



KEY INFORMATION MEMORANDUM

Motilal Oswal Liquid Fund (MOFLF)
An Open Ended Liquid Scheme

| | |
|---|--|
| <p>This product is suitable for investors who are seeking*</p> | <p>Investors understand that their principal will be at Low risk</p> |
| <ul style="list-style-type: none"> • Regular income over short term • Investment in money market securities | |

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

Continuous Offer of Units at NAV based prices

| | |
|---|---|
| Name of Mutual Fund | Motilal Oswal Mutual Fund |
| Name of Asset Management Company (AMC) | Motilal Oswal Asset Management Company Limited |
| Name of Trustee Company | Motilal Oswal Trustee Company Limited |
| Address | <u>Registered Office:</u> 10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai-400025 |
| Website | www.motilal Oswalmf.com and www.mostshares.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.motilal Oswalmf.com and www.mostshares.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 October 14, 2020.

TYPE AND CATEGORY OF SCHEME

| | |
|---------------------------|-----------------------------------|
| Name of the Scheme | Motilal Oswal Liquid Fund (MOFLF) |
| Type of the Scheme | An open ended liquid fund |
| Category of Scheme | Liquid Fund |

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate optimal returns with high liquidity to the investors through a portfolio of money market securities.

However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

ASSET ALLOCATION

The asset allocation pattern of the Scheme would be as follows:

| Instrument | Allocations (% of total assets) | Risk Profile High/Medium / Low |
|---|--|---|
| Tri-party repo (TREPS), Treasury Bills, Cash Management Bills and Commercial Deposits of Scheduled Commercial Banks having maturity upto 91 days only | 0% - 100% | Low |

Pursuant to SEBI circular no. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of up to 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.

Explanation:

1. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
2. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments as per investment objectives of the Scheme and as per the SEBI Regulations. The Scheme may also invest in units of debt and liquid mutual fund schemes. Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo. The scheme will not invest in Securitised debt, foreign securities, corporate repo & reverse repo and derivatives.

KIM of Motilal Oswal Liquid Fund (MOFLF)

The Scheme may engage in Short Selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme may also engage in Securities Lending wherein the Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.

Change in Asset Allocation

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In case of deviation, the portfolio would be rebalanced within 30 days from the date of deviation. In case the same is not aligned to the above asset allocation pattern within 30 days, justification shall be provided to the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action.

INVESTMENT STRATEGY

The Fund Management team will endeavour to maintain a consistent performance in the scheme, giving utmost importance to safety & liquidity of the investments. The fund manager will try to achieve an optimal risk return balance for management of the portfolio. The investments in money market instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, efforts will be made to minimize the volatility by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

RISK PROFILE OF THE SCHEME

Mutual Fund units involve risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme Specific Risk factors are summarized below:

- **Market Risk**
The Scheme's NAV will react to the interest rate movements. The Investor may lose money over short or long period due to fluctuation in Scheme's NAV in response to factors such as economic and political developments, changes in interest rates, inflation and other monetary factors and also movement in prices of underlining investments.
- **Regulatory Risk**
Any changes in trading regulations by NSE or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
- **Asset Class Risk**
The returns from the types of securities in which the Scheme invests may under perform from the various general securities markets or different asset classes. Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Different types of

securities tend to go through cycles of out-performance and under-performance in comparison with the general securities markets. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern.

- **Interest Rate Risk**

Changes in interest rates will affect the Scheme's Net Asset Value. The prices of securities usually increase as interest rates decline and usually decrease as interest rates rise. The extent of fall or rise in the prices is guided by modified duration, which is a function of the existing coupon, days to maturity and increase or decrease in the level of interest rate. The new level of interest rate is determined by the rate at which the government raises new money and/or the price levels at which the market is already dealing in existing securities. Prices of long-term securities generally fluctuate more in response to interest rate changes than short-term securities. The price risk is low in the case of the floating rate or inflation-linked bonds. The price risk does not exist if the investment is made under a repo agreement. Debt markets, especially in developing markets like India, can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

Modified Duration is a measure of price sensitivity, the change in the value of investment to a 1% change in the yield of the investment.

- **Reinvestment Risk**

Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

- **Pre-payment Risk**

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

- **Spread Risk**

In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

- **Settlement Risk**

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

- **Risks associated with investing in TREPS Segments**

The mutual fund is a member of securities TREPS 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.

- **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 at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading Volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such period may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. As liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme.

- **Risks associated with Segregated portfolio**

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

- **Risk factors associated with Securities Lending**

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

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

- **Risks associated with short selling**

Scheme may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Calls for short selling will be taken after considering the liquidity, price movement & volatility of the security by the fund management team. There can be a loss in such a transaction if the price of the security goes up instead of falling down.

- **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.

- **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.

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).

Each Plan offers Growth Option.

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/OPTION

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

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

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

APPLICABLE NAV

Cut off timing for subscriptions / purchases / switch-ins

For Purchases including switch-ins:

- i. where the application is received upto 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of application;
- ii. where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next business day ; and
- iii. irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

Cut off timing for Redemption/ Repurchases/Switch out

- (i) Where the application is received up to 3.00 pm – the closing NAV of day immediately preceding the next business day; and
- (ii) Where the application is received after 3.00 pm – the closing NAV of the next business day.

Transaction through online facilities/ electronic mode:

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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.

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

a) Methodology of calculating sale price

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

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

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

| | | |
|---|-------------|---|
| Investment amount | Rs.10,000/- | A |
| Less: Transaction charges (deducted and paid to distributor, if applicable) | NIL | B |

| | | |
|---------------------------------|------------|---------------------------------|
| Stamp duty applicable (@0.005%) | 0.50 | $C = (A - B) * 0.005 / 100.005$ |
| Net Investment amount | 9,999.50/- | $D = (A - B - C)$ |
| NAV | Rs.10/- | E |
| Units allotted | 999.95 | $F = D / E$ |

b) Methodology of calculating repurchase price of Units

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

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

MINIMUM APPLICATION AND REDEMPTION AMOUNT

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

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

CRISIL Liquid Fund Index

DIVIDEND POLICY

The Scheme does not offer Dividend Option.

