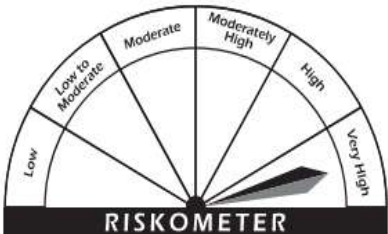





KEY INFORMATION MEMORANDUM
Motilal Oswal Gold and Silver ETFs Fund of Funds

(An open ended fund of funds scheme investing in units of gold and silver exchange traded funds)
 (Scheme Code: MOTO/O/O/FOD/22/08/0038)

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation • Return that corresponds to the performance of the underlying Schemes of Gold ETF and Silver ETF. 	<p align="center"><u>Scheme</u> Motilal Oswal Gold and Silver ETFs Fund of Funds</p>  <p align="center">RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	<p align="center"><u>LBMA Price of Gold and Silver</u></p>  <p align="center">RISKOMETER Investors understand that their principal will be at Very High Risk.</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. The product labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

Offer of Units of Rs.10 each during the New Fund Offer and Continuous offer for Units at NAV based prices.

New Fund Offer Opens on: September 26, 2022
New Fund Offer Closes on: October 07, 2022

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 August 30, 2022.

TYPE AND CATEGORY OF SCHEME

Name of the Scheme	Motilal Oswal Gold and Silver ETFs Fund of Funds
Scheme Code	MOTO/O/O/FOD/22/08/0038
Type of the Scheme	An open ended fund of funds scheme investing in units of gold and silver exchange traded funds
Category of Scheme	Fund of Funds

INVESTMENT OBJECTIVE

The objective of this scheme is to generate returns by investing in units of Gold ETF and Silver ETF.

However, the performance of the scheme may differ from that of the underlying gold and silver ETFs due to tracking error of the underlying exchange traded funds. There can be no assurance or guarantee that the investment objective of the scheme would be achieved.

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
Units of Gold ETFs & Silver ETFs	95	100	Very High
Units of liquid Scheme/ debt schemes, Debt and Money Market Instruments	0	5	Low

The Fund Manager shall decide allocation towards units of Gold ETFs and/or Silver ETFs. The allocation will be subject to SID provisions related to asset allocation, investment by the scheme and investment strategy.

The scheme will not make any investment in Securitised Debt.

The Scheme shall not invest in repo in corporate debt and corporate reverse repo.

The Scheme shall not engage in short selling

The Scheme shall not invest in unrated debt instrument.

The Scheme shall not invest in REITs and InvITs.

The Scheme shall not invest in foreign securities.

The Scheme shall not invest in Stock Lending

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

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

The scheme will not invest in securities covered under SEBI circular SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021.

The scheme shall not invest in Derivatives.

Gold ETFs include ICICI Prudential Gold ETF, Nippon India ETF Gold BeES, SBI-ETF Gold, Kotak Gold ETF, HDFC Gold Exchange Traded Fund.

Silver ETFs include ICICI Prudential Silver ETF, Nippon India Silver ETF, Aditya Birla Sun Life Silver ETF.

Apart from the above mentioned Gold ETFs and Silver ETFs, the scheme may invest in units of Gold ETFs & Silver ETFs having similar investment objective, investment strategy, asset allocation etc. ETFs will be selected based on combination or individual parameters like volume, liquidity, bid-ask spread, TER etc.

Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, Repos, Triparty Repo, usance bills, and any other like instruments as specified by the Reserve Bank of India (RBI)/ Securities and Exchange Board of India (SEBI) from time to time

The cumulative gross exposure through units of gold and silver ETFs and such other securities/assets as may be permitted by the Board from time to time will not exceed 100% of the net assets of the scheme, subject to approval if any.

Pending deployment of funds as per investment objective may be parked in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.

Change in Asset Allocation Pattern

Subject to the Regulations and SEBI circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, the asset allocation pattern indicated above for the Scheme may change from time to time. In the event of deviation from the mandated asset allocation of the Scheme mentioned in the SID due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), then the AMC shall rebalance the portfolio within a period of 30 business days. Where the portfolio is not rebalanced within 30 business days, justification writing, including details taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.

In case, the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not to levy exit load, if any, on the investors exiting such scheme(s).

INVESTMENT STRATEGY

The Scheme shall invest all of its funds in units of gold and silver ETFs, in the range of 95% to 100%. The scheme would also invest in Units of liquid/ debt schemes, Debt and Money Market Instruments in the range of 0% to 5%.

Investment by AMC/Sponsor in the Scheme

In accordance with Regulation 28(4) of SEBI (Mutual Funds) (Amendment) Regulations, 2014 and SEBI circular number SEBI/HO/IMD/DF4/CIR/P/2020/100 dated June 12, 2020, the Sponsor or AMC shall invest not less than 1 % of the amount raised in the NFO or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up.

In addition to investments as mandated under Regulation 28(4) of the Regulations as mentioned above, the AMC may invest in the Scheme during the NFO period as well as continuous offer

period subject to the SEBI (MF) Regulations. The AMC shall not charge investment management fees on investment by the AMC in the Scheme.

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.

Tracking Error Scheme

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Scheme(s) and the NAV of the Scheme. The fund assets will be predominantly invested in the Underlying Scheme(s) and which is valued at the market price of the said units on the principal exchange. The same may be at a variance to the underlying NAV of the Scheme.

Theoretically, the corpus of the Scheme has to be fully invested in the Underlying Schemes completely. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, regulatory policies, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Schemes. Tracking Error may arise due to the following reasons:-

1. Fees and expenses of the Scheme.
2. Halt in trading on the Stock exchange due to circuit filter rules
3. Cash balance held by the Scheme due to subscriptions, redemption, etc.
4. Delay in receipt of cash flows
5. Non- availability of units of Underlying Scheme or the Underlying Scheme is temporary closed for subscription
6. Lack of liquidity on Stock Exchange
The Scheme has to invest in the Underlying Scheme in whole numbers and has to round off the quantity of units.

INVESTMENT BY THE SCHEME

During the NFO, Fund Manager shall invest approximately 70% of NFO collection in Gold and 30% in Silver by way of investing in respective ETF/s tracking Gold or Silver. Post NFO, the allocation will be subject to SID provisions related to asset allocation. Daily cash flow will be managed as per the actual weights of Gold and Silver ETFs in the scheme portfolio. The allocation towards Gold and Silver ETFs will be reviewed on quarterly basis and maximum weight of either Gold or Silver is capped at 90%. Between review period, weights may exceed 90% capping.

If the exposure falls outside the above mentioned maximum capping of either Gold or Silver i.e. 90% the portfolio to be rebalanced by AMC within 7 days from the closure of the reviewed quarter.

In case of unknown extreme scenarios like e.g. demonetization, global or domestic market turmoil, geopolitical issues etc. where prices of a particular precious metal commodity may substantially increase or decrease, fund manager may change the allocation towards Gold or Silver in the interest of investors.

Subject to the Regulations and other prevailing Laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- Units of underlying ETFs approved by SEBI. Further, the Scheme can buy/sell the units from the underlying scheme in Creation Unit Size also by way of cash. The investments could be made either directly in underlying ETFs or through the secondary market. This facility would provide Motilal

Oswal Gold and Silver ETFs Fund of Funds an additional source to purchase the units of underlying ETFs in addition to the stock exchange route.

- Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, Repos, Triparty Repo, usance bills, and any other like instruments as specified by the Reserve Bank of India (RBI)/ Securities and Exchange Board of India (SEBI) from time to time
- Mutual Fund units
- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of scheduled commercial banks, subject to guidelines and limits specified by SEBI.
- Any other instruments as may be permitted by RBI/SEBI under prevailing laws from time to time subject to regulatory approvals if any.

The investment restrictions and the limits are specified in the Schedule VII of SEBI Regulations which is mentioned in the section 'Investment Restrictions'.

The Securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity. The Securities may be acquired through initial public offerings, secondary market operations, and private placement, rights offers or negotiated transactions. The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations as per SEBI Circular No. SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003, SEBI Circular No. SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007 and Clause 8 of Seventh Schedule of Mutual Funds Regulations, 1996. As per the stated Regulations, Mutual Funds shall not park more than 15% of their net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the Mutual Fund in short term deposits.

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 Gold and Silver ETFs Fund of Funds is the name of the Scheme and it does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.100,000 made by it towards setting up the Fund.
- The present Scheme is not a guaranteed or assured return Scheme.
- The NAV of the Scheme can go up or down depending on the factors and forces affecting the securities markets.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.
- Investors in the Scheme are not being offered any guaranteed/indicated returns.

Scheme Specific Risk Factors

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its objectives.

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

- a. Investors may please note that they will be bearing the expenses of the fund of fund scheme in addition to the expenses of the underlying scheme in which the fund of fund scheme makes investment.
- b. The Scheme may invest in units of gold and silver exchange traded funds. Hence the Scheme's performance may depend upon the performance of the underlying mutual fund scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme.
- c. The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying scheme where the Scheme has invested and will not include the investments made by the underlying Scheme.
- d. The fund assets are predominantly invested in units of gold and silver exchange traded funds and valued at the market price of the said units on the exchange. The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme.
- e. The Fund may subscribe according to the value equivalent to unit creation size as applicable for each of the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, fund may buy or sell units of underlying schemes through stock exchanges or may be deployed in debt and money market instruments. The Scheme may also invest in such instruments to meet the liquidity requirements. As a result the returns of the Scheme may differ from the underlying ETF(s).
- f. The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant.
- g. The NAV of the scheme to the extent invested in Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- h. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

- **Risk associated with Investment in Units of mutual fund**

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(s) invests fluctuates, the value of your investment in the Scheme(s) may go up or down depending on the various factors and forces affecting the capital markets and money markets.

- **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.

