




**KEY INFORMATION MEMORANDUM**

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

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

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

**Continuous Offer of Units at NAV based prices**

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

**This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors’ rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.motilal Oswalmf.com](http://www.motilal Oswalmf.com) and [www.mostshares.com](http://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 June 30, 2020.**

**TYPE AND CATEGORY OF SCHEME**

<b>Name of the Scheme</b>	Motilal Oswal Liquid Fund (MOFLF)
<b>Type of the Scheme</b>	An open ended liquid fund
<b>Category of Scheme</b>	Liquid Fund

**INVESTMENT OBJECTIVE**

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

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

**ASSET ALLOCATION**

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

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

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

Explanation:

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

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

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*KIM of Motilal Oswal Liquid Fund (MOFLF)*

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

### **Change in Asset Allocation**

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

## **INVESTMENT STRATEGY**

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

## **RISK PROFILE OF THE SCHEME**

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

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

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

- **Interest Rate Risk**

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

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

- **Reinvestment Risk**

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

- **Pre-payment Risk**

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

- **Spread Risk**

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

- **Settlement Risk**

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

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

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

- **Credit Risk**

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

- **Liquidity or Marketability Risk**

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

- **Risk factors associated with Securities Lending**

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

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

- Risks associated with short selling**  
 Scheme may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Calls for short selling will be taken after considering the liquidity, price movement & volatility of the security by the fund management team. There can be a loss in such a transaction if the price of the security goes up instead of falling down.
- Right to Limit Redemptions**  
 The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day subject to the guidelines/circulars issued by the Regulatory Authorities from time to time.
- Trading through mutual fund trading platforms of BSE and/ or NSE**  
 In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

## PLANS AND OPTIONS

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

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

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

Each Plan offers Growth Option.

### **Growth Option:**

Under this Option, dividend will not be declared. Income/profits received/earned on the Scheme's corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV) of Units under this Option.

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

### **DEFAULT PLAN/OPTION**

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

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured

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1	Not mentioned	Not mentioned	Direct
2	Not mentioned	Direct	Direct
3	Not mentioned	Regular	Direct
4	Mentioned	Direct	Direct
5	Direct	Not Mentioned	Direct
6	Direct	Regular	Direct
7	Mentioned	Regular	Regular
8	Mentioned	Not Mentioned	Regular

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

#### **APPLICABLE NAV**

#### **Cut off timing for subscriptions / purchases / switch-ins**

For Purchases including switch-ins:

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

#### **Cut off timing for Redemption/ Repurchases/Switch out**

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

#### **Transaction through online facilities/ electronic mode:**

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

#### **Transaction through Stock Exchange:**

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



## METHODOLOGY AND ILLUSTRATION OF SALE AND REPURCHASE OF UNITS

### a) Methodology of calculating sale price

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

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

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

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

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

## DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

## BENCHMARK INDEX

CRISIL Liquid Fund Index

## DIVIDEND POLICY

The Scheme does not offer Dividend Option.

## NAME OF THE FUND MANAGER

Mr. Abhiroop Mukherjee

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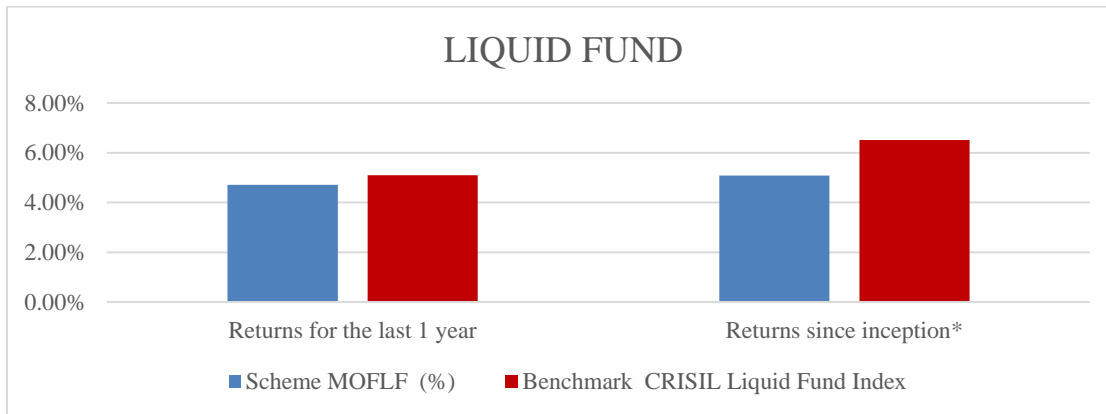
**NAME OF TRUSTEE COMPANY**

Motilal Oswal Trustee Company Ltd.

**PERFORMANCE OF THE SCHEME**

Performance of the Scheme as on May 31, 2020:

Performance	Scheme	Benchmark
	MOFLF (%)	CRISIL Liquid Fund Index
Returns for the last 1 year	4.70%	5.10%
Returns since inception*	5.08%	6.51%

**Absolute Returns for each financial year for the last 1 year**

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

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

The top 10 portfolio holdings of the Scheme as on May 31, 2020 are as follows:

Sr. No.	Name of Issuer	% to Net Assets
1.	Government of India	61.37%
2.	Clearing Corporation of India Ltd	29.65%
3.	Axis Bank Limited	4.08%
4.	National Bank For Agriculture and Rural Development	4.07%

*KIM of Motilal Oswal Liquid Fund (MOFLF)*

## B. Sector Allocation of the Scheme

Fund allocation towards various sectors	
Sectors	% Exposure
Government of India	61.37%
Others	29.65%
Financial Services	8.15%
Cash & Cash Equivalent:	0.83%
<b>Grand Total</b>	<b>100.00%</b>

## C. Scheme's Portfolio Turnover Ratio

The Portfolio Turnover Ratio of the Scheme as on May 31, 2020 is 1.67.

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

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

Please Note:

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

## E. Investment Disclosure

Categories	Amount (Rs.)
Directors of AMC	3,17,480.29
Fund Manager of the Scheme	-
Other Key Managerial Personnel	-
Sponsor, Group and Associates	76,81,21,219.41

## EXPENSES OF THE SCHEME

### (1) Load Structure:

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

### A. NEW FUND OFFER (NFO) EXPENSES

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

### B. ANNUAL SCHEME RECURRING EXPENSES

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

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

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	

Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash trades and 5 bps for derivatives respectively.	
Goods and Service Tax (GST) on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52(6) (a) and (6) (c) (ii)</b>	<b>Upto 2.00%</b>
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b) <sup>#</sup>	Upto 0.30%

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

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

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

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

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

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

The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned

under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards any of these expense heads.

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

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

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

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

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

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

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

\* 366, wherever applicable.

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

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

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

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

**WAIVER OF LOAD FOR DIRECT APPLICATIONS**

Not Applicable

**TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)**

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

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

#Excluding Cess & Surcharge

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

In case the Dividend is paid to Non-Resident Indian/Foreign Company and it doesn’t have the PAN, TDS @20% plus applicable surcharge and Cess shall be applicable. However in rest of cases it depends on case to case basis depending on the treaty provision with the other country & documents like NO PE ( Permanent Establishment & TRC ( Tax Residency Certificate) same view is as per CBDT Circular 728 as per which Tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee.

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

## DAILY NET ASSET VALUE (NAV) PUBLICATION

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

## FOR INVESTOR GRIEVANCES PLEASE CONTACT

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

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

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

## UNITHOLDERS INFORMATION

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

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]



4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.

5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

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

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

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

**Monthly and Half yearly Disclosures: Portfolio / Financial Results:**

The Mutual Fund / AMC shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://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](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://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 31<sup>st</sup> March and on 30<sup>th</sup> 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](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://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](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

**Product Dashboard**

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

**SPECIAL PRODUCTS AVAILABLE**

**A. Systematic Investment Plan (SIP)**

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

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

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

SIP Frequency	Minimum Installment Amount	Number of Installments	Choice of Day/Date
Weekly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	Any day of the week from Monday to Friday
Fortnightly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	1 <sup>st</sup> -14 <sup>th</sup> , 7 <sup>th</sup> - 21 <sup>st</sup> and 14 <sup>th</sup> - 28 <sup>th</sup>
Monthly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	Any day of the month except 29 <sup>th</sup> , 30 <sup>th</sup> or 31 <sup>st</sup>

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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 <sup>th</sup> , 30 <sup>th</sup> or 31 <sup>st</sup>
Annual	Rs. 6,000/- and multiple of Re. 1/- thereafter	Minimum – 1 Maximum – No Limit	Any day or date of his/her preference

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

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

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

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

#### Systematic Investment Plan (SIP) @ WhatsApp

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

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

#### SIP Booster” facility (SIP Booster)

- SIP Booster online facility offers frequency at immediate, quarterly, half-yearly and yearly intervals. In case the SIP Booster frequency is not specified, it will be considered as yearly frequency.
- The minimum SIP Booster amount would be Rs.100/- and in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP facility except Motilal Oswal Long Term Equity Fund Plan wherein minimum SIP Booster amount would be Rs.500/- and in multiples of Rs.500 thereafter.
- In case the investor does not specify SIP Booster amount, Rs.100/- will be considered as the SIP Booster amount (in case of Motilal Oswal Long Term Equity Fund, Rs.500/- will be considered as SIP Booster amount) and the request will be processed accordingly.
- SIP Booster facility would be available to all Existing and new SIP enrollments through online mode only. Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit **OTM Mandate** at least 20 calendar days before the SIP Booster start month. In case SIP Installment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for

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debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.

- e) Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.
- f) Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit.

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

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

<b>No(s).</b>	<b>SIP (In Rs.) (A)</b>	<b>SIP Booster amount (In Rs.) (B)</b>	<b>Monthly SIP installments Amount after SIP Booster (in Rs.) (A+B)</b>
1 to 6	5,000	N.A.	5,000
7 to 12	5,000	1,000	6,000
13 to 18	6,000	1,000	7,000
19 to 24	7,000	1,000	8,000
25 to 30	8,000	1,000	9,000
31 to 36	9,000	1,000	10,000
Once your SIP amount reaches maximum booster limit specified by you, subsequent installments will be processed with the maximum booster limit amount.			

