



## KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

### Motilal Oswal Dynamic Fund (MOFDYNAMIC) (An open ended dynamic asset allocation fund)

<p><b>This product is suitable for investors who are seeking*</b></p>	
<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• investment in equity, derivatives and debt instruments</li> </ul>	

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

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

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

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

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

This KIM is dated October 14, 2020.

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

## TYPE AND CATEGORY OF SCHEME

<b>Name of the Scheme</b>	Motilal Oswal Dynamic Fund (MOFDYNAMIC)
<b>Type of the Scheme</b>	An open ended dynamic asset allocation fund
<b>Category of Scheme</b>	Dynamic Asset Allocation

## INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives, debt, money market instruments and units issued by REITs and InvITs.

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

## ASSET ALLOCATION

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

<b>Instruments</b>	<b>Indicative Allocations (%of total assets)</b>		<b>Risk Profile</b>
	<b>Minimum</b>	<b>Maximum</b>	<b>High/Medium/Low</b>
Equity and equity related instruments	65	100	High
Equity Derivatives	0	35	Low to Medium
Debt Instruments, Money Market Instruments, G-Sec, Cash and Cash at Call, etc.	0	35	Low to Medium
Units issued by REITs and InvITs	0	10	Medium to High

Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, TREPs & Repo/ Reverse Repo.

In the Scheme, the net long only equity exposure shall be a minimum of 30% of the portfolio value. The Scheme may invest in derivative strategies from time to time as permitted by SEBI/RBI. The Scheme may take derivatives position upto 35% of the portfolio value. The Scheme shall not write options or purchase instruments with embedded written options.

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

The cumulative gross exposure to Equity, Debt, REITs and InvITs will not exceed 100% of the Net Assets of the Scheme.

The Scheme may engage in securities lending upto 20% of total Net Assets of the Scheme and would limit its maximum single party exposure to the extent of 5% of the total net assets at the time of lending.

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

**INVESTMENT STRATEGY**

In the Scheme, the core long only equity exposure shall be a minimum of 30% of the portfolio value. Long only equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.

The Fund will use Motilal Oswal Value Index (MOVI) as an indicator for the asset allocation between Equities, Arbitrage, Derivatives strategies and Debt. The asset allocation shall be reviewed twice a month. The rebalancing will be conducted within T+5 days after any change in the MOVI band (defined as per the 30 Day Moving Average of Spot MOVI Level), with ‘T’ day being the day when the actual change in the MOVI band occurs (if the above days are a non-business day, the previous business day shall be considered for rebalancing). However, there may be additional rebalances at the discretion of the Fund manager. However the rebalancing will always be based on the MOVI levels.

The MOVI helps gauge attractiveness of the equity market. The MOVI is calculated taking into account Price to Earnings (P/E), Price to Book (P/B) and Dividend Yield of the Nifty 50 Index. The MOVI is calculated on 30 Daily Moving Average of the above parameters. A low MOVI level indicates that the market valuation appears to be cheap and one may allocate a higher percentage of their investments to Equity as an asset class. A high MOVI level indicates that the market valuation appears to be expensive and that one may reduce their equity allocation.

The equity allocation based on the MOVI levels is as below:

MOVI Levels		Equity Exposure
Less than 70		100
70	<80	85 – 95
80	<90	75 – 85
90	<100	60 – 75
100	<110	50 – 60
110	<120	40 – 50
120	<130	30 – 40
130 or above		30 – 40

NSE Indices Ltd is the calculating agent of NIFTY MOVI. NSE Indices Ltd shall calculate, compile, maintain and provide NIFTY MOVI values to Motilal Oswal Asset Management Company Ltd. NIFTY MOVI values will be published on the MOAMC website on a daily basis.

Any change in methodology of MOVI would be construed as change in Investment Strategy and will be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to Motilal Oswal Mutual Fund. Hence, it will be construed as a change in fundamental attribute and accordingly, the relevant regulatory provisions will be applicable.

**Equity Investment:** The Fund shall follow an active investment style using bottom-up stock picking based on the ‘Buy Right : Sit Tight’ investment philosophy. The Fund managers shall identify and invest

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

in shares of businesses run by high quality management & having sustainable and scalable business models thus using QGLP (Quality, Growth, Longevity & Price) as the key evaluation parameters. The businesses should have strong earnings growth prospects and be available at reasonable valuations.

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

**Debt:** The Fund shall invest in various types of permitted Debt Instruments including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments of various maturities and ratings with the objective of providing liquidity and achieving optimal returns.

**Arbitrage and Derivative Strategies:** The Fund shall undertake Cash/Futures Arbitrage to take advantage of the volatile situation in the market. The Fund may use Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc.

Following depicts more clarity on MOVI based Scheme allocation.

