately large number of redemption requests, or re-structuring of the Scheme's investment portfolio, the processing of redemption requests may be delayed.
- Gold ETFs would ordinarily repurchase Units in Creation Unit Size. Thus Unit holding less than Creation Unit Size can only be sold through the secondary market on the Exchange. Further, the price received upon the redemption of Units of Gold ETFs may be less than the value of the gold represented by them.

e) Market Trading Risks:

- Although units of Gold ETFs are listed on recognised stock exchange(s), there can be no assurance that an active secondary market will be developed or be maintained.
- Trading in units of Gold ETFs on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange Authorities or SEBI, trading in units of Gold ETFs is not advisable. In addition, trading in units of Gold ETFs is subject to trading halts caused by extraordinary market volatility and pursuant to the Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of the Exchange necessary to maintain the listing of units of Gold ETFs will continue to be met or will remain unchanged.
- Any changes in trading regulations by the Stock Exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.
- The units of Gold ETFs may trade above or below their NAV. The NAV of Gold ETFs will fluctuate with changes in the market value of that scheme's holdings. The trading prices of units of Gold ETFs will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of Gold ETF.
- Gold ETFs may provide for the creation and redemption of units in Creation Unit Size directly with the concerned Mutual Fund and therefore, it is expected that large discounts or premiums to the NAV of the units of Gold ETFs will not sustain due to arbitrage opportunity available.

- **Risks associated with Investing in Derivatives**

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

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate

controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counterparty”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

- **Risk associated with Securities Lending**

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

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

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

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

- **Risk associated with investing in fixed income securities and Money Market Instruments**

- a. **Credit risk:** Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.
- b. **Counterparty risk:** Counterparty refers to the counterparty’s inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments.
- c. **Interest Rate risk:** This risk is associated with movements in interest rate depends on various factors

such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.

- d. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- e. **Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.
- f. Different types of fixed income securities in which the Scheme would invest carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- g. The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

h. Settlement Risk

Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio

• Risks associated with investing in Government of India Securities

- a. Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.
- b. Interest Rate risk associated with Government of India Securities - while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the

coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

- **Risk associated with investing in Repo of Corporate Bond Securities**

To the extent the scheme invests in Repo of Corporate Bond Securities, the scheme will be subject to following risks –

Corporate Bond Repo will be subject to counter party risk.

The Scheme will be exposed to credit risk on the underlying collateral– downward migration of rating. The scheme may impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AA and above rated where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.

Liquidity of collateral: In the event of default by the counterparty, the scheme would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).

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

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

- **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.

- **Risk associated with MOVI**

The Scheme shall invest a portion of its assets into equity and debt securities based on Motilal Oswal Value Index (MOVI) levels. Hence, the risk associated with the calculation of MOVI and allocations based on MOVI would be applicable to the Scheme. The allocations as per MOVI shall vary due to market conditions. These allocations based on MOVI level may not outperform a fully invested equity portfolio.

- **General Risk Factors**

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.

As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances

- **Risk associated with investing in fixed income securities and Money Market Instruments**

- i. **Credit risk:** Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.
- j. **Counterparty risk:** Counterparty refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments.
- k. **Interest Rate risk:** This risk is associated with movements in interest rate depends on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
- l. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- m. **Liquidity or Marketability Risk:** This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.
- n. Different types of fixed income securities in which the Scheme would invest carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among

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corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.

- o. The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

p. Settlement Risk

Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.

• **Risks associated with investing in Government of India Securities**

- Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.
- Interest Rate risk associated with Government of India Securities - while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

• **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.

- **Risk associated with investing in Repo of Corporate Bond Securities**

To the extent the scheme invests in Repo of Corporate Bond Securities, the scheme will be subject to following risks –

Corporate Bond Repo will be subject to counter party risk.

The Scheme will be exposed to credit risk on the underlying collateral– downward migration of rating. The scheme may impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AA and above rated where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.

Liquidity of collateral: In the event of default by the counterparty, the scheme would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).

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

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

PLANS AND OPTIONS

The Scheme offers two Plans: Regular Plan and Direct Plan

Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund or through RIA and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder). Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

There will be no separate portfolio for Direct Plan and Regular Plan.

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 Plans / Options as and when deemed fit.

DEFAULT PLAN/OPTION

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.

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 re-investment.

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 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.

For Redemption/ Repurchases/Switch out

- In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable.
- In respect of valid application accepted at an Official Point of Acceptance after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day will be applicable.

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 price of Units

a) Methodology of calculating sale price

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	$F = D / E$

b) 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:

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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	1st -14th, 7th - 21st and 14th - 28th
Monthly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	Any day of the month except 29th, 30th or 31st
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 29th, 30th or 31st
Annual	Rs. 6,000/- and multiple of Re. 1/- thereafter	Minimum – 1 Maximum – No Limit	Any day or date of his/her preference

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.

In case SIP frequency not specified default frequency would be monthly.

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 10 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 a customized composite benchmark comprising Nifty 50 TRI, Crisil Short Term Gilt Index, S&P 500 Index (TRI) and Domestic Price of Gold.