Instant Systematic Investment Plan (ISIP)

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

#### SIP Pause Facility

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

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

- a) The facility shall be available only for SIPs registered under monthly frequency with a SIP installment amount of Rs.1,000/- and above
- b) Investors/ Unit holders can opt for the facility only twice during the tenure of a particular SIP
- c) The minimum gap between the pause request and next SIP installment date should be atleast 12 calendar days
- d) The facility shall get activated from immediate next eligible installment from the date of receipt of SIP Pause request
- e) The facility can be opted for minimum 1 installment and up to a maximum of 6 installments
- f) The facility available on BSE StAR MF Platform Similarly for SIP registered through Mutual Fund Utility (“MFU”), other Stock exchange platforms and Channel Partners, investors may opt for this facility, if the same is being provided by the respective platform.
- g) The facility once registered cannot be cancelled.
- h) Investors/ Unit holders can opt for the facility currently through mobile application of Kfintech i.e. ‘KFinKart’. The facility shall be extended to online platforms of MOAMC subsequently.
- i) AMC/Trustee reserves the right to amend the terms and conditions of the SIP Pause facility and/or withdraw the said facility.

#### **B. Systematic Transfer Plan (STP)**

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

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

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

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

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

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

### C. Systematic Withdrawal Plan (SWP)

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

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

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

Minimum amount per SWP installment under Weekly/ Fortnightly/Monthly/Annual SWP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per SWP installment under Quarterly SWP	Rs. 1,500/- and multiples of Re. 1/- thereafter.
Minimum amount per SWP installment under Annual SWP	Rs. 500/- and multiples of Re. 1/- thereafter.
No. of SWP Installments a) Minimum b) Maximum	Twelve installments (Monthly/Weekly/Fortnightly) Four installments (quarterly) One Installments (annual) No Limit

Periodicity	Weekly / Fortnightly / Monthly / Quarterly / Annual
Dates available for SWP Facility	1st, 7th, 14th, 21st or 28th of every Month/ Quarter.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

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

#### **D. Switching Option**

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

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

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

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

#### **E. NAV Appreciation facility**

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

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

#### **F. Motilal Oswal Value Index (MOVI) Pack Plan**

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

The Salient features of the Plan are as under:

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

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

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

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

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

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

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

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

#### **G. Online Facility**

This facility enables the investors to transact online through the official website <https://www.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.

#### **H. Mobile Application:**

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

#### **I. Application through MF utility platform**

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

Accordingly, all financial and non-financial transactions pertaining to the schemes of Motilal Oswal Mutual Fund except Exchange Traded Funds (ETFs) can be done through MFU either electronically on [www.mfuonline.com](http://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](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://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](http://www.mfuonline.com). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Motilal Oswal Mutual Fund / MOAMC from time to time and any law for the time being in force.

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

#### **J. Transaction through Stock Exchange**

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

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

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

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

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

#### **K. Transaction through electronic mode**

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

1. The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/web/ electronic transactions and the recipient shall not in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions.
2. The recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient.
3. The transmitter's request to the recipient to act on any fax/web/electronic transmission is for the transmitter's convenience and the recipient is not obliged or bound to act on the same.
4. The transmitter acknowledges that fax/web/electronic transactions is not a secure means of giving instructions/ transactions requests and that the transmitter is aware of the risks involved including those arising out of such transmission.

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

Stock Exchanges are required to allow investors to directly access infrastructure of recognised stock exchange to purchase and redeem Mutual Fund units from Mutual Fund/AMC  
Investors can avail this facility as and when the same is made available by Stock Exchanges. KYC compliant investors can registered themselves on Stock Exchanges by providing their PAN and creating their profile on the said platform. Stock Exchanges will allot the identification number upon receipt of signed and scanned registration form.

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

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

**N. Indian Commodity Exchange Limited(ICEX)**

An additional facility of transacting in the Units of all eligible Schemes of MOMF through the platform as may be provided by Indian Commodity Exchange Ltd (ICEX) to the investors. Further, Investors

desirous of transacting through ICEX shall submit applications to registered stock brokers or distributors registered with ICEX.

**Note:**

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

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

**a) Website and Mobile App**

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

**b) Transaction through Designated Email ID of MOAMC**

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

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

- a) Transaction requests only pertaining to Additional Purchase, Redemption (excluding redemption with change of bank details) switch transactions and Systematic Investment Plan (SIP) cancellation request (for SIPs registered through physical application mode) will be accepted on the given email ID and deemed valid request. Further, only signed applications, transaction slips, forms, relevant supporting documents and payment instruments, as applicable, received on the Designated email ID shall be considered. These documents shall only be accepted if they are in PDF/JPG/Tiff format and the size not exceeding 2MB. The AMC shall acknowledge the receipt of the valid email requests.
- b) The applications have to be complete in all respects. **The email should be sent from the registered email address of the investor.**
- c) It may further be noted that all transactions shall be accepted only through NEFT/RTGS/Fund transfer mode to the 'Motilal Oswal Mutual Fund Common Collection Account'. No Cheque payment will be accepted through this email mode.
- d) No change or updation in Bank Mandates instruction shall be accepted over the Designated email ID.
- e) The AMC shall not verify the identity of the person sending the email requests and shall consider the email so received from the sender as sent.
- f) The physical/original documents must also be submitted by the Investor at the nearest service centre of the AMC once normal activities resume as informed by the Government.

- g) The transaction request sent on the Designated email ID will be time-stamped only once it is received on the email server of MOAMC and it shall be considered as final and binding for determining the applicable Net Asset Value (NAV).
- h) MOAMC reserves the right to change/add the email id(s) from time to time, and the same shall be updated on its website.
- i) MOAMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved and the same shall be binding on the Investor. MOAMC will be held harmless for any loss if any, suffered by the Investor for processing such transactions.
- j) In case there is a variation between the documents received vide email as against the original/physical documents which will be received thereafter, MOAMC reserves the right to process the transaction as per the documents received vide email and the pecuniary loss if any, due to any such variation shall be entirely borne by the Investor and MOAMC shall under no circumstances be liable for such losses.
- k) The Investor acknowledges that it is a web based service and that transmissions may not be properly received and may be inadvertently read. Investor hereby agrees that the risk of misunderstanding and errors shall be borne by the Investor and MOAMC shall not be responsible for such breach and shall not be liable for any claims, liability, loss, damage, cost or expenses arising from such misunderstanding or errors caused in transmission.
- l) Investor shall indemnify MOAMC from and against all claims, liability, loss, damage, cost and expenses incurred by the AMC arising out of or relating to:
- m) MOAMC acting pursuant to, in accordance with or relying upon any email requests received or AMC not processing the email requests for any reason.
- n) Any unauthorised or fraudulent email request received by MOAMC.
- o) This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time.

**c) Registrar and Transfer Agent (RTA) digital platforms**

- a) RTA i.e. KFin Technologies Limited website <https://mfs.kfintech.com/investor/>
- b) Application made available by the RTA: KFINKART INVESTOR
- c) The investor can also transact through Distributors website KFINKART DIT APP , KFINKART DIT WEB
- d) Corporates investors website: <https://mfs.kfintech.com/eConnect/>
- e) The investor can also transact through Distributors website, MF Utility platform, Stock Exchange platforms or any other online platform meant for transacting.

<b>DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND</b>
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The following table shows the differentiation between existing schemes of MOMF:

<b>Name of the Scheme</b>	<b>Investment Objective</b>	<b>Asset Allocation</b>	<b>Product Differentiation</b>	<b>Asset Under Management (Rs. In Crores) (As on May 31, 2020)</b>	<b>Number of Folio's (As on As on May 31 , 2020)</b>
Motilal Oswal Nifty 500 Fund (MOFNIFTY500)	The Scheme seeks investment return that corresponds to the performance of Nifty 500 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 500 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNIFTY500 is an open ended scheme replicating/tracking Nifty 500 Index	39.69	12,402
Motilal Oswal Nifty Bank Index Fund (MOFNIFTYBANK)	The Scheme seeks investment return that corresponds to the performance of Nifty Bank Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Bank Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNIFTYBANK is an open ended scheme replicating / tracking Nifty Bank Index	40.37	13,017
Motilal Oswal Nifty Midcap 150 Index Fund (MOFMIDCAP)	The Scheme seeks investment return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty	MOFMIDCAP is an open ended scheme replicating / tracking Nifty Midcap 150 Index	44.64	5,729

*KIM of Motilal Oswal Liquid Fund (MOFLF)*

	However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved	Midcap 150 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.			
Motilal Oswal Nifty Smallcap 250 Index Fund (MOFSMALLCAP)	The Scheme seeks investment return that corresponds to the performance of Nifty Smallcap 250 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Smallcap 250 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFSMALLCAP is an open ended scheme replicating/tracking Nifty Smallcap 250 Index	25.24	4,920
Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50)	The Scheme seeks investment return that corresponds to the performance of Nifty 50 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNIFTY50 is an open ended scheme replicating / tracking Nifty 50 Index)	37.78	9,735
Motilal Oswal Nifty Next 50 Index Fund (MOFNEXT50)	The Scheme seeks investment return that corresponds to the performance of Nifty Next 50 Index subject to tracking error. However, there can be no assurance or guarantee that the	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Next 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and	MOFNEXT50 is an open ended scheme replicating / tracking Nifty Next 50 Index	32.16	5,571

