



KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

Motilal Oswal Large and Midcap Fund (MOFLM)

(Large and Midcap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)

<p>This product is suitable for investors who are seeking*</p>	
<ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity related instruments of large and midcap stocks 	

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

Offer for face value of Rs. 10/- per unit for cash during the New Fund Offer Period and at NAV based prices during Continuous Offer

New Fund Offer Opens on: September 27, 2019

New Fund Offer Closes on: October 11, 2019

Scheme re-opens for continuous sale and repurchase within 5 Business Days from the date of allotment

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.motilaloswalmf.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.motilalosalwalmf.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 September 16, 2019.

TYPE AND CATEGORY OF SCHEME

Name of the Scheme	Motilal Oswal Large and Midcap Fund (MOFLM)
Type of the Scheme	Large and Midcap Fund - An open ended equity scheme investing in both large cap and mid cap stocks
Category of Scheme	Large and Midcap Fund

INVESTMENT OBJECTIVE

The investment objective is to provide medium to long-term capital appreciation by investing primarily in Large and Midcap stocks.

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

ASSET ALLOCATION

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

Instruments	Allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High / Medium / Low
Equity and Equity related instruments of Large cap companies	35	65	Medium to High
Equity and Equity related instruments of Mid cap companies	35	65	Medium to High
Equity and Equity related instruments of other than above	0	30	Medium to High
Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	0	30	Low to Medium
Units issued by REITs and InvITs	0	10	Medium to High

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

The Scheme may invest in units of REITs/InvITs to the extent mentioned in asset allocation and in line with, SEBI (Mutual Funds) (Amendment) Regulations, 2017.

The cumulative gross exposure through equity, debt, REITs and InvITs and derivative positions should not exceed 100% of the net assets of the scheme.

The Scheme shall not invest in Credit Default Swaps (CDS). The Scheme will not invest in foreign securities, securitized debt, corporate debt repo and corporate reverse repo. The Scheme shall not undertake short selling.

The Scheme shall invest in equity and equity related instruments, debt, money market instruments REITs and InvITs as per the investment objective of the scheme. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above, there may be instances when these percentages may be exceeded. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues.

The Scheme may review the above pattern of investments based on views on Indian equities and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. These proportions may vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and for defensive considerations only. The exposure to large cap and mid cap stocks which are classified as such by Securities and Exchange Board of India (SEBI) or Association of Mutual Funds in India (AMFI) from time to time, in terms of SEBI Circular dated October 6, 2017. This list would be uploaded on AMFI website and updated every six months; accordingly, the fund manager will rebalance the portfolio of the Scheme within the stipulated period (at present 1 month).

In addition to above, in case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 30 calendar days. Where the portfolio is not rebalanced within 30 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

INVESTMENT STRATEGY

The investment objective is to generate returns by investing in a combined portfolio of equity and equity related instruments including derivatives, Debt instruments, money market instruments, REITs and InvITs.

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

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

Debt and Money Market: The Fund shall invest in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments with average maturity less than equal to 12 months to protect the portfolio downside during market downturn.

Investments in Derivative Instruments

The Scheme may invest in various derivative instruments which are permissible under the applicable Regulations and shall also be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index).

Derivatives are financial contracts of pre-determined fixed duration, like stock futures/options and index futures and options, whose values are derived from the value of an underlying primary financial instrument such as interest rates, exchange rates, commodities, and equities.

Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions are generally structured between two counterparties.

The risks associated with derivatives are similar to those associated with equity investments. The additional risks could be on account of

- Illiquidity
- Potential mis - pricing of the Futures/Options
- Inability of derivatives to correlate perfectly with the underlying (Indices, Assets, Exchange Rates)
- Cost of hedge can be higher than adverse impact of market movements
- An exposure to derivatives in excess of the hedging requirements can lead to losses
- An exposure to derivatives can also limit the profits from a genuine investment transaction

Exchange traded derivative contracts in stocks and indices in India are currently cash settled at the time of maturity.

The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives.

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:

- **Scheme Specific Risk Factors**

In line with its investment objective, the scheme will be required to maintain a minimum exposure of 35% each to both the large cap and the mid cap market segments at all times regardless of the prevailing market conditions/outlook for these market cap segments. The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its objectives. Investment decisions made by the AMC may not always be profitable

- **Risks associated with investing in Equity and Equity related securities**

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, should there be a subsequently decline in the value of the securities held in the Schemes portfolio. Also, the value of the Scheme's investments may be affected by interest rates, currency exchange rates, change in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. The Scheme will invest in both large cap and mid cap companies, Investors shall note that investing in Mid Cap stocks are riskier than investing in Large Cap Stocks.

The Scheme may find itself invested in unlisted securities either by choice or due to external events or corporate actions. This may increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors. The Scheme may also use various derivative products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest.

- **Market Risk**

The Scheme's NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations in Scheme's NAV in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in government policies, changes in interest rates, inflation and other monetary factors causing movement in prices of underlying investments.

- **Asset Class Risk**

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

- **Selection Risk**

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

- **Concentration risk**

This is the risk arising from over exposure to few securities/issuers/sectors.

- **Risk factor associated with legal, tax and regulatory risk**

The Schemes could be exposed to changes in legal, tax and regulatory regime which may adversely affect it and / or the investors. Such changes could also have retrospective effect and could lead to

additional taxation imposed on the Schemes which was not contemplated either when investments were made, valued or disposed of.

- **Risks Associated with Debt & Money Market Instruments**

Investments in money market instruments would involve a moderate credit risk, i.e. risk of an issuer's inability to meet the principal payments. Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

- **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 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.

- **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.

- **Reinvestment Risk**

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

- **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.

- **Right to Limit Redemptions**

The Trustee, in the general interest of the Unitholders of the Scheme offered under this SID and keeping in view of 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.

- **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.

- Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

- **Risks associated with investing in money market instruments**

Investments in money market instruments would involve a moderate credit risk, i.e. risk of an issuer's inability to meet the principal payments. Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of credit worthiness of the issuer of such instruments. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

- **Risks associated with investing in Tri-party repo Segments**

The mutual fund is a member of securities and Tri-party repo segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party repo segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

- **Risks associated with Investing in Derivatives**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of the fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counterparty”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

- **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.

- **Risk associated with Securities Lending**

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

In case the Scheme undertakes securities 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 deposited with the approved intermediary. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

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

In respect of transaction in Units of the Scheme through BSE and/ or NSE or any other recognised stock exchange as may be intimated by AMC, 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. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by BSE or such other recognised exchange in this regard.

Risk Factors Associated with Investments in REITs and InvITs:

- **Risk of lower than expected distributions**

The distributions by the REIT or InvITs will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/ InvITs receives as dividends on the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate primarily based on the below, amongst other things:

- Success and economic viability of tenants and off-takers
- Economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
- Force majeure events related such as earthquakes, floods, etc. rendering the portfolio assets inoperable
- Debt service requirements and other liabilities of the portfolio assets
- Fluctuations in the working capital needs of the portfolio assets
- Ability of portfolio assets to borrow funds and access capital markets
- Changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
- Amount and timing of capital expenditures on portfolio assets
- Insurance policies may not provide adequate protection against various risks associated with operations of the REIT/ InvITs such as fire, natural disasters, accidents, etc.
- Taxation and regulatory factors

- **Price Risk**

The valuation of REIT/ InvITs units may fluctuate based on economic conditions, fluctuations in markets (e.g. Real estate) in which the REIT/ InvITs operates and resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events, etc. REITs and InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian Law in the event to insolvency or liquidation of any of the portfolio assets.

- **Market Risk**

REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/ Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces

affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.