The Composition of the benchmark would be:

Asset Class/Instruments	Benchmark	Percentage
Equity and Equity Related Instruments	Nifty 50 TRI	15%

Debt and Money Market Instruments	Crisil Short Term Gilt Index	65%
International Equity	S&P 500 Index (TRI)	10%
Gold Exchange Traded Funds	Domestic Price of Gold	10%

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

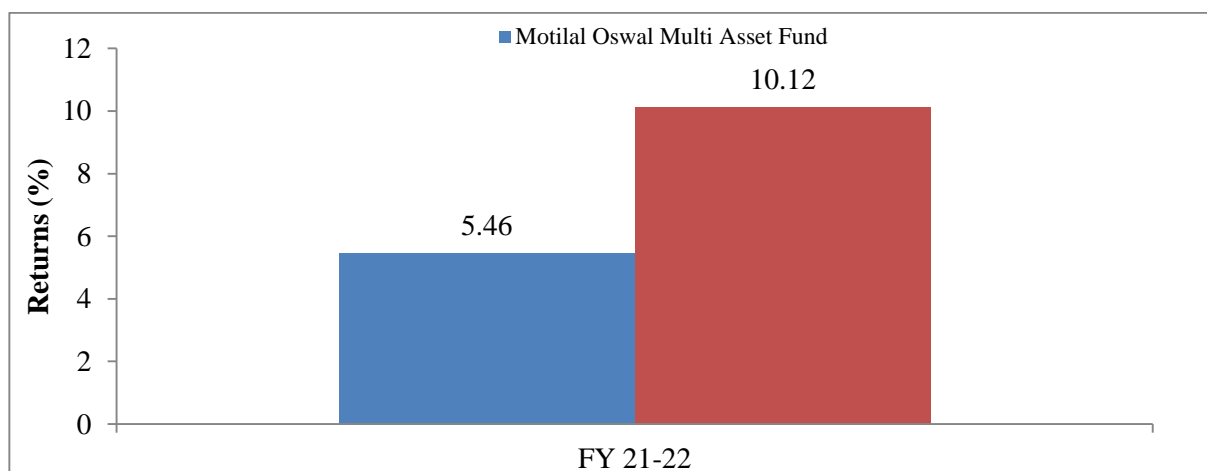
NAME AND TENURE OF THE FUND MANAGER

Name of Fund Manager / Co-Fund Manager	Tenure of the Fund Manager / Co – Fund Manager
Mr. Abhiroop Mukherjee Fund Manager – Debt and Gold Component	He is managing the Scheme since May 2011 onwards. The tenure for which he is managing the scheme is 10 Years.
Mr. Ankush Sood Fund Manager – (For International Securities)	He is managing the Scheme since August 2021 onwards.
Mr. Santosh Singh FUND Manager – For Equity	He is managing the scheme since January 2022 onwards

PERFORMANCE OF THE SCHEME

The Performance of the Scheme as on March 31, 2022 is as follows:

Compounded Annualised Returns	Scheme Returns (%)	Benchmark Returns (%)
	Motilal Oswal Multi Asset Fund	15% Nifty 50 TRI + 65 % Crisil Short Term Gilt Index + 10% Domestic Price of Gold + 10% S&P 500 Index (TRI)
Returns for the last 1 year	5.46	10.12
Returns since inception	5.16	9.75



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Note: *Returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is August 04, 2020. Performance is for Regular Plan Growth option. Different plans have different expense structure. Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016

A. Scheme's Portfolio Holdings

The top 10 portfolio holdings of the Scheme as on March 31, 2022 are as follows:

Sr No.	Name of Issuer	% to Net Assets
1.	Religare Enterprises Limited	2.32%
2.	Motherson Sumi Systems Limited	1.46%
3.	HDFC Bank Limited	1.39%
4.	G R Infraprojects Limited	1.17%
5.	Infosys Limited	1.15%
6.	SBI Life Insurance Company Limited	1.14%
7.	SBI Cards and Payment Services Limited	1.08%
8.	Fino Payments Bank Limited	0.91%
9.	Tata Consultancy Services Limited	0.87%
10	ICICI Bank Limited	0.81%

B. Sector Allocation of the Scheme

Sector Allocation as on March 31, 2022 of the Scheme as recommended by AMFI is as follows:

Sector / Rating	% to Net Assets
Banks	3.74%
Finance	3.41%
Software	2.01%
Auto Ancillaries	1.64%
Insurance	1.36%
Construction	1.20%
Pharmaceuticals	0.66%
Cement & Cement Products	0.58%
Transportation	0.53%
Pesticides	0.52%
Construction Project	0.45%
Auto	0.37%
Retailing	0.29%
Industrial Capital Goods	0.21%

C. Scheme's Portfolio Turnover Ratio

KIM of Motilal Oswal Multi Asset Fund

The Portfolio Turnover Ratio of the Scheme, MOF30 as on March 31, 2022 is **1.00**.

