


KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

Motilal Oswal MSCI EAFE Top 100 Select Index Fund
(An open ended scheme replicating/ tracking MSCI EAFE Top 100 Select Index)

| This product is suitable for investors who are seeking* | <u>Scheme</u> | <u>MSCI EAFE Top 100 Select Index</u> |
|--|---|---|
| <ul style="list-style-type: none"> Returns that corresponds to the performance of MSCI EAFE Top 100 Select Index, subject to tracking error. Long term capital growth. | <p style="text-align: center;">Riskometer</p>  <p style="text-align: center;">Investors understand that their principal will be at Very High risk</p> | <p style="text-align: center;">Riskometer</p>  <p style="text-align: center;">Investors understand that their principal will be at Very High risk</p> |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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

New Fund Offer Opens on: November 15, 2021
New Fund Offer Closes on: November 25, 2021

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

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

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated October 28, 2021.

TYPE AND CATEGORY OF SCHEME

| | |
|---------------------------|---|
| Name of the Scheme | Motilal Oswal MSCI EAFE Top 100 Select Index Fund |
| Type of the Scheme | An open ended scheme replicating/ tracking MSCI EAFE (EAFE =Europe, Australiasia and Far East) Top 100 Select Index |
| Category of Scheme | Index Fund |

INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation by investing in securities of MSCI EAFE Top 100 Select Index subject to tracking error.

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

ASSET ALLOCATION

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

| Instruments | Indicative Allocations (% of total assets) | | Risk Profile |
|--|---|----------------|-----------------------------|
| | Minimum | Maximum | High/ Medium/Low |
| Equity and Equity Related Securities of MSCI EAFE Top 100 Select Index | 95% | 100% | High |
| Units of Liquid schemes / Money Market Instruments / iShares Core MSCI EAFE ETF (IEFA), iShares MSCI EAFE ETF (EFA), iShares Core MSCI International Developed Markets ETF (IDEV), Vanguard FTSE Developed Markets ETF (VEA) | 0% | 5% | Low |

The Scheme may take an exposure to equity derivatives of constituents of the Underlying Index for short duration when securities of the Index are unavailable, insufficient or for rebalancing at the time of change in Index or in case of corporate actions or for hedging purposes, as permitted by SEBI/RBI. The Exposure to derivative instruments shall not exceed 10% of the total Net Assets of Scheme. The Fund shall not write options or purchase instruments with embedded written options. When constituent's securities of underlying Index are available again, derivative positions in these securities would be unwound.

Subject to the SEBI Regulations as applicable from time to time, the Scheme may, if the Trustees permit, the Scheme shall invest in Units/Securities issued by overseas Mutual Funds or Unit Trusts registered with overseas regulator as may be permissible and described in SEBI Circular Reference No. SEBI/IMD/CIR NO. 7/104753/07 dated September 26, 2007 and SEBI Circular – SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021, within the overall applicable limits.

Currently regulatory limits are as follows-

The Scheme can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time.. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.

During the NFO, the intended amount for investment in overseas securities is US \$100 Million and the intended amount for investment in overseas ETFs is US \$1 Million. The said limits shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, shall not be available to the Mutual Fund for investment in overseas securities / Overseas ETFs and shall be available towards the unutilized industry wide limits. Further investments after the period of six months from the date of closure of NFO will follow the norms for ongoing schemes i.e. an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limit of USD 200 million per mutual fund. Pursuant to SEBI Circular Dated June 03, 2021, said investment limits to be disclosed in the scheme documents at the time of NFO have become soft limits for the purpose of reporting only by Mutual Funds on monthly basis in the format prescribed.

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

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

Change in Asset Allocation

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table above, then the portfolio of the Scheme will be rebalanced by the Fund Manager to the position indicated in the asset allocation table above. Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 7 calendar days. Where the portfolio is not rebalanced within 7 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.

The scheme will comply with the provisions of SEBI Circular No. SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007 on Overseas Investments by Mutual Funds

INVESTMENT STRATEGY

The Scheme follows a passive investment strategy and invests in stocks in a proportion that is as close as possible to the weightages of these stocks in the respective index. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collections /redemptions from the Scheme.

Investment by AMC/Sponsor in the Scheme

In accordance with Regulation 28(4) of SEBI (Mutual Funds) (Amendment) Regulations, 2014 the Sponsor or AMC shall invest not less than 1 % of the amount raised in the NFO or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up.

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

Investment of Subscription Money

The Mutual Fund may deploy NFO proceeds in Tri-Party Repos before closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Tri-Party Repos during the NFO period. The appreciation received from investment in Tri-Party Repos shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the Scheme during the NFO period, the interest earned upon investment of NFO proceeds in Tri-Party Repos shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

Portfolio Turnover

Portfolio Turnover is defined as the lower of sales or purchase divided by the average corpus during a specified period of time. The Scheme, being an open ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme.

Tracking Error

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weightage as the securities have in the Underlying Index. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error may arise due to the following reasons:-

1. Fees and expenses of the Scheme.
2. Cash balance held by the Scheme due to dividend received, subscriptions, redemption, etc.
3. Halt in trading on the stock exchange due to circuit filter rules.
4. Corporate actions
5. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares.
6. Delay in dividend payout, and withholding tax on dividend.
7. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.
8. Lack of Liquidity

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a. However, in case of events like, IDCW issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee

that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

A BRIEF ON DEVELOPED MARKETS:

A developed country is a sovereign state with advanced technological & physical infrastructure and an advanced economy. These are highly industrialized nations with an above average standard of living as compared to the rest of the world.

EAFE stands for Europe, Australia and Far East countries. The MSCI EAFE index covers the developed economies of these regions and excludes US and Canada. 21 developed economies are covered by the index. The MSCI EAFE Index measures the performance of these mature economies and serves as a barometer of the economic health of developed countries across the world excluding US & Canada.

The Covid-19 pandemic has weighed heavily on countries around the world with a lot more impact on developed economies¹. The new isolation measures implemented by several European nations in the wake of a second wave of infections may lead to further slowdown in economic recovery².

However developed countries tend to have an advantage in the form of strong currencies and ability to cut interest rates and take on debt to stimulate economic recovery. This makes the prospect of economic recovery in developed countries very bright.

CUMULATIVE INDEX PERFORMANCE – GROSS RETURNS (USD) (APR 2006 – APR 2021)



Source: MSCI, data as of April 2021

¹ <https://www.plenglish.com/index.php?o=rm&id=62025&SEO=the-covid-19-pandemic-keeps-developed-economies-down>

² <https://www.firstpost.com/world/fresh-lockdowns-in-france-and-germany-as-virus-surges-in-europe-covid-19s-global-toll-at-12-lakh-4-4-crore-infections-8964201.html>

ANNUAL PERFORMANCE (%)

| Year | MSCI EAFE | MSCI World | MSCI ACWI |
|------|-----------|------------|-----------|
| 2020 | 8.28 | 16.50 | 16.82 |
| 2019 | 22.66 | 28.40 | 27.30 |
| 2018 | -13.36 | -8.20 | -8.93 |
| 2017 | 25.62 | 23.07 | 24.62 |
| 2016 | 1.51 | 8.15 | 8.48 |
| 2015 | -0.39 | -0.32 | -1.84 |
| 2014 | -4.48 | 5.50 | 4.71 |
| 2013 | 23.29 | 27.37 | 23.44 |
| 2012 | 17.90 | 16.54 | 16.80 |
| 2011 | -11.73 | -5.02 | -6.86 |
| 2010 | 8.21 | 12.34 | 13.21 |
| 2009 | 32.46 | 30.79 | 35.41 |
| 2008 | -43.06 | -40.33 | -41.85 |
| 2007 | 11.63 | 9.57 | 12.18 |

Source: MSCI, data as of April 2021

For those seeking to invest in the developed markets outside of US & Canada, MSCI EAFE Index is the best bet as it covers developed economies except US & Canada. Developed markets have a strong economic and industrial base and that along with a strong debt and low interest rates will aid in economic recovery making future prospects very bright.