NAME OF THE FUND MANAGER

Mr. Abhiroop Mukherjee

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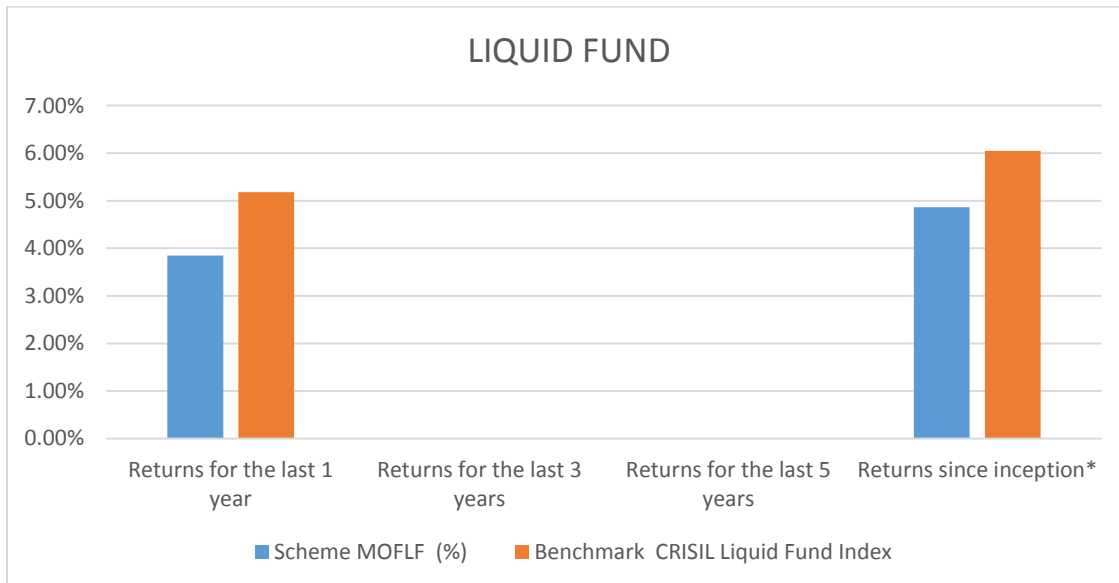
NAME OF TRUSTEE COMPANY

Motilal Oswal Trustee Company Ltd.

PERFORMANCE OF THE SCHEME

Performance of the Scheme as on September 30, 2020:

| Performance | Scheme | Benchmark |
|-----------------------------|-----------|--------------------------|
| | MOFLF (%) | CRISIL Liquid Fund Index |
| Returns for the last 1 year | 3.85% | 5.18% |
| Returns since inception* | 4.86% | 6.05% |

Absolute Returns for each financial year for the last 1 year

Returns for one year are absolute returns and date of inception is deemed to be date of allotment. Date of Allotment is September 6, 2013. Performance is for Regular Plan Growth option. Different plans have different expense structure. Past performance may or may not be sustained in future.

ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016**A. Scheme's Portfolio Holdings**

The top 10 portfolio holdings of the Scheme as on September 30, 2020 are as follows:

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| Sr. No. | Name of Issuer | % to Net Assets |
|---------|--------------------------------|-----------------|
| 1. | 182 Days Tbill (MD 19/11/2020) | 32.09% |
| 2. | 91 Days Tbill (MD 03/12/2020) | 25.64% |
| 3. | 364 Days Tbill (MD 01/10/2020) | 12.89% |
| 4. | 91 Days Tbill (MD 22/10/2020) | 12.87% |

B. Sector Allocation of the Scheme

| Fund allocation towards various sectors | |
|---|----------------|
| Sectors | % Exposure |
| SOVEREIGN | 83.49% |
| FITCH A1+ | 3.22% |
| CRISIL A1+ | 3.22% |
| Cash & Equivalent | 10.08% |
| Grand Total | 100.00% |

C. Scheme's Portfolio Turnover Ratio

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

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

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

Please Note:

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

E. Investment Disclosure

KIM of Motilal Oswal Liquid Fund (MOFLF)

The aggregate investment in the Scheme by the following person as on September 30, 2020 is as follows:

| Categories | Amount (Rs.) |
|-------------------------------|------------------|
| Directors of AMC | 320,646.34 |
| Fund Manager of the Scheme | - |
| Key Managerial Personnel | - |
| Sponsor, Group and Associates | 1,109,242,410.53 |

EXPENSES OF THE SCHEME

(1) Load Structure:

| Type of Load | Load chargeable (as %age of NAV) | |
|--------------|----------------------------------|---------|
| Entry | Nil | |
| Exit | Day 1 | 0.0070% |
| | Day 2 | 0.0065% |
| | Day 3 | 0.0060% |
| | Day 4 | 0.0055% |
| | Day 5 | 0.0050% |
| | Day 6 | 0.0045% |
| | Day 7 onwards | Nil |

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

B. ANNUAL SCHEME RECURRING EXPENSES

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

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

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

| Expense Head | % of daily Net Assets |
|---|-----------------------|
| Investment Management and Advisory Fees | Upto 2.00% |
| Trustee fee | |

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| | |
|--|-------------------|
| Audit fees | |
| Custodian fees | |
| Registrar & Transfer Agent Fees | |
| Marketing & Selling expense incl. agent commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and dividend redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Cost towards investor education & awareness (at least 2 bps) | |
| Brokerage & transaction cost over and above 12 bps for cash trades and 5 bps for derivatives respectively. | |
| Goods and Service Tax (GST) on expenses other than investment management and advisory fees | |
| GST on brokerage and transaction cost | |
| Other Expenses* | |
| Maximum total expense ratio (TER) permissible under Regulation 52(6) (a) and (6) (c) (ii) | Upto 2.00% |
| Additional expenses under regulation 52 (6A) (c) | Upto 0.05% |
| Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)# | Upto 0.30% |

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

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

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

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

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

| | | | | | | |
|-----------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|-----------------------------|---|
| First Rs.500 crore | Next Rs.250 crore | Next Rs.1,250 crore | Next Rs.3,000 crore | Next Rs.5,000 crore | Next Rs.40,000 crore | on the balance of the assets |
|-----------------------------------|----------------------------------|------------------------------------|------------------------------------|------------------------------------|-----------------------------|---|

| | | | | | | |
|-------|-------|-------|-------|-------|---|-------|
| 2.00% | 1.75% | 1.50% | 1.35% | 1.25% | Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof. | 0.80% |
|-------|-------|-------|-------|-------|---|-------|

The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. 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 these expense heads.