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*KIM of Motilal Oswal Liquid Fund (MOFLF)*



	investment objective of the Scheme would be achieved.	Cash at call, etc.			
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 and the balance in debt and money market instruments and cash at call.	MOFM50 is an open ended scheme replicating Nifty 50 which invests in securities constituting Nifty 50.	24.13	3,353
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 and the balance in debt and money market instruments and cash at call.	MOFM100 is an open ended scheme replicating Nifty Midcap 100 which invests in securities constituting Nifty Midcap 100 in the same proportion as in the Index.	32.21	6,801
Motilal Oswal NASDAQ 100 ETF (MOFN100)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 TRI, subject to tracking error.	The Scheme would invest at least 95% in the securities constituting NASDAQ-100 and the balance in Overseas Debt and Money market instruments and cash at call, mutual fund	The Scheme will invest in the securities which are constituents of NASDAQ-100 in the same proportion as in the Index.	905.78	14,717

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*KIM of Motilal Oswal Liquid Fund (MOFLF)*

	However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	schemes or exchange traded funds based on NASDAQ-100			
Motilal Oswal Focused 25 Fund (MOF25)	<p>The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The scheme would invest 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money market instruments, G-secs, Bonds, cash and cash equivalents, etc or 10% in units of REITs and InvITs *subject to overall limit of 25 companies</p>	<p>The Scheme is an open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks with an investment objective to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential. The asset allocation of the Scheme is investing upto 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money market instrument, G-secs, Bonds, cash and cash equivalent, etc. or 10% in units of REITs and InvITs</p>	1,122.03	62,810
Motilal Oswal Ultra Short	The investment objective of the	The Scheme would invests in Debt	The Scheme is an open ended ultra-	41.87	4,447

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*KIM of Motilal Oswal Liquid Fund (MOFLF)*

Term Fund (MOFUSTF)	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.	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.	short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months which will invest in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs.		
Motilal Oswal Midcap 30 Fund (MOF30)	The investment objective of the Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and	The Scheme would invest at least 65% in Equity and equity related instruments* selected between Top 101 <sup>st</sup> and 250 <sup>th</sup> listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other	The Scheme is An open ended equity scheme predominantly investing in mid cap stocks with investment objective to achieve long term capital appreciation by investing at least 65% in Equity and	1,364.39	58,546

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*KIM of Motilal Oswal Liquid Fund (MOFLF)*

	<p>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>than Top 101<sup>st</sup> and 250<sup>th</sup> listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. or 10% in Units issued by REITs and InvITs.</p> <p>*subject to overall limit of 30 companies</p>	<p>equity related instruments* selected between Top 101<sup>st</sup> and 250<sup>th</sup> listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other than Top 101<sup>st</sup> and 250<sup>th</sup> listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. or 10% in Units issued by REITs and InvITs.</p> <p>*subject to overall limit of 30 companies in 65-100% in Equity and equity related instruments*</p>		
Motilal Oswal Multicap 35 Fund (MOF35)	<p>The investment objective of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity &amp; equity related instruments across sectors and market-capitalization levels.</p> <p>However, there can be no assurance or guarantee that the investment objective of the</p>	<p>The scheme would invest 65% to 100% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G-Secs, Cash and cash equivalents.</p> <p>*subject to overall limit of 35 securities</p>	<p>The scheme is an open ended equity scheme investing across large cap, mid cap, small cap stocks which with an objective to achieve long term capital appreciation by investing in securities across sectors and market capitalization levels.</p>	9,830.27	485,125

	Scheme would be achieved.				
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.	1,385.75	2,24,188
Motilal Oswal Dynamic Fund (MOFDYNA MIC)	The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives, debt, money market instruments and units issued by REITs and InvITs.  However, there can be no assurance or guarantee that the investment Objective of the Scheme would be achieved.	The scheme would invest 65% to 100% in Equity and equity related instruments including 0 - 35 % in equity derivatives and up to 0-35% in Debt Instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc. or 10% in Units issued by REITs and InvITs.	The scheme shall change its allocation between equity, derivatives and debt, based on MOVI.	1,062.48	39,358
Motilal Oswal Equity Hybrid Fund	The investment objective is to generate equity linked returns by investing in a combined portfolio of equity and equity related instruments,	The scheme would invest 65% to 80% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments,	The scheme is an open ended hybrid scheme investing predominantly in equity and equity related instruments with an objective to	305.51	22,177

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*KIM of Motilal Oswal Liquid Fund (MOFLF)*

	<p>debt, money market instruments and units issued by Real Estate Investment Trust (REIT) &amp; Infrastructure Investment Trust (InvIT).</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>G-Secs, Cash and cash equivalents. or 10% in Units issued by REITs and InvITs.</p>	<p>generate equity linked returns</p>		
<p>Motilal Oswal Nasdaq 100 Fund of Fund</p>	<p>The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal Nasdaq 100 ETF.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The scheme would invest 95% to 100% in Units of Motilal Oswal Nasdaq 100 ETF and balance up to 5% in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.</p>	<p>An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF</p>	<p>526.23</p>	<p>48,030</p>
<p>Motilal Oswal Large and Midcap Fund (MOFLM)</p>	<p>The investment objective is to provide medium to long-term capital appreciation by investing primarily in Large and Midcap stocks.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The scheme would invest in 35% – 65% in equity and Equity related instruments of Large cap companies and in Equity and Equity related instruments of Mid cap companies and 0-30% in Equity and Equity related instruments of other than above and in Units of liquid/ debt schemes, Debt, Money</p>	<p>MOFLM is an open ended equity scheme investing in both large cap and mid cap stocks</p>	<p>405.53</p>	<p>34,715</p>

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*KIM of Motilal Oswal Liquid Fund (MOFLF)*

		Market Instruments, G-Secs, Cash and Cash at call, etc. and 0-10% in Units issued by REITs and InvITs			
Motilal Oswal S&P 500 Index Fund	The Scheme seeks investment return that corresponds to the performance of S&P 500 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest in 95%-100% in Equity and equity related securities covered by S&P 500 Index and 0-5% in Debt and Money market instruments, overseas mutual fund schemes or exchange traded funds	An open ended scheme replicating / tracking S&P 500 Index	198.17	53,642

**MOTILAL OSWAL MUTUAL FUND**

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

<b>Hyderabad</b>	4 <sup>th</sup> Floor, Door No- 6-3-670, RKJSM Squares, Above Reliance Digital, Punjagutta, Hyderabad - 500 082
<b>Mumbai</b>	10 <sup>th</sup> Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025
<b>Mumbai - Fort</b>	2nd Floor, Queens mansion, Behind Khadi Bhandar, A K Nayak Marg, Fort, Mumbai- 400001
<b>Pune</b>	Office No. 401B, 4th Floor, Swojas House, Lane No. 14, Prabhat Road, Income Tax Office lane, Erandawane, Shivaji Nagar, Pune - 411004.
<b>Ahmedabad</b>	306, Third Eye Two Building, Opp Parimal Garden, Panchwati Cross Roads, Ahmedabad - 380 006.
<b>Delhi</b>	601, 6th Floor, Tolstoy House, Tolstoy Road, Connaught Place, New Delhi - 110001
<b>Chennai</b>	1st Floor, Old No.26, New No.2, Dr. Nair Road, Behind Vani Mahal, T. Nagar, Chennai, Tamil Nadu – 600017
<b>Bangalore</b>	Unit No.S-806, 8th floor, South Block , Manipal Centre, Dickenson Road, Bangalore- 560 042
<b>Kolkata</b>	3rd Floor, Constantia Building, 11, Dr. U. N. Bramachari Street, Kolkata - 700 017
<b>Surat</b>	Office No. 2006, Mezzanine Floor, 21st Century Business Center, Near Udhna Char Rasta, Ring Road, Surat-395002

**b) Investor Service Center**

<b>Jaipur</b>	301 & 304, 3rd Floor, Luhadia tower ,Ashok Marg, C Scheme, Jaipur - 302001
<b>Lucknow</b>	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow, Uttar Pradesh - 226001
<b>Chandigarh</b>	Regus Offices, Cabin No 302-312, SCO 54-55-56, 3rd Floor, Sector 17 A, Chandigarh - 160017.
<b>Cochin</b>	41/418E ,4th Floor, Chicago plaza, Rajaji Road, Cochin, Kerala -682035
<b>Coimbatore</b>	Old No. 171, New No. 60, Subramaniam Road, R.S. Puram, Coimbatore-641002
<b>Indore</b>	202, Satguru Elit, Above PNG Jewellers, Opposite High Court Gate No. 1, M.G Road, Indore - 452 001
<b>Nagpur</b>	Shop No 1, Mezzanine Floor, Fortune Business Centre, Plot No-6, First Floor, Vasant Vihar Complex, WHC Road, Shankar Nagar,Nagpur-440010
<b>Baroda</b>	301 3rd floor, Atlantis K-10B , Opp Honest Restaurant, Sarabhai Main Road, Baroda- 390007
<b>Raipur</b>	2nd Floor, Shop No. 215, National Corporate Park, Ward No. 15, GE Road, Raipur - 492001.
<b>Nashik</b>	Office No. 14, Gulmohar Arcade, Opp. Kulkarni Garden, Sharanpur Road, Nashik - 422002.