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

Particulars	Amount (Rs.)
Invested amount (Rs)	10000
Annualised scheme performance	10%
Net Assets before expenses (Rs)	11000
Annualised expense ratio	2.00%
Net Assets after expenses (Rs)	10,780
Returns on invested amount before expenses (Rs)	1000
Returns on invested amount after expenses (Rs)	780
Returns on invested amount before expenses (%)	10.0%
Returns on invested amount after expenses (%)	7.80%

Please Note:

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

E. Investment Disclosure

The aggregate investment in the Scheme by the following person as on March 31, 2022 is as follows:

Categories	Amount (Rs.)
Directors of AMC	Nil
Fund Manager of the Scheme	Nil
Key Managerial Personnel	Nil
Sponsor, Group and Associates	5626481.56

EXPENSES OF THE SCHEME

(1) Load Structure:

Type of load	Load Chargeable (as %age of NAV)
Entry	NIL

Exit	<p>1%- If redeemed on or before 3 months from the date of allotment. Nil- If redeemed after 3 months from the date of allotment.</p> <p>No Exit Load will be applicable in case of switch between the Schemes, Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Flexi Cap Fund, Motilal Oswal Large and Midcap Fund, Motilal Oswal Dynamic Fund, Motilal Oswal Equity Hybrid Fund, Motilal Oswal Long Term Equity Fund and other schemes as may be amended by AMC vide its addendum issued in this regard. 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 from Regular to Direct plan within the same scheme.</p>
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The investor is requested to check the prevailing load structure of the Scheme before investing.

(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 as per Regulation 52(6) schemes shall not exceed 2.00 per cent of the daily net assets of the scheme as stated below and are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash trades and 5 bps for derivatives respectively.	
Goods and Service Tax (GST) on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	

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Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52(6) (a) and (6) (c) (ii)	Upto 2.00%
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.

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.

SEBI has prescribed the maximum annual recurring expenses that can be charged to the Scheme. Annual Scheme Recurring Expenses shall be within the limits stated in Regulations 52(6) and subject to a percentage limit of Daily Net Assets as in the table below:

First Rs.500 crore	Next Rs.250 crore	Next Rs.1,250 crore	Next Rs.3,000 crore	Next Rs.5,000 crore	Next Rs.40,000 crore	on the balance of the assets
2.00%	1.75%	1.50%	1.35%	1.25%	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	0.80%

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

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

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

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

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

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

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

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

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

* 366, wherever applicable.

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

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

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

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

Actual expenses for the previous financial year 2020-21:

Regular Plan	0.48%
Direct Plan	1.98%

WAIVER OF LOAD FOR DIRECT APPLICATIONS

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 Private Limited Address: Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN Tel: 040 79611000 / 67162222 Toll Free No: 18004254034/35 Email: compliance.corp@kfintech.com Website: www.kfintech.com	Mr. Jamin Majethia - Investor Relation Officer 10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400 025 Tel No.: Tel No.:+91 8108622222 and +91 2240548002 Fax No.: 022 38464120 Email Id: 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.

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 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.

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.

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 unit holder. 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.

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).

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 on an ongoing basis

➤ **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

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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 KFINTECK
14. Motilal Oswal Value Index (MOVI) Pack Plan
15. MFCentral as Official Point of Acceptance of Transactions (OPAT)

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

1. Systematic Investment Plan (SIP)

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

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

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

SIP Frequency	Minimum 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

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.

Apart from the above following additional Features shall be for the investors:

SIP Frequency	Minimum Instalment Amount	Number of Instalments
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Weekly /Monthly/ Fortnightly	Rs.1000/- and multiple of Re. 1/- thereafter	Minimum – 6 Maximum – No Limit
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In case SIP frequency not specified default frequency would be monthly.

Systematic Investment Plan (SIP) @ WhatsApp

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

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. Similarly, this facility has also become available to all the physical mode of applications or the applications received through offline Mode at a frequency of quarterly, half-yearly and yearly intervals (except immediate interval) with effect from August 30, 2021.
- 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 and Physical mode (except for immediate interval in Physical mode). Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit **OTM Mandate** at least 20 calendar days before the SIP Booster start month. In case SIP Instalment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.
- e) Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.
- f) Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit.

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

Details of SIP 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 ➤ Max Sip limit :10,000

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

2. Systematic Transfer Plan (STP)

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

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

The terms and conditions for investing in STP are as follows: For registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) calendar days.

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

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

3. Systematic Withdrawal Plan (SWP)

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

The features of Systematic Withdrawal Plan (SWP) are as under: For registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) calendar days

Minimum amount per SWP instalment under weekly/ fortnightly/monthly/Annual SWP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per SWP instalment under Quarterly SWP	Rs. 1,500/- and multiples of Re. 1/- thereafter.
No. of SWP Instalments a) Minimum b) Maximum	12 instalments (monthly/weekly/fortnightly) 4 instalments (quarterly) Instalments (Annual) No Limit
Periodicity	Weekly/Fortnightly/Monthly/Quarterly/Annual
Dates available for SWP Facility	1 st , 7 th , 14 th , 21 st or 28 th of every month/ quarter.

Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
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The Trustee/AMC reserves the right to change/modify the terms and conditions of the SWP.

4. Switching Option

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

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

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

5. NAV Appreciation facility

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

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

6. Motilal Oswal CashFlow Plan (MO – CP)

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

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

- i** MO – CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments

KIM of Motilal Oswal Multi Asset Fund

at the specified date for a designated tenure period at a predefined frequency i.e. monthly, quarterly and annually.

- ii 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 Schemes).
- iii It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.
- iv It presently offers three options:
 - a. MO – CP @ 6% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.5% and 1.5% respectively.
 - b. MO – CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.625% and 1.875% respectively.
 - c. MO – CP @ 9% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate 0.75% and 2.25% respectively.

Illustration: For calculation of MO– CP @ 6% p.a., 7.5% p.a. and 9% p.a. for Quarterly frequency:

Particulars	At 6% p.a.	At 7.5% p.a.	At 9% p.a.
Investment Date (First Lump sum Investment)	01-Aug-20	01-Aug-20	01-Aug-20
Cost of Investment	100000	100000	100000
NAV at the time of investment	10.3789	10.3789	10.3789
Units Allotted	9634.932	9634.932	9634.932
First Cashflow Date	01-Nov-20	01-Nov-20	01-Nov-20
NAV	11.8648	11.8648	11.8648
Amount to be Redeemed	1500	1875	2250
Units Redeemed	126.424	158.030	189.637
Balance Units	9508.508	9476.902	9445.295
Second Cashflow Date	01-Feb-21	01-Feb-21	01-Feb-21
NAV	11.6120	11.6120	11.6120
Amount to be Redeemed	1500	1875	2250
Units Redeemed	129.177	161.471	193.765
Balance Units	9379.331	9315.431	9251.530

- v Dates available for MO - CP:

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

- vi 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

- vii** In case of partial redemptions, the payouts will further happen on the original investment cost and not the balance investment.
- viii** 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.
- ix** 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.
- x** 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.
- xi** 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.
- xii** Investors are required to refer to the terms and conditions mentioned in the form.
- xiii** The Trustee/AMC reserves the right to change/modify the terms and conditions of the MO – CP or withdraw of this facility.

7. Online Facility

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

8. Mobile Application:

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

9. Application through MF utility platform

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 MOMF 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 MOMF.

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 MOMF 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 / MOMF / MOAMC from time to time and any law for the time being in force.

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

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

10. Transaction through Stock Exchange

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

11. Transaction through electronic mode

Subject to the investor fulfilling certain terms and conditions stipulated by the AMC as under, MOAMC, MOMF or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode (“fax/web/ electronic transactions”) as permitted by SEBI or other regulatory authorities :

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

12. 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.

13. 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'

14. Motilal Oswal Value Index (MOVI) Pack Plan

MOVI Pack Plan is a Systematic Transfer Plan (STP) from select debt/liquid scheme into select equity scheme that enables allocation between debt and equity asset classes. It allows Unit holders holding units in non-demat form to take advantage of fluctuations in equity market valuations and not just market levels based on MOVI. Under this facility, Investors may opt to transfer amounts from Motilal Oswal Liquid Fund* (referred to as Transferor Scheme) to Motilal Oswal Focused 25 Fund (referred to as Transferee Scheme) with allocations based on MOVI levels. The transfers will be enabled in the reverse as well.

The Salient features of the Plan are as under:

- a) MOVI helps gauge equity market. The Index is calculated taking into account Price to Earnings, Price to Book and IDCW Yield of the Nifty 50 Index.
- b) A low MOVI level indicates that the market valuation appears to be cheap and one may allocate a higher percentage of their investments to Equity as an asset class. A high MOVI level indicates that the market valuation appears to be expensive and that one may reduce their equity allocation.
- c) NSE Indices Ltd is the calculating agent of NIFTY MOVI. NSE Indices Ltd shall calculate, compile, maintain and provide NIFTY MOVI values to Motilal Oswal Asset Management Company Ltd. NIFTY MOVI values will be published on the MOAMC website on a daily basis.
- d) Transfer: This transfer is made from the Transferor Scheme to the Transferee Scheme, on the date of allocation based on NIFTY MOVI levels.
- e) Reverse Transfer: This transfer is made from the Transferee Scheme to the Transferor Scheme, when appreciation in the market value of the Transferee Scheme results in a breach of the prescribed allocation level as determined by NIFTY MOVI.
- f) This Plan presently offers two enrolment options:
 - a. One Time Investment
 - b. Systematic Transfer Plan (STP) with a minimum of 6 Instalments.
- g) Minimum amount under this Plan is as follows:

Options	Minimum Amount of Transfer (Rs.)
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One Time Investment	Rs. 500/- and in multiples of Re. 1/- thereafter
STP	Rs. 500/- and in multiples of Re. 1/- thereafter

- h) The date of allocation will be the 15th of every month. In case the date of allocation falls on a Non-Business Day or falls during a book closure period, the immediate following Business Day will be considered as the date of allocation.