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.

WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Motilal Oswal Mutual Fund is a Mutual Fund registered with SEBI and is governed by the provisions of Section 10(23D) of the Income Tax Act, 1961. Accordingly, any income of a fund set up under a scheme of a SEBI registered mutual fund is exempt from tax. The following information is provided only for general information purposes and is based on the Mutual Fund’s understanding of the Tax Laws as of this date of Document. Investors / Unitholders should be aware that the relevant fiscal rules or their explanation may change. There can be no assurance that the tax position or the proposed tax position will remain same. In view of the individual nature of tax benefits, each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of their participation in the Scheme.

| Particulars | Resident Investor | Mutual Fund |
|---|--------------------------------|--------------------|
| Dividend Income | Nil | Nil |
| Long Term Capital Gains | 20% with Benefit of Indexation | Nil |
| Short Term Capital Gains | Slab rate (Applicable Rate) | Nil |
| Tax on dividend distributed to unit holders | Slab rate (Applicable Rate) | Nil |

#Excluding Cess & Surcharge

W.e.f. April 1, 2020, Mutual fund shall be required to deduct TDS at 10% only on dividend payment (Above Rs 5000) & no tax shall be required to be deducted by the mutual fund on income which is in the nature of capital gain.

In case the Dividend is paid to Non-Resident Indian/Foreign Company and it doesn’t have the PAN, TDS @20% plus applicable surcharge and Cess shall be applicable. However in rest of cases it depends on case to case basis depending on the treaty provision with the other country & documents like NO PE (Permanent

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Establishment & TRC (Tax Residency Certificate) same view is as per CBDT Circular 728 as per which Tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee.

For details on taxation, please refer to the clause on Taxation in the Scheme Additional Information (SAI)

DAILY NET ASSET VALUE (NAV) PUBLICATION

Mutual Funds/ AMCs shall prominently disclose the NAVs of all schemes under a separate head on their respective website and on the website of Association of Mutual Funds in India (AMFI). Further, Mutual Funds / AMCs shall extend facility of sending latest available NAVs to investors through SMS, upon receiving a specific request in this regard.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

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

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

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

UNITHOLDERS INFORMATION

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)]

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, dividend payout, dividend 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.

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

Product Dashboard

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

SPECIAL PRODUCTS AVAILABLE

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

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

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

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

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

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.

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

SIP Booster” facility (SIP Booster)

- 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.
- 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.
- 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

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amount) and the request will be processed accordingly.

- d) SIP Booster facility would be available to all Existing and new SIP enrollments 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 Installment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.
- e) Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.
- f) Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit.

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

| Details of SIP registered | SIP Booster facility |
|--|---|
| <ul style="list-style-type: none"> ➤ Fixed SIP Instalment amount: Rs.5,000/- ➤ SIP Period: April 1, 2019 till March 31, 2022 (3 years) ➤ SIP date: 1st of every month (36 Instalments) | <p>By providing / choosing the following additional details, an investor can avail SIP Booster facility.</p> <p>Example:</p> <ul style="list-style-type: none"> ➤ SIP Booster Amount: Rs.1,000/- ➤ SIP Booster Frequency: Every 6 months ➤ Max Sip limit :10,000 |

| No(s). | SIP (In Rs.) (A) | SIP Booster amount (In Rs.) (B) | Monthly SIP installments Amount after SIP Booster (in Rs.) (A+B) |
|----------|---------------------|------------------------------------|---|
| 1 to 6 | 5,000 | N.A. | 5,000 |
| 7 to 12 | 5,000 | 1,000 | 6,000 |
| 13 to 18 | 6,000 | 1,000 | 7,000 |
| 19 to 24 | 7,000 | 1,000 | 8,000 |
| 25 to 30 | 8,000 | 1,000 | 9,000 |

| | | | |
|---|-------|-------|--------|
| 31 to 36 | 9,000 | 1,000 | 10,000 |
| Once your SIP amount reaches maximum booster limit specified by you, subsequent installments 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 installments 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 installment 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 installment date should be atleast 12 calendar days
- d) The facility shall get activated from immediate next eligible installment from the date of receipt of SIP Pause request
- e) The facility can be opted for minimum 1 installment and up to a maximum of 6 installments
- f) The facility available on BSE StAR MF Platform Similarly for SIP registered through Mutual Fund Utility (“MFU”), other Stock exchange platforms and Channel Partners, investors may opt for this facility, if the same is being provided by the respective platform.
- g) The facility once registered cannot be cancelled.
- h) Investors/ Unit holders can opt for the facility currently through mobile application of Kfintech i.e. ‘KFinKart’. The facility shall be extended to online platforms of MOAMC subsequently.
- i) AMC/Trustee reserves the right to amend the terms and conditions of the SIP Pause facility and/or withdraw the said facility.

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.

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

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

| | |
|---|---|
| Minimum amount per STP installment under weekly/fortnightly/monthly STP | Rs. 500/- and multiple of Re. 1/- thereafter. |
| Minimum amount per STP installment under Quarterly STP | Rs. 1,500/- and multiple of Re. 1/- thereafter. |
| No. of STP Instalments a) Minimum b) Maximum | Six instalments (monthly/weekly/fortnightly/quarterly) No Limit |
| Periodicity | Weekly/fortnightly/Monthly/Quarterly |
| Dates available for STP Facility | 1 st , 7 th , 14 th , 21 st or 28 th 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 Installment Amount | Minimum Number of Installments |
|---------------|---|--------------------------------|
| Daily | Rs.500/- and multiple of Re. 1/- thereafter | Twelve Installments |

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

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

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

D. Switching Option

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.