RISK PROFILE OF THE SCHEME

Standard Risk Factors:

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

Scheme Specific Risk Factors

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

- **Risk associated with investing in Foreign Securities**
 - a. The Scheme will invest in foreign securities. Such overseas investments will be made subject to any / all approvals, conditions thereof as may be stipulated by SEBI / RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Fund may,

where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceiling of expenses.

- b. As per the SEBI (MF) Regulation, the Fund is permitted to invest USD 1 billion. However, the overall limit for the Mutual Fund Industry is USD 7 billion. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the overall ceiling for investment in overseas Exchange Traded Funds (ETFs) that invests in securities is USD 1 billion subject to a maximum of USD 300 million per mutual fund. As and when the investment limits are breached, the subscriptions into the Scheme shall be suspended till further notice by the AMC.
- c. As the Scheme will invest in securities which are denominated in foreign currencies, fluctuations in the exchange rates of these foreign currencies may have an impact on the income and value of the Fund. Thus, returns to investors are the result of a combination of returns from investments and from movements in exchange rates. Thus, the Indian rupee equivalent of the net assets, distribution and income may be adversely affected by changes in the exchange rates of respective foreign currencies relative to the Indian Rupee. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the securities of companies that trade or operate in such countries. The repatriation of capital to India may also be hampered by changes in the regulations concerning exchange controls or political circumstances as well as the application to it of other restriction on investment.
- d. The risk of investing in foreign securities carries an exchange rate risks related to depreciation of foreign currency and country risks. The country risks would include events such as change in regulations or political circumstances like introduction of extraordinary exchange rate controls, restrictions on repatriation of capital due to exchange rate controls, bilateral political tensions leading to immobilisation of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.
- e. The Scheme shall invest in securities listed on the overseas stock exchange. Hence all the risk factors pertaining to overseas stock exchange like market trading risk, liquidity risk and volatility risk, as mentioned earlier, are also applicable to the Scheme. The Scheme will also be exposed to settlement risk, as different countries have different settlement periods.
- f. Some countries prohibit or impose substantial restrictions on investments by foreign entities. Certain countries may restrict investment opportunities in issuers or industries or securities deemed important to national interests. The manner, in which foreign investors may invest in companies/securities in certain countries, as well as limitations on such investments, may have an adverse impact on the operations of the Scheme. Certain risk arises from the inability of a country to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country which might adversely affect the interests of the Scheme.
- g. The Scheme may invest in the units of overseas mutual fund schemes including exchange traded funds. Hence scheme specific risk factors of such underlying schemes will be applicable. All risks associated with such schemes, including performance of their underlying stocks, derivative instruments, stock-lending, off-shore investments, liquidity, etc., will therefore be applicable in this Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying schemes.

- **Risks associated with Investing in Derivatives**

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

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

- **Risks associated with overseas investment**

To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, and bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

- **Currency Risk:**

The fund may invest in overseas mutual fund / foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes/fluctuations in the value of the foreign currencies relative to the Indian Rupee.

- **Country Risk:**

The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors’ financial interests.

- **Risks associated with investing in Equities**

a. Investments in the equity shares of the Companies constituting the Underlying Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro-economic factors like economic and political developments, changes in interest rates, etc.

affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.

- b. The Scheme would invest in the securities comprising the Underlying Index in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Underlying Index would be applicable to the Scheme. The Underlying Index has its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The Fund would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The Fund would not select securities in which it wants to invest but is guided by the Underlying Index. As such the Scheme is not actively managed but is passively managed.

c. Risks of Total Return

Dividends are assumed to be reinvested into the MSCI EAFE Top 100 Select Index after the ex-dividend date of the constituents. However in practice, the dividend is received with a lag and after deducting applicable withholding tax. This can lead to some tracking error.

- **Market Risk**

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

- **Concentration risk**

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

- **Passive Investments**

The Scheme is not actively managed. Since the Scheme is replicating the underlying index, it may be affected by a general decline in the respective markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

- **Right to Limit Redemptions**

The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day subject to the guidelines/circulars issued by the Regulatory Authorities from time to time.

- **Risk Factors relating to Portfolio Rebalancing**

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

- **Index Fund**

The Scheme being an index fund follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market

conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease.

Risks Associated with Debt & Money Market Instruments

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk**
Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity. (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- **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.
- Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.
- **Risks associated with Segregated portfolio:**
The AMC / Trustee shall decide on creation of segregated portfolio of the Scheme in case of a credit event/actual default at issuer level. Accordingly, Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. The Security comprised of segregated portfolio may not realise any value. Further, Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not

be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

- **Risks associated with investing in Tri-Party Repos Segments**

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

- **Tracking Error Risk**

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.

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

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

Risk Control

Risk is an inherent part of the investment function. Effective Risk management is critical to fund management for achieving financial soundness. Investment by the Scheme would be made as per the investment objective of the Scheme and in accordance with SEBI Regulations. AMC has adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep in line with the investment objective of the Scheme. The risk control process would include identifying the risk and taking proper measures for the same. The system has incorporated all the investment restrictions as per the SEBI guidelines and enables identifying and measuring the risk through various risk management tools like various portfolio analytics, risk ratios, average duration and analyses the same and acts in a preventive manner.

PLANS AND OPTIONS

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

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

Each Plan offers Growth Option

(a) Growth Option:

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

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

DEFAULT PLAN/OPTION

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

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

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

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

APPLICABLE NAV

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

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

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

In case of other facilities like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the installment date.

Redemptions including switch – outs:

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

Transaction through online facilities/ electronic mode:

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

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

Transaction through Stock Exchange:

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

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

Methodology and illustration of sale and repurchase price of Units

a) Methodology of calculating sale price

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

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

b) Methodology of calculating repurchase price of Units

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

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

MINIMUM APPLICATION AND REDEMPTION AMOUNT

Minimum Application Amount:

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

For Systematic Investment Plan (SIP):

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

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

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

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

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

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

BENCHMARK INDEX

MSCI EAFE Top 100 Select Index

NAME AND TENURE OF THE FUND MANAGER

For Equity Component: Mr. Ankush Sood
For Debt Component: Mr. Abhiroop Mukherjee

NAME OF TRUSTEE COMPANY

Motilal Oswal Trustee Company Limited

PERFORMANCE OF THE SCHEME

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

ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016

A. Scheme's Portfolio Holdings

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

B. Sector Allocation of the Scheme

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

C. Scheme's Portfolio Turnover Ratio

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

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

| Particulars | Amount (Rs.) |
|---------------------------------|---------------------|
| Invested amount (Rs) | 10,000 |
| Annualised scheme performance | 10% |
| Net Assets before expenses (Rs) | 11,000 |

| | |
|---|--------|
| Annualised expense ratio | 1.00% |
| Net Assets after expenses (Rs) | 10,890 |
| Returns on invested amount before expenses (Rs) | 1,000 |
| Returns on invested amount after expenses (Rs) | 890 |
| Returns on invested amount before expenses (%) | 10.00% |
| Returns on invested amount after expenses (%) | 8.90% |

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

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

EXPENSES OF THE SCHEME

(1) Load Structure:

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

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

(2) Recurring Expenses:

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

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

The total expenses of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee as per Regulation 52(6) schemes shall not exceed 1.00 per cent of the daily net assets of the scheme as stated below and are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations:

For more details, also refer to the notes below the table.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

* 366, wherever applicable.

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

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

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

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

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

WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Please refer to Statement of Additional Information (SAI).

DAILY NET ASSET VALUE (NAV) PUBLICATION

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

FOR INVESTOR GRIEVANCES PLEASE CONTACT

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

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

UNITHOLDERS INFORMATION

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the MOAMC shall receive a confirmation by way of email and/or SMS within 5 Business

Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement (“CAS”) shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month.
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

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

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

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

For SIP/STP/SWP transactions:

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

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

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

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

Annual Account Statement:

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

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

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

Monthly and Half yearly Disclosures: Portfolio / Financial Results:

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

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

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

Half yearly Disclosures: Financial Results

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

Annual Report:

The Mutual Fund / AMC will host the Annual Report of the Schemes on its website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com) not later than four months (or

such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year).