*KIM of Motilal Oswal Liquid Fund (MOFLF)*



<b>Goa</b>	Shop No. 2, M/s Advani Enterprises, Cabin No CU-07, NeelKamal Arcade, Dr. A B Road, Goa - 403001
<b>Ranchi</b>	‘STAR HEIGHT’, Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital, Circular Road, Lalpur, Ranchi – 834001
<b>Jamshedpur</b>	1st Floor, RR Square, Main Road, Bistupur, Jamshedpur. 831001

**KFINTECHNOLOGY PRIVATE LIMITED (Official Collection Centres)**

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

**MF UTILITIES INDIA PRIVATE LIMITED (OFFICIAL COLLECTION CENTRES)**

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

Branch Name	Address				
Bangalore	No 35	Puttanna Road	Basavanagudi	Bangalore	560004
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	Gopalaswamy Mudaliar Road	Gandhi Nagar-Bellary	583103
Davangere	D.No 162/6 , 1st Floor, 3rd Main	P J Extension	Davangere taluk, Davangere Manda	Davangere	577002
Dharwad	307/9-A, 1st Floor Nagarkar Colony	Elite Business Center	Nagarkar ColonyP B Road	Dharwad	580001
Gulbarga	H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.	Opp. Municipal corporation Office	Jagat, Station Main Road, KALABURAGI	Gulbarga	585105
Hassan	SAS no-212	Ground FloorSampige Road 1st cross	Near Hotel Souther Star K R Puram	Hassan	573201
Hubli	CTC No.483/A1/A2	Ground Floor Shri Ram Palza	Behind Kotak Mahindra Bank Club Road	Hubli	580029
Mangalore	Mahendra Arcade Opp Court Road	Karangal Padi	-	Mangalore	575003
Margao	2Nd Floor	Dalal Commercial Complex	Pajifond	Margao	403601
Mysore	L-350Silver Tower	Ashoka Road	Opp.Clock Tower	Mysore	570001
Panjim	Flat No.1-A H. No. 13/70	Timotio Bldg	Heliodoro Salgado Road Next to Navhind Bhavan (Market Area)	Panjim	403001
Shimoga	Sri Matra Naika Complex	1St Floor Above Shimoga Diagnostic Centre	Llr Road Durgigudi	Shimoga	577201
Ahmedabad	Office No. 401, on 4th Floor	ABC-I, Off. C.G. Road	-	Ahmedabad	380009
Anand	B-42 Vaibhav Commercial Center	Nr Tvs Down Town Shrow Room	Grid Char Rasta	Anand	380001
Baroda	203 Corner point	Jetalpur Road	Baroda Gujarat	Baroda	390007
Bharuch	123 Nexus business Hub	Near Gangotri Hotel	B/s Rajeshwari Petroleum,Makampur Road	Bharuch	392001
Bhavnagar	303 STERLING POINT	WAGHAWADI ROAD	-	Bhavnagar	364001
Gandhidham	Shop # 12 Shree Ambica Arcade Plot # 300	Ward 12. Opp. CG High School	Near HDFC Bank	Gandhidham	370201

Gandhinagar	123 First Floor	Megh Malhar Complex	Opp. Vijay Petrol Pump Sector - 11	Gandhinagar	382011
Jamnagar	131 Madhav Plaza,	Opp Sbi Bank	Nr Lal Bunglow	Jamnagar	361008
Junagadh	124-125 Punit Shopping Center	M.G Road	Ranavav Chowk	Junagadh	362001
Mehsana	FF-21 Someshwar Shopping Mall	Modhera Char Rasta	-	Mehsana	384002
Nadiad	311-3rd Floor City Center	Near Paras Circle	-	Nadiad	387001
Navsari	103 1ST FLOORE LANDMARK MALL	NEAR SAYAJI LIBRARY	Navsari Gujarat	Navsari	396445
Rajkot	302 Metro Plaza	Near Moti Tanki Chowk	Rajkot	Rajkot Gujarat	360001
Surat	Office no: -516 5th Floor Empire State building	Near Udhna Darwaja	Ring Road	Surat	395002
Valsad	406 Dreamland Arcade	Opp Jade Blue	Tithal Road	Valsad	396001
Vapi	A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE	OPP DCB BANK GIDC CHAR RASTA	SILVASSA ROAD	Vapi	396191
Chennai	F-11 Akshaya Plaza 1St Floor	108 Adhithanar Salai	Egmore Opp To Chief Metropolitan Court	Chennai	600002
Alleppy	1st Floor Jp Towers	Mullackal	Ksrtc Bus Stand	Alleppy	688011
Calicut	Second Floor	Manimuriyil Centre, Bank Road,	Kasaba Village	Calicut	673001
Cochin	Ali Arcade 1St Floor Kizhavana Road	Panampilly Nagar	Near Atlantis Junction	Ernakualm	682036
Kannur	2 Nd Floor Prabhath Complex	Fort Road	Nr.Icici Bank	Kannur	670001
Kollam	GROUND FLOOR NARAYANAN SHOPPING COMPLEX	KAUSTHUBHSREE BLOCK	Kadapakada	Kollam	691008
Kottayam	1St Floor Csiascension Square	Railway Station Road	Collectorate P O	Kottayam	686002
Malappuram	2nd Floor	Peekays Arcade	Down Hill	Malappuram	676505
Palghat	No: 20 & 21	Metro Complex H.P.O.Road Palakkad	H.P.O.Road	Palakkad	678001
Tiruvalla	2Nd Floor Erinjery Complex	Ramanchira	Opp Axis Bank	Thiruvalla	689107

Thrissur	4TH FLOOR, CROWN TOWER	SHAKTHAN NAGAR	OPP. HEAD POST OFFICE	Thrissur	680001
Trivandrum	2Nd Floor	OPP. HEAD POST OFFICE	Sasthamangalam	Trivandrum	695010
Coimbatore	3rd Floor Jaya Enclave	1057 Avinashi Road	-	Coimbatore	641018
Dindigul	NO 59B New Pensioner street	Palani Road	,Opp Gomathi Lodge	Dindigul	624001
Erode	Address No 38/1 Ground Floor	Sathy Road,(VCTV Main Road)	Sorna Krishna Complex	Erode	638003
Karur	No 88/11, BB plaza	NRMP street	K S Mess Back side	Karur	639002
Madurai	No. G-16/17	AR Plaza, 1st floor	North Veli Street	Madurai	625001
Nagercoil	HNO 45	1st Floor	East Car Street	Nagercoil	629001
Pollachi	146/4Ramanathan Building	1st Floor New Scheme Road	-	Pollachi	642002
Pondicherry	No 122(10b)	Muthumariamman koil street	-	Pondicherry	605001
Salem	NO 3/250	Pondicherry - 605001	6th CrossPerumal kovil back side Fairland's	Salem	636016
Thanjavur	No 1, Basement	Nallaiyah Complex	Srinivasam pillai road	Thanjavur	613001
Tirunelveli	55/18 Jeney Building	S N Road	Near Aravind Eye Hospital	Tirunelveli	627001
Tirupur	No 669A	Kamaraj Road,	Near old collector office,	Tirupur	641604
Trichy	No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam	Putthur	-	Trichy	620017
Tuticorin	4 - B A34 - A37	Mangalmal Mani Nagar	Opp. Rajaji Park Palayamkottai Road	Tuticorin	628003
Vellore	No. 6 NEXUS Towers	2nd Floor Officer's Line	Above Peter England & Bata Showroom opp. To Voorhees School	Vellore	632001
Agartala	OLS RMS CHOWMUHANI	MANTRI BARI ROAD1ST FLOOR NEAR TRAFFIC POINT	TRIPURA WEST	Agartala	799001
Guwahati	1st Floor Bajrangbali Building	Near Bora Service Station GS Road	-	Guwahati	781007
Shillong	Annex Mani Bhawan	Lower Thana Road	Near R K M Lp School	Shillong	793001
Silchar	N.N. Dutta Road	Chowchakra Complex	Premtala	Silchar	788001

*KIM of Motilal Oswal Liquid Fund (MOFLF)*

Ananthapur	Plot No: 12-313,	Balaji Towers, Suryanagar	Ananthapur Village	Anantapur	515001
Eluru	DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET	OPP ANDHRA HOSPITALS	R R PETA	Eluru	534002
Guntur	2nd Shatter, 1st Floor	Hno. 6-14-48, 14/2 Lane,	Arundal Pet	Guntur	522002
Hyderabad	No:303, Vamsee Estates	Opp: Bigbazaar	Ameerpet	Hyderabad	500016
Karimnagar	2nd ShutterHNo. 7- 2-607 Sri Matha	Complex Mankammathota	-	Karimnagar	505001
Kurnool	Shop No:47	2nd Floor	S komda Shoping mall	Kurnool	518001
Nanded	Shop No.4	Santakripa Market G G Road	Opp.Bank Of India	Nanded	431601
Nellore	D No:16-5-66 Ramarao Complex, No:2 Shop No:305,3rd Floor	Nagula Mitta Rodad	Opp Bank of baroda	Nellore	524001
Nizamabad	H No:5-6-430	Above Bank Of Baroda First Floor	Beside Hdfc BankHyderabad Road	Nizamabad	503003
Rajahmundry	D.No.6-1- 4Rangachary Street	T.Nagar	Near Axis Bank Street	Rajahmundry	533101
Solapur	Block No 06	Vaman Nagar Opp D- Mart	Jule Solapur	Solapur	413004
Srikakulam	D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple	Pedda relli veedhi	Palakonda Road	Srikakulam	532001
Tirupathi	H.No:10-13-425	1st Floor Tilak Road	Opp: Sridevi Complex	Tirupathi	517501
Vijayanagara m	D No : 20-20-29, 1st Floor	Surya Nagar, Kalavapuvvu Meda	Near Ayodhya Stadium, Dharmapuri Road	Vizianagar am	535002
Vijayawada	HNo26-23, 1st Floor	Sundarammastreet	GandhiNagar, Krishna	Vijayawada	520010
Visakhapatna m	Door No: 48-8-	Dwaraka Diamond Ground Floor	Srinagar	Visakhapat nam	530016
Warangal	Shop No22 ,	Ground Floor Warangal City Center,15-1-237	Mulugu Road Junction	Warangal	506002
Akola	Yamuna Tarang Complex Shop No 30	Ground Floor N.H. No- 06 Murtizapur Road	Opp Radhakrishna Talkies	Akola	444004
Amaravathi	Shop No. 21 2nd Floor	Gulshan Tower	Near Panchsheel Talkies Jaistambh Square	Amaravathi	444601