- **Liquidity Risk**

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

- **Reinvestment Risk**

Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

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). Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

Each Plan offers the following Options:

- (a) Growth Option
- (b) Dividend Option (with Payout and Re-investment facility)

(a) 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.

b) Dividend Option:

Under this option, dividends will be declared (subject to deduction of tax at source and statutory levies, if any) at periodic intervals at the discretion of the Trustees, subject to availability of distributable surplus. On payment of dividend, the NAV of the Units under dividend option will fall to the extent of the dividend payout and applicable statutory levies, if any. All the dividend payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time. Following facilities are available under this Option:

(i) Dividend Payout facility

Under this option, Dividends, if declared, will be paid (subject to deduction of dividend distribution tax and statutory levy, if any) to those Unitholders, whose names appear in the register of Unitholders on the record date.

If dividend payable under the dividend payout option is equal to or less than Rs. 500/-, then it would be compulsorily re-invested in the option of the Scheme.

(ii) Dividend Reinvestment facility:

Unitholders opting for dividend option may choose to reinvest the dividends to be received by them. Under this facility the dividend due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the dividend option at a price based on the prevailing Net Asset Value per Unit on the record date. The Units for the purpose of re-investment will be created and credited to the Unitholder’s account at the applicable NAV announced immediately following the record date. There shall, however, be no load on the dividends so reinvested.

The AMC reserves the right to introduce/discontinue further Options as and when deemed fit.

DEFAULT PLAN/OPTION

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

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

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

If the investor does not clearly specify the choice of option at the time of investing, it will be deemed that the investor has opted for Growth option and in case he does not specify payout/re-investment under Dividend option, it will be deemed to be dividend re-investment.

APPLICABLE NAV

For subscriptions / purchases / switch- ins for an amount less than Rs. 2,00,000 (Rs. Two lakh only)

For Purchases including switch-ins:

- i. In respect of valid applications received by 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- ii. In respect of valid applications received after 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the following Business Day shall be applicable.
- iii. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.

For subscriptions / purchases / switch- ins amount equal to or greater than Rs. 2,00,000 (Rs. Two lakh only)

- i. In respect of valid applications received for an amount equal to or more than Rs. 2 lakh upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.
- ii. In respect of valid applications received for an amount equal to or more than Rs. 2 lakh after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- iii. Irrespective of the time of receipt of applications for an amount equal to or more than Rs. 2 lakh at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

It is clarified that all multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option/sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 2 lakh or more and to determine the applicable Net Asset Value. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. The criteria for aggregation of multiple transactions shall be as decided by the AMC at its sole discretion from time to time.

For investments of an amount equal to or more than Rs. 2 lakh through systematic investment routes such as Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the target scheme.

In case funds are received on separate days and are available for utilization on different Business Days before the cut off time, the applicable NAV shall be of the Business Days on which the cleared funds are available for utilization for the respective application amount.

For Redemption/ Repurchases/Switch out

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

Transaction through online facilities/ electronic mode:

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

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

Transaction through Stock Exchange:

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

Methodology and illustration of sale and repurchase price of Units

a) Methodology of calculating sale price

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

Example: An investor invests Rs.10,000/- and the current NAV is Rs. 10/- then the purchase price will be Rs.10/- and the investor receives $10,000/10 = 1000$ units.

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

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

Minimum Application Amount:

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

For Systematic Investment Plan (SIP):

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

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

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.

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.

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

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

BSE 200 TRI

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

DIVIDEND POLICY

The Trustees may declare dividend subject to the availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of dividend and the frequency of distribution will be entirely at the discretion of the Trustees. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor that the dividends will be declared regularly, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Plan. The dividend would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date.

The Trustees may declare dividend subject to the availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of dividend and the frequency of distribution will be entirely at the discretion of the Trustees. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor that the dividends will be declared regularly, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Plan. The dividend would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date.

Dividend Distribution Procedure

In accordance with SEBI Regulations, the procedure for Dividend distribution would be as under:

Quantum of dividend and the record date will be fixed by the Trustee in their meeting. Dividend so decided shall be paid, subject to availability of distributable surplus. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the dividend including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.

Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unitholders for receiving dividends. The Record Date will be 5 calendar days from the date of issue of notice. The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). The NAV will be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever will be issued by Mutual Fund.

NAME AND TENURE OF THE FUND MANAGER

For Equity Component:

Fund Manager – Mr. Aditya Khemani

For Debt Component: Mr. Abhiroop Mukherjee

NAME OF TRUSTEE COMPANY

Motilal Oswal Trustee Company Ltd.

PERFORMANCE OF THE SCHEME

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

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

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

B. Sector Allocation of the Scheme

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

C. Scheme's Portfolio Turnover Ratio

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

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

Particulars	Amount (Rs.)
Invested amount (Rs)	10,000
Annualised scheme performance	10%
Net Assets before expenses (Rs)	11,000
Annualised expense ratio	2.25%
Net Assets after expenses (Rs)	10,753
Returns on invested amount before expenses (Rs)	1,000
Returns on invested amount after expenses (Rs)	753
Returns on invested amount before expenses (%)	10.00%
Returns on invested amount after expenses (%)	7.53%

Please Note:

- The purpose of the above illustration is purely to explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.

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

E. Investment Disclosure

The aggregate investment in the Scheme by the following person is as follows:

Categories	Amount (Rs.)
Directors of AMC	Not Applicable
Fund Manager of the Scheme	Not Applicable
Other Key Managerial Personnel	Not Applicable
Investment by Sponsor, Group and Associates	Not Applicable

EXPENSES OF THE SCHEME

(1) Load Structure:

Type of load	Load Chargeable (as %age of NAV)
Entry	NIL
Exit	<p>1% - If redeemed on or before 15 days from the date of allotment. Nil - If redeemed after 15 days from the date of allotment.</p> <p>No Exit Load will be applicable in case of switch between the Schemes, Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund, Motilal Oswal Dynamic Fund and Motilal Oswal Equity Hybrid Fund and other schemes as may be amended by AMC vide its addendum issued in this regard. Further, it is clarified that there will be no exit load charged on a switch-out from Regular to Direct plan within the same scheme. No Load shall be imposed for switching between Options within the Scheme.</p>

The investor is requested to check the prevailing load structure of the Scheme before investing.

(2) Recurring Expenses:

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

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

Expense Head	% of daily Net Assets
Trustee fee	
Audit fees	
Custodian fees	
RTA 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 and 5 bps for cash and derivative market trades resp.	
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) (c) (i) and (6) (a)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)#	Upto 0.30%

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

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

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

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

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

The recurring expenses of the Scheme (excluding additional expenses under regulation 52(6A)(c) and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

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
2.25%	2.00%	1.75%	1.60%	1.50%	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	1.05%

Fungibility of expenses: 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. Accordingly, the NAV of the Direct Plan would be different from NAV of Regular 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 accordance with Regulation 52(6A), the following expenses can be charged in addition to the existing total recurring expenses charged under Regulation 52(6):

Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 % in case of cash market transactions and 0.05 % in case of derivatives transactions;

Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market and derivatives transactions respectively, shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52 of SEBI Regulations. Any expenditure in excess of the said limit will be borne by the AMC/Trustees/Sponsors.

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.

Any expenditure in excess of the limits specified in the SEBI Regulations shall be borne by the AMC. 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.

The AMC shall charge the investment management and advisory fees and the total recurring expenses of the Scheme in accordance with the limits prescribed from time to time under the SEBI Regulations. Expenses over and above the prescribed ceiling will be borne by the AMC / Trustee / Sponsor.

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.