The Mutual Fund / AMC shall mail the scheme annual reports or abridged summary thereof to those investors whose e-mail addresses are registered with MOMF. The full annual report or abridged summary shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the investors on request at free of cost.

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

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

Monthly & Annual Disclosure of Riskometer

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

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

Disclosure of Benchmark Risk o meter

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

Product Dashboard

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

Special Products / facilities available during the NFO/ONGOING

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

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

11. Transaction through electronic mode
12. Through MFSS and/or NMF II facility of KFin Technologies Private Limited i.e. 'KFinKart'
13. Through mobile application of Kfin Technologies Private Limited i.e. 'KFinKart'
14. ASBA
15. Indian Commodity Exchange Ltd (ICEX)
16. MFCentral as Official Point of Acceptance of Transactions (OPAT)

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

A. Systematic Investment Plan (SIP)

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

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

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

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

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

In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the every month in which application for SIP registration was received and if the end date is not specified, SIP will continue till it receives termination notice from the investor. In case, the date fixed

happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.

The Additional feature for investing in SIP are as follows:

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

Systematic Investment Plan (SIP) @ WhatsApp

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

The procedure to transact through WhatsApp is given below:

1. Add our number +91 93722 05812 in your contacts and only if you are existing investor the below steps to be followed
2. Go to your WhatsApp, select the number and type 'Hi' from your registered mobile number
3. From there on the journey is built in such a way that our smart bot will guide Investor to take relevant steps
4. Enter registered PAN
5. Select registered Account Type
6. Select Mode of Payment - Lump sum | SIP
7. Select Fund serial number shown on the image
8. Enter serial number and the Amount
9. Investor would be shown his order to review which contains his selected fund, Amount, encrypted bank a/c, Folio number
10. Disclaimer pertaining to mutual fund shall be displayed
11. Further to the disclaimer a confirmation of the order investor will have to enter the OTP
12. On entering the OTP the Investor is sent a payment link where the Investor goes to his bank account & authorizes payment for the transaction.
13. the investor will receive an encrypted payment link to do his payment.
14. On successful payment the investor would receive the confirmation message.

SIP Booster” facility (SIP Booster)

- a) SIP Booster online facility offers frequency at immediate, quarterly, half-yearly and yearly intervals. In case the SIP Booster frequency is not specified, it will be considered as yearly frequency. Similarly, this facility has also become available to all the physical mode of applications or the applications received through offline Mode at a frequency of quarterly, half-yearly and yearly intervals (except immediate interval) with effect from August 30, 2021.
- b) The minimum SIP Booster amount would be Rs.100/- and in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP facility except Motilal Oswal Long Term Equity Fund Plan wherein minimum SIP Booster amount would be Rs.500/- and in multiples of Rs.500 thereafter.

- c) In case the investor does not specify SIP Booster amount, Rs.100/- will be considered as the SIP Booster amount (in case of Motilal Oswal Long Term Equity Fund, Rs.500/- will be considered as SIP Booster amount) and the request will be processed accordingly.
- d) SIP Booster facility would be available to all Existing and new SIP enrolments through online and Physical mode (except for immediate interval in Physical mode). Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit **OTM Mandate** at least 20 calendar days before the SIP Booster start month. In case SIP Installment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.
- e) Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.
- f) Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit.

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

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

| No(s). | SIP (In Rs.) (A) | SIP Booster amount (In Rs.) (B) | Monthly SIP installments Amount after SIP Booster (in Rs.) (A+B) |
|----------|------------------|---------------------------------|--|
| 1 to 6 | 5,000 | N.A. | 5,000 |
| 7 to 12 | 5,000 | 1,000 | 6,000 |
| 13 to 18 | 6,000 | 1,000 | 7,000 |
| 19 to 24 | 7,000 | 1,000 | 8,000 |
| 25 to 30 | 8,000 | 1,000 | 9,000 |
| 31 to 36 | 9,000 | 1,000 | 10,000 |

Once your SIP amount reaches maximum booster limit

specified by you, subsequent installments will be processed with the maximum booster limit amount.

Instant Systematic Investment Plan (ISIP)

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

SIP Pause Facility

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

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

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

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

B. Systematic Transfer Plan (STP)

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

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

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

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

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

| | |
|---|---|
| Minimum amount per STP installment under weekly/fortnightly/monthly STP | Rs. 500/- and multiple of Re. 1/- thereafter. |
| Minimum amount per STP installment under Quarterly STP | Rs. 1,500/- and multiple of Re. 1/- thereafter. |
| No. of STP Instalments a) Minimum b) Maximum | Six instalments (monthly/weekly/fortnightly) Three instalments (quarterly) No Limit |
| Periodicity | Weekly/fortnightly/Monthly/Quarterly |
| Dates available for STP Facility | 1 st , 7 th , 14 th , 21 st or 28 th of every month. |
| Applicable NAV and Cut-off time | Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable. |

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 instalment under Quarterly SWP | Rs. 1,500/- and multiples of Re. 1/- thereafter. |
| No. of SWP Instalments a) Minimum b) Maximum | 12 instalments (monthly/weekly/fortnightly) 4 instalments (quarterly) Instalments (Annual) No Limit |
| Periodicity | Weekly/Fortnightly/Monthly/Quarterly/Annual |
| Dates available for SWP Facility | 1 st , 7 th , 14 th , 21 st or 28 th of every month/ quarter. |
| Applicable NAV and Cut-off time | Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable. |

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

D. Switching Option

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

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

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

E. NAV Appreciation facility

Under this option, Unitholder are being provided with an option to switch an amount equal to the periodic appreciation on the investment on weekly, fortnightly and monthly frequencies. Under this option, the

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

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

F. Motilal Oswal CashFlow Plan (MO – CP)

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

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

MO – CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments at the specified date for a designated tenure period at a predefined frequency i.e. monthly, quarterly and annually.

It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.

It presently offers three options:

- MO – CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.625% and 1.875% respectively.
- MO – CP @ 10% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.833% and 2.5% respectively.
- MO – CP @ 12% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 1.0% and 3.0% respectively.

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

| Particulars | At 7.5% p.a. | At 10% p.a. | At 12% p.a. |
|--|---------------------|--------------------|--------------------|
| Investment Date (First Lump sum Investment) | 1-Aug-17 | 1-Aug-17 | 1-Aug-17 |
| Cost of Investment | 100000 | 100000 | 100000 |
| NAV at the | 10.38 | 10.38 | 10.38 |

| | | | |
|-----------------------------|----------|----------|----------|
| time of investment | | | |
| Units Allotted | 9,634.93 | 9,634.93 | 9,634.93 |
| First Cashflow Date | 1-Nov-17 | 1-Nov-17 | 1-Nov-17 |
| NAV | 11.86 | 11.86 | 11.86 |
| Amount to be Redeemed | 1875 | 2500 | 3000 |
| Units Redeemed | 158.03 | 210.71 | 252.85 |
| Balance Units | 9,476.90 | 9,424.23 | 9,382.08 |
| Second Cashflow Date | 1-Feb-18 | 1-Feb-18 | 1-Feb-18 |
| NAV | 11.61 | 11.61 | 11.61 |
| Amount to be Redeemed | 1875.00 | 2500.00 | 3000.00 |
| Units Redeemed | 161.47 | 215.29 | 258.35 |
| Balance Units | 9,315.43 | 9,208.93 | 9,123.73 |

Dates available for MO - CP:

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

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

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

In case of partial redemptions, the payouts will further happen on the original investment cost and not the balance investment.

In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed.

The AMC will require 7 calendar days from the date of submission of valid enrolment form to register the Investor under MO – CP. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.

Investors can discontinue with this facility at any time by providing a valid form which shall be made effective within 7 calendar days of the date of receipt of the said request. Therefore, in the intervening period i.e. date of submission of form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.