MOVI Levels		Net Equity (%)	Equity Arbitrage (%)	Debt Instruments (%)
Less than 70		100	0	0
70	<80	85 – 95	0	Upto 5
80	<90	75 – 85	0	Upto 15
90	<100	60 – 75	0	Upto 25
100	<110	50 – 60	5-15	Upto 35
110	<120	40 – 50	15-20	Upto 35
120	<130	30 – 40	25-35	Upto 35
130 or above		30 – 40	25-35	Upto 35

Scenario 1 - Let's assume the MOVI level is at 60 which means it falls in the range of 100% equity allocation. Therefore, the fund manager in the above case will take upto 100% long only equity exposure.

Scenario 2 - Let's assume the MOVI level is at 100 which means it falls in the range of 55% equity allocation. Therefore, the fund manager in the above case will take 50% to 60% long only equity exposure and minimum 5% in arbitrage opportunities. The balance upto 35% will be invested in debt instruments.

Scenario 3 - Let's assume the MOVI level is at 120 which means it falls in the range of 35% equity allocation. Therefore, the fund manager in the above case will take 30% to 40% long only equity exposure and minimum 25% in arbitrage opportunities. The balance upto 35% will be invested in debt instruments.

Scenario 4 - Let's assume the MOVI level is at 150 which means it falls in the range of 35% equity allocation. Therefore, the fund manager in the above case will take 30% to 40% long only equity

exposure and minimum 25% in arbitrage opportunities. The balance upto 35% will be invested in debt instruments.

In the periods where the MOVI levels indicates a 100% equity allocation, the exposure of the scheme in equity and equity related instruments will increase upto 100%. However, if the MOVI levels reflect high valuation, the Scheme will restrict its investment in equity to 30% - 40% and shall take arbitrage positions to the extent of 25% - 35% of the portfolio, therefore resulting into an equity category exposure of 65%. In such a scenario the balance will be invested into debt market instruments.

While making investment decisions, besides other factors, the impact of the prevailing economic environment over the medium to long term prospects of the companies will also be taken into consideration. The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

## **RISK PROFILE OF THE SCHEME**

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

- **Risks associated with investing in Equities**

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, should there be a subsequently decline in the value of the securities held in the Schemes portfolio. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments. This may impact the ability of the unit holders to redeem their units. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The Scheme may find itself invested in unlisted securities either by choice or due to external events or corporate actions. This may increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

- **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 interest rates, inflation and other monetary factors causing movement in prices of underlining investments.

- **Asset Class Risk**  
The returns from the types of securities in which the Scheme invests may under perform from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison with the general securities markets.
- **Interest Rate Risk**  
Changes in interest rates will affect the Scheme's Net Asset Value. The prices of securities usually increase as interest rates decline and usually decrease as interest rates rise. The extent of fall or rise in the prices is guided by duration, which is a function of the existing coupon, days to maturity and increase or decrease in the level of interest rate. The new level of interest rate is determined by the rate at which the government raises new money and/or the price levels at which the market is already dealing in existing securities. Prices of long-term securities generally fluctuate more in response to interest rate changes than short-term securities. The price risk is low in the case of the floating rate or inflation-linked bonds. The price risk does not exist if the investment is made under a repo agreement. Debt markets, especially in developing markets like India, can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.
- **Credit Risk**  
Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.
- **Liquidity or Marketability Risk**  
This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading Volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such period may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. As liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme.
- **Risk associated with MOVI**  
The Scheme shall invest a portion of its assets into equity and debt securities based on Motilal Oswal Value Index (MOVI) levels. Hence, the risk associated with the calculation of MOVI and allocations based on MOVI would be applicable to the Scheme. The allocations as per MOVI shall vary due to market conditions. These allocations based on MOVI level may not outperform a fully invested equity portfolio.
- **Right to Limit Redemptions**

The Trustee, in the general interest of the Unitholders of the Scheme offered under this SID and keeping in view of unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. This could also happen in the event of receipt of inordinately large number of redemption requests or a restructuring of a Scheme portfolio

- **Risks associated with Investing in Derivatives**

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

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

- **Risks associated with Segregated portfolio**

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

- **Risk associated with Securities Lending**

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

In case the Scheme undertakes securities lending as prescribed in the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of

the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

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

In respect of transaction in Units of the Scheme through BSE and/ or NSE, 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 Factors Associated with Investments in REITs and InvITs:**

- **Risk of lower than expected distributions**

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

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

- **Price Risk**

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

- **Market Risk**



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

- **Liquidity Risk**

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

- **Reinvestment Risk**

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

## **PLANS AND OPTIONS**

Each Scheme has two Plans:

- (i) Regular Plan and
- (ii) Direct Plan

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

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

Each Plan offers the following Options:

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

Under the Dividend Payout and Re-investment facility:

- (i) Quarterly Dividend frequency - the Scheme shall endeavor to declare dividend on a quarterly basis.
- (ii) Annual Dividend frequency - the Scheme shall endeavor to declare dividend on an annual basis

Further, under Dividend Option, the Fund will endeavor to declare dividends from time to time depending on the availability of distributable surplus.