*KIM of Motilal Oswal Liquid Fund (MOFLF)*

Aurangabad	Ramkunj Niwas	Railway Station Road	Near Osmanpura Circle	Aurangabad	431005
Betul	1071St Floor Hotel Utkarsh	J. H. College Road	-	Betul	460001
Bhopal	Gurukripa Plaza, Plot No. 48A	Opposite City Hospital, zone-2	M P nagar	Bhopal	462011
Chandrapur	Shop No-6 Office No-2	1St Floor Rauts Raghuvanshi Complex	Beside Azad Garden Main Road	Chandrapur	442402
Dewas	27 Rmo House	Station Road	Above Maa Chamunda Gaes Agency	Dewas	455001
Dhule	Ground Floor Ideal Laundry Lane No 4	Khol Galli Near Muthoot Finance	Opp Bhavasar General Store	Dhule	424001
Indore	19/1 New Palasia Balaji Corporate 203-204-205	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
Jalgaon	269 Jaee Vishwa 1 St Floor	Baliram Peth Above United Bank Of India	Near Kishor Agencies.	Jalgaon	425001
Nagpur	Plot No 2/1 House No 102/1	Mata Mandir Road	Mangaldeep Appartment Opp Khandelwal Jewelers Dharampeth	Nagpur	440010
Nasik	S-9 Second Floor	Suyojit Sankul	Sharanpur Road	Nasik	422002
Ratlam	1 Nagpal Bhawan Free Ganj Road	Do Batti	Near Nokia Care	Ratlam	457001
Sagar	II floor Above shiva kanch mandir.	5 civil lines	Sagar	Sagar	470002
Ujjain	101 Aashta Tower	13/1 Dhanwantri Marg	Freeganj	Ujjain	456010
Asansol	112/N G. T. ROAD BHANGA PACHIL	G.T Road Asansol Pin: 713 303;	Paschim Bardhaman West Bengal	Asansol	713303
Balasore	1-B. 1st Floor, Kalinga Hotel Lane	Baleshwar	Baleshwar Sadar	Balasore	756001
Bankura	Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor	Ward no-24 Opposite P.C Chandra	Bankura town	Bankura	722101
Barhampore (Wb)	Thakur Market Complex Gorabazar	Post Berhampore Dist Murshidabad	72 No Nayasarak Road	Barhampore (Wb)	742101
Berhampur (Or)	Opp Divya Nandan Kalyan Mandap	3rd Lane Dharam Nagar	Near Lohiya Motor	Berhampur (Or)	760001
Bhilai	Office No.2, 1st Floor	Plot No. 9/6	Nehru Nagar [East]	Bhilai	490020

*KIM of Motilal Oswal Liquid Fund (MOFLF)*

Bhubaneswar	A/181 Back Side Of Shivam Honda Show Room	Saheed Nagar	-	Bhubaneswar	751007
Bilaspur	Shop.No.306	3rd Floor,ANANDAM PLAZA	Vyapar Vihar Main Road	Bilaspur	495001
Bokaro	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
Chinsura	No : 96	PO: CHINSURAH	DOCTORS LANE	Chinsurah	712101
Cuttack	SHOP NO-45,2ND FLOOR,	NETAJI SUBAS BOSE ARCADE,	(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,	DARGHA BAZAR,Cuttack	753001
Dhanbad	208 New Market 2Nd Floor	Bank More	-	Dhanbad	826001
Durgapur	MWAV-16 BENGAL AMBUJA	2ND FLOOR CITY CENTRE	Distt. BURDWAN Durgapur-16	Durgapur	713216
Gaya	Property No. 711045129, Ground FloorHotel Skylark	Swaraipuri Road	-	Gaya	823001
Jalpaiguri	D B C Road Opp Nirala Hotel	Opp Nirala Hotel	Opp Nirala Hotel	Jalpaiguri	735101
Jamshedpur	Madhukunj, 3rd Floor	Q Road, Sakchi	Bistupur, East Singhbhum	Jamshedpur	831001
Kharagpur	Holding No 254/220, SBI BUILDING	Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur	Dist: Paschim Medinipur	Kharagpur	721304
Kolkata	Apeejay House ( Beside Park Hotel )	C Block3rd Floor	15 Park Street	Kolkata	700016
Malda	RAM KRISHNA PALLY; GROUND FLOOR	ENGLISH BAZAR	-	Malda	732101
Patna	3A 3Rd Floor Anand Tower	Exhibition Road	Opp Icici Bank	Patna	800001
Raipur	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER	FAFADIH CHOWK	JAIL ROAD	Raipur	492001
Ranchi	Room No 307 3Rd Floor	Commerce Tower	Beside Mahabir Tower	Ranchi	834001
Rourkela	2nd Floor, Main Road	UDIT NAGAR	SUNDARGARH	Rourekla	769012
Sambalpur	First Floor; Shop No. 219	SAHEJ PLAZA	Golebazar; Sambalpur	Sambalpur	768001

Siliguri	Nanak Complex, 2nd Floor	Sevoke Road	-	Siliguri	734001
Agra	House No. 17/2/4, 2nd Floor	Deepak Wasan Plaza	Behind Hotel Holiday INN, Sanjay Place	Agra	282002
Aligarh	Sebti Complex Centre Point	Sebti Complex Centre Point	-	Aligarh	202001
Allahabad	Meena Bazar	2nd Floor 10 S.P. Marg Civil Lines	Subhash Chauraha, Prayagraj	Allahabad	211001
Ambala	6349, 2nd Floor	Nicholson Road	Adjacent Kos Hospitalambala Cant	Ambala	133001
Azamgarh	House No. 290, Ground Floor	Civil lines, Near Sahara Office	-	Azamgarh	276001
Bareilly	1ST FLOOR REAR SIDEA -SQUARE BUILDING	54-CIVIL LINES	Ayub Khan Chauraha	Bareilly	243001
Begusarai	C/o Dr Hazari Prasad Sahu	Ward No 13, Behind Alka Cinema	Begusarai (Bihar)	Begusarai	851117
Bhagalpur	2Nd Floor	Chandralok Complex Ghantaghar	Radha Rani Sinha Road	Bhagalpur	812001
Darbhanga	Jaya Complex 2Nd Floor	Above Furniture Planet Donar	Chowk	Darbhanga	846003
Dehradun	Kaulagarh Road	Near Sirmaur Marg above	Reliance Webworld	Dehradun	248001
Deoria	K. K. Plaza	Above Apurwa Sweets	Civil Lines Road	Deoria	274001
Faridabad	A-2B 3rd Floor	Neelam Bata Road Peer ki Mazar	Nehru Groundnit	Faridabad	121001
Ghaziabad	FF - 31, Konark Building	Rajnagar	-	Ghaziabad	201001
Ghazipur	House No. 148/19	Mahua Bagh	-	Ghazipur	233001
Gonda	H No 782, Shiv Sadan	ITI Road, Near Raghukul Vidyapeeth	Civil lines	Gonda	271001
Gorakhpur	Above V.I.P. House adjacent	A.D. Girls College	Bank Road	Gorakhpur	273001
Gurgaon	No: 212A, 2nd Floor, Vipul Agora	M. G. Road	-	Gurgaon	122001
Gwalior	City Centre	Near Axis Bank	-	Gwalior	474011
Haldwani	Shoop No 5	KMVN Shopping Complex	-	Haldwani	263139
Haridwar	Shop No. - 13, 1st Floor	Bhatia Complex	Near Jamuna Palace	Haridwar	249410
Hissar	Shop No. 20, Ground Floor	R D City Centre	Railway Road	Hissar	125001
Jaunpur	R N Complex 1-1-9-G	R. N. Complex, Opposite Pathak Honda	Above Oriental Bank of Commerce	Jaunpur	222002

*KIM of Motilal Oswal Liquid Fund (MOFLF)*



Jhansi	1st Floor, Puja Tower	Near 48 Chambers	ELITE Crossing	Jhansi	284001
Kanpur	15/46 B Ground Floor	Opp : Muir Mills	Civil Lines	Kanpur	208001
Korba	Nidhi Biz Complex	Plot No 5, Near Patidar Bhawan	T. P. Nagar	Korba	495677
Lucknow	Ist Floor	A. A. Complex	5 Park Road Hazratganj Thaper House	Lucknow	226001
Mathura	Shop No. 9, Ground Floor, Vihari Lal Plaza	Opposite Brijwasi Centrum	Near New Bus Stand	Mathura	281001
Meerut	H No 5	Purva Eran, Opp Syndicate Bank	Hapur Road	Meerut	250002
Mirzapur	Ground Floor, Triveni Campus	Ratan Ganj	-	Mirzapur	231001
Moradabad	Chadha Complex	G. M. D. Road	Near Tadi Khana Chowk	Moradabad	244001
Morena	House No. HIG 959	Near Court, Front of Dr. Lal Lab	Old Housing Board Colony	Morena	476001
Muzaffarpur	First Floor Saroj Complex	Diwam Road	Near Kalyani Chowk	Muzaffarpur	842001
Noida	4054th Floor Vishal Chamber	Plot No.1 Sector-18		Noida	201301
Panipat	Preet Tower, 3rd Floor	Behind Akash Institute	Near NK Tower, G.T. Road	Panipat	132103
Renukoot	C/o Mallick Medical Store	Bangali Katra Main Road	Dist. Sonbhadra (U.P.)	Renukoot	231217
Rewa	Shop No. 2, Shree Sai Anmol Complex	Ground Floor	Opp Teerth Memorial Hospital	Rewa	486001
Rohtak	Shop No 14	Ground Floor	Delhi Road	Rohtak	124001
Roorkee	Shree Ashadeep Complex 16	Civil Lines	Near Income Tax Office	Roorkee	247667
Saharanpur	18 Mission Market	Court Road	-	Saharanpur	247001
Satna	1St Floor Gopal Complex	Near Bus Stand	Rewa Road	Satna	485001
Shimla	1st Floor	Hills View Complex	Near Tara Hall	Shimla	171001
Shivpuri	A. B. Road	In Front of Sawarkar Park	Near Hotel Vanasthali	Shivpuri	473551
Sitapur	12/12 Surya Complex	Station Road	Uttar Pradesh	Sitapur	261001
Solan	Disha Complex, 1St Floor	Above Axis Bank	Rajgarh Road	Solan	173212
Sonepat	2nd floor	DP Tower, Model Town	Near Subhash Chowk	Sonepat	131001