This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the investor.

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

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

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 as and when such a facility is made available by MFUI or physically through the authorized **Points of Service (“POS”)** of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of Motilal Oswal Mutual Fund.

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

Investors are requested to note that, MFUI will allot a **Common Account Number (“CAN”)**, a single reference number for all investments in the Mutual Fund industry, for transacting in eligible schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. MOAMC

and/or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI i.e. www.mfuindia.com to download the relevant forms.

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

J. Transaction through Stock Exchange

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

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

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

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

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

K. Transaction through electronic mode

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

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

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

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

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

- M.** In addition to subscribing units through submission of application in physical, investor / unitholder can also subscribe to the units of the Scheme through RTA's website i.e. www.kfintech.com/. The facility to transact in the Scheme is also available through mobile application of Kfin Tech i.e. "KFinKart".

2 ASBA

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

- N.** ASBA is an application containing authorisation given by the Investor to block the application money in his specified bank account towards the subscription of the units offered during the NFO of Scheme. If an Investor is applying through ASBA facility, the application money towards the subscription of

units shall be debited from his specified bank account only if his/her application is selected for allotment of units. Please refer to the SAI for more details.

O. 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.

P. MFCentral as Official Point of Acceptance of Transactions (OPAT)

Pursuant to SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/604 dated July 26, 2021, with respect to complying with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral, a digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com/> and a Mobile App in future.

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

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

DIFFERENTIATION OF MOTILAL OSWAL MSCI EAFE TOP 100 SELECT INDEX FUND WITH OTHER EXISTING INDEX FUND SCHEMES OF MOTILAL OSWAL MUTUAL FUND

The following table shows the differentiation between the existing Index Fund schemes of Motilal Oswal Mutual Fund:

| Name of the Scheme | Investment Objective | Asset Allocation | Product Differentiation | Asset Under Management (Rs. In Crores) (As on September 30, 2021) | Number of Folio's (As on September 30, 2021) |
|---|---|---|---|--|---|
| Motilal Oswal Nifty 500 Fund | 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 | 224.88 | 19,791 |
| Motilal Oswal Nifty Bank Index Fund | 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. | 140.33 | 22,705 |
| Motilal Oswal Nifty Midcap 150 Index Fund | The Scheme seeks investment return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Midcap 150 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFMIDCAP is an open ended scheme replicating / tracking Nifty Midcap 150 Index | 358.13 | 18,640 |

| | | | | | |
|---|---|---|---|----------|---------|
| Motilal Oswal Nifty Smallcap 250 Index Fund | 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 | 220.94 | 22,239 |
| Motilal Oswal Nifty 50 Index Fund | 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) | 103.35 | 14,750 |
| Motilal Oswal Nifty Next 50 Index Fund | The Scheme seeks investment return that corresponds to the performance of Nifty Next 50 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Next 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. | MOFNEXT50 is an open ended scheme replicating / tracking Nifty Next 50 Index | 93.63 | 7,858 |
| 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 | 2,122.45 | 143,860 |

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

| Branch Name | Branch Address |
|--------------------|--|
| Ahmedabad | 6 th Floor , Ashwamegh Elegance-3, Opp C N Vidyalaya, Ambawadi, Ahmedabad, 380006 |
| Bangalore | 2/1, Ground Floor, Embassy Icon Annexe, Infantry Road,Bangalore,560001 |
| Delhi | 801-815, 8th Floor, Tolstoy House, Tolstoy Road, Connaught Place,delhi,110001 |
| Mumbai-Fort | Motilal Oswal Securities Ltd Queens Mansion, 2 nd Floor, 44 A.K. Naik Marg, Fort,mumbai,400001 |
| Hyderabad | 4th Floor, Door No- 6-3-670, RKJSM Squares, Above Reliance Digital, Punjagutta, Hyderabad, 500082 |
| Kolkata | 3rd Floor, Constantia Building, 11, Dr. U.N Brahmachari Street,kolkata ,700017 |
| Mumbai-MOT | 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi,mumbai,400025 |
| Pune | Office No.401, 4th Floor. Millennium Towers, CTS No. 885/1, Plot No 241/1/A, Bhandarkar Road,pune,411004 |
| Surat | Office no-2006, Mezzanine Floor, 21 ST CENTURY Business Center, RING ROAD, near Udhna Char Rasta,surat,395002 |
| Chennai | No.121/46, Dr Radhakrishnan Salai, Third Floor, Opposite To Citi Centre, Mylapore chennai,600004 |

b) Investor Service Center (ISC):

| | |
|-------------------|--|
| Chandigarh | SCO 86, First Floor, Sector 38 C,chandigarh,160014 |
| Indore | 202 Satguru elit,above PNG Jewellers opposite High Court Gate No.1, M.G. Road ,indore,452001 |
| Jaipur | 403-404, City Mall, Bhagwan Das Road, C-Scheme,jaipur 302001 |
| Jamshedpur | 1st Floor, RR Square, Main Road, Bistupur,jamshedpur,831001 |
| Lucknow | 710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg,lucknow,226001 |
| Nagpur | 1 Floor, Kapish Centre, Opp Gajanad Maharaj Mandir, Zenda Chowk, Dharampeth,nagpur,440010 |
| Nashik | 2nd floor, Space Cosmos, Ashok Stambh,nashik,422001 |
| Goa-Panaji | Shop No. 2, M/s Advani Enterprises, Cabin No CU-07,NeelKamal Arcade,Dr. A B Road,panaji 403001 |
| Raipur | Piyank Tower, Rajatalab Road, Ward No. 40,raipur ,492001 |
| Ranchi | ‘STAR HEIGHT’, Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital,Circular Road, Lalpur,ranchi,834001 |
| Vadodara | 301, 3 rd Floor, Atlantis K-10 B, Opp. Honest Restaurant , Sarabhai road , Genda circle,vadodara,390007 |
| Cochin | 1st Floor, Areekkal Mansion, Pannampilly Nagar Main Road, Opposite to Malayala Manorama,cochin,682036 |
| Coimbatore | Krishna Arcade, Old No. 171, New No. 60, Subramaniam Road, R.S. Puram,coimbatore,641002 |

KFIN TECHNOLOGIES PVT. LTD**Registrar**

KFin Technologies Private Limited

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

Hyderabad Rangareddi TG 500032 IN

Tel: 040 79611000 / 67162222

Toll Free No: 18004254034/35

Email: compliance.corp@kfintech.comWebsite: www.kfintech.com/

| Branch Name | Address |
|-------------|---|
| Bangalore | No 35,Puttanna Road,Basavanagudi,Bangalore 560004 |
| Belgaum | Premises No.101, CTS NO.1893,Shree Guru Darshani Tower,Anandwadi, Hindwadi,Belgaum 590011 |
| Bellary | Shree Gayathri Towers #4,1st Floor K.H.B.Colony,Gopalaswamy Mudaliar Road,Gandhi Nagar-Bellary 583103 |
| Davangere | D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Manda,Davangere 577002 |
| Gulbarga | H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.,Opp. Municipal corporation Office,Jagat, Station Main Road, KALABURAGI,Gulbarga 585105 |
| Hassan | SAS NO: 490, HEMADRI ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL,Hassan 573201 |
| Hubli | R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029 |
| Mangalore | Mahendra Arcade Opp Court Road,Karangal Padi,-,Mangalore 575003 |
| Margoa | SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601 |
| Mysore | NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009 |
| Panjim | H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001 |
| Shimoga | JAYARAMA NILAYA,2ND CORSS,MISSION COMPOUND,Shimoga 577201 |
| Ahmedabad | Office No. 401, on 4th Floor,ABC-I, Off. C.G. Road,-,Ahmedabad 380009 |
| Anand | B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001 |
| Baroda | 203 Corner point,Jetalpur Road,Baroda Gujarat,Baroda 390007 |
| Bharuch | 123 Nexus business Hub,Near Gangotri Hotel,B/s Rajeshwari Petroleum,Makampur Road,Bharuch 392001 |
| Bhavnagar | 303 STERLING POINT ,WAGHAWADI ROAD ,-,Bhavnagar 364001 |
| Gandhidham | Shop # 12 Shree Ambica Arcade Plot # 300,Ward 12. Opp. CG High School ,Near HDFC Bank,Gandhidham 370201 |
| Gandhinagar | 123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011 |
| Jamnagar | 131 Madhav Plaza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008 |
| Junagadh | Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road,Junagadh,362001 Gujarat |