- **Risks associated with Segregated portfolio**

The AMC / Trustee shall decide on creation of segregated portfolio of the Scheme in case of a credit event/actual default at issuer level. Accordingly, Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. The Security comprised of segregated portfolio may not realise any value. Further, Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

- **Risks Associated with Money Market Instruments**

Credit Risk: Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity. (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.

Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

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.

Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio.

- Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.
- **Risks associated with investing in TREPS Segments**
The mutual fund is a member of securities and TREPS segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in TREPS segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.
- **Tracking Error Risk**
The Fund Manager would not be able to invest the entire corpus exactly in the Underlying Scheme due to certain factors such as the expenses, regulatory policies, lack of liquidity, etc., which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the Underlying Scheme. The Scheme's returns may therefore deviate from its Underlying Scheme. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the Underlying Scheme and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the Underlying Scheme.
- **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 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 associated with investments in Gold and Silver by underlying schemes**
 - ❖ **Several factors that may affect the price of gold/commodity 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. Productions and cost levels in major

gold producing countries can also impact gold prices. Further, Central bank purchases and sales also impact price of Gold. The prices of gold are also affected:-

- 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

The returns from gold may underperform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets. The scheme may invest in Gold ETFs. The units may trade above or below their NAV. The NAV of the underlying Scheme will fluctuate with changes in the market value of the holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units of Gold ETFs can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available. Value of Gold ETF Units could decrease if unanticipated operational or trading problems arise. In case of investment in Gold ETFs, the scheme can subscribe to the units of Gold ETFs according to the value equivalent to unit creation size as applicable. If subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile.

❖ **Several factors that may affect the price of Silver are as follows:**

1. Global Silver supplies and demand, which is influenced by factors such as forward selling by Silver producers, purchases made by Silver producers to unwind Silver hedge positions, government regulations, productions and cost levels in major Silver producing countries.
2. Investors' expectations with respect to the macro-economic indicators;
3. Currency exchange rates;
4. Interest rates;
5. Investment and trading activities of hedge funds and commodity funds; and
6. Global or regional political, economic or financial events and situations.
7. In addition, investors should be aware that there is no assurance that Silver will maintain its long-term value. In the event that the price of Silver declines, the value of investment in units is expected to decline proportionately.
8. Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of Silver and consequently the NAV of the Scheme.
9. Demand side and/or supply side constraints in domestic and/or international markets.

❖ **Risk Factors associated with schemes investing in Gilt Securities by underlying schemes**

When interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to government securities but is true for all fixed income securities. The default risk however, in respect of Government securities is zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. On the other hand, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by credit standing of the issuer as well as the general level of interest rates.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

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.

PLANS AND OPTIONS

The Scheme offers two Plans: Regular Plan and Direct Plan.

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

Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder).

Growth Option: Each Plan offers Growth Option.

Under this Option, dividend 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

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

APPLICABLE NAV

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

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

- In respect of valid applications received by 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase / switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.
- In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV. In case of other facilities like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the instalment date.

Redemptions including switch – outs:

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

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

Transaction through online facilities/ electronic mode:

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

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

Transaction through Stock Exchange:

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

METHODOLOGY AND ILLUSTRATION OF SALE AND REPURCHASE OF UNITS

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

Pursuant to SEBI Circular No. SEBI/IMD/DF2/OW/P/2020/11099/1 dated June 29, 2020, Gazette notification dated March 30, 2020 for extending the effective date for applicability of new stamp duty rules and as per Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on all mutual fund inflow transactions i.e. purchases (including Switch-ins), SIP / STP instalments (including IDCW reinvestment) with effect from July 01, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted to the unit holders would be lower to that extent. Kindly refer the example below for better understanding.

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

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

Methodology of calculating repurchase price of Units

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the investors. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from

the “Applicable NAV” to calculate the repurchase price. Therefore, Repurchase or Redemption Price = Applicable NAV *(1- Exit Load, if any)

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

MINIMUM APPLICATION AND REDEMPTION AMOUNT

Minimum Application Amount

For Lumpsum:

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

For Systematic Investment Plan (SIP):

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

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

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

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

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

Within 10 working days of the receipt of the redemption request at the authorised centre of the Motilal Oswal Mutual Fund.

BENCHMARK INDEX

Motilal Oswal Gold and Silver ETFs Fund of Funds will be benchmarked against the LBMA price of gold and silver.

The scheme will allocate the funds in Gold ETFs and Silver ETFs subject to asset allocation. Underlying ETFs uses LBMA prices of Gold and Silver to arrive at domestic prices for comparison. The performance of the scheme will be compared with domestic prices arrived from LBMA prices.

Since there is no publicly available index which tracks the price of gold and silver bullion and instruments with gold and silver as underlying. Thus, suggested benchmark is appropriate for comparison of Motilal Oswal Gold and Silver ETFs Fund of Fund.

Details of Gold ETFs and Silver ETFs (underlying schemes)

Sr. No	Name of the Schemes/ Type of the Schemes	Cat ego ry of Sch eme	Asset Allocations	Investment Objectives	Investme nt Strategies	Returns/TER																																	
Gold ETFs																																							
1	ICICI Prudential Gold ETF (An open ended exchange traded fund replicating domestic prices of gold)	Exc han ge Tra ded Fun d (ETF)	<table border="1"> <thead> <tr> <th rowspan="2">Instru ments</th> <th colspan="2">Indicative allocations (% of total Assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Maxim um</th> <th>Mini mum</th> <th>High/M ed/Low</th> </tr> </thead> <tbody> <tr> <td>Gold bullion and instru ments with Gold as underl ying that may be specifi ed by SEBI#</td> <td>100%</td> <td>95%</td> <td>Medium</td> </tr> <tr> <td>Debt & Money Market Instru ments includi ng</td> <td>5%</td> <td>0%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instru ments	Indicative allocations (% of total Assets)		Risk Profile	Maxim um	Mini mum	High/M ed/Low	Gold bullion and instru ments with Gold as underl ying that may be specifi ed by SEBI#	100%	95%	Medium	Debt & Money Market Instru ments includi ng	5%	0%	Low to Medium	The objective of the Scheme is to seek to provide investment returns that, before expenses, closely track the performance of domestic prices of Gold derived from the LBMA AM fixing prices. However, the performance of the Scheme may differ from that of the underlying gold due to tracking error. There can be no assurance or guarantee	1.The AMC uses a “passive ” approach to try and achieve Scheme investm ent objectiv e. The Scheme invests in gold and gold related securitie s as an asset regardle ss of such investm ent merit.	Performance of the Scheme: As on July 31, 2022 <table border="1"> <thead> <tr> <th>Period</th> <th>Sch eme Ret urn s</th> <th>Ben chm ark</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>5.63 %</td> <td>6.29 %</td> </tr> <tr> <td>3 Years</td> <td>11.9 6%</td> <td>12.9 2%</td> </tr> <tr> <td>5 Years</td> <td>11.1 9%</td> <td>12.2 8%</td> </tr> <tr> <td>10 Years</td> <td>N.A .</td> <td>N.A.</td> </tr> <tr> <td>Since Incepti on (Augu st 24, 2010)</td> <td>7.62 %</td> <td>8.73 %</td> </tr> </tbody> </table> <p>TER: 0.50%</p>	Period	Sch eme Ret urn s	Ben chm ark	1 Year	5.63 %	6.29 %	3 Years	11.9 6%	12.9 2%	5 Years	11.1 9%	12.2 8%	10 Years	N.A .	N.A.	Since Incepti on (Augu st 24, 2010)	7.62 %	8.73 %
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			<p>units of Debt oriented Mutual Funds*</p> <p>*Investments in Securitised debt shall be limited to the maximum exposure allowed to the debt & instruments as per above asset allocation.</p> <p>#In addition to the above, the Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying to the extent of 50% of net asset value of the scheme. Such investments shall be made in line with the SEBI regulations.</p> <p>The cumulative gross exposure through Gold (including ETCDs with gold as underlying) and Debt, and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. Note: Whenever, SEBI notifies any instrument in this regard, the scheme may invest in such instruments. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations due to market changes. The Margin may be placed in the form of such securities/instruments/deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities/instruments/deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.’ It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the</p>	<p>that the investment objective of the Scheme will be achieved. The Scheme is not actively managed. The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying.</p>	<p>2.The Scheme will invest at least 95% of its total assets in the Gold or gold related securities. It may hold up to 5% of their total assets in debt or money market securities. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.</p> <p>3.The Investm</p>	<p>Source: July 2022 & factsheet</p>

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
			<p>permitted band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the Scheme as on the given day. Investors may note that securities, which endeavour to provide higher returns typically, display higher volatility.</p> <p>Accordingly, the investment portfolio of the Scheme would reflect moderate to high volatility in its Gold related investments and low to moderate volatility in its debt and money market investments. In the event of variance in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 Days. Further, in case the portfolio is not rebalanced within the period of 30 days, justification for the same shall be placed before the internal investment committee and reasons for the same shall be recorded in writing. The investment committee shall then decide on the course of action</p>		<p>ent Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchm</p>	

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
					<p>ark Index.</p> <p>4.All the Investment decision will be taken by the designated Fund Manager under the supervision of Chief Investment Officer.</p> <p>5.Any other strategy notified by the regulators from time to time. Further, the scheme may participate in Exchange Traded Commodity Derivatives ("ETCDs") with</p>	