The below Tax Rates shall be applicable for FY 2019-20

Particulars	Equity Oriented	
	Resident Investor	Mutual Fund
Dividend Income	Nil	Nil
Long Term Capital Gains	10% above Rs.1 Lac*	Nil
Short Term Capital Gains	15%	Nil
Tax on dividend distributed to unit holders	Nil	11.648%**

**subject to grandfathering clause*

***Includes surcharge and health & education cess*

Capital Gains tax rates are excluding Surcharge & education cess.

Note: Equity Funds will also attract Securities Transaction Tax at applicable rates. 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
Karvy Fintech Pvt. Ltd. Karvy Selenium, Tower- B, Plot No. 31 & 32., Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, 500032, India Tel: +91 40 33211000, 67162222 Toll Free No: 18004254034/35 Email ID: Motilal.karvy@karvy.com Website: www.karvymfs.com	Mr. Jamin Majethia - Investor Relation Officer 10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400 025 Tel No.: Tel No.: +91 8108622222 and +91 2240548002 Fax No.: 022 38464120 Email Id: mfservice@motilaloswal.com

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

UNITHOLDERS INFORMATION

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio, transaction has taken place during the month. Further, SEBI vide its circular having ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

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

I. Investors who do not hold Demat Account

Further, on acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of receipt of transaction request from the unit holder(s).

The AMC shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an email to the investor's registered address / e-mail address not later than five business days from the date of receipt of subscription request from the unit holder

Consolidated Account Statements (CAS) based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios, transactions have taken place during that month.

CAS shall be sent by AMC/RTA every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.

It may be noted that Account statement is a non-transferable document.

II. Investors who hold Demat Account

On acceptance of application for subscription, an allotment confirmation Specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of receipt of transaction request from the unit holder(s).

Consolidated Account Statements (CAS) based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios, transactions have taken place during that month.

CAS shall be sent by Depositories every half yearly (September/March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.

CAS sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.

Note: Investors will have an option not to receive CAS through Depositories. Such Investors will be required to provide negative consent to the Depositories. Investors who have opted not to receive CAS through Depositories will continue to receive CAS from AMC/ the Fund.

Following provisions shall be applicable to CAS sent through AMC/RTA and CAS sent through depositories:

- i. Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction in such folios; the monthly statement will be sent on or before 10th day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio. In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.
- ii. The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC.
- iii. In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.
- iv. Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.

- v. For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.
- vi. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.
- vii. Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.
- viii. Unit Certificates will be sent, if an applicant so desires, within 5 Business Days of the receipt of a request for the certificate. Unit Certificates will not be issued for any fractional Units entitlement.
- ix. Units held, in the form of Account Statement are non-transferable. The Trustee reserves the right to make the Units held in the form of Account Statement transferable at a later date subject to SEBI (MF) Regulations issued from time to time.
- x. In case an investor has multiple accounts across two Depositories, the depository with whom the account has been opened earlier will be the default Depository.

For SIP/STP/SWP transactions:

Account Statement for SIP/STP/SWP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.

A soft copy of the Account Statement shall be mailed to the investors under SIP/STP/SWP to their e-mail address on a monthly basis, if so mandated.

However, the first Account Statement under SIP/STP/SWP shall be issued within 10 working days of the initial investment/transfer.

In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 working days from the receipt of such request without any charges.

Annual Account Statement:

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

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

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 / facilities available during the NFO

The Special Products / Facilities available during the NFO are as follows:

1. Systematic Investment Plan
2. Systematic Transfer Plan
3. Systematic Withdrawal Plan
4. Switching Option
5. NAV Appreciation Facility
6. Dividend Transfer Plan
7. Online Facility
8. Application through MF utility platform
9. Transaction through Stock Exchange
10. Transaction through electronic mode
11. Motilal Oswal Value Index (MOVI) Pack Plan
12. Motilal Oswal CashFlow Plan (MO – CP)
13. Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE
14. Through mobile application of Karvy i.e. 'KFinKart'
15. ASBA

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

1. Systematic Investment Plan (SIP)

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

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

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

SIP Frequency	Minimum 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	Minimum – 12	Any day of the month except 29 th ,

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	of Re. 1/- thereafter	Maximum – No Limit	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.

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.

2. Systematic Transfer Plan (STP)

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

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

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

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	Six instalments (monthly/weekly/fortnightly) Three instalments (quarterly) No Limit

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b) Maximum	
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.

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

3. Systematic Withdrawal Plan (SWP)

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. The AMC may close a unit holder's account if the balance falls below the specified minimum amount for the scheme. Unit holders may change the amount indicated in the SWP, subject to the 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:

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. 1500/- and multiples of Re. 1/- thereafter.
No. of SWP Installments a) Minimum b) Maximum	Twelve instalments (monthly/weekly/fortnightly) Four instalments (quarterly) No Limit
Periodicity	Weekly/Fortnightly/ Monthly/Quarterly/Annual

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Dates available for SWP Facility	1 st , 7 th , 14 th , 21 st or 28 th of every month/ quarter.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

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

4. 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.

5. NAV Appreciation facility

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

6. Dividend Transfer Plan

Dividend Transfer Plan (DTP) is a facility wherein the Unitholders under the Dividend Option, can choose to automatically invest the amount of dividend (as reduced by the amount of applicable statutory levy) receivable by them into all equity scheme(s) of the Mutual Fund provided the minimum accumulation of Rs. 1000/- and above and subject to restriction, if any, of the respective equity schemes,. If the amount of dividend in the source scheme is less than Rs. 1000/-, the dividend will be reinvested in the same scheme. Unitholders enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the source scheme. The source scheme shall be Motilal Oswal Ultra Short Term Fund.

Under this provision, the dividend amount to be invested shall be automatically invested by subscribing to the units of the chosen equity scheme of the Fund on the immediate next Business Day after the record date at the applicable NAV of such equity scheme.

Notwithstanding above provisions relating to Dividend, there is no assurance or guarantee regarding declaration of dividend. The dividends will be declared solely at Trustee's discretion and subject to availability of distributable surplus

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

7. Online Facility

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

8. 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

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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.

9. 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.

10. 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

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- 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.

11. 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 Large and Midcap 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.

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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:
 - a. One Time Investment
 - b. 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. 500/- and in multiples of Re. 1/- thereafter
STP	Rs. 500/- 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.

12. Motilal Oswal CashFlow Plan (MO – CP)

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

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

1. MO – CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments at the specified date for a designated tenure period at a predefined frequency i.e. monthly, quarterly and annually.
2. It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.
3. Minimum amount under MO-CP is Rs. 5000/- and in multiples of Re. 1/- thereafter

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4. It presently offers three options:
- MO – CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.6045% and 1.8245% respectively.
 - MO – CP @ 10% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.7974% and 2.4114% respectively.
 - MO – CP @ 12% p.a. of original cost of investment. The payouts would be for monthly, quarterly and annually of the investment amount.

Illustration: For calculation of MO – CP @ 7.5% p.a., 10%p.a. and 12% p.a. for Quarterly frequency:

Particulars	At 7.5% p.a.	At 10% p.a.	At 12% p.a.
Investment Date (First Lump sum Investment)	1-Aug-17	1-Aug-17	1-Aug-17
Cost of Investment	100000	100000	100000
NAV at the time of investment	10.38	10.38	10.38
Units Allotted	9,634.93	9,634.93	9,634.93
First Cashflow Date	1-Nov-17	1-Nov-17	1-Nov-17
NAV	11.86	11.86	11.86
Amount to be Redeemed	1875	2500	3000
Units Redeemed	158.03	210.71	252.85
Balance Units	9,476.90	9,424.23	9,382.08
Second Cashflow Date	1-Feb-18	1-Feb-18	1-Feb-18
NAV	11.61	11.61	11.61
Amount to be Redeemed	1875.00	2500.00	3000.00
Units Redeemed	161.47	215.29	258.35
Balance Units	9,315.43	9,208.93	9,123.73

5. In case of ambiguity MO-CP will be processed as per the following default action:

Default withdrawal option	7.5% p.a. of original cost of investment
Default frequency	Monthly
Default date	7 th of the month

6. Dates available for MO - CP:

Monthly & Quarterly Frequency	1st, 7th, 14th, 21st or 28th
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Annual Frequency	Any day of the year
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7. In case of partial redemptions, the payouts will further happen on the original investment cost and not the balance investment.
8. In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed.
9. The AMC will require 7 calendar days from the date of submission of valid enrolment form to register the Investor under MO – CP. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.
10. Investors can discontinue with this facility at any time by providing a valid form which shall be made effective within 7 calendar days of the date of receipt of the said request. Therefore, in the intervening period i.e. date of submission of form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.
11. This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the investor.
12. Investors are required to refer to the terms and conditions mentioned in the form.