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| Mehsana | FF-21 Someshwar Shopping Mall ,Modhera Char Rasta,-,Mehsana 384002 |
| Nadiad | 311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001 |
| Navsari | 103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445 |
| Rajkot | 302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001 |
| Surat | Office no: -516 5th Floor Empire State building ,Near Udhna Darwaja, Ring Road, Surat 395002 |
| Valsad | 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001 |
| Vapi | A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE, OPP DCB BANK GIDC CHAR RASTA, SILVASSA ROAD, Vapi 396191 |
| Chennai | F-11 Akshaya Plaza 1St Floor, 108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai 600002 |
| T Nagar | No 23 Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai, 600 034 |
| Calicut | Second Floor, Manimuriyil Centre, Bank Road,, Kasaba Village, Calicut 673001 |
| Cochin | Ali Arcade 1St Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036 |
| Kannur | 2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, Kannur 670001 |
| Kollam | GROUND FLOOR NARAYANAN SHOPPING COMPLEX, KAUSTHUBHSREE BLOCK, Kadapakada, Kollam 691008 |
| Kottayam | 1St Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002 |
| 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 |
| Trichur | 4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE, Thrissur 680001 |
| Trivandrum | MARVEL TOWER, 1ST FLOOR, URA-42 STATUE, (UPPALAM ROAD RESIDENCE ASSOCIATION) , Trivandrum 695010 |
| Coimbatore | 3rd Floor Jaya Enclave, 1057 Avinashi Road, -, Coimbatore 641018 |
| Erode | Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003 |
| Karur | No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur 639002 |
| Madurai | No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001 |
| Nagercoil | HNO 45 ,1st Floor, East Car Street ,Nagercoil 629001 |
| Pondicherry | No 122(10b), Muthumariamman koil street, -, Pondicherry 605001 |
| Salem | No.6 NS Complex, Omalur main road, Salem 636009 |
| Tirunelveli | 55/18 Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001 |
| Trichy | No 23C/1 E V R road, Near Vekkaiammam Kalyana Mandapam, Putthur, -, Trichy 620017 |
| Tuticorin | 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin 628003 |
| Vellore | No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001 |
| Agartala | OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT, TRIPURA WEST, Agartala 799001 |
| Guwahati | Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007 |
| Shillong | Annex Mani Bhawan , Lower Thana Road ,Near R K M Lp School ,Shillong 793001 |
| Silchar | N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001 |
| Ananthapur | #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001. |

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| Guntur | 2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002 |
| Hyderabad | No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016 |
| Karimnagar | 2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,-,Karimnagar 505001 |
| Kurnool | Shop No:47,2nd Floor,S komda Shoping mall,Kurnool 518001 |
| Nanded | Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601 |
| Rajahmundry | No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, AP - 533103, |
| Solapur | Block No 06,Vaman Nagar Opp D-Mart,Jule Solapur,Solapur 413004 |
| Srikakulam | D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001 |
| Tirupathi | H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,Tirupathi 517501 |
| Vijayawada | HNo26-23, 1st Floor,Sundarammastreet,GandhiNagar, Krishna,Vijayawada 520010 |
| Visakhapatnam | DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM,BESIDE TAJ HOTEL LADGE,Visakhapatnam 530016 |
| Warangal | Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002 |
| Khammam | 11-4-3/3 Shop No. S-9,1st floor,Srivenkata Sairam Arcade,Old CPI Office Near PriyaDarshini CollegeNehru Nagar ,KHAMMAM 507002 |
| Hyderabad(Gachibowli) | Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilingampally Mandal,Hyderabad,500032 |
| Akola | Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004 |
| Amaravathi | Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601 |
| Aurangabad | Shop no B 38,Motiwala Trade Center,Nirala Bazar,Aurangabad 431001 |
| Bhopal | SF-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011 |
| Dhule | Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001 |
| Indore | 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore |
| Jabalpur | 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001 |
| Jalgaon | 3rd floor,269 JAEE Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001 |
| Nagpur | Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010 |
| Nasik | S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002 |
| Sagar | II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002 |
| Ujjain | Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001 |
| Asansol | 112/N G. T. ROAD BHANGA PACHIL,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303 |
| Balasore | 1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001 |
| Bankura | Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101 |
| Berhampur (Or) | Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001 |

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| Bhilai | Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020 |
| Bhubaneswar | A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007 |
| Bilaspur | Shop.No.306,3rd Floor,ANANDAM PLAZA,Vyapar Vihar Main Road,Bilaspur 495001 |
| Bokaro | CITY CENTRE, PLOT NO. HE-07,SECTOR-IV,BOKARO STEEL CITY,Bokaro 827004 |
| Burdwan | Anima Bhavan 1st Floor Holding No.-42,Sreepally G. T. Road,West Bengal,Burdwan 713103 |
| Chinsura | No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101 |
| Cuttack | SHOP NO-45,2ND FLOOR,,NETAJI SUBAS BOSE ARCADE,,(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,,DARGHA BAZAR,Cuttack 753001 |
| Dhanbad | 208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001 |
| Durgapur | MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,Distt. BURDWAN Durgapur-16 ,Durgapur 713216 |
| Gaya | Property No. 711045129, Ground FloorHotel Skylark,Swaraipuri Road,-,Gaya 823001 |
| Jalpaiguri | D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101 |
| Jamshedpur | Madhukunj, 3rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001 |
| Kharagpur | Holding No 254/220, SBI BUILDING,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 | 1st Floor Sevti Complex,Near Jain Temple,Samad Road Aligarh-202001 |
| Allahabad | Meena Bazar,2nd Floor 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj,Allahabad 211001 |
| Ambala | 6349, 2nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001 |
| Azamgarh | House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001 |
| Bareilly | 1ST FLOORREAR SIDEA -SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001 |
| Begusarai | C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117 |
| Bhagalpur | 2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001 |
| Darbhanga | 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004 |
| Dehradun | Kaulagarh Road,Near Sirmaur Margabove,Reliance Webworld,Dehradun 248001 |
| Deoria | K. K. Plaza,Above Apurwa Sweets,Civil Lines Road,Deoria 274001 |
| Faridabad | A-2B 2nd Floor,Neelam Bata Road Peer ki Mazar,Nehru Groundnit,Faridabad 121001 |
| Ghaziabad | FF - 31, Konark Building,Rajnagar,-,Ghaziabad 201001 |
| Ghazipur | House No. 148/19,Mahua Bagh,Raini Katra-,Ghazipur 233001 |
| Gonda | H No 782,Shiv Sadan,ITI Road,Near Raghukul Vidyapeeth,Civil lines,Gonda 271001 |