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations			Investment Objectives	Investment Strategies	Returns/TER																			
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				Maximum	Minimum	High /Med /Low																					
2	Nippon India ETF Gold BeES (An Open Ended Gold Exchange Traded Scheme)	Exchange Traded Fund (ETF)	Physical Gold and Gold Related Instruments #	100%	95%	Medium	<ul style="list-style-type: none"> Nippon India ETF Gold BeES is a passively managed exchange traded fund which endeavors to track and provide similar returns to its benchmark- the domestic prices of gold, through investment in physical gold and money market instruments. Open-ended exchange traded fund – entry & exit through the stock exchanges (NSE & BSE). Invests exclusively in physical gold which shall 	<p>gold as underlying up to 50% of the net asset value of the Scheme</p> <p>The AMC uses a “passive” or indexing approach to try and achieve the Scheme’s investment objective. Unlike other Funds, the Scheme does not try to “beat” the markets it tracks and does not seek temporary defensive positions when markets decline or appear overvalued. The AMC does not make any</p>	<p>Performance of the Scheme: As on July 31, 2022</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Scheme Returns</th> <th>Benchmark: Domestic Prices of Gold</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>5.53%</td> <td>6.47%</td> </tr> <tr> <td>3 Years</td> <td>11.98%</td> <td>12.99%</td> </tr> <tr> <td>5 Years</td> <td>11.27%</td> <td>12.34%</td> </tr> <tr> <td>10 Years</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Since Inception (March 08, 2007)</td> <td>10.55%</td> <td>11.62%</td> </tr> </tbody> </table> <p>TER: 0.83%</p>	Period	Scheme Returns	Benchmark: Domestic Prices of Gold	1 Year	5.53%	6.47%	3 Years	11.98%	12.99%	5 Years	11.27%	12.34%	10 Years	N.A.	N.A.	Since Inception (March 08, 2007)	10.55%	11.62%
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			Money Market Instruments (with maturity not exceeding 91 days), including Tri-party Repo on government securities and T-bills, cash & cash equivalents, Securitized Debts*	5%	0%	Low to Medium																					
			# Gold related instruments that may be permitted by SEBI from time to time. * Investments in securitised debts can be made by the Scheme upto 5% of the net assets. The above stated percentages are indicative and not absolute.																								

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
			<p>Note: Investment in warehouse receipts and other permitted instruments linked to gold prices and Units of international gold linked ETFs would be made as and when permitted by regulatory authorities. Further, in accordance with SEBI circular CIR/IMD/DF/04/2013 dated February 15, 2013 and SEBI circular CIR/IMD/DF/16/2013 dated October 18, 2013 and CIR/IMD/DF/11/2015 dated December 31, 2015, investment in gold monetisation schemes (“GMS”) of banks by Nippon India ETF Gold BeES is subject to following:</p> <p>a. The cumulative Investment by the Nippon India ETF Gold BeES in gold deposit schemes (“GDS”) and GMS will not exceed 20%, or as prescribed by SEBI from time to time, of the total assets under management of Nippon India ETF Gold BeES.</p> <p>b. A written policy has been put in place with regard to investment in GMS of banks with due approval from the Board of the AMC and Board of the Trustee Company. The policy has provisions to obtain prior approval of the Trustee Company for each investment proposal in GMS of any bank. The policy will be reviewed, at least once a year.</p> <p>c. Gold certificates issued by banks in respect of investments made by Nippon India ETF Gold BeES in GMS shall be held in dematerialized or physical form.</p> <p>d. All other conditions applicable to investments in GDS of banks will also be applicable to investments by Nippon India ETF Gold BeES in GMS.</p> <p>e. Deposits outstanding under the GDS (including investment by Nippon India ETF Gold BeES) will be allowed to run till maturity unless these are withdrawn prematurely.</p> <p>f. GMS will be designated as a gold related instrument.</p>	<p>be of fineness(or purity) of 995 parts per 1000 (99.5 %)</p> <ul style="list-style-type: none"> Portfolio focused on providing returns that closely correspond to the returns provided by physical gold. 	<p>judgments about the investment merit of a particular stock or a particular industry segment or the underlying nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark. The Scheme shall invest all of its funds as per its investment objective and asset allocation pattern, except to meet its liquidity</p>	<p>Source: July 2022 & factsheet</p>

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
					<p>requirements. Passive approach eliminates active management risks pertaining to over/under performance vis-à-vis a benchmark. The Scheme will invest upto 100% but at least 95% of its total assets in the physical gold and gold related instruments. The Scheme may hold upto 5% of its total assets in other Securities/instruments. As long as the Scheme invests at least 95% of its total assets in physical</p>	

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
					<p>gold and gold related instruments, it may also invest its other assets in cash and cash equivalents and short-term high quality debt that would include, obligations of the Indian Government and its agencies, commercial papers (rated by recognized rating agencies), bank certificates of deposit, repurchase agreements (Repo's), Units of money market funds and other Money Market Instrument</p>	

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
					<p>is permissible under the investment norms. I. Investment in other Schemes The Scheme may invest in other Scheme(s) managed by the AMC or in the scheme of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI Regulations. As per the SEBI Regulations, the AMC will not charge investment management</p>	

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
					<p>nt fees for such investments. II. Investments by the AMC, the Sponsor, the Trustee Company and /or their associates in the Scheme Subject to the SEBI Regulations and other applicable laws, the AMC, the Sponsor, the Trustee Company and/or their associates, may invest in the Scheme during the NFO Period and/or the Ongoing Offer Period. The percentage of such investmen</p>	

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations			Investment Objectives	Investment Strategies	Returns/TER						
			Instruments	Indicative allocations (% of total Assets)					Risk Profile					
				Mini	Maximum	High/Med/Low								
3	SBI-ETF Gold (An open ended Gold Exchange Traded scheme)	Exchange Traded Fund (ETF)	Gold, gold bullion and gold related securities / instruments#	95%	100%	Medium	<p>The investment objective of the fund is to seek to provide returns that closely correspond to returns provided by price of gold through investment in physical Gold. However, the</p> <p>The scheme would invest in gold and endeavor to track price of the gold. The scheme invests in gold and gold bullion as underlying</p>	<p>Performance of the Scheme: As on July 31, 2022</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Scheme Returns</th> <th>Benchmark: Domestic Prices of Gold</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>5.56%</td> <td>6.66%</td> </tr> </tbody> </table>	Period	Scheme Returns	Benchmark: Domestic Prices of Gold	1 Year	5.56%	6.66%
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Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations				Investment Objectives	Investment Strategies	Returns/TER		
			Instruments Securitized Debts*			Medium			3 Years	12.20%	13.03%
			# Gold related instruments that may be permitted by SEBI from time to time. a. The cumulative Investment by the scheme in gold deposit schemes (“GDS”) and GMS will not exceed 20%, or as prescribed by SEBI from time to time, of the total assets under management. b. All other conditions applicable to investments in GDS of banks will also be applicable to investments by SBI - ETF Gold in GMS. c. GMS will be designated as a gold related instrument				performance of the scheme may differ from that of the underlying asset due to tracking error	asset regardless of investment merit. The scheme may buy or sell gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing price, disinvestments to meet redemptions, transactions cost and recurring expenses, execution of large buy/sell orders etc. This may cause some distortion, but the scheme will try to	3 Years	12.20%	13.03%
									5 Years	11.39%	12.36%
									10 Years	N.A.	N.A.
									Since Inception (May 18, 2009)	8.99%	10.02%
									*Price is the morning fixing (AM) of Gold by The Morning Fixing of Gold by London Bullion Market Association (LBMA)		
									TER: 1.07%		
									Source: July 2022 & factsheet		

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations				Investment Objectives	Investment Strategies	Returns/TER																		
								minimize the tracking error. The Scheme may also invest in Debt & Money Market Instruments for meeting the liquidity requirements for honouring repurchases or redemptions as permitted in the regulations 44 (5)(b) of SEBI (Mutual Fund) Regulation.																			
4	Kotak Gold ETF (An open ended scheme replicating/tracking physical gold prices)	Exchange Traded Fund (ETF)	<table border="1"> <thead> <tr> <th data-bbox="350 1434 573 1570">Instruments</th> <th colspan="2" data-bbox="581 1434 764 1570">Indicative allocations (% of total Assets)</th> <th data-bbox="773 1434 849 1570">Risk Profile</th> </tr> <tr> <td data-bbox="350 1570 573 1738"></td> <th data-bbox="581 1570 675 1738">Minimum</th> <th data-bbox="675 1570 764 1738">Maximum</th> <th data-bbox="773 1570 849 1738">High/Med/Low</th> </tr> </thead> <tbody> <tr> <td data-bbox="350 1738 573 1808">Physical Gold</td> <td data-bbox="581 1738 675 1808">95%</td> <td data-bbox="675 1738 764 1808">100%</td> <td data-bbox="773 1738 849 1808">Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total Assets)		Risk Profile		Minimum	Maximum	High/Med/Low	Physical Gold	95%	100%	Medium	The investment objective of the scheme is to generate returns that are in line with the returns on investment in physical gold, subject to tracking errors	The Fund would invest in gold and endeavor to track the spot price of gold in domestic markets. Kotak Gold ETF will invest	Performance of the Scheme: As on July 31, 2022 <table border="1"> <thead> <tr> <th data-bbox="1230 1535 1325 1671">Period</th> <th data-bbox="1333 1535 1433 1671">Scheme Returns</th> <th data-bbox="1442 1535 1531 1671">Price of Gold[^]</th> </tr> </thead> <tbody> <tr> <td data-bbox="1230 1671 1325 1740">1 Year</td> <td data-bbox="1333 1671 1433 1740">6.12%</td> <td data-bbox="1442 1671 1531 1740">6.87%</td> </tr> <tr> <td data-bbox="1230 1740 1325 1839">3 Years</td> <td data-bbox="1333 1740 1433 1839">12.45%</td> <td data-bbox="1442 1740 1531 1839">13.21%</td> </tr> </tbody> </table>	Period	Scheme Returns	Price of Gold [^]	1 Year	6.12%	6.87%	3 Years	12.45%	13.21%
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			Debt and money market instruments	0%	5%	Low to Medium			5 Year	11.58%	12.46%
								all of its funds, except to meet its liquidity requirements, in physical gold and to that extent follows a passive investment strategy. However, if and when the scheme is permitted to invest in gold related securities including derivatives, the scheme may become actively managed fund. Till the investments are made in accordance with the investment objective, the scheme	5 Year	11.58%	12.46%
									10 Year	4.45%	5.44%
									Since Inception (July 27, 2007)	11.37%	12.46%
									TER: 0.55%		
									Source: July 2022 & factsheet		
									^ With effect from May 25, 2018, the scheme will benchmark its performance against the imported (landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.		