The Trustee/AMC reserves the right to change/modify the terms and conditions of the MO – CP or withdraw of this facility.

13. 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.
14. In addition to subscribing units through submission of application in physical, investor / unitholder 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 Karvy i.e. “KFinKart”.

15. ASBA

The Mutual Fund will offer ASBA facility during the NFO of the Scheme.

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

DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND

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

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Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on August 31, 2019)	Number of Folio's (As on August 31, 2019)
Motilal Oswal M50 ETF (MOFM50)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the Nifty 50 TRI (Underlying 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 at least 95% in the securities constituting Nifty 50 TRI and the balance in debt and money market instruments and cash at call.	MOFM50 is an open ended scheme replicating/tracking Nifty 50 TRI which invests in securities constituting Nifty 50 TRI.	19.92	3,136
Motilal Oswal Midcap 100 ETF (MOFM100)	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. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting Nifty Midcap 100 TRI and the balance in debt and money market instruments and cash at call.	MOFM100 is an open ended scheme replicating/tracking Nifty Midcap 100 TRI which invests in securities constituting Nifty Midcap 100 TRI in the same proportion as in the Index.	23.08	4,984
Motilal Oswal NASDAQ 100	The Scheme seeks investment	The Scheme would invest at least 95% in	The Scheme will invest in the	206.98	8,192.00

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ETF (MOFN100)	<p>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 guarantee that the investment objective of the Scheme would be achieved.</p>	<p>the securities constituting NASDAQ-100 TRI and the balance in Overseas Debt and Money market instruments and cash at call, mutual fund schemes or exchange traded funds based on NASDAQ-100 TRI.</p>	<p>securities which are constituents of NASDAQ-100 TRI in the same proportion as in the Index.</p>		
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 *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</p>	1,059.60	53,035.00

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			than Top 100 listed companies by market capitalization and 10% in debt, money market instrument, G-secs, Bonds, cash and cash equivalent, etc. or 10% in units of REITs and InvITs		
Motilal Oswal Ultra Short Term Fund (MOFUSTF)	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. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invests 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 *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. #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.	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 invests 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.	115.51	6,679.00
Motilal Oswal Midcap 30 Fund (MOF30)	The investment objective of the Scheme is to	The Scheme would invest at least 65% in Equity and equity	The Scheme is An open ended equity scheme	1,413.93	53,310.00

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

	<p>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>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. *subject to overall limit of 30 companies</p>	<p>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. *subject to overall limit of 30 companies in 65-100% in Equity and equity related instruments*</p>		
Motilal Oswal Multicap 35 Fund (MOF35)	The investment objective of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity & equity related	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	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	12,693.58	526,246.00

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

	instruments across sectors and market-capitalization levels. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	limit of 35 securities	securities across sectors and market capitalization levels.		
Motilal Oswal Long Term Equity Fund (MOFLTE)	The investment objective of the scheme is to generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	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.	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.	1,389.45	193,821.00
Motilal Oswal Dynamic Fund (MOFDYNAMIC)	The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives, debt, money market instruments and units issued by REITs and	The scheme would invest 65% to 100% in Equity and equity related instruments including 0 - 35 % in equity derivatives and up to 0-35% in Debt Instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc. or 10% in Units issued by REITs and InvITs.	The scheme shall change its allocation between equity, derivatives and debt, based on MOVI.	1,264.31	40,591.00

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

	<p>InvITs.</p> <p>However, there can be no assurance or guarantee that the investment Objective of the Scheme would be achieved.</p>				
Motilal Oswal Equity Hybrid Fund (MOFEH)	<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 (REITs) and Infrastructure Investment Trust (InvITs).</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 20% to 35% in Debt, Money Market Instruments, G-Secs, Bonds, Debentures, Cash and Cash at call, etc. and balance up to 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.</p>	256.84	20,063.00
Motilal Oswal Nasdaq 100 Fund of Fund	<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</p>	<p>The Scheme would invest at least 95% in the Units of Motilal Oswal Nasdaq 100 ETF and the balance in debt and money market instruments and cash at call.</p>	<p>MOFN100FOF is an open ended fund of fund scheme investing in Motilal Oswal NASDAQ 100 ETF</p>	80.55	12,040.00

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

	assurance or guarantee that the investment objective of the Scheme would be achieved.				
Motilal Oswal Liquid Fund (MOFLF)	<p>The investment objective of the Scheme is to generate optimal returns with high liquidity to the investors through a portfolio of money market securities.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved</p>	The Scheme would invest in money market securities.	The scheme is an open ended liquid fund investing in money market securities with an objective to generate optimal returns with high liquidity	402.41	4,841.00
Motilal Oswal Nifty Midcap 150 Index Fund (MOFMIDCAP)	<p>The investment objective is to seek investment return that corresponds to the performance of Nifty Midcap 150 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>	The scheme would invest in 95% to 100% in Equity and equity related securities covered by Nifty Midcap 150 Index and 0% to 5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	The scheme is an open ended scheme replicating / tracking Nifty Midcap 150 Index.	*	*
Motilal Oswal Nifty Smallcap	The investment objective is to	The scheme would invest in 95% to	The scheme is an open ended scheme	*	*

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

250 Index Fund (MOFSMALLCAP)	<p>seek investment return that corresponds to the performance of Nifty Smallcap 250 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>100% in equity and equity related securities covered by Nifty Smallcap 250 Index and 0% to 5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.</p>	<p>replicating / tracking Nifty Smallcap 250 Index.</p>		
Motilal Oswal Nifty Bank Index Fund (MOFNIFTYBANK)	<p>The investment objective is to seek investment return that corresponds to the performance of Nifty Bank 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% to 100% in equity and equity related securities covered by Nifty Bank Index and 0% to 5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.</p>	<p>The scheme is an open ended scheme replicating / tracking Nifty Bank Index</p>	*	*
Motilal Oswal Nifty 500 Fund (MOFNIFTY500)	<p>The Scheme seeks investment return that corresponds to the performance of Nifty 500 Index subject to tracking error.</p> <p>However, there can be no</p>	<p>The scheme would invest in 95% to 100% in equity and equity related securities covered by Nifty 500 Index and 0% to 5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.</p>	<p>The scheme is an open ended scheme replicating / tracking Nifty 500 Index</p>	*	*

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

	assurance or guarantee that the investment objective of the Scheme would be achieved.				
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*The units of the schemes are allotted on September 6, 2019, hence the AUM details as on August 31, 2019 of the said schemes are unavailable.