E. NAV Appreciation facility

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

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

F. Motilal Oswal Value Index (MOVI) Pack Plan

Motilal Oswal Value Index (MOVI) Pack Plan is a Systematic Transfer Plan (STP) from select debt/liquid scheme into select equity scheme that enables allocation between debt and equity asset classes. It allows Unit holders holding units in non-demat form to take advantage of fluctuations in equity market valuations and not just market levels based on MOVI. Under this facility, Investors may opt to transfer amounts from Motilal Oswal Liquid Fund (referred to as Transferor Scheme) to Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund, Motilal Oswal Dynamic Fund and Motilal Oswal Equity Hybrid Fund (referred to as Transferee Scheme) with allocations based on MOVI levels. The transfers will be enabled in the reverse as well.

The Salient features of the Plan are as under:

- 1) MOVI helps gauge equity market. The Index is calculated taking into account Price to Earnings, Price to Book and Dividend Yield of the Nifty 50 Index.
- 2) A low MOVI level indicates that the market valuation appears to be cheap and one may allocate a higher percentage of their investments to Equity as an asset class. A high MOVI level indicates that the market valuation appears to be expensive and that one may reduce their equity allocation.
- 3) NSE Indices Ltd. is the calculating agent of NIFTY MOVI. NSE Indices Ltd. shall calculate, compile, maintain and provide NIFTY MOVI values to Motilal Oswal Asset Management Company Ltd. NIFTY MOVI values will be published on the MOAMC website on a daily basis.
- 4) Transfer: This transfer is made from the Transferor Scheme to the Transferee Scheme, on the date of allocation based on NIFTY MOVI levels.
- 5) Reverse Transfer: This transfer is made from the Transferee Scheme to the Transferor Scheme, when appreciation in the market value of the Transferee Scheme results in a breach of the prescribed allocation level as determined by NIFTY MOVI.

- 6) This Plan presently offers two enrolment options:
- One Time Investment
 - Systematic Transfer Plan (STP) with a minimum of 6 installments.
- 7) Minimum amount under this Plan is as follows:

| Options | Minimum Amount of Transfer (Rs.) |
|---------------------|---|
| One Time Investment | Rs. 5000/- and in multiples of Re. 1/- thereafter |
| STP | Rs. 1000/- and in multiples of Re. 1/- thereafter |

- 8) The date of allocation will be the 15th of every month. In case the date of allocation falls on a Non-Business Day or falls during a book closure period, the immediate following Business Day will be considered as the date of allocation.
- Note:** Under ‘One Time Investment’ enrolment option, in addition to the 15th of every month, allocation will occur on the business day succeeding the date of enrolment into the MOVI Pack Plan.
- 9) Under ‘STP’ enrolment option, if the Unit holder has an existing Systematic Investment Plan (SIP) in the Transferor scheme where the date of SIP falls on a date later than or on 15th of every month, then allocation for that amount will occur on 15th of the subsequent month.
- 10) On the date of allocation, the prescribed percentage of the amount will be transferred in the Transferee Scheme at the closing NAV of the same day i.e. date of allocation.
- 11) The AMC will require upto 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Plan. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of allocation is crossed, then the same will be considered at the next date of allocation.
- 12) The amount transferred under this Plan from the Transferor Scheme to Transferee Scheme shall be effective by redeeming units of Transferor Scheme at applicable NAV, (subject to the applicable exit load, if any) and subscribing to the units of the Transferee Scheme at applicable NAV on the date of allocation.
- 13) Unit holders can discontinue the Plan at any time by providing a written request which shall be made effective within 7 calendar days of the date of receipt of the said request.
- 14) This Plan will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder.
- 15) Unit holders should note that investor details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- 16) Any change in methodology of MOVI would only be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to Motilal Oswal Mutual

Fund.

17) Given the two way movement of investments between funds, liquidity at times may be restricted by trading volumes, settlement periods, and inordinately large number of redemption requests or restructuring of the Scheme. This may impact the performance of the underlying scheme.

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

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

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

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

The MOVI Pack Plan has been introduced under the MOFLF w.e.f. July 15, 2019.

G. 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.

H. Mobile Application:

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

I. Application through MF utility platform

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

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

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

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

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

J. Transaction through Stock Exchange

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

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

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

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

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

K. Transaction through electronic mode

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

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

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

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

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

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

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

N. Indian Commodity Exchange Limited(ICEX)

An additional facility of transacting in the Units of all eligible Schemes of MOMF through the platform as may be provided by Indian Commodity Exchange Ltd (ICEX) to the investors. Further, Investors desirous of transacting through ICEX shall submit applications to registered stock brokers or distributors registered with ICEX.

Note:

In the wake of Covid-19 pandemic outbreak and government and Municipal authorities directives and in line with the AMFI's Public notice to Mutual Fund Investors & Distributors on 22nd March, 2020, all the collection centres/branches and the Official Point of Acceptance of Transaction of MOAMC has been closed thereby not accepting any transactions in physical mode and declares its Email server as an OPAT with effect from March 23, 2020 till further notice.

In this regard, all Investors are requested to transact only through the online platforms as referred below:

a) Website and Mobile App

- a) Our website www.motilaloswalmf.com
- b) All you need is your PAN number and mobile phone handy to receive OTP on SMS and email.
- c) Our Mobile app - MOAMC that's available on android and IOS stores
- d) Instantly transact in our funds through our Whatsapp number - +91 93722 05812

b) Transaction through Designated Email ID of MOAMC

Investors are requested to take a note that transaction requests can be sent to TrxnMF@motilaloswal.com (the Designated email ID) only which will be dedicated for receiving transaction requests.