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations			Investment Objectives	Investment Strategies	Returns/TER																														
			amendments thereto specified by SEBI and/or RBI from time to time				may invest in Liquid scheme of Kotak Mahindra Mutual Fund or in liquid schemes under the management of any other asset management company, not exceed 5% of the net asset value of Kotak Mahindra Mutual Fund																															
5	HDFC Gold Exchange Traded Fund (An open ended scheme replicating/tracking performance of Gold.)	Exchange Traded Fund (ETF)	<table border="1"> <thead> <tr> <th data-bbox="349 1245 477 1371">Instruments</th> <th colspan="2" data-bbox="488 1245 672 1371">Indicative allocations (% of total Assets)</th> <th data-bbox="683 1245 850 1371">Risk Profile</th> </tr> <tr> <td data-bbox="349 1377 477 1472"></td> <th data-bbox="488 1377 581 1472">Minimum</th> <th data-bbox="592 1377 672 1472">Maximum</th> <th data-bbox="683 1377 850 1472">High/Med/Low</th> </tr> </thead> <tbody> <tr> <td data-bbox="349 1478 477 1535">Gold*</td> <td data-bbox="488 1478 581 1535">95%</td> <td data-bbox="592 1478 672 1535">100%</td> <td data-bbox="683 1478 850 1535">Medium to High</td> </tr> <tr> <td data-bbox="349 1541 477 1776">Debt Securities and Money Market Instruments</td> <td data-bbox="488 1541 581 1776">0%</td> <td data-bbox="592 1541 672 1776">5%</td> <td data-bbox="683 1541 850 1776">Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total Assets)		Risk Profile		Minimum	Maximum	High/Med/Low	Gold*	95%	100%	Medium to High	Debt Securities and Money Market Instruments	0%	5%	Low to Medium	*includes physical Gold and other Gold related instruments^ which may be	The investment objective of the Scheme is to generate returns that are in line with the performance of gold, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be realized.	The investment objective of the Scheme is to generate returns that are in line with the performance of Gold, subject to tracking errors. The Scheme may invest in Gold	Performance of the Scheme: As on July 31, 2022 <table border="1"> <thead> <tr> <th data-bbox="1232 1335 1325 1472">Period</th> <th data-bbox="1336 1335 1429 1472">Scheme Returns</th> <th data-bbox="1440 1335 1533 1472">Price of Gold^</th> </tr> </thead> <tbody> <tr> <td data-bbox="1232 1478 1325 1535">1 Year</td> <td data-bbox="1336 1478 1429 1535">5.50%</td> <td data-bbox="1440 1478 1533 1535">6.27%</td> </tr> <tr> <td data-bbox="1232 1541 1325 1640">3 Years</td> <td data-bbox="1336 1541 1429 1640">11.95%</td> <td data-bbox="1440 1541 1533 1640">12.92%</td> </tr> <tr> <td data-bbox="1232 1646 1325 1745">5 Years</td> <td data-bbox="1336 1646 1429 1745">11.24%</td> <td data-bbox="1440 1646 1533 1745">12.30%</td> </tr> <tr> <td data-bbox="1232 1751 1325 1850">10 Years</td> <td data-bbox="1336 1751 1429 1850">4.40%</td> <td data-bbox="1440 1751 1533 1850">5.45%</td> </tr> </tbody> </table>	Period	Scheme Returns	Price of Gold^	1 Year	5.50%	6.27%	3 Years	11.95%	12.92%	5 Years	11.24%	12.30%	10 Years	4.40%	5.45%
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						Since Inception (August 13, 2010)	8.06%	8.92%		
			<p>permitted by Regulator from time to time. ^The Scheme may invest in Gold Monetisation scheme of banks notified by RBI as per SEBI vide Circular No. CIR/IMD/DF/11/2015 dated December 31, 2015 subject to the guidelines provided by SEBI, which may be amended from time to time. The Scheme may invest in the schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time. The Scheme may undertake</p> <p>(i) repo / reverse repo transactions in Corporate Debt Securities;</p> <p>(ii) Credit Default Swaps,</p> <p>(iii) Short Selling and such other transactions in accordance with guidelines issued by SEBI from time to time.</p> <p>No investments shall be made in debt derivative instruments. No investments shall be made in foreign debt securities. In addition to the securities stated in the table above, the Scheme may enter into repos / reverse repos as may be permitted by RBI / SEBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-Party Repos (TREPs) or repo or in an alternative investment as may be provided by RBI / SEBI to meet the liquidity requirements. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time</p>		<p>and Gold related instruments (including derivatives, Sovereign Gold Bonds etc. as and when SEBI / RBI permits) and intends to track the spot price of Gold. Investment in Debt securities and money market instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations. Investment in debt</p>	<table border="1"> <tr> <td>Since Inception (August 13, 2010)</td> <td>8.06%</td> <td>8.92%</td> </tr> </table>	Since Inception (August 13, 2010)	8.06%	8.92%	<p>TER: 0.59%</p> <p>Source: July 2022 & factsheet</p> <p>The Scheme formerly, a debt oriented hybrid fund, has undergone change in Fundamental attributes w.e.f. May 23, 2018 and become a multi asset fund investing in equities, debt and gold related instruments. Accordingly, the Scheme's benchmark has also changed. Hence, the performance of the Scheme from inception till May 22, 2018 may not strictly be comparable with those of the new benchmark and the additional benchmark. Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in debt instruments and gold related instruments..</p>
Since Inception (August 13, 2010)	8.06%	8.92%								

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
					<p>securities will be guided by credit quality, liquidity, interest rates and their outlook. The Scheme may also invest in the schemes of Mutual Funds. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC / Sponsors / Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered</p>	

Sr. No	Name of the Schemes/ Type of the Schemes	Cat egor y of Sch eme	Asset Allocations			Investment Objectives	Investme nt Strategies	Returns/TER														
							under the Scheme.															
						Silver ETFs																
1	ICICI Prudential Silver ETF (An open ended fund of fund scheme investing in units of ICICI Prudential Silver ETF)	Exc han ge Tra ded Fun d (ETF)	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total Assets)</th> <th>Ris k Pro file</th> </tr> <tr> <th>Maxim um</th> <th>Mini mu m</th> <th>Hig h/M ed/ Lo w</th> </tr> </thead> <tbody> <tr> <td>Units of ICICI Prudential Silver ETF</td> <td>100%</td> <td>95%</td> <td>Med ium</td> </tr> <tr> <td>Debt & Money Market Instruments including units of Debt oriented Mutual Funds*</td> <td>5%</td> <td>0%</td> <td>Low to Med ium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total Assets)		Ris k Pro file	Maxim um	Mini mu m	Hig h/M ed/ Lo w	Units of ICICI Prudential Silver ETF	100%	95%	Med ium	Debt & Money Market Instruments including units of Debt oriented Mutual Funds*	5%	0%	Low to Med ium	<p>The Cumulative Gross Exposure across, units of ICICI Prudential Silver ETF, Debt and Money Market Instruments and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.</p> <p>The above percentages would be adhered to at the point of investment in the underlying schemes. Further, subject to the asset allocation pattern stated above, the maximum asset allocation to the Scheme of a Mutual Fund may be to the extent of 100% of the investible corpus under the Scheme.</p>	ICICI Prudential Silver ETF Fund of Fund (the Scheme) is a fund of funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Silver ETF. However, there can be no assurance that the investment objective of the Scheme will be realized.	The Scheme would endeavor to provide investment returns linked to the underlying scheme. The Scheme intends to achieve its investment objective by investing in units of ICICI Prudential Silver ETF and Debt & Money Market Instruments. The AMC shall endeavor that the returns of ICICI Prudential Silver ETF Fund of Fund will replicate the returns	<p>Performance of the Scheme: As on July 31, 2022</p> <p>Since the fund has not completed one year, the scheme performance has not been provided.</p> <p>TER: 0.40%</p>
Instruments	Indicative allocations (% of total Assets)		Ris k Pro file																			
	Maxim um	Mini mu m	Hig h/M ed/ Lo w																			
Units of ICICI Prudential Silver ETF	100%	95%	Med ium																			
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Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER																
			<p>It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above or for short term and defensive considerations with a view to protect (subject to 30 day rebalancing) the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at www.icicipruamc.com that will display the asset allocation of the Scheme as on the given day.</p> <p>x The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation</p>		<p>generated by ICICI Prudential Silver ETF and is not expected to deviate more than 2% on an annualized basis, net of recurring expenses in the Scheme. The Scheme will invest in ICICI Prudential Silver ETF directly or through secondary market</p>																	
2	Nippon India Silver ETF (An open ended scheme, listed on the Exchange in the form of an Exchange Traded Fund (ETF) investing	Exchange Traded Fund (ETF)	<table border="1"> <thead> <tr> <th data-bbox="350 1337 532 1472">Instruments</th> <th colspan="2" data-bbox="542 1337 748 1472">Indicative allocations (% of total Assets)</th> <th data-bbox="758 1337 834 1472">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="542 1478 630 1633">Minimum</th> <th data-bbox="639 1478 748 1633">Maximum</th> <th data-bbox="758 1478 834 1633">High/Med/Low</th> </tr> </thead> <tbody> <tr> <td data-bbox="350 1640 532 1808">Physical Silver and Silver Related Instruments#</td> <td data-bbox="542 1640 630 1808">95%</td> <td data-bbox="639 1640 748 1808">100%</td> <td data-bbox="758 1640 834 1808">Medium to High</td> </tr> <tr> <td data-bbox="350 1814 532 1877">Money Market</td> <td data-bbox="542 1814 630 1877">0%</td> <td data-bbox="639 1814 748 1877">5%</td> <td data-bbox="758 1814 834 1877">Low to</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total Assets)		Risk Profile		Minimum	Maximum	High/Med/Low	Physical Silver and Silver Related Instruments#	95%	100%	Medium to High	Money Market	0%	5%	Low to	<p>The investment objective of the scheme is to generate returns that are in line with the performance of physical silver in domestic prices, before expenses, subject to tracking errors. However,</p>	<p>Nippon India Silver ETF is a passively managed exchange traded fund which will employ an investment approach designed to track the performance</p>	<p>Performance of the Scheme: As on July 31, 2022</p> <p>Since the fund has not completed one year, the scheme performance has not been provided.</p> <p>TER: 0.59%</p>
Instruments	Indicative allocations (% of total Assets)		Risk Profile																			
	Minimum	Maximum	High/Med/Low																			
Physical Silver and Silver Related Instruments#	95%	100%	Medium to High																			
Money Market	0%	5%	Low to																			