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| Gorakhpur | Shop No. 8-9 , 4th floor Cross Mall, Gorakhpur 273001 |
| Gurgaon | No: 212A, 2nd Floor, Vipul Agora,M. G. Road,-,Gurgaon 122001 |
| Gwalior | City Centre,Near Axis Bank,-,Gwalior 474011 |
| Haldwani | Shoop No 5,KMVN Shoping Complex,-,Haldwani 263139 |
| Haridwar | Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410 |
| Hissar | Shop No. 20, Ground Floor,R D City Centre,Railway Road,Hissar 125001 |
| Jhansi | 1st Floor, Puja Tower,Near 48 Chambers,ELITE Crossing,Jhansi 284001 |
| Kanpur | 15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001 |
| Lucknow | Ist Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,Lucknow 226001 |
| Mandi | House No. 99/11, 3rd Floor,Opposite GSS Boy School,School Bazar,Mandi 175001 |
| Mathura | Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001 |
| Meerut | H No 5,Purva Eran, Opp Syndicate Bank,Hapur Road,Meerut 250002 |
| Mirzapur | Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001 |
| Moradabad | Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad 244001 |
| Morena | House No. HIG 959,Near Court,Front of Dr. Lal Lab,Old Housing Board Colony,Morena 476001 |
| Muzaffarpur | First Floor Saroj Complex ,Diwam Road,Near Kalyani Chowk,Muzaffarpur 842001 |
| Noida | F-21,2nd Floor,Near Kalyan Jewelers,Sector-18,Noida 201301 |
| Panipat | Preet Tower, 3rd Floor,Near NK Tower,G.T. Road,Panipat 132103 |
| Renukoot | C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonebhadra (U.P.),Renukoot 231217 |
| Rewa | Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001 |
| Rohtak | Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001 |
| Roorkee | Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,Roorkee 247667 |
| Satna | Jainam Market,Purana Power House Chauraha,Panni Lal Chowk,Satna 485001 |
| Shimla | 1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001 |
| Shivpuri | A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551 |
| Sitapur | 12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001 |
| Solan | Disha Complex, 1St Floor,Above Axis Bank,Rajgarh Road,Solan 173212 |
| Sonepat | Shop no. 205 PP Tower,Opp income tax office,Subhash chowk Sonepat. 131001. |
| Sultanpur | 1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001 |
| Varanasi | D-64/132 KA , 2nd Floor , Anant Complex, Sigra,Varanasi 221010 |
| Yamuna Nagar | B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk,-,Yamuna Nagar 135001 |
| Kolhapur | 605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001 |
| Mumbai | 24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001 |
| Pune | Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005 |
| Vashi | Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400705 |
| Vile Parle | Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057 |
| Borivali | Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092 |

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| Thane | Room No. 302 3rd Floor Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West , Mumbai, 400602 |
| Ajmer | 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer 305001 |
| Alwar | Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001 |
| Amritsar | SCO 5 ,2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001 |
| Bhatinda | MCB -Z-3-01043, 2 floor, GONIANA ROAD, OPPORITE NIPPON INDIA MF GT ROAD, NEAR HANUMAN CHOWK, Bhatinda 151001 |
| Bhilwara | Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001 |
| Bikaner | 70-71 2Nd Floor Dr. Chahar Building , Panchsati Circle, Sadul Ganj , Bikaner 334003 |
| Chandigarh | First floor, SCO 2469-70, Sec. 22-C, -, Chandigarh 160022 |
| Ferozpur | The Mall Road Chawla Bulding Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur 152002 |
| Hoshiarpur | Unit # SF-6, The Mall Complex, 2nd Floor , Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001 |
| Jaipur | Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001 |
| Jalandhar | Office No 7, 3rd Floor, City Square building, E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar 144001 |
| Jammu | , 304, A-1, 03rd Floor , North Block, Bahu Plaza , Jammu - 180004 |
| Jodhpur | Shop No. 6, GANG TOWER, G Floor, OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE, Jodhpur 342003 |
| Karnal | 18/369 Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal 132001 |
| Kota | D-8, SHRI RAM COMPLEX, OPPOSITE MULTI PURPOSE SCHOOL, GUMANPUR, Kota 324007 |
| Ludhiana | SCO 122, Second floor, Above Hdfc Mutual fun, Feroze Gandhi Market, Ludhiana 141001 |
| Moga | 1St Floor Dutt 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 Sahnii Arcade Complex, Adj. Indra colony Gate Railway Road, Pathankot, Pathankot 145001 |
| Patiala | B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001 |
| Sikar | First Floor Super Tower , Behind Ram Mandir Near Taparya Bagichi , -, Sikar 332001 |
| Sri Ganganagar | Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, Sri Ganganagar 335001 |
| Udaipur | Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle , Udaipur 313001 |
| Eluru | DNO-23A-7-72/73 K K S Plaza Munukutla Vari Street, OPP Andhra Hospitals, R R PETA, Eluru 534002 |

Visit the link www.kfintech.com/ to view the complete details of designated collection centres / Investor Service centers of Kfin Technologies Pvt. Ltd.

MF UTILITIES INDIA PRIVATE LIMITED (Official Collection Centres)

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

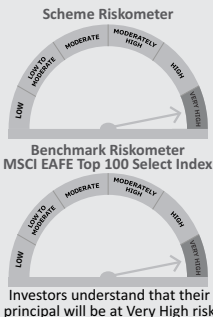
Name of the scheme

Motilal Oswal MSCI EAFE Top 100 Select Index Fund (MOFEAFE100) (An open ended scheme replicating/tracking MSCI EAFE Top 100 Select Index)

This product is suitable for investors who are seeking*

* Returns that corresponds to the performance of MSCI EAFE Top 100 Select Index, subject to tracking error.

* Long term capital growth.



Application No.

Form-1



New Fund Offer / On Going Application Form
Motilal Oswal MSCI EAFE Top 100 Select Index Fund (MOFEAFE100)
(An open ended scheme replicating/tracking MSCI EAFE Top 100 Select Index)
New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: 15th November, 2021 NFO Closes on: 25th November 2021 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

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

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

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

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

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

| | | | |
|-----------------------------------|------------------|-----------------|--------------------------|
| First / Sole Applicant / Guardian | Second Applicant | Third Applicant | Power of Attorney Holder |
|-----------------------------------|------------------|-----------------|--------------------------|

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

Transaction Charges for per subscription ₹ 10,000 and above
 Existing Investor - ₹100
 New Investor - ₹150

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

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

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

Mr. Ms. M/s

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

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

PAN /PEKRN** CIN

KIN (KYC identification number)

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

City of Incorporation

For Investments "On behalf of Minor" (Refer Instruction 1d)

Birth Certificate School Certificate Passport Others Specify

Guardian's Relationship Father Mother Court Appointed With Minor

KIN of Guardian/ PoA (KYC identification number)

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

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

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

Correspondence Address

City State Pin Code

Overseas address Mandatory incase of NRI's

Mandatory incase of NRI's

Email ID

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

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

3 KYC Details (Mandatory)

Tax Status Partnership Firm HUF Private Limited Company Public Limited Company Listed Company Society AOP/BOI Trust H Liquidator

Artificial Juridical Person Resident Individual Proprietor Minor FII/ FPI NRI PIO Limited Liability Partnership Trust

Body Corporate NGO FI Govt. Body Bank Defence Establishments NPO Others Specify

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

| INDIVIDUALS | NON-INDIVIDUALS |
|--|---|
| Gross Annual Income OR Net-worth* in ₹ <input type="text"/> | networth <input type="text"/> |
| as on <input type="text"/> D D M M Y Y | as on <input type="text"/> D D M M Y Y |
| <input type="checkbox"/> <1L <input type="checkbox"/> 1-5L <input type="checkbox"/> 5-10L <input type="checkbox"/> 10-25L <input type="checkbox"/> 25L-1CR <input type="checkbox"/> >1CR | (Networth is mandatory for Non-individuals) |
| Any other information <input type="text"/> | Any other information <input type="text"/> |

Is the entity involved in any of the following:

1 Foreign Exchange/ Money Changer Yes No

2 Gaming / Gambling / Lottery (casinos, betting syndicates) Yes No

3 Money Lending/ Pawning Yes No

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

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

| | | | | |
|---------------------------|------|--------|---|-------------------|
| From <input type="text"/> | | | | Stamp & Signature |
| Cheque no. | Date | Amount | Scheme | |
| | | | Motilal Oswal MSCI EAFE Top 100 Select Index Fund | |

4 JOINT APPLICANT'S DETAILS**SECOND APPLICANT'S DETAILS** Mr. Ms. M/sMode of Holding Joint Anyone or Survivor (Default)Name F I R S T M I D D L E L A S T Father's Name F I R S T M I D D L E L A S T PAN /PEKRN** Email ID Mobile