MOTILAL OSWAL MUTUAL FUND

a) Official Point of Acceptance of Transactions (OPAT)

OPAT	Address	Phone. No.
Hyderabad	4th Floor, Door No- 6-3-670, RKJSM Squares, Above Reliance Digital, Punjagutta, Hyderabad, 500082	040-30432256
Mumbai	10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025	022-39982602
Mumbai - Fort	2nd Floor, Queens mansion, Behind Khadi Bhandar, A K Naik Marg, Fort, Mumbai-400001	022-62786712
Pune	Office No. 401B, 4th Floor, Swojas House, Lane No. 14, Prabhat Road, Income Tax Office lane, Erandawane, Shivaji Nagar, Pune - 411004.	020-66474372
Ahmedabad	306, Third Eye Two Building, Opp Parimal Garden, Panchwati Cross Roads, Ahmedabad - 380 006.	079-30078118
Delhi	206, 02nd Floor, Kailash Building 26, Kasturba Gandhi Marg, New Delhi – 110001.	011-43671884
Chennai	1st Floor, Old No.26, New No.2, Dr. Nair Road, Behind Vani Mahal, T. Nagar, Chennai, Tamil Nadu – 600017	044-40362313
Bangalore	Unit No.S-806, 8th floor, South Block , Manipal Centre, Dickenson Road, Bangalore-560 042	080-41245396
Kolkata	3rd Floor, Constantia Building, 11, Dr. U. N. Brahmachari Street, Kolkata - 700 017	033-66077238
Surat	Office No. 2006, Mezzanine Floor, 21st Century Business Center, Near Udhna Char Rasta, Ring Road, Surat-395002	2613915020

b) Investor Service Center (ISC):

ISC	Address	Phone. No.
Jaipur	301 & 304, 3rd Floor, Luhadia tower ,Ashok Marg, C Scheme, Jaipur - 302001	0141-4047241
Lucknow	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow, Uttar Pradesh - 226001	0522-4048416
Chandigarh	Regus Offices, Cabin No 302-312, SCO 54-55-56, 3rd Floor, Sector 17 A, Chandigarh - 160017.	8591423960
Cochin	41/418E ,4th Floor, Chicago plaza, Rajaji Road, Cochin, Kerala -682035	+91 8108622222 and +91 22 40548002
Coimbatore	Old No. 171, Krishna Arcade New No. 60, Subramaniam Road, R.S. Puram, Coimbatore-641002	+91 8108622222 and +91 22 40548002
Indore	202, Satguru Elit, Above PNG Jewellers, Opposite High Court Gate No. 1, M.G Road, Indore - 452 001	+91 8108622222 and +91 22 40548002

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

Nagpur	Shop No 1, Mezzanine Floor, Fortune Business Centre, Plot No-6, First Floor, Vasant Vihar Complex, WHC Road, Shankar Nagar,Nagpur-440010	+91 8108622222 and +91 22 40548002
Baroda	301 3rd floor, Atlantis K-10B , Opp Honest Restaurant, Sarabhai Main Road, Baroda-390007	+91 8108622222 and +91 22 40548002
Goa	Shop No. 2, M/s Advani Enterprises, Cabin No CU-07,NeelKamal Arcade,Dr. A B Road, Goa - 403001	+91 8108622222 and +91 22 40548002
Jamshedpur	1st Floor, RR Square, Main Road, Bistupur, Jamshedpur. 831001	91 8108622222 and +91 22 40548002
Raipur	2nd Floor, Shop No. 215, National Corporate Park, Ward No. 15, GE Road, Raipur - 492001.	91 8108622222 and +91 22 40548002
Nashik	Office No. 14, Gulmohar Arcade, Opp. Kulkarni Garden, Sharanpur Road, Nashik - 422002.	91 8108622222 and +91 22 40548002
Ranchi	‘STAR HEIGHT’, Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital, Circular Road, Lalpur, Ranchi – 834001	91 8108622222 and +91 22 40548002

KARVY FINTECH PRIVATE LIMITED

Registrar

Karvy Selenium, Tower- B, Plot No. 31 & 32., Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, 500032, India.

Tel: +91 40 33211000, 67162222

Toll Free No: 18004254034/35

Email ID: Motilal.karvy@karvy.com

Website: www.karvymfs.com

Branch	Address				
Agartala	Bidurkarta Chowmuhani	J N Bari Road	Tripura (West)	Agartala	799001
Agra	1St Floor	Deepak Wasan Plaza, Behind Holiday Inn	,Sanjay Place	Agra	282002
Ahmedabad	201/202 Shail Complex	Opp: Madhusudan House, B/H Girish Cold Drink	Off C G Road, Navrangpura	Ahmedabad	380006
Ajmer	302, 3rd Floor	Ajmer Auto Building	Opposite City Power House	Jaipur Road; Ajmer	305001
Akola	Yamuna Tarang ex, Shop No 30,	Ground Floor, N.H. No- 06, Murtizapur Road	Opp Radhakrishna Talkies	Akola	444004
Aligarh	1St Floor	Kumar Plaza	Ramghat Road	Aligarh	202001
Allahabad	Rsa Towers, 2Nd Floor	Above Sony Tv Showroom,	57, S P Marg, Civil Lines	Allahabad	211001
Alleppy	1st Floor, Jp Towers	Mullackal	Ksrtc Bus Stand	Alleppy	688011
Alwar	101, Saurabh Tower	Opp. Uit , Near Bhagat Singh Circle	Road No.2	Alwar	301001
Amaravathi	Shop No. 21, 2nd Floor	Gulshan Tower,	Near Panchsheel Talkies, Jaistambh Square,	Amaravathi	444601
Ambala	6349,	Nicholson Road,	Adjacent Kos Hospitalambala Cant	Ambala	133001
Amritsar	72-A	Taylor'S Road	Opp Aga Heritage Club	Amritsar	143001
Anand	B-42 Vaibhav Commercial Center	Nr Tvs Down Town Shrow Room	Grid Char Rasta	Anand	380001
Ananthapur	#15/149,1St Floor	S R Towers,Subash Road	Opp. To Lalitha Kala Parishad	Anantapur	515001
Ankleshwar	L/2 Keval Shopping Center	Old National Highway	Ankleshwar	Ankleshwar	393002
Asansol	114/71 G T Road	BHANGA PANCHIL NEAR NOKIA CARE		Asansol	713303

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

Aurangabad	Ramkunj Niwas	Railway Station Road	Near Osmanpura Circle	Aurangabad	431005
Azamgarh	1St Floor	Alkal Building	Opp. Nagaripalika Civil Line	Azamgarh	276001
Balasore	M.S Das Street	Gopalgaon,	Balasore,Orissa	Balasore	756001
Bangalore	59,	Skanda puttanna Road	Basavanagudi	Bangalore	560004
Bankura	Plot nos-80/1/A,NATUNCHATI MAHALLA, 3rd floor,	Ward no-24, Opposite P.C Chandra	Bankura town	Bankura	722101
Bareilly	1ST FLOOR,REAR SIDE,A -SQUARE BUILDING	154-A CIVIL LINES,OPP.D. M. RESIDENCE	STATION ROAD ,BAREILLY	Bareilly	243001
Barhampore (Wb)	Thakur Market Complex, Gorabazar	Post Berhampore Dist Murshidabad	72 No Nayasarak Road	Barhampore (Wb)	742101
Baroda	203, Corner point,	Jetalpur Road,	Baroda, Gujarat	Baroda	390007
Begusarai	Near Hotel Diamond Surbhi Complex	O.C Township Gate	Kapasiya Chowk	Begusarai	851117
Belgaum	Cts No 3939/ A2 A1	Above Raymonds Show Room Beside Harsha Appliances	Club Road	Belgaum	590001
Bellary	Shree Gayathri Towers	#4, 1st Floor, K.H.B.Colony,	Gopaldaswamy Mudaliar Road,	Gandhi Nagar-Bellary	583103
Berhampur (Or)	Opp Divya Nandan Kalyan Mandap	3rd Lane Dharam Nagar,	Near Lohiya Motor	Berhampur (Or)	760001
Betul	107,1St Floor, Hotel Utkarsh	J. H. College Road		Betul	460001
Bhagalpur	2Nd Floor	Chandralok Complex,Ghantagar	Radha Rani Sinha Road	Bhagalpur	812001
Bharuch	Shop No 147-148	Aditya Complex	Near Kasak Circle	Bharuch	392001
Bhatinda	#2047-A 2Nd Floor	The Mall Road	Above Max New York Life Insurance	Bhatinda	151001
Bhavnagar	303, STERLING POINT,	WAGHAWADI ROAD,		Bhavnagar	364001
Bhilai	Shop No -1, First Floor Plot No -1,	Commercial Complex Nehru Nagar - East		Bhilai	490020
Bhilwara	Shop No. 27-28	1St Floor, Heera Panna Market	Pur Road	Bhilwara	311001
Bhopal	Kay Kay Business Centre	133, Zone I, Mp Nagar	Above City Bank	Bhopal	462011
Bhubaneswar	A/181 , Back Side Of Shivam Honda Show Room	Saheed Nagar		Bhubaneswar	751007
Bikaner	70-71, 2Nd Floor Dr.Chahar Building	Panchsati Circle	Sadul Ganj	Bikaner	334003