The following terms and conditions shall apply to the transactions received through the aforesaid mode and shall be binding on the Investor:

- a) Transaction requests only pertaining to Additional Purchase, Redemption (excluding redemption with change of bank details) switch transactions and Systematic Investment Plan (SIP) cancellation request (for SIPs registered through physical application mode) will be accepted on the given email ID and deemed valid request. Further, only signed applications, transaction slips, forms, relevant supporting documents and payment instruments, as applicable, received on the Designated email ID shall be considered. These documents shall only be accepted if they are in PDF/JPG/Tiff format and the size not exceeding 2MB. The AMC shall acknowledge the receipt of the valid email requests.

- b) The applications have to be complete in all respects. **The email should be sent from the registered email address of the investor.**
 - c) It may further be noted that all transactions shall be accepted only through NEFT/RTGS/Fund transfer mode to the 'Motilal Oswal Mutual Fund Common Collection Account'. No Cheque payment will be accepted through this email mode.
 - d) No change or updation in Bank Mandates instruction shall be accepted over the Designated email ID.
 - e) The AMC shall not verify the identity of the person sending the email requests and shall consider the email so received from the sender as sent.
 - f) The physical/original documents must also be submitted by the Investor at the nearest service centre of the AMC once normal activities resume as informed by the Government.
 - g) The transaction request sent on the Designated email ID will be time-stamped only once it is received on the email server of MOAMC and it shall be considered as final and binding for determining the applicable Net Asset Value (NAV).
 - h) MOAMC reserves the right to change/add the email id(s) from time to time, and the same shall be updated on its website.
 - i) MOAMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved and the same shall be binding on the Investor. MOAMC will be held harmless for any loss if any, suffered by the Investor for processing such transactions.
 - j) In case there is a variation between the documents received vide email as against the original/physical documents which will be received thereafter, MOAMC reserves the right to process the transaction as per the documents received vide email and the pecuniary loss if any, due to any such variation shall be entirely borne by the Investor and MOAMC shall under no circumstances be liable for such losses.
 - k) The Investor acknowledges that it is a web based service and that transmissions may not be properly received and may be inadvertently read. Investor hereby agrees that the risk of misunderstanding and errors shall be borne by the Investor and MOAMC shall not be responsible for such breach and shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such misunderstanding or errors caused in transmission.
 - l) Investor shall indemnify MOAMC from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC arising out of or relating to:
 - m) MOAMC acting pursuant to, in accordance with or relying upon any email requests received or AMC not processing the email requests for any reason.
 - n) Any unauthorised or fraudulent email request received by MOAMC.
 - o) This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time.
- c) **Registrar and Transfer Agent (RTA) digital platforms**
- a) RTA i.e. KFin Technologies Limited website <https://mfs.kfintech.com/investor/>
 - b) Application made available by the RTA: KFINKART INVESTOR
 - c) The investor can also transact through Distributors website KFINKART DIT APP , KFINKART DIT WEB

- d) Corporates investors website: <https://mfs.kfintech.com/eConnect/>
- e) The investor can also transact through Distributors website, MF Utility platform, Stock Exchange platforms or any other online platform meant for transacting.

DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND

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

| Name of the Scheme | Investment Objective | Asset Allocation | Product Differentiation | Asset Under Management (Rs. In Crores) (As on September 30, 2020) | Number of Folio's (As on As on September 30, 2020) |
|--|--|--|--|--|--|
| Motilal Oswal Nifty 500 Fund (MOFNIFTY500) | The Scheme seeks investment return that corresponds to the performance of Nifty 500 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 500 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFNIFTY500 is an open ended scheme replicating/tracking Nifty 500 Index | 59.05 | 13,661 |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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|---|--|---|---|-------|--------|
| Motilal Oswal Nifty Bank Index Fund (MOFNIFTYBANK) | The Scheme seeks investment return that corresponds to the performance of Nifty Bank Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Bank Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFNIFTYBANK is an open ended scheme replicating / tracking Nifty Bank Index | 65.11 | 16,706 |
| Motilal Oswal Nifty Midcap 150 Index Fund (MOFMIDCAP) | The Scheme seeks investment return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Midcap 150 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFMIDCAP is an open ended scheme replicating / tracking Nifty Midcap 150 Index | 65.59 | 7,235 |
| Motilal Oswal Nifty Smallcap 250 Index Fund (MOFSMALLCAP) | The Scheme seeks investment return that corresponds to the performance of Nifty Smallcap 250 Index subject to tracking error. However, there can be no assurance or guarantee that the investment | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Smallcap 250 Index and 0-5% in Debt, Money Market | MOFSMALLCAP is an open ended scheme replicating/tracking Nifty Smallcap 250 Index | 65.69 | 6,976 |