Note: Under ‘One Time Investment’ enrolment option, in addition to the 15th of every month, allocation will occur on the business day succeeding the date of enrolment into the MOVI Pack Plan.

- i) Under ‘STP’ enrolment option, if the Unit holder has an existing Systematic Investment Plan (SIP) in the Transferor scheme where the date of SIP falls on a date later than or on 15th of every month, then allocation for that amount will occur on 15th of the subsequent month.
- j) On the date of allocation, the prescribed percentage of the amount will be transferred in the Transferee Scheme at the closing NAV of the same day i.e. date of allocation.
- k) The AMC will require upto 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Plan. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of allocation is crossed, then the same will be considered at the next date of allocation.
- l) The amount transferred under this Plan from the Transferor Scheme to Transferee Scheme shall be effective by redeeming units of Transferor Scheme at applicable NAV, (subject to the applicable exit load, if any) and subscribing to the units of the Transferee Scheme at applicable NAV on the date of allocation.
- m) Unit holders can discontinue the Plan at any time by providing a written request which shall be made effective within 7 calendar days of the date of receipt of the said request.
- n) This Plan will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder.
- o) Unit holders should note that investor details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- p) Any change in methodology of MOVI would only be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to MOMF.
- q) Given the two way movement of investments between funds, liquidity at times may be restricted by trading volumes, settlement periods, and inordinately large number of redemption requests or restructuring of the Scheme. This may impact the performance of the underlying scheme.

Investors may approach/consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.

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

The Trustee/AMC reserves the right to change/modify the terms and conditions of the MOVI Pack Plan or withdraw this facility.

This facility will also be available for transfer into any other equity scheme of MOMF that may be launched in future.

15. MFCentral 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 Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral, a digital platform for Mutual Fund investors.

MFCentral 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. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com/> and a Mobile App in future.

With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, MOMF designates MFCentral as its OPAT effective from **September 23, 2021**.

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

DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND

The following table shows the differentiation between the existing schemes of MOMF:

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on March 31, 2022)	Number of Folio's (As on As on March 31, 2022)
Motilal Oswal Dynamic Fund	The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives, debt, money market instruments and units issued by REITs and InvITs. However, there can be no assurance or guarantee that the investment Objective of the Scheme would be achieved.	The scheme would invest 65% to 100% in Equity and equity related instruments including 0 - 35 % in equity derivatives and up to 0-35% in Debt Instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc. or 10% in Units issued by REITs and InvITs.	The scheme shall change its allocation between equity, derivatives and debt, based on MOVI.	960.83	35,624
Motilal Oswal Equity Hybrid Fund	The investment objective is to generate equity linked returns by investing in a combined portfolio of equity and equity related instruments, debt, money market instruments and units issued by Real Estate Investment Trust (REIT) & Infrastructure Investment Trust (InvIT)	The scheme would invest in 65-80% in equity and Debt, Money Market Instruments, G-Secs, Bonds, Debentures, Cash and Cash at call, etc 20-35% and Units issued by REITs and InvITs 0-10%	An open ended hybrid scheme investing predominantly in equity and equity related instruments	398.01	21,261

Motilal Oswal Multi Asset Fund	The investment objective is to generate long term capital appreciation by investing in a diversified portfolio comprises of Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds.	The Scheme would invest Minimum 10% to Maximum 50% in Equity, Equity related instruments and International Equity Index Funds/ Equity ETFs^ , Minimum 40% to Maximum 80% in Debt, Money Market Instruments and Minimum 10% to Maximum 20% in Gold Exchange Traded Funds	An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds	196.19	18,422
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This KIM is dated April 28, 2022

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

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

b) Investor Service Center (ISC):

BranchName	Branch Address
Chandigarh	SCO 86, First Floor, Sector 38 C
Indore	202 Satguru elit,above PNG Jewellers opposite High Court Gate No.1, M.G. Road
Jaipur	403-404, City Mall, Bhagwan Das Road, C-Scheme
Jamshedpur	1st Floor, RR Square, Main Road, Bistupur
Lucknow	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg
Nagpur	1 Floor, Kapish Centre, Opp Gajanad Maharaj Mandir, Zenda Chowk, Dharampeth
Nashik	2nd floor, Space Cosmos, Ashok Stambh

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Goa-Panaji	Shop No. 2, M/s Advani Enterprises, Cabin No CU-07,NeelKamal Arcade,Dr. A B Road
Raipur	Piyank Tower, Rajatalab Road, Ward No. 40
Ranchi	'STAR HEIGHT', Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital,Circular Road, Lalpur
Vadodara	301, 3 rd Floor, Atlantis K-10 B, Opp. Honest Restaurant , Sarabhai road , Genda circle
Cochin	1st Floor, Areekkal Mansion, Pannampilly Nagar Main Road, Opposite to Malayala Manorama
Coimbatore	1011, 1st Floor , Avinashi Road, Above IDFC Bank