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

Bilaspur	Shop No -225,226 & 227,2nd Floor	Narayan Plaza, Link Road		Bilaspur	495001
Bokaro	B-1, 1St Floor, City Centre,	Sector- 4,	Near Sona Chandi Jewellers	Bokaro	827004
Burdwan	Anima Bhavan, 1st Floor, Holding No.-42	Sreepally, G. T. Road	West Bengal	Burdwan	713103
Calicut	FIRST FLOOR, SAVITHRI BUILDING	OPP. FATHIMA HOSPITAL	BANK ROAD	Calicut	673001
Chandigarh	Sco- 2423-2424,	Above Mirchi Restaurent, New Aroma Hotel	First Floor, Sector 22-C,	Chandigarh	160022
Chandrapur	Shop No-6 Office No-2	1St Floor Rauts Raghuvanshi Complex	Beside Azad Garden Main Road	Chandrapur	442402
Chennai	F-11, Akshaya Plaza, 1St Floor	108, Adhithanar Salai	Egmore, Opp To Chief Metropolitan Court	Chennai	600002
Chinsura	J C Ghosh Saranu,Bhanga Gara,	Chinsurah, Hooghly		Chinsurah	712101
Cochin	Ali Arcade, 1St Floor,Kizhavana Road	Panampilly Nagar	Near Atlantis Junction	Ernakualm	682036
Coimbatore	3rd Floor, Jaya Enclave	1057 Avinashi Road		Coimbatore	641018
Cuttack	Opp Dargha Bazar Police station	Dargha Bazar, Po - Buxi Bazar,		Cuttack	753001
Darbhanga	Jaya Complex,2Nd Floor	Above Furniture Planet,Donar	Chowk	Darbhanga	846003
Davangere	D.No 376/2, 4th Main, 8th Cross,	P J Extension, Opp Byadgishettar School		Davangere	577002
Dehradun	Kaulagarh Road	Near Sirmaur Margabove	Reliance Webworld	Dehradun	248001
Deoria	1St Floor	Shanti nicketan	Opp. Zila Panchayat, Civil Lines	Deoria	274001
Dewas	27 Rmo House	Station Road	Above Maa Chamunda Gaes Agency	Dewas	455001
Dhanbad	208 New Market 2Nd Floor	Bank More		Dhanbad	826001
Dharwad	307/9-A 1st Floor, Nagarkar Colony	Elite Business Center	Nagarkar Colony,P B Road	Dharwad	580001
Dhule	Ground Floor Ideal Laundry, Lane No 4,	Khol Galli, Near Muthoot Finance,	Opp Bhavasar General Store,	Dhule	424001
Dindigul	No : 9 Old No:4/B, New Agraharam,	Palani Road,		Dindigul	624001
Durgapur	MWAV-16 BENGAL AMBUJA	2ND FLOOR CITY CENTRE	Distt. BURDWAN,	Durgapur	713216

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

			Durgapur-16		
Eluru	DNO-23A-7-72/73,K K S PLAZA, MUNUKUTLA VARI STREET	OPP ANDHRA HOSPITALS,	R R PETA,	Eluru	534002
Erode	No: 4, Veerappan Traders Complex,	KMY Salai, Sathy Road	Opp. Erode Bus Stand	Erode	638003
Faridabad	A-2B, 3rd Floor	Neelam Bata Road, Peer ki Mazar,	Nehru Groundnit	Faridabad	121001
Ferozpur	The Mall Road, Chawla Bulding, 1st Floor,	Opp. Centrail Jail	Near Hanuman Mandir	Ferozepur	152002
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
Gaya	54 Lal Kothi Compound,	Shree Krishna Road,	2nd Floor, North Side, Near Royal Surya Hotel,	Gaya	823001
Ghaziabad	1St Floor C-7,		Lohia Nagar	Ghaziabad	201001
Ghazipur	2Nd Floor	Shubhra Hotel Complex	Mahaubagh	Ghazipur	233001
Gonda	Shri Market	Sahabgunj	Station Road	Gonda	271001
Gorakhpur	Above V.I.P. House ajdacent	A.D. Girls College	Bank Road	Gorakpur	273001
Gulbarga	Cts No 2913 1St Floor	Asian Towers , Jagath Station Main Road	Next To Adithya Hotel	Gulbarga	585105
Guntur	D No 6-10- 27,Srinilayam	Arundelpt	10/1	Guntur	522002
Gurgaon	Shop No.18, Ground Floor,Sector - 14	Opp. Akd Tower	Near Huda Office	Gurgaon	122001
Guwahati	1st Floor, Bajrangbali Building,	Near Bora Service Station, GS Road,		Guwahati	781007
Gwalior	2nd Floor, Rajeev Plaza,	Jayendra Ganj, Lashkar		Gwalior	474009
Haldwani	Above Kapilaz	Sweet House	Opp Lic Building ,Pilikothi, KALADHUNGI ROAD	Haldwani	263139
Haridwar	7, Govindpuri, Opposite 1-india Mart,	Above Raj Electricals	Ranipur More,	Haridwar	249401
Hassan	SAS no-212	Ground Floor,Sampige Road 1st cross	Near Hotel Souther Star, K R Puram	Hassan	573201
Hissar	Sco 71,	1st Floor,	Red Square Market,	Hissar	125001