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|--|--|--|---|-------|--------|
| | objective of the Scheme would be achieved. | Instruments, G-Secs, Cash and Cash at call, etc. | | | |
| Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50) | The Scheme seeks investment return that corresponds to the performance of Nifty 50 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFNIFTY50 is an open ended scheme replicating / tracking Nifty 50 Index) | 45.64 | 10,644 |
| Motilal Oswal Nifty Next 50 Index Fund (MOFNEXT50) | The Scheme seeks investment return that corresponds to the performance of Nifty Next 50 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Next 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFNEXT50 is an open ended scheme replicating / tracking Nifty Next 50 Index | 43.35 | 5,934 |
| Motilal Oswal M50 ETF (MOFM50) | The Scheme seeks investment return that corresponds (before fees and expenses) generally | The Scheme would invest at least 95% in the securities constituting Nifty 50 and the balance in | MOFM50 is an open ended scheme replicating Nifty 50 which invests in securities | 19.04 | 3,284 |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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|---|---|--|---|-----------------|---------------|
| | <p>to the performance of the Nifty 50 TRI (Underlying Index), subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>debt and money market instruments and cash at call.</p> | <p>constituting Nifty 50.</p> | | |
| <p>Motilal Oswal Midcap 100 ETF (MOFM100)</p> | <p>The Scheme seeks investment return that corresponds (before fees and expenses) to the performance of Nifty Midcap 100 TRI (Underlying Index), subject to tracking error.</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 at least 95% in the securities constituting Nifty Midcap 100 and the balance in debt and money market instruments and cash at call.</p> | <p>MOFM100 is an open ended scheme replicating Nifty Midcap 100 which invests in securities constituting Nifty Midcap 100 in the same proportion as in the Index.</p> | <p>41.84</p> | <p>7,154</p> |
| <p>Motilal Oswal NASDAQ 100 ETF (MOFN100)</p> | <p>The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 TRI, subject to tracking error.</p> <p>However, there can be no assurance or</p> | <p>The Scheme would invest at least 95% in the securities constituting NASDAQ-100 and the balance in Overseas Debt and Money market instruments and cash at call, mutual fund schemes or exchange traded</p> | <p>The Scheme will invest in the securities which are constituents of NASDAQ-100 in the same proportion as in the Index.</p> | <p>1,738.73</p> | <p>23,388</p> |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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|---------------------------------------|---|---|---|----------|--------|
| | guarantee that the investment objective of the Scheme would be achieved. | funds based on NASDAQ-100 | | | |
| Motilal Oswal Focused 25 Fund (MOF25) | <p>The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential.</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 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money market instruments, G-secs, Bonds, cash and cash equivalents, etc or 10% in units of REITs and InvITs</p> <p>*subject to overall limit of 25 companies</p> | <p>The Scheme is an open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks with an investment objective to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential. The asset allocation of the Scheme is investing upto 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money market instrument, G-secs, Bonds, cash and cash equivalent,</p> | 1,266.79 | 65,372 |

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|---|---|--|--|-------|-------|
| | | | etc. or 10% in units of REITs and InvITs | | |
| Motilal Oswal Ultra Short Term Fund (MOFUSTF) | <p>The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.</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 in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs</p> <p>*Though the Macaulay duration of the portfolio would be between 3 months and 6 months, individual security duration will be less than equal to 12 months.</p> <p>#The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.</p> | <p>The Scheme is an open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months which will invest in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs.</p> | 35.83 | 3,934 |

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| Motilal Oswal Midcap 30 Fund (MOF30) | <p>The investment objective of the Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth.</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 at least 65% in Equity and equity related instruments* selected between Top 101st and 250th listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other than Top 101st and 250th listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. or 10% in Units issued by REITs and InvITs.</p> <p>*subject to overall limit of 30 companies</p> | <p>The Scheme is An open ended equity scheme predominantly investing in mid cap stocks with investment objective to achieve long term capital appreciation by investing at least 65% in Equity and equity related instruments* selected between Top 101st and 250th listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other than Top 101st and 250th listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. or 10% in Units issued by REITs and InvITs.</p> <p>*subject to overall limit of 30 companies in 65-100% in Equity and equity related instruments*</p> | 1,653.33 | 56,742 |
|--------------------------------------|--|--|--|----------|--------|

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|--|---|--|--|-----------|----------|
| Motilal Oswal Multicap 35 Fund (MOF35) | <p>The investment objective of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity & equity related instruments across sectors and market-capitalization levels.</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 65% to 100% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G-Secs, Cash and cash equivalents. *subject to overall limit of 35 securities</p> | <p>The scheme is an open ended equity scheme investing across large cap, mid cap, small cap stocks which with an objective to achieve long term capital appreciation by investing in securities across sectors and market capitalization levels.</p> | 11,030.83 | 4,56,895 |
| Motilal Oswal Long Term Equity Fund (MOFLTE) | <p>The investment objective of the scheme is to generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments.</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 80% to 100% in Equity and equity related instruments and balance up to 20% in debt instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc.</p> | <p>The scheme is an open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit with an objective to generate long term capital appreciation.</p> | 1,552.03 | 2,26,931 |
| Motilal Oswal Dynamic Fund (MOFDYNAMIC) | <p>The investment objective is to generate long term capital appreciation by investing in</p> | <p>The scheme would invest 65% to 100% in Equity and equity related instruments</p> | <p>The scheme shall change its allocation between equity,</p> | 1,138.66 | 40,433 |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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|---|---|--|---|---------------|---------------|
| | <p>equity and equity related instruments including equity derivatives, debt, money market instruments and units issued by REITs and InvITs.</p> <p>However, there can be no assurance or guarantee that the investment Objective of the Scheme would be achieved.</p> | <p>including 0 - 35 % in equity derivatives and up to 0-35% in Debt Instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc. or 10% in Units issued by REITs and InvITs.</p> | <p>derivatives and debt, based on MOVI.</p> | | |
| <p>Motilal Oswal Equity Hybrid Fund</p> | <p>The investment objective is to generate equity linked returns by investing in a combined portfolio of equity and equity related instruments, debt, money market instruments and units issued by Real Estate Investment Trust (REIT) & Infrastructure Investment Trust (InvIT).</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 65% to 80% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G-Secs, Cash and cash equivalents. or 10% in Units issued by REITs and InvITs.</p> | <p>The scheme is an open ended hybrid scheme investing predominantly in equity and equity related instruments with an objective to generate equity linked returns</p> | <p>343.83</p> | <p>22,030</p> |

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|--|---|--|--|-----------------|---------------|
| <p>Motilal Oswal Nasdaq 100 Fund of Fund</p> | <p>The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal Nasdaq 100 ETF.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>The scheme would invest 95% to 100% in Units of Motilal Oswal 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.</p> | <p>An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF</p> | <p>1,149.14</p> | <p>99,251</p> |
| <p>Motilal Oswal Large and Midcap Fund (MOFLM)</p> | <p>The investment objective is to provide medium to long-term capital appreciation by investing primarily in Large and Midcap stocks.</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 in 35% – 65% in equity and Equity related instruments of Large cap companies and in Equity and Equity related instruments of Mid cap companies and 0-30% in Equity and Equity related instruments of other than above and in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. and 0-10% in Units issued by REITs and InvITs</p> | <p>MOFLM is an open ended equity scheme investing in both large cap and mid cap stocks</p> | <p>475.79</p> | <p>36,179</p> |