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations				Investment Objectives	Investment Strategies	Returns/TER
	in physical silver and / or Exchange Traded Commodity Derivatives (ETCD) in Silver)		Instruments* including Tri-Party Repo on Government securities or Treasury bills, cash & cash equivalents			Medium	there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.	ce of Domestic Price of Silver. The Scheme seeks to achieve this goal by investing at least 95% of its total assets in physical silver and silver related instruments. The Scheme may also invest in cash & cash equivalents and money market instruments to meet the liquidity and expense requirements.	
			<p>#Silver related instruments that may be permitted by SEBI from time to time, subject to prior regulatory approval, if any. This will also include Exchange Traded Commodity Derivatives (ETCDs) where participation will be limited to derivatives contract in Silver. *Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, BRDS, Tri-Party Repos and any other like instruments as specified by the Reserve Bank of India</p>						
			<p>Cash include Cash Component of the Portfolio Deposit etc. Cash Equivalents include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.</p>						
			<p>The Scheme will not invest in securitized debt, ADR, GDR, foreign securities, structured obligations, nor will it engage in short selling and Repo in corporate debt.</p>						
			<p>The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. Under normal circumstances, the AMC shall endeavor that the Tracking Error of the Scheme shall not exceed 2% per annum. There can be no assurance or</p>						

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER															
			<p>guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of domestic price of silver.</p> <p>Exposure to derivatives of silver may be required in certain situations wherein it will be beneficial to the Scheme to invest in silver derivatives as compared to investing into physical Silver or when it is not possible to invest in physical silver due various reasons. The exposure to ETCs having silver as the underlying shall not exceed 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. The cumulative gross exposure through Physical Silver, Money Market Instruments and ETCs shall not exceed 100% of the net assets of the Scheme</p>																		
3	Aditya Birla Sun Life Silver ETF (An open ended exchange traded fund tracking physical price of Silver)	Exchange Traded Fund (ETF)	<table border="1" data-bbox="350 1167 849 1745"> <thead> <tr> <th data-bbox="350 1167 537 1371" rowspan="2">Instruments</th> <th colspan="2" data-bbox="545 1167 751 1266">Indicative allocations (% of total Assets)</th> <th data-bbox="760 1167 849 1266">Risk Profile</th> </tr> <tr> <th data-bbox="545 1276 675 1371">Minimum</th> <th data-bbox="683 1276 751 1371">Maximum</th> <th data-bbox="760 1276 849 1371">High /Medium /Low</th> </tr> </thead> <tbody> <tr> <td data-bbox="350 1381 537 1476">Silver and Silver related Instruments</td> <td data-bbox="545 1381 675 1476">95%</td> <td data-bbox="683 1381 751 1476">100%</td> <td data-bbox="760 1381 849 1476">Medium</td> </tr> <tr> <td data-bbox="350 1486 537 1745">Debt & Money market instruments (including Cash and Cash Equivalent)</td> <td data-bbox="545 1486 675 1745">0%</td> <td data-bbox="683 1486 751 1745">5%</td> <td data-bbox="760 1486 849 1745">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="350 1776 849 1875">The scheme will invest in physical silver of the prescribed quality and standard. A small portion of the net assets will be</p>	Instruments	Indicative allocations (% of total Assets)		Risk Profile	Minimum	Maximum	High /Medium /Low	Silver and Silver related Instruments	95%	100%	Medium	Debt & Money market instruments (including Cash and Cash Equivalent)	0%	5%	Low to Medium	The investment objective of the scheme is to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error	The scheme will be managed passively with investments in physical silver of prescribed quantity and quality (fineness) and endeavour to track the spot price of silver. The investment strategy	<p>Performance of the Scheme: As on July 31, 2022</p> <p>Since the fund has not completed one year, the scheme performance has not been provided.</p> <p>TER: 0.37%</p>
Instruments	Indicative allocations (% of total Assets)		Risk Profile																		
	Minimum	Maximum	High /Medium /Low																		
Silver and Silver related Instruments	95%	100%	Medium																		
Debt & Money market instruments (including Cash and Cash Equivalent)	0%	5%	Low to Medium																		

Sr. No	Name of the Schemes/ Type of the Schemes	Category of Scheme	Asset Allocations	Investment Objectives	Investment Strategies	Returns/TER
			<p>invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Tri-party Repo on Government securities or treasury bills or repo to meet the liquidity requirements of the scheme. From time to time, the Scheme may also hold cash.</p> <p>Note: Whenever SEBI notifies any other silver related instrument with silver as underlying in this regard, the scheme may invest in such instruments with prior approval from SEBI/investors, if required. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations due to market changes. The Margin may be placed in the form of such securities/instruments/deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities/instruments/deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>Money Market Instruments include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time subject to regulatory approvals, if any. Investment in ETCs having silver as the underlying by Silver ETFs will be subject to following conditions: i. The exposure to ETCs having silver as the underlying shall not exceed 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. ii. The</p>		<p>would revolve around reducing the tracking error to the least possible extent. The scheme may also invest in cash and debt/ money market instruments, in compliance with Regulations to meet liquidity and expense requirements.</p>	

Sr No	Name of the Schemes/ Type of the Schemes	Cat ego ry of Sch eme	Asset Allocations	Investment Objectives	Investme nt Strategies	Returns/TER
			<p>cumulative gross exposure of Silver ETFs shall not exceed 100% of the net assets of the scheme. The AMC will keep the physical silver of atleast 30 kg standard bars with fineness of 999 parts per thousand (or 99.9% purity) confirming to London Bullion Market Association (LBMA) Good Delivery Standards (subject to availability). Investment in Debt instruments (for liquidity purpose) will be of less than 1-year residual maturity.</p> <p>The cumulative gross exposure through Silver and Silver related Instrument, Debt & Money market instruments (including Cash and Cash Equivalent), Exchange Traded Commodity Derivatives and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should shall not exceed 100% of the net assets of the scheme.</p> <p>The Scheme will not invest in foreign securities, securitised debt, Repo in corporate debt, credit enhancements or structured obligations, short selling, stock lending & borrowing, Credit Default Swaps and debt instruments with special features.</p>			

IDCW POLICY

The Scheme does not offer IDCW Option.

NAME OF THE FUND MANAGER

Mr. Abhiroop Mukherjee

PERFORMANCE OF THE SCHEME

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

ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016

A. Scheme's Portfolio Holdings

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

B. Sector Allocation of the Scheme

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

C. Scheme's Portfolio Turnover Ratio

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

D. Investment Disclosure

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

EXPENSES OF THE SCHEME

(1) Load Structure:

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

(2) Recurring Expenses:

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer agents' fees & expenses, marketing and selling costs etc.

The AMC has estimated that the following expenses will be charged to the Scheme, as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Fund.

The total expenses of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee as per Regulation 52(6) schemes shall not exceed 1.00 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:

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

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

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

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

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

It may be further noted that

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

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

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

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

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.

Illustration of impact of expense ratio on returns of the Scheme

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@15%pa)	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1350
% Returns on Investment (Post Expenses)	13%	13.5%

The figures stated above are for illustration purposes only.

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 Limited Address: Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN Tel: 040 79611000 / 67162222 Toll Free No: 18004254034/35 Email: compliance.corp@kfintech.com Website: www.kfintech.com	Mr. Juzer Dalal Motilal Oswal Asset Management Company Limited 10 th Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025 Tel No.: : +91-22 40548002 or 8108622222 Fax No.: 02230896884 Email.: amc@motilaloswal.com

Investor may also approach the Compliance Officer / CEO of the AMC. The details including, inter-alia, name & address of Compliance Officer & CEO, their e-mail addresses and telephone numbers are displayed at each offices of the AMC.

For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange or their distributor.

UNITHOLDERS INFORMATION

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio, transaction has

taken place during the month. Further, SEBI vide its circular having ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

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

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

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

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

The Consolidated Account statement will be in accordance to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018. In case of a specific request received from the Unit holders, MOAMC will provide the account statement to the investors within 5 Business Days from the receipt of such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication

Note: If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), Mutual Fund / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor shall from time to time intimate the Mutual Fund / its Registrar and Transfer Agents about any changes in the email address.

Annual Account Statement:

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

Note: If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), Mutual Fund / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). The investor shall from time to time intimate the Mutual Fund / its Registrar and Transfer Agents about any changes in the email address.

It may be noted that the primary holder's own email id and mobile no should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.

Monthly and Half yearly Disclosures: Portfolio / Financial Results:

The Mutual Fund / AMC shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/half year.