KFin Technologies Private Limited (Official Collection Centres)

Registrar

KFin Technologies Private Limited

Address: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034

Tel: 040 79611000 / 67162222

Toll Free No: 18004254034/35

Email: compliance.corp@kfintech.com

Website: www.kfintech.com/

Branch Name	Branch Address
Bangalore	No 35,Puttanna Road,Basavanagudi,Bangalore 560004
Belgaum	Premises No.101, CTS NO.1893,Shree Guru Darshani Tower,Anandwadi, Hindwadi,Belgaum 590011
Bellary	GROUND FLOOR,3RD OFFICE ,NEAR WOMENS COLLEGE ROAD,BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCHADE,Bellary 583103
Davangere	D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Manda,Davangere 577002
Gulbarga	H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.,Opp. Municipal corporation Office,Jagat, Station Main Road, KALABURAGI,Gulbarga 585105
Hassan	SAS NO: 490, HEMADRI ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL,Hassan 573201
Hubli	R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029
Mangalore	Mahendra Arcade Opp Court Road,Karangal Padi,-,Mangalore 575003
Margoa	KFIN TECHNOLOGIES PVT LTD, SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601
Mysore	NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009
Panjim	H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001
Shimoga	JAYARAMA NILAYA,2ND CORSS,MISSION COMPOUND,Shimoga 577201

KIM of Motilal Oswal Multi Asset Fund

Ahmedabad	Office No. 401, on 4th Floor,ABC-I, Off. C.G. Road,-,Ahmedabad 380009
Anand	B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001
Baroda	KFIN Technologies Pvt Limited,1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007
Bharuch	123 Nexus business Hub,Near Gangotri Hotel,B/s Rajeshwari Petroleum,Makampur Road,Bharuch 392001
Bhavnagar	303 STERLING POINT ,WAGHAWADI ROAD ,-,Bhavnagar 364001
Gandhidham	Shop # 12 Shree Ambica Arcade Plot # 300,Ward 12. Opp. CG High School ,Near HDFC Bank,Gandhidham 370201
Gandhinagar	123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011
Jamnagar	131 Madhav Plaza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008
Junagadh	Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road,Junagadh,362001
Mehsana	FF-21 Someshwar Shopping Mall ,Modhera Char Rasta,-,Mehsana 384002
Nadiad	311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001
Navsari	103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445
Rajkot	302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001
Surat	Ground Floor Empire State building ,Near Udhna Darwaja, Ring Road,Surat 395002
Valsad	406 Dreamland Arcade,Opp Jade Blue,Tithal Road,Valsad 396001
Vapi	A-8 Second FLOOR SOLITAIRE BUSINESS CENTRE,OPP DCB BANK GIDC CHAR RASTA,SILVASSA ROAD,Vapi 396191
Chennai	KFin Technologies Private Limited,9th Floor, Capital Towers, 180,Kodambakkam High Road,Nungambakkam Chennai – 600 034
Calicut	Second Floor,Manimuriyil Centre, Bank Road,,Kasaba Village,Calicut 673001
Cochin	Ali Arcade 1St FloorKizhavana Road,Panampilly Nagar,Near Atlantis Junction,Ernakualm 682036
Kannur	2ND FLOOR,GLOBAL VILLAGE,BANK ROAD,Kannur 670001
Kollam	KFIN TECHNOLOGIES PRIVATE LIMITED,SREE VIGNESWARA BHAVAN,SHASTRI JUNCTION,KOLLAM - 691001
Kottayam	1St Floor Csiascension Square,Railway Station Road,Collectorate P O,Kottayam 686002
Palghat	No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad,H.P.O.Road,Palakkad 678001
Tiruvalla	2Nd FloorErinjery Complex,Ramanchira,Opp Axis Bank,Thiruvalla 689107
Trichur	4TH FLOOR, CROWN TOWER,SHAKTHAN NAGAR,OPP. HEAD POST OFFICE,Thrissur 680001
Trivandrum	MARVEL TOWER, 1ST FLOOR,URA-42 STATUE,(UPPALAM ROAD RESIDENCE ASSOCIATION) ,Trivandrum 695010
Coimbatore	3rd Floor Jaya Enclave,1057 Avinashi Road,-,Coimbatore 641018
Erode	Address No 38/1 Ground Floor,Sathy Road,(VCTV Main Road),Sorna Krishna Complex,Erode 638003
Karur	No 88/11, BB plaza,NRMP street,K S Mess Back side,Karur 639002
Madurai	No. G-16/17,AR Plaza, 1st floor,North Veli Street,Madurai 625001