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|---|---|--|--|--------|--------|
| Motilal Oswal S&P 500 Index Fund | <p>The Scheme seeks investment return that corresponds to the performance of S&P 500 Index subject to tracking error.</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 in 95%-100% in Equity and equity related securities covered by S&P 500 Index and 0-5% in Debt and Money market instruments, overseas mutual fund schemes or exchange traded funds</p> | An open ended scheme replicating / tracking S&P 500 Index | 452.36 | 73,589 |
| Motilal Oswal Multi Asset Fund (MOFMAF) | <p>The investment objective is to generate long term capital appreciation by investing in a diversified portfolio comprises of Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds.</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 in 10% - 50% in Equity, Equity related instruments and International Equity Index Funds/ Equity ETFs^</p> <p>40%-80% in Debt, Money Market Instruments</p> <p>10%-20% in Gold Exchange Traded Funds</p> | An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds | 176.11 | 26,705 |

MOTILAL OSWAL MUTUAL FUND

KIM of Motilal Oswal Liquid Fund (MOFLF)

a) **Official Point of Acceptance of Transaction**

| | |
|----------------------|--|
| Hyderabad | 4 th Floor, Door No- 6-3-670, RKJSM Squares, Above Reliance Digital, Punjagutta, Hyderabad - 500 082 |
| Mumbai | 10 th 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 | Office 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 | 601, 6th Floor, Tolstoy House, Tolstoy Road, Connaught Place, New Delhi - 110001 |
| Chennai | 1st Floor, Old No.26, New No.2, Dr. Nair Road, Behind Vani Mahal, T. Nagar, Chennai, Tamil Nadu – 600017 |
| Bangalore | Unit No.S-806, 8th floor, South Block , Manipal Centre, Dickenson Road, Bangalore- 560 042 |
| Kolkata | 3rd Floor, Constantia Building, 11, Dr. U. N. Bramachari Street, Kolkata - 700 017 |
| Surat | Office No. 2006, Mezzanine Floor, 21st Century Business Center, Near Udhna Char Rasta, Ring Road, Surat-395002 |

b) **Investor Service Center**

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| Jaipur | 301 & 304, 3rd Floor, Luhadia tower ,Ashok Marg, C Scheme, Jaipur - 302001 |
| Lucknow | 710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow, Uttar Pradesh - 226001 |
| Chandigarh | Regus Offices, Cabin No 302-312, SCO 54-55-56, 3rd Floor, Sector 17 A, Chandigarh - 160017. |
| Cochin | 41/418E ,4th Floor, Chicago plaza, Rajaji Road, Cochin, Kerala -682035 |
| Coimbatore | 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 | Shop No 1, Mezzanine Floor, Fortune Business Centre, Plot No-6, First Floor, Vasant Vihar Complex, WHC Road, Shankar Nagar,Nagpur-440010 |
| Baroda | 301 3rd floor, Atlantis K-10B , Opp Honest Restaurant, Sarabhai Main Road, Baroda- 390007 |
| Raipur | 2nd Floor, Shop No. 215, National Corporate Park, Ward No. 15, GE Road, Raipur - 492001. |
| Nashik | Office No. 14, Gulmohar Arcade, Opp. Kulkarni Garden, Sharanpur Road, Nashik - 422002. |
| 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 |

KFINTECHNOLOGY PRIVATE LIMITED (Official Collection Centres)

Registrar

KFin Technologies Private Limited

Address : Selenium, Tower B, Plot No- 31 & 32, Financial District,

Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN

KIM of Motilal Oswal Liquid Fund (MOFLF)

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,Gopaldaswamy Mudaliar Road,Gandhi Nagar-Bellary 583103 |
| Davangere | D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Manda,Davangere 577002 |
| Dharwad | ADINATH COMPLEX,BESIDE KAMAL AUTOMOBILES, BHOОВI GALLI,OPP OLD LAXMI TALKIES, P B ROAD,Dharwad 580001 |
| Gulbarga | H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.,Opp. Municipal corporation Office,Jagat, Station Main Road, KALABURAGI,Gulbarga 585105 |
| Hassan | SAS NO: 490, HEMADRI ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL,Hassan 573201 |
| Hubli | R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029 |
| Mangalore | Mahendra Arcade Opp Court Road,Karangal Padi,-,Mangalore 575003 |
| Margao | 2Nd Floor ,Dalal Commercial Complex,Pajifond,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 Piazza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008 |
| Junagadh | 124-125 Punit Shopping Center,M.G Road,Ranavav Chowk,Junagadh 362001 |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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| 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/Nungambakkam | No 23 Cathedral Garden Road,Cathedral Garden Road,Nungambakkam,Chennai,600 034 |
| Alleppy | 1st Floor Jp Towers,Mullackal,Ksrtc Bus Stand,Alleppy 688011 |
| 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 FLOOR NARAYANAN SHOPPING COMPLEX,KAUSTHUBHSREE BLOCK,Kadapakada,Kollam 691008 |
| Kottayam | 1St Floor Csiascension Square,Railway Station Road,Collectorate P O,Kottayam 686002 |
| Malappuram | 2nd Floor,Peekays Arcade,Down Hill,Malappuram 676505 |
| 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/Thrissur | 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 |
| Dindigul | NO 59B New Pensioner street,Palani Road,,Opp Gomathi Lodge,Dindigul 624001 |
| 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 |
| Pollachi | 1st floor,MKG complex,Opp to Gowri Shankar Hotel,-,Pollachi 642001 |
| Pondicherry | No 122(10b),Muthumariamman koil street,-,Pondicherry 605001 |
| Salem | No.6 NS Complex, Omalur main road, Salem 636009 |