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

Hoshiarpur	1St Floor, The Mall Tower	Opp Kapila Hospital	Sutheri Road	Hoshiarpur	146001
Hubli	CTC No.483/A1/A2	Ground Floor ,Shri Ram Palza	Behind Kotak Mahindra Bank ,Club Road	Hubli	580029
Hyderabad	KARVY HOUSE, No:46, 8-2-609/K	Avenue 4, Street No. 1	Banjara Hills	Hyderabad	500034
Indore	2nd floor, 203-205 Balaji Corporate House	Above ICICI bank, 19/1 New Palasia	NearCurewell Hospital, Janjeerwala Square Indore	Indore	452001
Jabalpur	3Rd floor	R.R. Tower.5, Lajpatkunj	near Tayabali petrol pump	Jabalpur	482001
Jaipur	S16/A IIIrd Floor	Land Mark Building Opp Jai Club	Mahaver Marg C Scheme	Jaipur	302001
Jalandhar	1st Floor,Shanti Towers	SCO No. 37, PUDA Complex,	Opposite Tehsil Complex	Jalandhar	144001
Jalgaon	269, Jae Vishwa, 1 St Floor	Baliram Peth, Above United Bank Of India	Near Kishor Agencies.	Jalgaon.	425001
Jalpaiguri	D B C Road Opp Nirala Hotel	Opp Nirala Hotel	Opp Nirala Hotel	Jalpaiguri	735101
Jammu	Gupta's Tower	2nd Floor, CB-12	Rail Head complex,	Jammu	180012
Jamnagar	136-137-138 Madhav Palaza	Opp Sbi Bank	Nr Lal Bunglow	Jamnagar	361001
Jamshedpur	2ND FLOOR, R R SQUARE	SB SHOP AREA,NEAR RELIANCE FOOT PRINT & HOTEL-BS PARK PLAZA	MAIN ROAD, BISTUPUR	Jamshedpur	831001
Jaunpur	R N Complex, 1-1-9-G	In Front Of Pathak Honda	Ummarpur	Jaunpur	222002
Jhansi	371/01	Narayan Plaza,Gwalior Road	Near Jeevan Shah Chauraha	Jhansi	284001
Jodhpur	203, Modi Arcade	Chopasni Road		Jodhpur	342001
Junagadh	124-125 Punit Shopping Center	M.G Road	Ranavav Chowk	Junagadh	362001
Kannur	2 Nd Floor , Prabhath Complex	Fort Road	Nr.Icici Bank	Kannur	670001
Kanpur	15/46, B, Ground Floor	Opp : Muir Mills	Civil Lines	Kanpur	208001
Karaikudi	No. 2,Gopi Arcade	100 Feet Road,		Karaikudi	630001
Karimnagar	D.No:2-10-1298,2nd floor	Rathnam Arcade	Jyothi Nagar	Karimnagar	505001
Karnal	18/369,Char Chaman	Kunjpura Road	Behind Miglani Hospital	Karnal	132001
Karur	No.6, old No.1304	Thiru-vi-ka Road,	Near G.R.Kalyan Mahal,	Karur	639001

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

Kharagpur	180 Malancha Road,		Beside Axis Bank Ltd,	Kharagpur	721304
Kolhapur	605/1/4 E Ward, Shahupuri 2Nd Lane	Laxmi Niwas	Near Sultane Chambers	Kolhapur	416001
Kolkata	Apeejay House (Beside Park Hotel)	C Block,3rd Floor	15 Park Street,	Kolkata	700016
Kollam	GROUND FLOOR,A NARAYANAN SHOPPING COMPLEX	KAUSTHUBHSREE BLOCK	Kadapakada	Kollam	691008
Korba	1st Floor, City Centre	97 IRCC	Transport Nagar,	Korba	495677
Kota	Plot No. 259, 1st Floor,	Near Lala Lajpat Rai Circle	Shopping Centre	Kota	324007
Kottayam	1St Floor Csiascension Square	Railway Station Road	Collectorate P O	Kottayam	686002
Kurnool	Shop No.43, 1St Floor, S V Complex	Railway Station Road	Near Sbi Main Branch	Kurnool	518004
Lucknow	Ist Floor	A. A. Complex	5 Park Road, Hazratganj, Thaper House	Lucknow	226001
Ludhiana	Sco - 136	1St Floor Above Airtel Showroom	Feroze Gandhi Market	Ludhiana	141001
Madurai	Rakesh towers, 30-C, Ist floor,	Bye pass Road,	Opp Nagappa motors,	Madurai	625010
Malappuram	First Floor, Peekays Arcade	Down Hill		Malappuram	676505
Malda	Sahis Tuli, Under Ward No.6,	No.1 Govt Colony,	English Bazar Municipality,	Malda	732101
Mangalore	Mahendra Arcade Opp Court Road	Karangal Padi		Mangalore	575003
Margoa	2Nd Floor	Dalal Commercial Complex	Pajifond	Margao	403601
Mathura	Ambey Crown, 2nd Floor	In Front Of Bsa College	Gaushala Road,	Mathura	281001
Meerut	1St Floor	Medi Centreopp Icici Bank	Hapur Road Near Bachha Park	Meerut	250002
Mehsana	FF-21 Someshwar Shopping Mall	Modhera Char Rasta,		Mehsana	384002
Mirzapur	Abhay Yatri Niwas, 1st Floor,Abhay Mandir	Above HDFC Bank,	Dankin Gunj	Mirzapur	231001
Moga	1St Floor,Dutt Road	Mandir Wali Gali	Civil Lines, Barat Ghar	Moga	142001
Moradabad	Om Arcade	Parker Road	Above Syndicate Bank,Chowk Tari Khana	Moradabad	244001
Morena	Moti Palace	Near Ramjanki	Near Ramjanki	Morena	476001

NFO KIM of Motilal Oswal Large and Midcap Fund (MOFLM)

		Mandir	Mandir		
Mumbai	24/B, Raja Bahadur Compound	Ambalal Doshi Marg,	Behind Bse Bldg	Fort	400001
Muzaffarpur	First Floor, Shukla Complex, Near ICICI Bank	Civil Court Branch,	Company Bagh,	Muzaffarpur	842001
Mysore	L-350,Silver Tower,	Ashoka Road	Opp.Clock Tower	Mysore	570001
Nadiad	104/105	Near Paras Cinema	City Point Nadiad	Nadiad	387001
Nagercoil	HNO 45,	1st Floor	East Car Street,	Nagercoil	629001
Nagpur	Plot No 2/1 House No 102/1	Mata Mandir Road	Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth	Nagpur	440010
Namakkal	105/2, Arun Towers,	Paramathi Road		Namakkal	637001
Nanded	Shop No.4	Santakripa Market, G G Road	Opp.Bank Of India	Nanded	431601
Nasik	S-9, Second Floor	Suyojit Sankul	Sharanpur Road	Nasik	422002
Navsari	103 , 1ST FLOORE LANDMARK MALL	NEAR SAYAJI LIBRARY ,	Navsari Gujarat,	Navsari	396445
Nellore	16-2-158, 3rd floor, Mogarala Complex	Sunday Market Lane	Pogathota,	Nellore	524001
New Delhi	305 New Delhi House	27 Barakhamba Road		New Delhi	110001
Nizamabad	H No:5-6-430	Above Bank Of Baroda First Floor	Beside Hdfc Bank,Hyderabad Road	Nizamabad	503003
Noida	405,4th Floor,Vishal Chamber	Plot No.1,Sector-18		Noida	201301
Palghat	No: 20 & 21	Metro Complex H.P.O.Road Palakkad	H.P.O.Road	Palakkad	678001
Panipat	JAVA Complex, 1st Floor ,	Above Vijaya Bank,	G T Road	Panipat	132103
Panjim	Flat No.1-A, H. No. 13/70	Timotio Bldg	Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area)	Panjim	403001
Pathankot	2nd Floor, Sahni Arcade Complex	Adj.Indra colony Gate Railway Road	Pathankot	Pathankot	145001
Patiala	Sco 27 D	Chotti Baradari	Near Car Bazaar	Patiala	147001
Patna	3A, 3Rd Floor Anand Tower	Exhibition Road	Opp Icici Bank	Patna	800001
Pollachi	146/4,Ramanathan Building	1st Floor New Scheme Road		Pollachi	642002
Pondicherry	Building No:7, 1st	Thiayagaraja Street,		Pondicherry	605001