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

KIN (KYC identification number) Date of Birth D D M M Y Y Y Y Y Place of Birth Country of Birth Nationality Indian US Others (Please Specify)Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others SpecifyGross Annual Income OR Net-worth* in ₹ <1L 1-5L 5-10L 10-25L 25L-1CR >1CR **INDIVIDUALS**
networth as on D D M M Y Y
*Not older than one year
 Any other information**Politically Exposed Person (PEP) Status**
 I am PEP I am Related to PEP Not Applicable**THIRD APPLICANT'S DETAILS** Mr. Ms. M/sName F I R S T M I D D L E L A S T Father's Name F I R S T M I D D L E L A S T PAN /PEKRN** Email ID Mobile

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

KIN (KYC identification number) Date of Birth D D M M Y Y Y Y Place of Birth Country of Birth Nationality Indian US Others (Please Specify)Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others SpecifyGross Annual Income OR Net-worth* in ₹ <1L 1-5L 5-10L 10-25L 25L-1CR >1CR **INDIVIDUALS**
networth as on D D M M Y Y
*Not older than one year
 Any other information**Politically Exposed Person (PEP) Status**
 I am PEP I am Related to PEP Not Applicable

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

(Mandatory, only if you require units in the demat form. Please fill in all details, else the application will be processed in physical mode).
Nomination provided in demat account shall be registered.**5 DEMAT ACCOUNT DETAILS** NSDL CDSL Depository Participant (DP) Name DP ID Beneficiary A/c No. Enclose for Demat option Client Master List Transaction/Holding Statement DIS Copy**6 EMAIL COMMUNICATION**Email ID provided pertains to Self Family Member (Note: If Email pertains to Family Member please select any one) Spouse Dependent Parents Dependent ChildrenInvestors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. I hereby authorize MOAMC to send important information and regular updates to me. I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)**7 INVESTMENT & PAYMENT DETAILS**Payment Type (Please ✓) Non - Third party payment Third party payment (Please fill the Third Party Payment Declaration Form) Lumpsum Zero Balance SYSTEMATIC INVESTMENT PLAN* / MICRO SIP-ECS (please fill OTM Debit Mandate form NACH/ ECS/ Direct Debit Form-2)

| Scheme name | Plan | Option | Cheque Date | Amount Invested (₹) | DD Charges | Net Amount Paid (₹) | Cheque/DD No./UTR No. (in case of NEFT/RTGS) |
|---|---|---------------------------------|-------------|---------------------|------------|---------------------|--|
| Motilal Oswal MSCI EAFE Top 100 Select Index Fund | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | <input type="checkbox"/> Growth | | | | | |

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

A/c Type (Please Tick): Current Savings NRO NRE FCNR*First sip instalment will be debited on or after 27th December 2021.Subsequent SIP Instalment Amount (₹) Fortnightly 1st-14th 7th-21st 14th-28thAnnual SIP D D M M Y Y Y YAny Day/ Date SIP Weekly - Any Day of Transfer _____ (Monday to Friday) Monthly SIP- Any date of the month D D except (29th, 30th and 31st) Quarterly SIP- Any date of the month for each quarter (i.e. January, April, July, October) D D except (29th, 30th and 31st)SIP Period From M M Y Y Y Y To End date M M Y Y Or Perpetual

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

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

| | | | | | | | | | | | | | | | | | |
|-----------------------|--|--|--|--|--|----------------------|----------------------------------|----------------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|---------|--|-----|--|--|
| Bank Name | | | | | | | | | | | | | | | | | |
| Bank A/c No. | | | | | | Type | <input type="checkbox"/> Current | <input type="checkbox"/> Savings | <input type="checkbox"/> NRO | <input type="checkbox"/> NRE | <input type="checkbox"/> FCNR | <input type="checkbox"/> Others | Specify | | | | |
| Branch Name | | | | | | | | | | | City | | | | Pin | | |
| IFSC Code (11 digit)* | | | | | | MICR Code (9 digit)* | | | | | | *Mentioned on your cheque leaf | | | | | |

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

If however the unit holders wish to receive a cheque (instead of a direct credit into their bank account) Please tick the box alongside
 Cheques should be crossed "A/c Payee only" and drawn in favour of Motilal Oswal MSCI EAFE Top 100 Select Index Fund

9 NOMINATION DETAILS (Refer Instruction 10)

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

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

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

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

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

If 'No' please proceed for the signature of declaration

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

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

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

[#]Please attach additional sheets if necessary

11 DECLARATION/CONSENT AND SIGNATURE

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

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

FATCA / CRS Certification:

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

| | | |
|---|------------------|-----------------|
| First / Sole Applicant / Guardian / POA | Second Applicant | Third Applicant |
| | | |

Date: _____ Place: _____

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.

- Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.
- Non Individual applicants, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed company or is controlled by such listed company, are also required to submit a declaration of ultimate beneficial ownership in the mandated format as available on the website of the fund.
- Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.
- Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.
- KYC Identification Number (KIN) is mandatory if KYC done via CKYC. In case KIN is not available kindly fill CKYC form as per the requirements of the Regulations. CKYC is applicable to all investors.
- Ultimate Beneficiary Owners**
Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' in the separate format enclosed with this form & also available at www.motilal.com. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.
Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of Motilal Oswal Mutual Fund or visit our website www.motilaloswalmf.com.

16. MODE OF PAYMENT

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Bank charges for outstanding demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstanding Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.
The AMC will not accept any request for refund of demand draft charges, in such cases.

17. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

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

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

19. Switching Option

During the NFO period (Switch request will be accepted upto 3.00 p.m. till the last day of the NFO), the Unit holders will be able to invest in the NFO under the Scheme by switching part or all of their Unit holdings held in the respective option(s) / plan(s) of the existing scheme(s) established by the Mutual Fund.
This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the Units of the scheme(s) from where the Units are being switched) in order to meet their changed investment needs.

The Switch will be effected by way of a Redemption of Units from the Scheme/ Plan and a reinvestment of the Redemption proceeds in the 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 the 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 rear 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.

TERMS AND CONDITIONS FOR MOTILAL OSWAL CASHFLOW PLAN (MO-CP)

- It is applicable for lump sum investments only. The payout will be calculated on the basis of respective lump sum investment
- The eligible schemes for this facility are 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, Motilal Oswal Nifty 500 Fund, Motilal Oswal Nifty Bank Index Fund, Motilal Oswal Nifty Midcap150 Index Fund, Motilal Oswal Nifty Smallcap 250 Index Fund, Motilal Oswal Large and Midcap Fund, Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive and Motilal Oswal MSCI EAFE Top 100 Select Index Fund.
- Frequency available Monthly, Quarterly or Annually. In case if no frequency is selected, Monthly would be the default option.
- This Facility currently offers MO-CP@7.5%, 10%, 12% p.a of original cost of investment. In case if no option is selected, 7.5% would be the default option.
- The dates available under this plan for the schemes of Motilal Oswal Mutual Fund is 1, 7, 14, 21 or 28. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. In case if no date is selected, 7th would be default date.
- In case of partial redemptions, the payouts will further trigger on the original investment cost and not on the balance investment
- In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed.
- The AMC will require 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Facility. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of trigger is crossed, then the same will be considered at the next date of trigger
- Unit holders can discontinue the Facility at any time by providing a form which shall be made effective within 7 calendar days of the date of receipt of the said request
- This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder
- Motilal Oswal Cashflow Plan can be opted if minimum lumpsum purchase is ₹ 5,000/-
- The AMC/Trustee reserve the right to change/modify the terms and conditions of the MO-CP or withdrawal of this facility

FATCA & CRS Instructions

FATCA Instructions & Definitions Individual

FATCA & CRS TERMS & CONDITIONS

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

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

FATCA & CRS INSTRUCTIONS

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

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

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

Documentation required for Cure of FATCA/ CRS India

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

Residence/ mailing address in a country other than India: 1. Self-certification that the account holder is neither a citizen of