Nagerkoil	HNO 45 ,1st Floor,East Car Street ,Nagercoil 629001
Pondicherry	No 122(10b),Muthumariamman koil street,-,Pondicherry 605001
Salem	No.6 NS Complex, Omalur main road, Salem 636009
Tirunelveli	55/18 Jeney Building, 2nd Floor,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001
Trichy	No 23C/1 E V R road, Near Vekkaiamman Kalyana Mandapam,Putthur,-,Trichy 620017
Tuticorin	4 - B A34 - A37,Mangalmal Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003
Vellore	No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001
Agartala	OLS RMS CHOWMUHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT,TRIPURA WEST,Agartala 799001
Guwahati	KFin Technologies Private Limited, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007
Shillong	Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001
Silchar	N.N. Dutta Road,Chowchakra Complex,Premtala,Silchar 788001
Ananthapur	KFin Technologies Pvt. Ltd.,#13/4, Vishnupriya Complex,Beside SBI Bank, Near Tower Clock,Ananthapur-515001.
Guntur	2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002
Hyderabad	No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016
Karimnagar	2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,-,Karimnagar 505001
Kurnool	Shop No:47,2nd Floor,S komda Shoping mall,Kurnool 518001
Nanded	Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601
Rajahmundry	No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, AP - 533103,
Solapur	Block No 06,Vaman Nagar Opp D-Mart,Jule Solapur,Solapur 413004
Srikakulam	D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001
Tirupathi	Shop No:18-1-421/f1,CITY Center,K.T.Road,Airtel Backside office,Tirupathi - 517501
Vijayawada	HNo26-23, 1st Floor,Sundarammastreet,GandhiNagar, Krishna,Vijayawada 520010
Visakhapatnam	DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM,BESIDE TAJ HOTEL LADGE,Visakhapatnam 530016
Warangal	Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002
Khammam	11-4-3/3 Shop No. S-9,1st floor,Srivenkata Sairam Arcade,Old CPI Office Near PriyaDarshini CollegeNehru Nagar ,KHAMMAM 507002
Hyderabad(Gachibowli)	KFintech Pvt.Ltd,Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilingampally Mandal,Hyderabad,500032
Akola	Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004

Amaravathi	Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601
Aurangabad	Shop no B 38,Motiwala Trade Center,Nirala Bazar,Aurangabad 431001
Bhopal	SF-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011
Dhule	Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001
Indore	Kfin Technologies Pvt. Ltd. , 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore
Jabalpur	2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001
Jalgaon	3rd floor,269 JAEI Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001
Nagpur	Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010
Nasik	S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002
Sagar	II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002
Ujjain	Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001
Asansol	112/N G. T. ROAD BHANGA PACHIL,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303
Balasore	1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001
Bankura	Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101
Berhampur (Or)	Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001
Bhilai	Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020
Bhubaneswar	A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007
Bilaspur	Shop.No.306,3rd Floor,ANANDAM PLAZA,Vyapar Vihar Main Road,Bilaspur 495001
Bokaro	CITY CENTRE, PLOT NO. HE-07,SECTOR-IV,BOKARO STEEL CITY,Bokaro 827004
Burdwan	KFIN Technologies Pvt Ltd,Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWAN-EAST,PIN: 713101
Chinsura	No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101
Cuttack	SHOP NO-45,2ND FLOOR,,NETAJI SUBAS BOSE ARCADE,,(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,,DARGHA BAZAR,Cuttack 753001
Dhanbad	208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001
Durgapur	MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,Distt. BURDWAN Durgapur-16 ,Durgapur 713216
Gaya	Property No. 711045129, Ground FloorHotel Skylark,Swaraipuri Road,-,Gaya 823001
Jalpaiguri	D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101
Jamshedpur	Madhukunj, 3rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001

Kharagpur	Holding No 254/220, SBI BUILDING, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304
Kolkata	KFIN TECHNOLOGIES PVT LTD, 2/1, Russel Street, 4th Floor, Kankaria, Centre, Kolkata, 70001, WB
Malda	RAM KRISHNA PALLY; GROUND FLOOR, ENGLISH BAZAR, -, Malda 732101
Patna	3A 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna 800001
Raipur	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER, FAFADIH CHOWK, JAIL ROAD, Raipur 492001
Ranchi	Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001
Rourkela	2nd Floor, Main Road, UDIT NAGAR, SUNDARGARH, Rourkela 769012
Sambalpur	First Floor; Shop No. 219, SAHEJ PLAZA, Golebazar; Sambalpur, Sambalpur 768001
Siliguri	Nanak Complex, 2nd Floor, Sevoke Road, -, Siliguri 734001
Agra	House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002
Aligarh	1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh-202001
Allahabad	Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001
Ambala	6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala 133001
Azamgarh	House No. 290, Ground Floor, Civil lines, Near Sahara Office, -, Azamgarh 276001
Bareilly	1ST FLOOR REAR SIDE A - SQUARE BUILDING, 54-CIVIL LINES, Ayub Khan Chauraha, Bareilly 243001
Begusarai	C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117
Bhagalpur	2Nd Floor, Chandralok Complex Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001
Darbhanga	2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004
Dehradun	KFin Technologies Pvt Ltd, Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001
Deoria	K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001
Faridabad	A-2B 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad 121001
Ghaziabad	FF - 31, Konark Building, Rajnagar, -, Ghaziabad 201001
Ghazipur	House No. 148/19, Mahua Bagh, Raini Katra, -, Ghazipur 233001
Gonda	H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001
Gorakhpur	Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273001
Gurgaon	No: 212A, 2nd Floor, Vipul Agora, M. G. Road, -, Gurgaon 122001
Gwalior	City Centre, Near Axis Bank, -, Gwalior 474011
Haldwani	Shoop No 5, KMVN Shopping Complex, -, Haldwani 263139
Haridwar	Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410
Hissar	Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001
Jhansi	1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001
Kanpur	15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001