Sultanpur	1st Floor, Ramashanker Market	Civil Line	-	Sultanpur	228001
Varanasi	D-64/132, 2nd Floor	KA, Mauza, Shivpurwa, Settlement Plot No 478 Pargana	Dehat Amanat, Mohalla Sigra	Varanashi	221010
Yamuna Nagar	B-V, 185/A, 2nd Floor, Jagadri Road,	Near DAV Girls College, (UCO Bank Building) Pyara Chowk	-	Yamuna Nagar	135001
Kolhapur	605/1/4 E Ward Shahupuri 2Nd Lane	Laxmi Niwas	Near Sultane Chambers	Kolhapur	416001
Mumbai	24/B Raja Bahadur Compound	Ambalal Doshi Marg	Behind Bse Bldg	Fort	400001
Pune	Office # 207-210, second floor	Kamla Arcade, JM Road. Opposite Balgandharva	Shivaji Nagar	Pune	411005
Ajmer	302 3rd Floor	Ajmer Auto Building	Opposite City Power House	Jaipur Road; Ajmer	305001
Alwar	137, Jai Complex	Road No - 2	-	Alwar	301001
Amritsar	72-A	Taylor'S Road	Opp Aga Heritage Club	Amritsar	143001
Bhatinda	#2047-A 2Nd Floor	The Mall Road	Above Max New York Life Insurance	Bhatinda	151001
Bhilwara	Shop No. 27-28	1St Floor Heera Panna Market	Pur Road	Bhilwara	311001
Bikaner	70-71 2Nd Floor   Dr.Chahar Building	Panchsati Circle	Sadul Ganj	Bikaner	334003
Chandigarh	First floor, SCO 2469-70	Sec. 22-C	-	Chandigarh	160022
Ferozpur	The Mall Road Chawla Bulding Ist Floor	Opp. Centrail Jail	Near Hanuman Mandir	Ferozepur	152002
Hoshiarpur	1St Floor The Mall Tower	Opp Kapila Hospital	Sutheri Road	Hoshiarpur	146001
Jaipur	S16/A IIIrd Floor	Land Mark Building Opp Jai Club	Mahaver Marg C Scheme	Jaipur	302001
Jalandhar	Office No 7, 3rd Floor,	City Square building	E-H197 Civil Lines	Jalandhar	144001
Jammu	Gupta's Tower	2nd Floor CB-12	Rail Head complex	Jammu	180012
Jodhpur	Shop No. 6, GROUND FLOOR	GANG TOWER, OPPOSITE ARORA MOTER SERVICE CENTRE	NEAR BOMBAY MOTER CIRCLE	Jodhpur	342003
Karnal	18/369Char Chaman	Kunjapura Road	Behind Miglani Hospital	Karnal	132001

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Kota	D-8, SHRI RAM COMPLEX	OPPOSITE MULTI PURPOSE SCHOOL	GUMANPUR	Kota	324007
Ludhiana	SCO 122, Second floor	Above Hdfc Mutual fun	,Feroze Gandhi Market	Ludhiana	141001
Moga	1St FloorDutt Road	Mandir Wali Gali	Civil Lines Barat Ghar	Moga	142001
New Delhi	305 New Delhi House	27 Barakhamba Road	-	New Delhi	110001
Pathankot	2nd Floor Sahni Arcade Complex	Adj.Indra colony Gate Railway Road	Pathankot	Pathankot	145001
Patiala	Sco 27 D	Chotti Baradari	Near Car Bazaar	Patiala	147001
Sikar	First FloorSuper Tower	Behind Ram Mandir Near Taparya Bagichi	-	Sikar	332001
Sri Ganganagar	Address Shop No. 5, Opposite Bihani Petrol Pump	NH - 15	near Baba Ramdev Mandir	Sri Ganganagar	335001
Udaipur	Shop No. 202, 2nd Floor business centre	1C Madhuvan	Opp G P O Chetak Circle	Udaipur	313001
Vashi	Vashi Plaza,Shop no. 324	C Wing, 1ST Floor	Sector 17	Vashi Mumbai	400705
Vile Parle	Shop No.1 Ground Floor,	Dipti Jyothi Co-operative Housing Society,	Near MTNL office P M Road,	Vile Parle East	400057
Borivali	Gomati SmutiGround Floor	Jambli Gully	Near Railway Station	Borivali Mumbai	400 092
Thane	Room No. 302 3rd FloorGanga Prasad	Near RBL Bank Ltd	Ram Maruti Cross RoadNaupada Thane West	Mumbai	400602
Dalhousie	2Nd Floor Room no- 226	R N Mukherjee Road		Kolkata	700 001
Hyderabad(Gachibowli)	Selenium Plot No: 31 & 32	Tower B Survey No.115/22 115/24 115/25	Financial District Gachibowli Nanakramguda Serilingampally Mandal	Hyderabad	500032

Branch Name	Address				
Bangalore	No 35	Puttanna Road	Basavanagudi	Bangalore	560004
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	Gopalaswamy Mudaliar Road	Gandhi Nagar-Bellary	583103
Davangere	D.No 162/6 , 1st Floor, 3rd Main	P J Extension	Davangere taluk, Davangere Manda	Davangere	577002
Dharwad	307/9-A, 1st Floor Nagarkar Colony	Elite Business Center	Nagarkar ColonyP B Road	Dharwad	580001
Gulbarga	H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.	Opp. Municipal corporation Office	Jagat, Station Main Road, KALABURAGI	Gulbarga	585105
Hassan	SAS no-212	Ground FloorSampige Road 1st cross	Near Hotel Souther Star K R Puram	Hassan	573201
Hubli	CTC No.483/A1/A2	Ground Floor Shri Ram Palza	Behind Kotak Mahindra Bank Club Road	Hubli	580029
Mangalore	Mahendra Arcade Opp Court Road	Karangal Padi	-	Mangalore	575003
Margao	2Nd Floor	Dalal Commercial Complex	Pajifond	Margao	403601
Mysore	L-350Silver Tower	Ashoka Road	Opp.Clock Tower	Mysore	570001
Panjim	Flat No.1-A H. No. 13/70	Timotio Bldg	Heliodoro Salgado Road Next to Navhind Bhavan (Market Area)	Panjim	403001
Shimoga	Sri Matra Naika Complex	1St Floor Above Shimoga Diagnostic Centre	Llr Road Durgigudi	Shimoga	577201
Ahmedabad	Office No. 401, on 4th Floor	ABC-I, Off. C.G. Road	-	Ahmedabad	380009
Anand	B-42 Vaibhav Commercial Center	Nr Tvs Down Town Shrow Room	Grid Char Rasta	Anand	380001
Baroda	203 Corner point	Jetalpur Road	Baroda Gujarat	Baroda	390007
Bharuch	123 Nexus business Hub	Near Gangotri Hotel	B/s Rajeshwari Petroleum,Makampur Road	Bharuch	392001
Bhavnagar	303 STERLING POINT	WAGHAWADI ROAD	-	Bhavnagar	364001
Gandhidham	Shop # 12 Shree Ambica Arcade Plot # 300	Ward 12. Opp. CG High School	Near HDFC Bank	Gandhidham	370201

Gandhinagar	123 First Floor	Megh Malhar Complex	Opp. Vijay Petrol Pump Sector - 11	Gandhinagar	382011
Jamnagar	131 Madhav Plaza,	Opp Sbi Bank	Nr Lal Bunglow	Jamnagar	361008
Junagadh	124-125 Punit Shopping Center	M.G Road	Ranavav Chowk	Junagadh	362001
Mehsana	FF-21 Someshwar Shopping Mall	Modhera Char Rasta	-	Mehsana	384002
Nadiad	311-3rd Floor City Center	Near Paras Circle	-	Nadiad	387001
Navsari	103 1ST FLOORE LANDMARK MALL	NEAR SAYAJI LIBRARY	Navsari Gujarat	Navsari	396445
Rajkot	302 Metro Plaza	Near Moti Tanki Chowk	Rajkot	Rajkot Gujarat	360001
Surat	Office no: -516 5th Floor Empire State building	Near Udhna Darwaja	Ring Road	Surat	395002
Valsad	406 Dreamland Arcade	Opp Jade Blue	Tithal Road	Valsad	396001
Vapi	A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE	OPP DCB BANK GIDC CHAR RASTA	SILVASSA ROAD	Vapi	396191
Chennai	F-11 Akshaya Plaza 1St Floor	108 Adhithanar Salai	Egmore Opp To Chief Metropolitan Court	Chennai	600002
Alleppy	1st Floor Jp Towers	Mullackal	Ksrtc Bus Stand	Alleppy	688011
Calicut	Second Floor	Manimuriyil Centre, Bank Road,	Kasaba Village	Calicut	673001
Cochin	Ali Arcade 1St Floor Kizhavana Road	Panampilly Nagar	Near Atlantis Junction	Ernakualm	682036
Kannur	2 Nd Floor Prabhath Complex	Fort Road	Nr.Icici Bank	Kannur	670001
Kollam	GROUND FLOOR NARAYANAN SHOPPING COMPLEX	KAUSTHUBHSREE BLOCK	Kadapakada	Kollam	691008
Kottayam	1St Floor Csiascension Square	Railway Station Road	Collectorate P O	Kottayam	686002
Malappuram	2nd Floor	Peekays Arcade	Down Hill	Malappuram	676505
Palghat	No: 20 & 21	Metro Complex H.P.O.Road Palakkad	H.P.O.Road	Palakkad	678001
Tiruvalla	2Nd Floor Erinjery Complex	Ramanchira	Opp Axis Bank	Thiruvalla	689107