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

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

Half yearly Disclosures: Financial Results

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

Annual Report:

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

The Mutual Fund / AMC shall mail the scheme annual reports or abridged summary thereof to those investors whose e-mail addresses are registered with MOMF. The full annual report or abridged summary

shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the investors on request at free of cost.

Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof.

MOMF will publish an advertisement every year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of scheme wise Annual Report on the AMC website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com).

Monthly & Annual Disclosure of Risk-o-meter: The fund shall communicate any change in risk-o-meter by way of Notice cum Addendum and by way of an e-mail or SMS to unitholder. Further Risk-o-meter of scheme shall be evaluated on a monthly basis and Risk-o-meter along with portfolio shall be disclosed on website and on AMFI website within 10 days from the close of each month.

Additionally, MOMF shall disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.

Disclosure of Benchmark Risk o meter

Pursuant to SEBI Circular No SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, the AMC shall disclose risk-o-meter of the scheme and benchmark in all disclosures including promotional material or that stipulated by SEBI wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed to the investors in which the unit holders are invested as on the date of such disclosure.

Product Dashboard

In accordance with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, the AMC has designed and developed the dashboard on their website wherein the investor can access information with regards to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of all the schemes.

Special Products / facilities available during the NFO

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

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

1. Systematic Investment Plan
2. Systematic Transfer Plan
3. Systematic Withdrawal Plan
4. Switching Option
5. NAV Appreciation Facility
6. Online Facility
7. Mobile Facility
8. Application through MF utility platform
9. Transaction through Stock Exchange
10. Transaction through electronic mode

11. Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE
12. Through mobile application of KFINTECK

A. 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. 1500/- and multiple of Re. 1/- thereafter	Minimum – 4 Maximum – No Limit	Any day of the month for each quarter (i.e. January, April, July, October) except 29 th , 30 th or 31 st
Annual	Rs. 6,000/- and multiple of Re. 1/- thereafter	Minimum – 1 Maximum – No Limit	Any day or date of his/her preference

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

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

The Additional feature for investing in SIP are as follows:

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

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

Systematic Investment Plan (SIP) @ WhatsApp

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

1. Add our number +91 93722 05812 in your contacts and only if you are existing investor the below steps to be followed

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

SIP Booster” facility (SIP Booster)

- a) SIP Booster online facility offers frequency at immediate, quarterly, half-yearly and yearly intervals. In case the SIP Booster frequency is not specified, it will be considered as yearly frequency.
- b) The minimum SIP Booster amount would be Rs.100/- and in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP facility except Motilal Oswal Long Term Equity Fund Plan wherein minimum SIP Booster amount would be Rs.500/- and in multiples of Rs.500 thereafter.
- c) In case the investor does not specify SIP Booster amount, Rs.100/- will be considered as the SIP Booster amount (in case of Motilal Oswal Long Term Equity Fund, Rs.500/- will be considered as SIP Booster amount) and the request will be processed accordingly.
- d) SIP Booster facility would be available to all Existing and new SIP enrolments through online mode only. Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit **OTM Mandate** at least 20 calendar days 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
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<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
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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	7000	1,000	8,000
25 to 30	8,000	1,000	9,000
31 to 36	9,000	1,000	10,000

Once your SIP amount reaches maximum booster limit specified by you, subsequent instalments will be processed with the maximum booster limit amount.

Instant Systematic Investment Plan (ISIP)

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

SIP Pause Facility

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

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

- a) The facility shall be available only for SIPs registered under monthly frequency with a SIP instalment amount of Rs.1,000/- and above
- b) Investors/ Unit holders can opt for the facility only twice during the tenure of a particular SIP
- c) The minimum gap between the pause request and next SIP instalment date should be atleast 12 calendar days
- d) The facility shall get activated from immediate next eligible instalment from the date of receipt of SIP Pause request
- e) The facility can be opted for minimum 1 instalment and up to a maximum of 6 instalments

- f) The facility available on BSE StAR MF Platform Similarly for SIP registered through Mutual Fund Utility (“MFU”), other Stock exchange platforms and Channel Partners, investors may opt for this facility, if the same is being provided by the respective platform.
- g) The facility once registered cannot be cancelled.
- h) Investors/ Unit holders can opt for the facility currently through mobile application of Kfintech i.e. ‘KFinKart’. The facility shall be extended to online platforms of MOAMC subsequently.
- AMC/Trustee reserves the right to amend the terms and conditions of the SIP Pause facility and/or withdraw the said facility.

B. Systematic Transfer Plan (STP)

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

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

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

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

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

Minimum amount per STP Instalment under weekly/fortnightly/monthly STP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per STP Instalment under Quarterly STP	Rs. 1500/- and multiple of Re. 1/- thereafter.
No. of STP Instalments 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.

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

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

C. Systematic Withdrawal Plan (SWP)

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount

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

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

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

Minimum amount per SWP instalment under weekly/ fortnightly/monthly/annual SWP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per SWP instalment under Quarterly SWP	Rs. 1500/- and multiples of Re. 1/- thereafter.
No. of SWP Instalments a) Minimum b) Maximum	Twelve instalments(monthly/weekly/fortnightly) Four instalments (quarterly) One instalment (annual) No Limit
Periodicity	Weekly/Fortnightly/ Monthly/Quarterly
Dates available for SWP Facility	1 st , 7 th , 14 th , 21 st or 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.

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

D. Switching Option

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

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

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

E. NAV Appreciation facility

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

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

F. Online Facility

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

G. 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.

H. Application through MF utility platform

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

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

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

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

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

I. 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.

J. Transaction through electronic mode

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

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

- L. 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'

Differentiation of Motilal Oswal Precious Metals Fund of Funds with other existing Schemes of MOMF

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

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on January 31, 2021)	Number of Folio's (As on As on January 31, 2022)
Motilal Oswal Nasdaq 100 Fund of Fund	The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal Nasdaq 100 ETF. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest 95% to 100% in Units of Motilal Oswal Nasdaq 100 ETF and balance up to 5% in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF	4139.47	298638
Motilal Oswal 5 Year Gsec Fund of Fund	The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal 5 Year G-Sec ETF. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest 95% to 100% in Units of Motilal Oswal 5 Year Gsec Fund of Fund and balance up to 5% in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Triparty repo, Reverse Repo, units of Liquid and Debt schemes of Motilal Oswal Mutual Fund.	An open ended fund of funds scheme investing in units of Motilal Oswal 5 Year G-Sec ETF	42.76	2237
Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive	To generate long term growth/capital appreciation by offering asset allocation investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as	The Scheme would invest Minimum 95% to Maximum 100% in Units of specified schemes of Mutual Fund* and Maximum 5% in Liquid schemes/Money Market Instruments	An open ended fund of funds scheme investing in passive funds	58.36	8757

	<p>well as international), fixed income and Gold.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>*Minimum 40% to Maximum 90% in Motilal Oswal Nifty 500 Index Fund / Motilal Oswal M50 ETF / Similar Domestic Equity Passive Funds, Minimum 10% to Maximum 30% in Motilal Oswal S&P 500 Index Fund / Motilal Oswal NASDAQ 100 ETF, Maximum 40% in Motilal Oswal 5 Year G – Sec ETF / Similar Domestic G-Sec Passive funds and Maximum 20% in ICICI Prudential Gold ETF / Similar Domestic Gold Exchange Traded Funds.</p>			
<p>Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative</p>	<p>To generate long term growth/capital appreciation by offering asset allocation investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The Scheme would invest Minimum 95% to Maximum 100% in Units of specified schemes of Mutual Fund* and Maximum 5% in Liquid schemes/Money Market Instruments</p> <p>*Maximum 40% in Motilal Oswal Nifty 500 Index Fund / Motilal Oswal M50 ETF / Similar Domestic Equity Passive Funds, Maximum 20% in Motilal Oswal S&P 500 Index Fund / Motilal Oswal NASDAQ 100 ETF, Minimum 40% to Maximum 90% in Motilal Oswal 5 Year G – Sec ETF / Similar Domestic G-Sec Passive Funds</p>	<p>An open ended fund of funds scheme investing in passive funds</p>	<p>59.75</p>	<p>2571</p>

		and Maximum 20% in Nippon India ETF Gold BeES, ICICI Prudential Gold ETF / Similar Domestic Gold Exchange Traded Funds.		
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This KIM is dated August 30, 2022.

MOTILAL OSWAL MUTUAL FUND

Hyderabad	4th Floor, Door No- 6-3-670, RKJSM Squares, Above Reliance Digital, Punjagutta, Hyderabad, 500082
Mumbai	10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025
Mumbai - Fort	2nd Floor, Queens mansion, Behind Khadi Bhandar, A K Nayak Marg, Fort, Mumbai- 400001
Pune	No. 401B, 4th Floor, Swojas House, Lane No. 14, Prabhat Road, Income Tax Office lane, Erandawane, Shivaji Nagar, Pune - 411004..
Ahmedabad	306, Third Eye Two Building, Opp Parimal Garden, Panchwati Cross Roads, Ahmedabad - 380 006.
Delhi	801-815, 8th Floor, Tolstoy House, Tolstoy Road, Connaught Place, New Delhi - 110 001.
Chennai	No.121/46, Dr Radhakrishnan Salai, Third Floor, Opposite To Citi Centre, Mylapore, Chennai - 600004
Bangalore	2/1, Ground Floor, Embassy Icon Annexe, Infantry Road, Bangalore - 560001
Kolkata	3rd Floor, Constantia Building, 11, Dr. U. N. Brahmachari Street, Kolkata - 700 017
Surat	Office No. 2006, Mezzanine Floor, 21st Century Business Center, Near Udhna Char Rasta, Ring Road, Surat-395002

a) Investor Service Center (ISC):

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

Ranchi	'STAR HEIGHT', Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital, Circular Road, Lalpur, Ranchi – 834001
Jamshedpur	1st Floor, RR Square, Main Road, Bistupur, Jamshedpur. 831001