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| Thanjavur | No 1, Basement,Nallaiyah Complex,Srinivasam pillai road,Thanjavur 613001 |
| Tirunelveli | 55/18 Jeney Building,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001 |
| Tirupur | No 669A,Kamaraj Road,,Near old collector office,,Tirupur 641604 |
| Trichy | No 23C/1 E V R road, Near Vekkaliamman 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 ROAD1ST FLOOR NEAR TRAFFIC POINT,TRIPURA WEST,Agartala 799001 |
| Guwahati | 1st Floor Bajrangbali Building,Near Bora Service Station GS Road,-,Guwahati 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 | Plot No: 12-313,,Balaji Towers, Suryanagar,Ananthapur Village,Anantapur 515001 |
| Eluru | DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA,Eluru 534002 |
| 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 |
| Nellore | D No:16-5-66 Ramarao Complex, No:2 Shop No:305,3rd Floor ,Nagula Mitta Rodad,Opp Bank of baroda,Nellore 524001 |
| Rajahmundry | D.No.6-1-4Rangachary Street,T.Nagar, Near Axis Bank Street,Rajahmundry 533101 |
| 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 |
| Vijayanagaram | D No : 20-20-29, 1st Floor,Surya Nagar, Kalavapuvvu Meda,Near Ayodhya Stadium, Dharmapuri Road,Vizianagaram 535002 |
| 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 |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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| 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 | 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 Bhavasara General Store,Dhule 424001 |
| Indore | 101,Diamond Trade centre,-,Indore 452001 |
| Jabalpur | 3Rd floor ,R.R. Tower.5 Lajpatkunj,near Tayabali petrol pump ,Jabalpur 482001 |
| Jalgaon | 3rd floor,22 Yashodhah, Ring Road,Jalgaon 425001 |
| Nagpur | Plot No. 2, Block No. B / 1 & 2 , Shree Apartment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010 |
| Nasik | S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002 |
| Ratlam | 1 Nagpal Bhawan Free Ganj Road ,Do Batti ,Near Nokia Care ,Ratlam 457001 |
| 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 |

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| 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,FAFADIH CHOWK,JAIL ROAD,Raipur 492001 |
| Ranchi | Room No 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001 |
| Rourkela | 2nd Floor, Main Road,UDIT NAGAR,SUNDARGARH,Rourekla 769012 |
| Sambalpur | First Floor; Shop No. 219,SAHEJ PLAZA,Golebazar; Sambalpur,Sambalpur 768001 |
| Siliguri | Nanak Complex, 2nd Floor,Sevoke Road,-,Siliguri 734001 |
| Dalhousie | 2Nd Floor Room no-226,R N Mukherjee Road,,Kolkata,700 001 |
| Agra | House No. 17/2/4, 2nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday INN,Sanjay Place,Agra 282002 |
| Aligarh | Sebti Complex Centre Point,Sebti Complex Centre Point,-,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 |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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| Darbhanga | Jaya Complex 2nd Floor, Above Furniture Planet Donar, Chowk, Darbhanga 846003 |
| Dehradun | Kaulagarh Road, Near Sirmaur Marg above, 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, -, Ghazipur 233001 |
| Gonda | H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001 |
| Gorakhpur | Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur 273001 |
| Gurgaon | No: 212A, 2nd Floor, Vipul Agora, M. G. Road, -, Gurgaon 122001 |
| Gwalior | City Centre, Near Axis Bank, -, Gwalior 474011 |
| Haldwani | Shoop No 5, KMVN Shopping Complex, -, Haldwani 263139 |
| Haridwar | Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 |
| Hissar | Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001 |
| Jaunpur | R N Complex 1-1-9-G, R. N. Complex, Opposite Pathak Honda, Above Oriental Bank of Commerce, Jaunpur 222002 |
| 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 |
| Korba | Nidhi Biz Complex, Plot No 5, Near Patidar Bhawan, T. P. Nagar, Korba 495677 |
| 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 | House No. 404, Ward No. 8, Dankeenganj, Mirzapur, 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. Sonebhadra (U.P.), Renukoot 231217 |
| Rewa | Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001 |
| Rohtak | Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak 124001 |
| Roorkee | Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667 |

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| Saharanpur | 18 Mission Market,Court Road,-,Saharanpur 247001 |
| 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 | 2nd floor,DP Tower, Model Town,Near Subhash Chowk,Sonepat 131001 |
| Sultanpur | 1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001 |
| Varanasi | D-64/132, 2nd Floor ,KA, Mauza, Shivpurwa, Settlement Plot No 478 Pargana, Dehat Amanat, Mohalla Sigra,Varanashi 221010 |
| Yamuna Nagar | B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk,-, Yamuna Nagar 135001 |
| Kolhapur | 605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001 |
| Mumbai | 24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001 |
| Pune | Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005 |
| Vashi | Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400705 |
| Vile Parle | Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057 |
| Borivali | Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092 |
| Thane | Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602 |
| Ajmer | 302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001 |
| Alwar | Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001 |
| Amritsar | SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001 |
| Bhatinda | MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001 |
| Bhilwara | Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001 |
| Bikaner | 70-71 2Nd Floor Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003 |
| Chandigarh | First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022 |
| Ferozpur | The Mall Road Chawla Bulding Ist Floor,Opp. Centrail Jail,Near Hanuman Mandir,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 |

KIM of Motilal Oswal Liquid Fund (MOFLF)

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| Jalandhar | Office No 7, 3rd Floor, City Square building,E-H197 Civil Line,Next to Kalyan Jewellers,Jalandhar 144001 |
| Jammu | Gupta's Tower, CB-12, 2nd Floor,Government Hostel Circle,,Rail Head complex,Jammu 180012 |
| 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 |

Visit the link <https://www.karvymfs.com/karvy/GeneralPages/locateUs.aspx?frm=cu> to view the complete details of designated collection centres / Investor Service centres of KFin Technologies Private Limited.

MF UTILITIES INDIA PRIVATE LIMITED (OFFICIAL COLLECTION CENTRES)

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.