Thrissur	4TH FLOOR, CROWN TOWER	SHAKTHAN NAGAR	OPP. HEAD POST OFFICE	Thrissur	680001
Trivandrum	2Nd Floor	OPP. HEAD POST OFFICE	Sasthamangalam	Trivandrum	695010
Coimbatore	3rd Floor Jaya Enclave	1057 Avinashi Road	-	Coimbatore	641018
Dindigul	NO 59B New Pensioner street	Palani Road	,Opp Gomathi Lodge	Dindigul	624001
Erode	Address No 38/1 Ground Floor	Sathy Road,(VCTV Main Road)	Sorna Krishna Complex	Erode	638003
Karur	No 88/11, BB plaza	NRMP street	K S Mess Back side	Karur	639002
Madurai	No. G-16/17	AR Plaza, 1st floor	North Veli Street	Madurai	625001
Nagercoil	HNO 45	1st Floor	East Car Street	Nagercoil	629001
Pollachi	146/4Ramanathan Building	1st Floor New Scheme Road	-	Pollachi	642002
Pondicherry	No 122(10b)	Muthumariamman koil street	-	Pondicherry	605001
Salem	NO 3/250	Pondicherry - 605001	6th CrossPerumal kovil back side Fairland's	Salem	636016
Thanjavur	No 1, Basement	Nallaiyah Complex	Srinivasam pillai road	Thanjavur	613001
Tirunelveli	55/18 Jeney Building	S N Road	Near Aravind Eye Hospital	Tirunelveli	627001
Tirupur	No 669A	Kamaraj Road,	Near old collector office,	Tirupur	641604
Trichy	No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam	Putthur	-	Trichy	620017
Tuticorin	4 - B A34 - A37	Mangalmal Mani Nagar	Opp. Rajaji Park Palayamkottai Road	Tuticorin	628003
Vellore	No. 6 NEXUS Towers	2nd Floor Officer's Line	Above Peter England & Bata Showroom opp. To Voorhees School	Vellore	632001
Agartala	OLS RMS CHOWMUHANI	MANTRI BARI ROAD1ST FLOOR NEAR TRAFFIC POINT	TRIPURA WEST	Agartala	799001
Guwahati	1st Floor Bajrangbali Building	Near Bora Service Station GS Road	-	Guwahati	781007
Shillong	Annex Mani Bhawan	Lower Thana Road	Near R K M Lp School	Shillong	793001
Silchar	N.N. Dutta Road	Chowchakra Complex	Premtala	Silchar	788001

*KIM of Motilal Oswal Liquid Fund (MOFLF)*

Ananthapur	Plot No: 12-313,	Balaji Towers, Suryanagar	Ananthapur Village	Anantapur	515001
Eluru	DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET	OPP ANDHRA HOSPITALS	R R PETA	Eluru	534002
Guntur	2nd Shatter, 1st Floor	Hno. 6-14-48, 14/2 Lane,	Arundal Pet	Guntur	522002
Hyderabad	No:303, Vamsee Estates	Opp: Bigbazaar	Ameerpet	Hyderabad	500016
Karimnagar	2nd ShutterHNo. 7- 2-607 Sri Matha	Complex Mankammathota	-	Karimnagar	505001
Kurnool	Shop No:47	2nd Floor	S komda Shoping mall	Kurnool	518001
Nanded	Shop No.4	Santakripa Market G G Road	Opp.Bank Of India	Nanded	431601
Nellore	D No:16-5-66 Ramarao Complex, No:2 Shop No:305,3rd Floor	Nagula Mitta Rodad	Opp Bank of baroda	Nellore	524001
Nizamabad	H No:5-6-430	Above Bank Of Baroda First Floor	Beside Hdfc BankHyderabad Road	Nizamabad	503003
Rajahmundry	D.No.6-1- 4Rangachary Street	T.Nagar	Near Axis Bank Street	Rajahmundry	533101
Solapur	Block No 06	Vaman Nagar Opp D- Mart	Jule Solapur	Solapur	413004
Srikakulam	D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple	Pedda relli veedhi	Palakonda Road	Srikakulam	532001
Tirupathi	H.No:10-13-425	1st Floor Tilak Road	Opp: Sridevi Complex	Tirupathi	517501
Vijayanagara m	D No : 20-20-29, 1st Floor	Surya Nagar, Kalavapuvvu Meda	Near Ayodhya Stadium, Dharmapuri Road	Vizianagar am	535002
Vijayawada	HNo26-23, 1st Floor	Sundarammastreet	GandhiNagar, Krishna	Vijayawada	520010
Visakhapatna m	Door No: 48-8-	Dwaraka Diamond Ground Floor	Srinagar	Visakhapat nam	530016
Warangal	Shop No22 ,	Ground Floor Warangal City Center,15-1-237	Mulugu Road Junction	Warangal	506002
Akola	Yamuna Tarang Complex Shop No 30	Ground Floor N.H. No- 06 Murtizapur Road	Opp Radhakrishna Talkies	Akola	444004
Amaravathi	Shop No. 21 2nd Floor	Gulshan Tower	Near Panchsheel Talkies Jaistambh Square	Amaravathi	444601

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Aurangabad	Ramkunj Niwas	Railway Station Road	Near Osmanpura Circle	Aurangabad	431005
Betul	1071St Floor Hotel Utkarsh	J. H. College Road	-	Betul	460001
Bhopal	Gurukripa Plaza, Plot No. 48A	Opposite City Hospital, zone-2	M P nagar	Bhopal	462011
Chandrapur	Shop No-6 Office No-2	1St Floor Rauts Raghuvanshi Complex	Beside Azad Garden Main Road	Chandrapur	442402
Dewas	27 Rmo House	Station Road	Above Maa Chamunda Gaes Agency	Dewas	455001
Dhule	Ground Floor Ideal Laundry Lane No 4	Khol Galli Near Muthoot Finance	Opp Bhavasar General Store	Dhule	424001
Indore	19/1 New Palasia Balaji Corporate 203-204-205	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
Jalgaon	269 Jae Vishwa 1 St Floor	Baliram Peth Above United Bank Of India	Near Kishor Agencies.	Jalgaon	425001
Nagpur	Plot No 2/1 House No 102/1	Mata Mandir Road	Mangaldeep Appartment Opp Khandelwal Jewelers Dharampeth	Nagpur	440010
Nasik	S-9 Second Floor	Suyojit Sankul	Sharanpur Road	Nasik	422002
Ratlam	1 Nagpal Bhawan Free Ganj Road	Do Batti	Near Nokia Care	Ratlam	457001
Sagar	II floor Above shiva kanch mandir.	5 civil lines	Sagar	Sagar	470002
Ujjain	101 Aashta Tower	13/1 Dhanwantri Marg	Freeganj	Ujjain	456010
Asansol	112/N G. T. ROAD BHANGA PACHIL	G.T Road Asansol Pin: 713 303;	Paschim Bardhaman West Bengal	Asansol	713303
Balasore	1-B. 1st Floor, Kalinga Hotel Lane	Baleshwar	Baleshwar Sadar	Balasore	756001
Bankura	Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor	Ward no-24 Opposite P.C Chandra	Bankura town	Bankura	722101
Barhampore (Wb)	Thakur Market Complex Gorabazar	Post Berhampore Dist Murshidabad	72 No Nayasarak Road	Barhampore (Wb)	742101
Berhampur (Or)	Opp Divya Nandan Kalyan Mandap	3rd Lane Dharam Nagar	Near Lohiya Motor	Berhampur (Or)	760001
Bhilai	Office No.2, 1st Floor	Plot No. 9/6	Nehru Nagar [East]	Bhilai	490020

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Bhubaneswar	A/181 Back Side Of Shivam Honda Show Room	Saheed Nagar	-	Bhubaneswar	751007
Bilaspur	Shop.No.306	3rd Floor,ANANDAM PLAZA	Vyapar Vihar Main Road	Bilaspur	495001
Bokaro	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
Chinsura	No : 96	PO: CHINSURAH	DOCTORS LANE	Chinsurah	712101
Cuttack	SHOP NO-45,2ND FLOOR,	NETAJI SUBAS BOSE ARCADE,	(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,	DARGHA BAZAR,Cuttack	753001
Dhanbad	208 New Market 2Nd Floor	Bank More	-	Dhanbad	826001
Durgapur	MWAV-16 BENGAL AMBUJA	2ND FLOOR CITY CENTRE	Distt. BURDWAN Durgapur-16	Durgapur	713216
Gaya	Property No. 711045129, Ground FloorHotel Skylark	Swaraipuri Road	-	Gaya	823001
Jalpaiguri	D B C Road Opp Nirala Hotel	Opp Nirala Hotel	Opp Nirala Hotel	Jalpaiguri	735101
Jamshedpur	Madhukunj, 3rd Floor	Q Road, Sakchi	Bistupur, East Singhbhum	Jamshedpur	831001
Kharagpur	Holding No 254/220, SBI BUILDING	Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur	Dist: Paschim Medinipur	Kharagpur	721304
Kolkata	Apeejay House ( Beside Park Hotel )	C Block3rd Floor	15 Park Street	Kolkata	700016
Malda	RAM KRISHNA PALLY; GROUND FLOOR	ENGLISH BAZAR	-	Malda	732101
Patna	3A 3Rd Floor Anand Tower	Exhibition Road	Opp Icici Bank	Patna	800001
Raipur	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER	FAFADIH CHOWK	JAIL ROAD	Raipur	492001
Ranchi	Room No 307 3Rd Floor	Commerce Tower	Beside Mahabir Tower	Ranchi	834001
Rourkela	2nd Floor, Main Road	UDIT NAGAR	SUNDARGARH	Rourekla	769012
Sambalpur	First Floor; Shop No. 219	SAHEJ PLAZA	Golebazar; Sambalpur	Sambalpur	768001