KFIN TECHNOLOGIES LIMITED (Official Collection Centres)

Registrar

KFin Technologies Limited

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

Tel: 040 79611000 / 67162222

Toll Free No: 18004254034/35

Email: compliance.corp@kfintech.com

Website: www.kfintech.com/

Branch Name	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	Shree Gayathri Towers #4,1st Floor K.H.B.Colony,Gopalaswamy Mudaliar Road,Gandhi Nagar-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,Karungal Padi,-,Mangalore 575003
Margoa	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
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	203 Corner point,Jetalpur Road,Baroda Gujarat,Baroda 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 Plazza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008
Junagadh	124-125 Punit Shopping Center,M.G Road,Ranavav Chowk,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	Office no: -516 5th 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 FIRST FLOOR SOLITAIRE BUSINESS CENTRE,OPP DCB BANK GIDC CHAR RASTA,SILVASSA ROAD,Vapi 396191
Chennai	F-11 Akshaya Plaza 1St Floor,108 Adhithanar Salai,Egmore Opp To Chief Metropolitan Court,Chennai 600002
T Nagar	No 23 Cathedral Garden Road,Cathedral Garden 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	GROUND FLOORA NARAYANAN SHOPPING COMPLEX,KAUSTHUBHSREE BLOCK,Kadapakada,Kollam 691008
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
Nagercoil	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,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	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	#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 Shopping 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 Vijayanapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001
Tirupathi	H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,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	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 JAEE 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	Anima Bhavan 1st Floor Holding No.-42,Sreepally G. T. Road,West Bengal,Burdwan 713103
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,Malanca Road, Ward No.16, PO: Kharagpur, PS: Kharagpur,Dist: Paschim Medinipur,Kharagpur 721304
Kolkata	Apeejay House (Beside Park Hotel),C Block3rd Floor,15 Park Street ,Kolkata 700016
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,FAFADIIH 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,Rourekla 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 Hospitalambala Cant,Ambala 133001
Azamgarh	House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001
Bareilly	1ST FLOORREAR SIDEA -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 ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001
Darbhanga	2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004
Dehradun	Kaulagarh Road,Near Sirmaur Margabove,Reliance Webworld,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 Mall, 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 Shoping 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	Preet Tower, 3rd Floor, Near NK Tower, G.T. Road, Panipat 132103
Renukoot	C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (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	Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, 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 Smuti Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400 092
Thane	Room No. 302 3rd Floor Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada 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,Ferozpur 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	, 304, A-1, 03rd Floor ,North Block, Bahu Plaza ,Jammu - 180004
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 Limited.

MF UTILITIES INDIA PRIVATE LIMITED (Official Collection Centres)

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

Name of the scheme

Motilal Oswal Gold and Silver ETFs Fund of Funds
(An open ended fund of funds scheme investing in units of gold and silver exchange traded funds)

This product is suitable for investors who are seeking*

- * Long term capital appreciation
- * Return that corresponds to the performance of the underlying Schemes of Gold ETF and Silver ETF.



Application No.

Form-1



New Fund Offer / On Going Application Form
Motilal Oswal Gold and Silver ETFs Fund of Funds
(An open ended fund of funds scheme investing in units of gold and silver exchange traded funds)
New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: September 26, 2022 NFO Closes on: October 7, 2022 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

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

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

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

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

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
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TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 12 on page 5) In case the subscription amount is ₹10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

Transaction Charges for per subscription ₹ 10,000 and above

Existing Investor - ₹100
 New Investor - ₹150

1 EXISTING INVESTOR'S DETAILS (Please fill your Folio No., Name, Section 1,7,10 &12)

Folio No. Name F I R S T M I D D L E L A S T

2 FIRST APPLICANT'S DETAILS (Non-Individual investors should mandatorily fill separate FATCA Form Available on Website:www.motilaloswalmf.com.)

Mr. Ms. M/s

Name F I R S T M I D D L E L A S T

Father's Name F I R S T M I D D L E L A S T

PAN /PEKRN** CIN

KIN (KYC identification number)

Date of Birth / Incorporation D D M M Y Y Y Y Place of Birth / Incorporation Country of Birth / Incorporation Nationality Indian US Others (Please Specify)

City of Incorporation

For Investments "On behalf of Minor" Birth Certificate School Certificate Passport Others Specify Guardian's Relationship Father Mother Court Appointed With Minor

KIN of Guardian/ PoA (KYC identification number)

Name of the Guardian (In case of minor) / Contact person for non individuals / PoA holder name Guardian / PoA PAN

F I R S T M I D D L E L A S T

Tax Residence Address (for KYC Address) Residential Registered office Business Residential or Business

Correspondence Address

City State Pin Code

Overseas address Mandatory incase of NRI's

Mandatory incase of NRI's

Email ID

Email ID & Mobile No. are essential to enable us to communicate better with you

** Please mention PAN/PEKRN(PAN Exempted KYC Reference Number) as it is mandatory Mobile Tel.

3 KYC Details (Mandatory)

Tax Status Partnership Firm HUF Private Limited Company Public Limited Company Listed Company Society AOP/BOI Trust H Liquidator
 Artificial Juridical Person Resident Individual Proprietor Minor FII/ FPI NRI PIO Limited Liability Partnership Trust
 Body Corporate NGO FI Govt. Body Bank Defence Establishments NPO Others Specify

Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others Specify

Gross Annual Income OR Net-worth* in ₹ *Not older than one year	INDIVIDUALS <input type="checkbox"/> <1L <input type="checkbox"/> 1-5L <input type="checkbox"/> 5-10L <input type="checkbox"/> 10-25L <input type="checkbox"/> 25L-1CR <input type="checkbox"/> >1CR	NON-INDIVIDUALS <input type="text"/> networth as on <input type="text"/> D D M M Y Y	Is the entity involved in any of the following: 1 Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No 2 Gaming / Gambling / Lottery (casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No 3 Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="text"/> networth as on <input type="text"/> D D M M Y Y Any other information <input type="text"/>	<input type="text"/> networth as on <input type="text"/> D D M M Y Y (Networth is mandatory for Non-individuals) Any other information <input type="text"/>	

Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/ Karta/ Trustee/ Whole time Directors) I am PEP I am Related to PEP Not Applicable

ACKNOWLEDGMENT SLIP Received subject to realisation, verification and conditions, an application for purchase of Units as mentioned in the application form. Application No.

From <input type="text"/>				Stamp & Signature
Cheque no.	Date	Amount	Scheme	
			Motilal Oswal Gold and Silver ETFs Fund of Funds	

4 JOINT APPLICANT'S DETAILS

SECOND APPLICANT'S DETAILS

Mr. Ms. M/s

Mode of Holding Joint Anyone or Survivor (Default)

Name

Father's Name

PAN /PEKRN** Email ID Mobile

Email ID & Mobile No. are essential to enable us to communicate better with you

KIN (KYC identification number)

Date of Birth Place of Birth Country of Birth Nationality Indian US Others (Please Specify)

Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others Specify

Gross Annual Income OR Net-worth* in ₹ <1L 1-5L 5-10L 10-25L 25L-1CR >1CR
 networth as on
 Any other information

INDIVIDUALS

Politically Exposed Person (PEP) Status
 I am PEP I am Related to PEP Not Applicable

THIRD APPLICANT'S DETAILS

Mr. Ms. M/s

Name

Father's Name

PAN /PEKRN** Email ID Mobile

Email ID & Mobile No. are essential to enable us to communicate better with you

KIN (KYC identification number)

Date of Birth Place of Birth Country of Birth Nationality Indian US Others (Please Specify)

Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others Specify

Gross Annual Income OR Net-worth* in ₹ <1L 1-5L 5-10L 10-25L 25L-1CR >1CR
 networth as on
 Any other information

INDIVIDUALS

Politically Exposed Person (PEP) Status
 I am PEP I am Related to PEP Not Applicable

**Please mention PAN/PEKRN (PAN Exempted KYC Reference Number) as it is mandatory

5 DEMAT ACCOUNT DETAILS

(Mandatory, only if you require units in the demat form. Please fill in all details, else the application will be processed in physical mode).
 Nomination provided in demat account shall be registered.

NSDL CDSL Depository Participant (DP) Name

DP ID Beneficiary A/c No.

Enclose for Demat option Client Master List Transaction/Holding Statement DIS Copy

6 EMAIL COMMUNICATION

Email ID & Mobile No. provided pertains to Self **Family Member (Note: If Email pertains to Family Member please select any one)** Spouse **Dependent Parents**
 Dependent Children **Dependent Siblings** **Guardian**

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. I hereby authorize MOAMC to send important information and regular updates to me. I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)

7 INVESTMENT & PAYMENT DETAILS

Payment Type (Please ✓) Non - Third party payment Third party payment (Please fill the Third Party Payment Declaration Form)
 Lumpsum Zero Balance SYSTEMATIC INVESTMENT PLAN* / MICRO SIP-ECS (please fill OTM Debit Mandate form NACH/ EGS/ Direct Debit Form-2)

Scheme name	Plan	Option	Cheque Date	Amount Invested (₹)	DD Charges	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
Motilal Oswal Gold and Silver ETFs Fund of Funds	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth					

Drawn on Bank/Branch: **A/c no.**

A/c Type (Please Tick): Current Savings NRO NRE FCNR

***First sip instalment will be debited on or after 07th November 2022.**

Subsequent SIP Instalment Amount (₹)

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

Annual SIP

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

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

Quarterly SIP- Any date of the month for each quarter (i.e. January, April,

July, October) except (29th, 30th and 31st)

SIP Period From To End date Or Perpetual

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

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

Bank Name

Bank A/c No. Type Current Savings NRO NRE FCNR Others Specify

Branch Name City Pin

IFSC Code (11 digit)* MICR Code (9 digit)* *Mentioned on your cheque leaf

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

If however the unit holders wish to receive a cheque (instead of a direct credit into their bank account) Please tick the box alongside
 Cheques should be crossed "A/c Payee only" and drawn in favour of Motilal Oswal Gold and Silver ETFs Fund of Funds