United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

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

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

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

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

SYSTEMATIC INVESTMENT PLAN DETAILS

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

TERMS AND CONDITIONS FOR (Debit Clearing)

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

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

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



OTM Debit Mandate form NACH/ ECS/ Direct Debit New Fund Offer / On Going Application Form

Application No. _____

Motilal Oswal MSCI EAFE Top 100 Select Index Fund (MOFEAFE100)

Form-2

(An open ended scheme replicating/ tracking MSCI EAFE Top 100 Select Index) New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: 15th November, 2021 NFO Closes on: 25th November 2021 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

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

#By mentioning RIA code, I/We authorize you to share with the SEBI Registered Investment Advisor the details of my/our transactions in the scheme(s) of Motilal Oswal Mutual Fund. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First Holder

Second Holder

Third Holder

1 UNIT HOLDER INFORMATION Mr. Ms. M/sExisting Folio Number Existing UMRN Name F I R S T M I D D L E L A S T **2 SYSTEMATIC INVESTMENT PLAN DETAILS**

| Scheme name | Plan | Option | SIP Installment Amount |
|---|---|---------------------------------|------------------------|
| Motilal Oswal MSCI EAFE Top 100 Select Index Fund | <input type="checkbox"/> Regular <input type="checkbox"/> Direct | <input type="checkbox"/> Growth | (₹) _____ |

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

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

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

SIP PeriodFrom M M Y Y Y Y Y Y To M M Y Y Y Y Y Yor Perpetual SIP*First sip instalment will be debited on or after 27th December 2021.SIP cheque No. SIP cheque Date D D M M Y Y Y Y Y Y**3 DECLARATION AND SIGNATURE** (To be signed by ALL UNIT HOLDERS if mode of holding is 'joint')

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

(Please attach a cancelled cheque/cheque copy)

First / Sole Applicant / Guardian / Authorised Signatory

Second Applicant

Third Applicant

(To be signed by all holders if mode of operation of Bank Account is 'Joint')

**OTM Debit Mandate form NACH/ ECS/ Direct Debit** [Applicable for Lumpsum Additional Purchases as well as SIP Registrations]UMRN For Official Use Date D D M M Y Y Y Y Y Y

Tick (✓)

Create

Modify

Cancel

Sponsor Bank Code C I T I O O O P I G W Utility Code N A C H O O O O O O O O O O 2 2 8 0 6I/We hereby authorize Motilal Oswal Mutual Fund To Debit (to tick ✓) SB CA CC SB-NRE SB-NRO OtherBank a/c number with Bank Bank name and branch IFSC Or MICR an amount of Rupees ₹FREQUENCY Mthly Qtrly H.Yrly Yrly As & when presentedDEBIT TYPE Fixed Amount Maximum AmountReference 1 Folio No.Mob. No. Reference 2 Application No.Email ID

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

Period From D D M M Y Y Y Y Y Y To 3 1 1 2 2 0 9 9 Or Until cancelled

1. Signature Primary account holder 2. Signature of account holder 3. Signature of account holder

1. Name in bank records 2. Name in bank records 3. Name in bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account based on the instruction as agreed and signed by me. I have understood that I am authorized to cancel/ amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/ corporate or the bank where I have authorized the debit

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Application No. _____

Folio No. Investor Name Scheme Name Motilal Oswal MSCI EAFE Top 100 Select Index Fund Plan Option SIP Period From D D M M Y Y Y Y To D D M M Y Y Y Y Perpetual SIP

Stamp & Signature

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

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

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

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

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

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

| | | | |
|--------------------------------------|------------------|-----------------|-----------------------------|
| First / Sole Applicant / Guardian | Second Applicant | Third Applicant | Power of Attorney Holder |
|--------------------------------------|------------------|-----------------|-----------------------------|

Folio No Name of Sole / First Holder

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

SYSTEMATIC TRANSFER PLAN (STP/DTP AND NAV APPRECIATIONS)

Please arrange for STP with the following options

From Scheme Motilal Oswal MSCI EAFE Top 100 Select Index Fund (MOFEAFE100) Plan

Option Growth

To Scheme Plan

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

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

STP Frequency: Daily Weekly Fortnightly
 Monthly Quarterly

STP Amount :

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

STP Period: Start:
*For Daily STP Minimum
Installments 12
For Other Frequency Minimum
Installments 6

End:

NAV Appreciation (Minimum ₹ 1000)

Only in case of Growth Option

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

STP Period: Start:
End:

SYSTEMATIC WITHDRAWAL PLAN (SWP)

Please arrange for SWP with the following options - Fixed Amount

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

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

SWP Period: Start:
End:

From Scheme Motilal Oswal MSCI EAFE Top 100 Select Index Fund

Plan Option Growth

Dividend Frequency (In case of Dividend option)

*Minimum No. of SWP Installments 12 - (monthly/weekly/fortnightly)

*Minimum No. of SWP Installments 4 - instalments (quarterly)

*Minimum No. of SWP Installments 1- (annual)

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

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

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

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

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

ACKNOWLEDGMENT SLIP

Application No.

From Motilal Oswal MSCI EAFE Top 100 Select Index Fund

Systematic Transfer Plan Nav Appreciation Facility Systematic Withdrawal Plan

Stamp & Signature



ASBA APPLICATION FORM
New Fund Offer / On Going Application Form

Application No. _____

Motilal Oswal MSCI EAFE Top 100 Select Index Fund (MOFEAFE100)

Form-4

(An open ended scheme replicating/ tracking MSCI EAFE Top 100 Select Index) New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: 15th November, 2021 NFO Closes on: 25th November 2021 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

DISTRIBUTOR INFORMATION FOR OFFICE USE ONLY Application No. _____

| Distributor ARN / RIA# | Sub Broker Code | Employee Code (E-UIN) | SCSB | SCSB IFSC | Syndicate Member Code |
|------------------------|-----------------|-----------------------|-------------|---------------|-----------------------|
| ARN/RIA | ARN | | Name & Code | 11 digit Code | Name & Code |

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please ✓ any one of the below) (Refer Instruction No. 11)

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

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

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

Name of Sole/ 1st Applicant

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

Name of 2nd Applicant

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

Name of 3rd Applicant

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

Name of Guardian/ contact Person

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

Category (Please ✓) Retail Individual Investor(s) Non Institutional Investor(s)

PAN /PEKRN** 2nd applicant 3rd applicant

Mode of Operation in Demat Account Single OR Anyone of Survivor OR Joint

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

DEPOSITORY ACCOUNT DETAILS

Depository Name (Please ✓) National Securities Depository Ltd. Central Depository Services (India) Limited

Depository Participant Name DP-ID

Beneficiary Account Number

INVESTMENT DETAILS (Please ✓ where applicable)

Scheme Name: Motilal Oswal MSCI EAFE Top 100 Select Index Fund

Plan and Option Regular Growth Direct Growth (Default Plan)

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUND

Bank Account Number Bank Name

Branch Name where account in held

Total Amount to be blocked *(₹ in figure) ₹ (in words)

* Minimum ₹500/- and multiples of ₹ 1/- thereafter Att.: NRI Investors : Payment should be made through their NRE/FCNR accounts.

UNDERTAKING BY ASBA INVESTOR

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

Signature of the Applicant(s) Date

| | | |
|---------------------|---------------|---------------|
| Sole /1st Applicant | 2nd Applicant | 3rd Applicant |
|---------------------|---------------|---------------|

Signature of Bank Holder(s) (to be signed as per holding pattern in the Bank Account)

| | | |
|---|---------------------------------------|---------------------------------------|
| Sole /1st Account Holder as In Bank Records | 2nd Account Holder as In Bank Records | 3rd Account Holder as In Bank Records |
|---|---------------------------------------|---------------------------------------|



ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Scheme Name : Motilal Oswal MSCI EAFE Top 100 Select Index Fund Plan Regular Growth or Direct Growth (Default Plan)

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

Address _____

SCSB Account details : _____

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

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

Application No. _____
 Date
 Acknowledgement Stamp & Date