Siliguri	Nanak Complex, 2nd Floor	Sevoke Road	-	Siliguri	734001
Agra	House No. 17/2/4, 2nd Floor	Deepak Wasan Plaza	Behind Hotel Holiday INN, Sanjay Place	Agra	282002
Aligarh	Sebti Complex Centre Point	Sebti Complex Centre Point	-	Aligarh	202001
Allahabad	Meena Bazar	2nd Floor 10 S.P. Marg Civil Lines	Subhash Chauraha, Prayagraj	Allahabad	211001
Ambala	6349, 2nd Floor	Nicholson Road	Adjacent Kos Hospital Ambala Cant	Ambala	133001
Azamgarh	House No. 290, Ground Floor	Civil lines, Near Sahara Office	-	Azamgarh	276001
Bareilly	1ST FLOOR REAR SIDEA - SQUARE BUILDING	54-CIVIL LINES	Ayub Khan Chauraha	Bareilly	243001
Begusarai	C/o Dr Hazari Prasad Sahu	Ward No 13, Behind Alka Cinema	Begusarai (Bihar)	Begusarai	851117
Bhagalpur	2Nd Floor	Chandralok Complex Ghantaghar	Radha Rani Sinha Road	Bhagalpur	812001
Darbhanga	Jaya Complex 2Nd Floor	Above Furniture Planet Donar	Chowk	Darbhanga	846003
Dehradun	Kaulagarh Road	Near Sirmaur Marg above	Reliance Webworld	Dehradun	248001
Deoria	K. K. Plaza	Above Apurwa Sweets	Civil Lines Road	Deoria	274001
Faridabad	A-2B 3rd Floor	Neelam Bata Road Peer ki Mazar	Nehru Groundnit	Faridabad	121001
Ghaziabad	FF - 31, Konark Building	Rajnagar	-	Ghaziabad	201001
Ghazipur	House No. 148/19	Mahua Bagh	-	Ghazipur	233001
Gonda	H No 782, Shiv Sadan	ITI Road, Near Raghukul Vidyapeeth	Civil lines	Gonda	271001
Gorakhpur	Above V.I.P. House adjacent	A.D. Girls College	Bank Road	Gorakhpur	273001
Gurgaon	No: 212A, 2nd Floor, Vipul Agora	M. G. Road	-	Gurgaon	122001
Gwalior	City Centre	Near Axis Bank	-	Gwalior	474011
Haldwani	Shoop No 5	KMVN Shopping Complex	-	Haldwani	263139
Haridwar	Shop No. - 13, 1st Floor	Bhatia Complex	Near Jamuna Palace	Haridwar	249410
Hissar	Shop No. 20, Ground Floor	R D City Centre	Railway Road	Hissar	125001
Jaunpur	R N Complex 1-1-9-G	R. N. Complex, Opposite Pathak Honda	Above Oriental Bank of Commerce	Jaunpur	222002

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Jhansi	1st Floor, Puja Tower	Near 48 Chambers	ELITE Crossing	Jhansi	284001
Kanpur	15/46 B Ground Floor	Opp : Muir Mills	Civil Lines	Kanpur	208001
Korba	Nidhi Biz Complex	Plot No 5, Near Patidar Bhawan	T. P. Nagar	Korba	495677
Lucknow	Ist Floor	A. A. Complex	5 Park Road Hazratganj Thaper House	Lucknow	226001
Mathura	Shop No. 9, Ground Floor, Vihari Lal Plaza	Opposite Brijwasi Centrum	Near New Bus Stand	Mathura	281001
Meerut	H No 5	Purva Eran, Opp Syndicate Bank	Hapur Road	Meerut	250002
Mirzapur	Ground Floor, Triveni Campus	Ratan Ganj	-	Mirzapur	231001
Moradabad	Chadha Complex	G. M. D. Road	Near Tadi Khana Chowk	Moradabad	244001
Morena	House No. HIG 959	Near Court, Front of Dr. Lal Lab	Old Housing Board Colony	Morena	476001
Muzaffarpur	First Floor Saroj Complex	Diwam Road	Near Kalyani Chowk	Muzaffarpur	842001
Noida	4054th Floor Vishal Chamber	Plot No.1 Sector-18		Noida	201301
Panipat	Preet Tower, 3rd Floor	Behind Akash Institute	Near NK Tower, G.T. Road	Panipat	132103
Renukoot	C/o Mallick Medical Store	Bangali Katra Main Road	Dist. Sonbhadra (U.P.)	Renukoot	231217
Rewa	Shop No. 2, Shree Sai Anmol Complex	Ground Floor	Opp Teerth Memorial Hospital	Rewa	486001
Rohtak	Shop No 14	Ground Floor	Delhi Road	Rohtak	124001
Roorkee	Shree Ashadeep Complex 16	Civil Lines	Near Income Tax Office	Roorkee	247667
Saharanpur	18 Mission Market	Court Road	-	Saharanpur	247001
Satna	1St Floor Gopal Complex	Near Bus Stand	Rewa Road	Satna	485001
Shimla	1st Floor	Hills View Complex	Near Tara Hall	Shimla	171001
Shivpuri	A. B. Road	In Front of Sawarkar Park	Near Hotel Vanasthali	Shivpuri	473551
Sitapur	12/12 Surya Complex	Station Road	Uttar Pradesh	Sitapur	261001
Solan	Disha Complex, 1St Floor	Above Axis Bank	Rajgarh Road	Solan	173212
Sonepat	2nd floor	DP Tower, Model Town	Near Subhash Chowk	Sonepat	131001

Sultanpur	1st Floor, Ramashanker Market	Civil Line	-	Sultanpur	228001
Varanasi	D-64/132, 2nd Floor	KA, Mauza, Shivpurwa, Settlement Plot No 478 Pargana	Dehat Amanat, Mohalla Sigra	Varanashi	221010
Yamuna Nagar	B-V, 185/A, 2nd Floor, Jagadri Road,	Near DAV Girls College, (UCO Bank Building) Pyara Chowk	-	Yamuna Nagar	135001
Kolhapur	605/1/4 E Ward Shahupuri 2Nd Lane	Laxmi Niwas	Near Sultane Chambers	Kolhapur	416001
Mumbai	24/B Raja Bahadur Compound	Ambalal Doshi Marg	Behind Bse Bldg	Fort	400001
Pune	Office # 207-210, second floor	Kamla Arcade, JM Road. Opposite Balgandharva	Shivaji Nagar	Pune	411005
Ajmer	302 3rd Floor	Ajmer Auto Building	Opposite City Power House	Jaipur Road; Ajmer	305001
Alwar	137, Jai Complex	Road No - 2	-	Alwar	301001
Amritsar	72-A	Taylor'S Road	Opp Aga Heritage Club	Amritsar	143001
Bhatinda	#2047-A 2Nd Floor	The Mall Road	Above Max New York Life Insurance	Bhatinda	151001
Bhilwara	Shop No. 27-28	1St Floor Heera Panna Market	Pur Road	Bhilwara	311001
Bikaner	70-71 2Nd Floor   Dr.Chahar Building	Panchsati Circle	Sadul Ganj	Bikaner	334003
Chandigarh	First floor, SCO 2469-70	Sec. 22-C	-	Chandigarh	160022
Ferozpur	The Mall Road Chawla Bulding Ist Floor	Opp. Centrail Jail	Near Hanuman Mandir	Ferozepur	152002
Hoshiarpur	1St Floor The Mall Tower	Opp Kapila Hospital	Sutheri Road	Hoshiarpur	146001
Jaipur	S16/A IIIrd Floor	Land Mark Building Opp Jai Club	Mahaver Marg C Scheme	Jaipur	302001
Jalandhar	Office No 7, 3rd Floor,	City Square building	E-H197 Civil Lines	Jalandhar	144001
Jammu	Gupta's Tower	2nd Floor CB-12	Rail Head complex	Jammu	180012
Jodhpur	Shop No. 6, GROUND FLOOR	GANG TOWER, OPPOSITE ARORA MOTER SERVICE CENTRE	NEAR BOMBAY MOTER CIRCLE	Jodhpur	342003
Karnal	18/369Char Chaman	Kunjapura Road	Behind Miglani Hospital	Karnal	132001

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Kota	D-8, SHRI RAM COMPLEX	OPPOSITE MULTI PURPOSE SCHOOL	GUMANPUR	Kota	324007
Ludhiana	SCO 122, Second floor	Above Hdfc Mutual fun	,Feroze Gandhi Market	Ludhiana	141001
Moga	1St FloorDutt Road	Mandir Wali Gali	Civil Lines Barat Ghar	Moga	142001
New Delhi	305 New Delhi House	27 Barakhamba Road	-	New Delhi	110001
Pathankot	2nd Floor Sahni Arcade Complex	Adj.Indra colony Gate Railway Road	Pathankot	Pathankot	145001
Patiala	Sco 27 D	Chotti Baradari	Near Car Bazaar	Patiala	147001
Sikar	First FloorSuper Tower	Behind Ram Mandir Near Taparya Bagichi	-	Sikar	332001
Sri Ganganagar	Address Shop No. 5, Opposite Bihani Petrol Pump	NH - 15	near Baba Ramdev Mandir	Sri Ganganagar	335001
Udaipur	Shop No. 202, 2nd Floor business centre	1C Madhuvan	Opp G P O Chetak Circle	Udaipur	313001
Vashi	Vashi Plaza,Shop no. 324	C Wing, 1ST Floor	Sector 17	Vashi Mumbai	400705
Vile Parle	Shop No.1 Ground Floor,	Dipti Jyothi Co-operative Housing Society,	Near MTNL office P M Road,	Vile Parle East	400057
Borivali	Gomati SmutiGround Floor	Jambli Gully	Near Railway Station	Borivali Mumbai	400 092
Thane	Room No. 302 3rd FloorGanga Prasad	Near RBL Bank Ltd	Ram Maruti Cross RoadNaupada Thane West	Mumbai	400602
Dalhousie	2Nd Floor Room no- 226	R N Mukherjee Road		Kolkata	700 001
Hyderabad(Gachibowli)	Selenium Plot No: 31 & 32	Tower B Survey No.115/22 115/24 115/25	Financial District Gachibowli Nanakramguda Serilingampally Mandal	Hyderabad	500032