9 NOMINATION DETAILS (Refer Instruction 10)

Name	Date of Birth if nominee is minor	Address	Guardian Name (in case Nominee is a Minor)	Signature (Guardian in case Nominee is a Minor)	Allocation %
Unit Holder's Signature <small>If you do not wish to nominate sign here.</small>	First / Sole Applicant / Guardian	Second Applicant	Third Applicant		100%

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

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

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

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

If 'No' please proceed for the signature of declaration

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

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

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

[#]Please attach additional sheets if necessary

11 DECLARATION/CONSENT AND SIGNATURE

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

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

FATCA / CRS Certification:

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

First / Sole Applicant / Guardian / POA	Second Applicant	Third Applicant
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Date: _____ Place: _____

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

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

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

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

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

16. MODE OF PAYMENT

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

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

17. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

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

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

19. Switching Option

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

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

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

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

FATCA & CRS Instructions

FATCA Instructions & Definitions Individual

FATCA & CRS TERMS & CONDITIONS

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

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

FATCA & CRS INSTRUCTIONS

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

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

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

Documentation required for Cure of FATCA/ CRS Indicia

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

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

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

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

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

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

SYSTEMATIC INVESTMENT PLAN DETAILS

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

TERMS AND CONDITIONS FOR (Debit Clearing)

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

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

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



**OTM Debit Mandate form NACH/ ECS/ Direct Debit
New Fund Offer / On Going Application Form
Motilal Oswal Gold and Silver ETFs Fund of Funds**

Application No. _____

Form-2

(An open ended fund of funds scheme investing in units of gold and silver exchange traded funds) New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: September 26, 2022 NFO Closes on: October 7, 2022 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

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

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

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

First Holder	Second Holder	Third Holder
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1 UNIT HOLDER INFORMATION

Mr. Ms. M/s

Existing Folio Number Existing UMRN

Name F I R S T M I D D L E L A S T

2 SYSTEMATIC INVESTMENT PLAN DETAILS

Scheme name	Plan	Option	SIP Installment Amount
Motilal Oswal Gold and Silver ETFs Fund of Funds	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth	(₹) _____

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

SIP Frequency and Date*

Fortnightly 1st-14 *7th-21st 14th-28th
 Annual SIP D D M M Y Y Y Y Y Y
 Any Day/ Date SIP Weekly - Any Day of Transfer _____ (Monday to Friday)
 Monthly SIP- Any date of the month D D except (29th, 30th and 31st)
 Quarterly SIP- Any date of the month for each quarter (i.e. January, April, July, October) D D except (29th, 30th and 31st)

SIP Period

From M M Y Y Y Y Y Y To M M Y Y Y Y Y Y

or Perpetual SIP

*First sip instalment will be debited on or after 07th November 2022.

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

SIP cheque No. SIP cheque Date D D M M Y Y Y Y Y Y

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

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

(Please attach a cancelled cheque/cheque copy)

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant
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(To be signed by all holders if mode of operation of Bank Account is 'Joint')



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

UMRN For Official Use Date D D M M Y Y Y Y Y Y

Tick (✓)
 Create
 Modify
 Cancel

Sponsor Bank Code C I T I O O O P I G W Utility Code N A C H O O O O O O O O O O 2 2 8 0 6

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

Bank a/c number

with Bank Bank name and branch IFSC Or MICR

an amount of Rupees ₹

FREQUENCY Mthly Qty H.Yrly Yrly As & when presented

DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 Folio No.

Mob. No.

Reference 2 Application No.

Email ID

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

Period	1. Signature Primary account holder	2. Signature of account holder	3. Signature of account holder
From <input type="text"/> D D M M Y Y Y Y Y Y	1. Name in bank records	2. Name in bank records	3. Name in bank records
To <input type="text"/> 3 1 1 2 2 0 9 9	This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account based on the instruction as agreed and signed by me.		
Or <input checked="" type="checkbox"/> Until cancelled	I have understood that I am authorized to cancel/ amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/ corporate or the bank where I have authorized the debit		

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Application No. _____

Folio No. Investor Name

Scheme Name Motilal Oswal Gold and Silver ETFs Fund of Funds Plan Option

SIP Period From D D M M Y Y Y Y To D D M M Y Y Y Y Perpetual SIP

Stamp & Signature

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

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

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

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

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

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
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Folio No Name of Sole / First Holder

PAN/PERN (mandatory) Enclosed PAN/PEKRN Proof KYC Complicane

SYSTEMATIC TRANSFER PLAN (STP/DTP AND NAV APPRECIATIONS)

Please arrange for STP with the following options

From Scheme Motilal Oswal Gold and Silver ETFs Fund of Funds Plan

Option Growth

To Scheme Plan

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

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

STP Frequency: Daily Weekly Fortnightly
 Monthly Quarterly

STP Amount:

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

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

STP Period:
*For Daily STP Minimum
Instalments 12
For Other Frequency Minimum
Instalments 6

Start:

End:

NAV Appreciation (Minimum ₹ 1000)

Only in case of Growth Option

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

STP Period: Start:

End:

SYSTEMATIC WITHDRAWAL PLAN (SWP)

Please arrange for SWP with the following options - Fixed Amount

Rs. (in figures) Rs. (in words)

SWP Frequency: Weekly Fortnightly Monthly Quarterly Annualy SWP Date: 1st 7th 14th 21st 28th

SWP Period: Start: End:

From Scheme Motilal Oswal Gold and Silver ETFs Fund of Funds

Plan Option Growth

Dividend Frequency (In case of Dividend option)

*Minimum No. of SWP Instalments 12 - (monthly/weekly/fortnightly)
*Minimum No. of SWP Instalments 4 - instalments (quarterly)
*Minimum No. of SWP Instalments 1 - (annual)

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

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

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

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

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

ACKNOWLEDGMENT SLIP

Application No.

From Motilal Oswal Gold and Silver ETFs Fund of Funds

Systematic Transfer Plan Nav Appreciation Facility Systematic Withdrawal Plan

Stamp & Signature



ASBA APPLICATION FORM

New Fund Offer / On Going Application Form

Motilal Oswal Gold and Silver ETFs Fund of Funds

Application No. _____

Form-4

(An open ended fund of funds scheme investing in units of gold and silver exchange traded funds) New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: September 26, 2022 NFO Closes on: October 7, 2022 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

DISTRIBUTOR INFORMATION**FOR OFFICE USE ONLY**

Application No. _____

Distributor ARN / RIA#	Sub Broker Code	Employee Code (E-UIN)
ARN/RIA	ARN	

SCSB	SCSB IFSC	Syndicate Member Code
Name & Code	11 digit Code	Name & Code

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please ✓ any one of the below)

(Refer Instruction No. 11)

I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor) OR I confirm that I am an existing investor in Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase/ subscription amount is ₹ 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

APPLICANTS INFORMATION (Name should be as available in Demat Account in case of Demat Account holders)

Name of Sole/ 1st Applicant

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
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Name of 2nd Applicant

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
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Name of 3rd Applicant

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
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Name of Guardian/ contact Person

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Category (Please ✓) Retail Individual Investor(s) Non Institutional Investor(s)PAN /PEKRN** 2nd applicant 3rd applicant Mode of Operation in Demat Account Single OR Anyone of Survivor OR Joint

** Please mention PAN/PEKRN(PAN Exempted KYC Reference Number) as it is mandatory

DEPOSITORY ACCOUNT DETAILSDepository Name (Please ✓) National Securities Depository Ltd. Central Depository Services (India) LimitedDepository Participant Name DP-ID Beneficiary Account Number **INVESTMENT DETAILS (Please ✓ where applicable)**

Scheme Name: Motilal Oswal Gold and Silver ETFs Fund of Funds

Plan and Option Regular Growth Direct Growth (Default Plan)**DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUND**Bank Account Number Bank Name Branch Name where account in held Total Amount to be blocked *(₹ in figure) ₹ (in words)

* Minimum ₹500/- and multiples of ₹ 1/- thereafter

Att.: NRI Investors : Payment should be made through their NRE/FCNR accounts.

UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/We am/are an ASBA investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulation 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize(a) the SCSB to all necessary acts including blocking of application money toward the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB/ ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specific in this application form, transfer of funds to the Bank Account of the Scheme/ Motilal Oswal Asset management Co. Ltd.(MOAMC), on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the Bank Account specific in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank Account of MOAMC. 3) In case the amount available in the bank account specific in the application is insufficient for amount equivalent to the application money toward the Subscription of Units, the SCB shall reject the application. 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository record, the application shall be rejected and the MOAMC/ Motilal Oswal Mutual Fund or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/ First Applicant, NFO Application Number, ASBA Application Number, Depository Account details 9if it has been provided), Amount applied for and the account number for where NFO amount was locked.

Signature of the Applicant(s)

Date

Sole /1st Applicant	2nd Applicant	3rd Applicant
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Signature of Bank Holder(s) (to be signed as per holding pattern in the Bank Account)

Sole /1st Account Holder as In Bank Records	2nd Account Holder as In Bank Records	3rd Account Holder as In Bank Records
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**ACKNOWLEDGMENT SLIP (To be filled in by the investor)**Scheme Name : Motilal Oswal Gold and Silver ETFs Fund of Funds Plan Regular Growth or Direct Growth (Default Plan)

Received from Mr./Ms./Mrs./ M/s _____

Address _____

SCSB Account details : _____

A/c No.: _____ Bank Name _____ Branch Name _____

Total Amount to be Blocked: ₹ (in figures) _____ ₹ (in words) _____

Application No. _____

Date

Acknowledgement Stamp & Date