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	Floor,				
Pudukottai	Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road,	Old Tirumayam Salai	Near Anna Statue, Jublie Arts,	Pudukottai	622001
Pune	Mozaic Bldg, CTS No.1216/1, Final	Plot No.576/1 TP, Scheme No.1,	F C Road, Bhamburda,	Shivaji Nagar, Pune	411004
Raipur	OFFICE NO S-13, SECOND FLOOR, REHEJA TOWER	FAFADIH CHOWK	JAIL ROAD	Raipur	492001
Rajahmundry	D.No.6-1-4,Rangachary Street,	T.Nagar	Near Axis Bank Street	Rajahmundry	533101
Rajapalayam	Sri Ganapathy Complex, 14B/5/18,	T P Mills Road,	Virudhunganar Dist	Rajapalayam	626117
Rajkot	302, Metro Plaza,	Near Moti Tanki Chowk	Rajkot	Rajkot, Gujarat,	360001
Ranchi	Room No 307 3Rd Floor	Commerce Tower	Beside Mahabir Tower	Ranchi	834001
Ratlam	1 Nagpal Bhawan , Free Ganj Road	Do Batti	Near Nokia Care	Ratlam	457001
Renukoot	Radhika Bhavan	Opp. Padmini Hotel,Murdhwa	Renukoot	Renukoot	231217
Rewa	Ist Floor, Angoori Building	Besides Allahabad Bank	Trans University Road, Civil Lines	Rewa	485001
Rohtak	1st Floor,	Ashoka Plaza,	Delhi Road,	Rohtak	124001
Roorkee	Shree Ashadeep Complex, 16	Civil Lines	Near Income Tax Office	Roorkee	247667
Rourkela	1St Floor Sandhu Complex,	Kachery Road, Uditnagar		Rourekla	769012
Sagar	II floor ,Above shiva kanch mandir.	5 civil lines,	Sagar	Sagar	470002
Saharanpur	18 Mission Market	Court Road		Saharanpur	247001
Salem	NO 3/250	Brindavan Road	6th Cross,Perumal kovil back side, Fairland's	Salem	636016
Sambalpur	Koshal Builder Complex,		Near Goal Bazaar Petrol pump,	Sambalpur	768001
Satna	1St Floor , Gopal Complex	Near Bus Stand	Rewa Road	Satna	485001
Shaktinagar	1St/A-375,	V V Colony	Dist Sonebhadra	Shaktinagar	231222
Shillong	Annex Mani Bhawan	Lower Thana Road	Near R K M Lp School	Shillong	793001
Shimla	Triveni Building	By Pas Chowkhhallini		Shimla	171002
Shimoga	Sri Matra Naika Complex	1St Floor, Above Shimoga Diagnostic Centre,	Llr Road, Durgigudi,	Shimoga	577201
Shivpuri	1St Floor	M.P.R.P. Building,	Near Bank Of	Shivpuri	473551

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			India		
Sikar	First Floor,Super Tower	Behind Ram Mandir Near Taparya Bagichi		Sikar	332001
Silchar	N.N. Dutta Road,	Chowchakra Complex	Premtala	Silchar	788001
Siliguri	Nanak Complex	Sevoke Road		Siliguri	734001
Sitapur	12/12-A Sura Complex	Arya Nagar Opp	Mal Godam	Sitapur	261001
Sivakasi	363	Thiruthangal Road	Opp: TNEB	Sivakasi	626123
Solan	Sahni Bhawan	Adjacent Anand Cinema Complex	The Mall	Solan	173212
Solapur	Block No 06	Vaman Nagar, Opp D-Mart	Jule Solapur	Solapur	413004
Sonepat	205 R Model Town	Above Central Bank Of India		Sonepat	131001
Sri Ganganagar	35E Block	Opp: Sheetla Mata Vaateka Sri Ganganagar		Sri Ganganagar	335001
Srikakulam	D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple,	Pedda relli veedhi,	Palakonda Road ,	Srikakulam	532001
Sultanpur	1077/3, Civil Lines Opp Bus Stand	Civil Lines		Sultanpur	228001
Surat	Office no: -516, 5th Floor, Empire State building,	Near Udhna Darwaja	Ring Road	Surat	395002
Thanjavur	No. 70, Nalliah Complex	Srinivasam Pillai Road,		Tanjore	613001
Thodupuzha	First Floor, Pulimoottil Pioneer	Pala Road		Thodupuzha	685584
Tirunelveli	55/18, Jeney Building	S N Road	Near Aravind Eye Hospital	Tirunelveli	627001
Tirupathi	H.No:10-13-425	1st Floor , Tilak Road,	Opp: Sridevi Complex ,	Tirupathi	517501
Tirupur	First floor, 244 A, Above Selvakumar Dept stores	Palladam Road	Opp to Cotton market complex	Tirupur	641604
Tiruvalla	2Nd Floor,Erinjery Complex	Ramanchira	Opp Axis Bank	Thiruvalla	689107
Trichur	2Nd Floor,Brothers Complex	Naikkanal Junction,Shornur Road	Near Dhanalakshmi Bank H O	Thrissur	680001
Trichy	60, Sri Krishna Arcade	Thennur High Road,		Trichy	620017
Trivandrum	2Nd Floor	Akshaya Tower	Sasthamangalam	Trivandrum	695010
Tuticorin	4 - B, A34 - A37,	Mangalmal Mani Nagar,	Opp. Rajaji Park, Palayamkottai	Tuticorin	628003

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			Road,		
Udaipur	201-202	Madhav Chambers	Opp G P O , Chetak Circle	Udaipur	313001
Ujjain	101 Aashta Tower	13/1 Dhanwantri Marg	Freeganj	Ujjain	456010
Valsad	Shop No 2 , Phiroza Corner	Opp Next Show Room	Tithal Road	Valsad	396001
Vapi	Shop No-12, Ground Floor	Sheetal Appatment	Near K P Tower	Vapi	396195
Varanasi	D-64/1321St Floor	Anant Complex	Sigra	Varanashi	221010
Vellore	No. 6, NEXUS Towers,	2nd Floor, Officer's Line,	Above Peter England & Bata Showroom opp. To Voorhees School	Vellore	632001
Vijayanagaram	Soubhagya, 19-6-1/3	2Nd Floor, Near Fort Branch	Opp: Three Temples	Vizianagaram	535002
Vijayawada	39-10-7	Opp : Municipal Water Tank	Labbipet	Vijayawada	520010
Visakhapatnam	Door No: 48-8-7	Dwaraka Diamond, Ground Floor	Srinagar	Visakhapatnam	530016
Warangal	H.NO. 1-8-533, BESIDE: SUPRABHA HOTEL,	NAKKALAGUTTA, WARD NO.1,	HANAMKONDA	Warangal	506001
Yamuna Nagar	Jagdhari Road	Above Uco Bank	Near D.A.V. Girls College	Yamuna Nagar	135001
Collection centres					
Vashi	Shop no. 153 B, Ground Floor,Vashi Plaza	Sector-17	Near Apna Bazar,	Vashi, Mumbai	400 705
Vile Parle	104, Sangam Arcade	V P Road	Opp: Railway Station ,Above Axis Bank Atm	Vile Parle (west), Mumbai	400 056
Borivali	Gomati Smuti,Ground Floor	Jambli Gully,	Near Railway Station,	Borivali, Mumbai	400 092
Thane	Flat No. 201, 2nd Floor,	"Matru Chhaya" Bldg.,	Above Rejewel Jewellery Showroom,Opp. Bedekar Hospital, Near Gaodevi Ground	Mumbai	400 602
Dalhousie	2Nd Floor, Room no- 226	R N Mukherjee Road,		Kolkata	700 001
Secunderabad	Crystal Plaza 2nd Floor ,	Manday Lane, Near Sunshine Hospital,	P G Road,	Secunderabad	500 003
Hyderabad(Gachibowli)	KARVY Selenium, Plot No: 31 & 32	Tower B, Survey No.115/22, 115/24,	Financial District, Gachibowli,	Hyderabad	500032

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		115/25	Nanakramguda, Serilingampally Mandal		
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