Lucknow	Ist Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,Lucknow 226001
Mandi	House No. 99/11, 3rd Floor,Opposite GSS Boy School,School Bazar,Mandi 175001
Mathura	Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001
Meerut	H No 5,Purva Eran, Opp Syndicate Bank,Hapur Road,Meerut 250002
Mirzapur	Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001
Moradabad	Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad 244001
Morena	House No. HIG 959,Near Court,Front of Dr. Lal Lab,Old Housing Board Colony,Morena 476001
Muzaffarpur	First Floor Saroj Complex ,Diwam Road,Near Kalyani Chowk,Muzaffarpur 842001
Noida	F-21,2nd Floor,Near Kalyan Jewelers,Sector-18,Noida 201301
Panipat	K Fin Technologies Pvt. Ltd,Shop No. 20, 1st Floor BMK,Market, Behind HIVE Hotel, G.T.Road, Panipat-132103, Haryana
Renukoot	C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonebhadra (U.P.),Renukoot 231217
Rewa	Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001
Rohtak	Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001
Roorkee	Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,Roorkee 247667
Satna	1St Floor Gopal Complex,Near Bus Stand Rewa Roa,Satna,485001
Shimla	1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001
Shivpuri	A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551
Sitapur	12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001
Solan	Disha Complex, 1St Floor,Above Axis Bank,Rajgarh Road,Solan 173212
Sonepat	Shop no. 205 PP Tower,Opp income tax office,Subhash chowk Sonapat. 131001.
Sultanpur	1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001
Varanasi	D-64/132 KA , 2nd Floor , Anant Complex, Sigra,Varanasi 221010
Yamuna Nagar	B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk,-, Yamuna Nagar 135001
Kolhapur	605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001
Mumbai	24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001
Pune	Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005
Vashi	Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400705
Vile Parle	Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057
Borivali	Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092
Thane	Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602
Ajmer	302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001

Alwar	Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001
Amritsar	SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001
Bhatinda	MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001
Bhilwara	Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001
Bikaner	70-71 2Nd Floor Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003
Chandigarh	First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022
Ferozpur	The Mall Road Chawla Bulding Ist Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozepur 152002
Hoshiarpur	Unit # SF-6,The Mall Complex,2nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001
Jaipur	Office no 101, 1st Floor,Okay Plus Tower,Next to Kalyan Jewellers,Government Hostel Circle, Ajmer Road,Jaipur 302001
Jalandhar	Office No 7, 3rd Floor, City Square building,E-H197 Civil Line,Next to Kalyan Jewellers,Jalandhar 144001
Jammu	KFin Technologies Pvt.Ltd, 1D/D Extension 2,Valmiki Chowk, Gandhi Nagar , Jammu 180004,State - J&K
Jodhpur	Shop No. 6, GANG TOWER, G Floor,OPPOSITE ARORA MOTER SERVICE CENTRE,NEAR BOMBAY MOTER CIRCLE,Jodhpur 342003
Karnal	18/369Char Chaman,Kunjpura Road,Behind Miglani Hospital,Karnal 132001
Kota	D-8, SHRI RAM COMPLEX,OPPOSITE MULTI PURPOSE SCHOOL,GUMANPUR,Kota 324007
Ludhiana	SCO 122, Second floor,Above Hdfc Mutual fun,,Feroze Gandhi Market,Ludhiana 141001
Moga	1St FloorDutt Road,Mandir Wali Gali,Civil Lines Barat Ghar ,Moga 142001
New Delhi	305 New Delhi House ,27 Barakhamba Road ,-,New Delhi 110001
Pathankot	2nd Floor Sahni Arcade Complex,Adj.Indra colony Gate Railway Road,Pathankot,Pathankot 145001
Patiala	B- 17/423,Lower Mall Patiala,Opp Modi College,Patiala 147001
Sikar	First FloorSuper Tower ,Behind Ram Mandir Near Taparya Bagichi ,-,Sikar 332001
Sri Ganganagar	Address Shop No. 5, Opposite Bihani Petrol Pump,NH - 15,near Baba Ramdev Mandir,Sri Ganganagar 335001
Udaipur	Shop No. 202, 2nd Floor business centre,1C Madhuvan,Opp G P O Chetak Circle ,Udaipur 313001
Eluru	DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA,Eluru 534002

Visit the link www.kfintech.com to view the complete details of designated collection centres / Investor Service centres of KFin Technologies Private Limited.

MF UTILITIES INDIA PRIVATE LIMITED (Official Collection Centres)

KIM of Motilal Oswal Multi Asset Fund

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