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

The AMC reserves the right to introduce 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:

<b>Scenario</b>	<b>Broker Code mentioned by the investor</b>	<b>Plan mentioned by the investor</b>	<b>Default Plan to be captured</b>
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. In case the frequency is not mentioned under the Dividend option, it will be deemed to be annual dividend.

### **APPLICABLE NAV**

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

For Purchases including switch-ins:

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

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

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

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

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

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

For Redemption/ Repurchases/Switch out

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

Transaction through online facilities/ electronic mode:

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

### Transaction through Stock Exchange:

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

## **METHODOLOGY AND ILLUSTRATION OF SALE AND REPURCHASE OF UNITS**

### **a) Methodology of calculating sale price**

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

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

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

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

### **b) Methodology of calculating repurchase price of Units**

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

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

## **MINIMUM APPLICATION AND REDEMPTION AMOUNT**

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

**Minimum Application Amount:****For Lumpsum:** Rs. 500/- and in multiples of Re. 1/- thereafter.**For Systematic Investment Plan (SIP):**

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

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

**Minimum Additional Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.**Minimum Redemption Amount:** Rs. 500/- and in multiples of Re.1/- thereafter or account balance, whichever is lower.**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

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

**BENCHMARK INDEX**

CRISIL Hybrid 50+50 - Moderate Index TRI

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

**DIVIDEND POLICY***KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

#### **NAME AND TENURE OF THE FUND MANAGER**

<b>Name of Fund Manager / Co- Fund Manager</b>	<b>Tenure of the Fund Manager / Co – Fund Manager</b>
Mr. Akash Singhanian (Fund Manager for Equity Component)	Mr. Akash is managing the Scheme since May 17, 2019. The tenure for which he is managing the scheme is 1Year 1 month.
Mr. Abhiroop Mukherjee (Fund Manager for Debt Component)	Mr. Abhiroop is managing the Debt Component of the Scheme since inception i.e. September 27, 2016. The tenure for which he is managing the debt component of the Scheme is 3 years and 8 months.

#### **NAME OF TRUSTEE COMPANY**

Motilal Oswal Trustee Company Limited

#### **PERFORMANCE OF THE SCHEME**

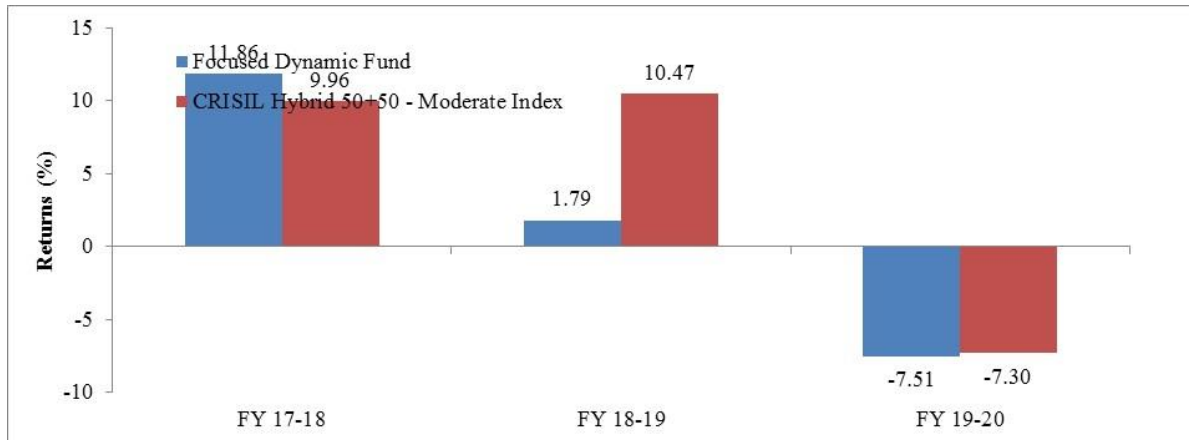
Performance of the Scheme as on September 30, 2020 :

<b>Compounded Annualised Returns</b>	<b>Scheme Returns (%)</b>	<b>Benchmark Returns (%)</b>
	<b>MOFDYNAMIC</b>	<b>CRISIL Hybrid 50+50 - Moderate Index TRI</b>
Returns for the last 1 year	4.52	7.89
Returns for the last 3 years	4.80	7.49
Returns since inception*	7.53	8.52

#### **Absolute Returns for past three (3) years**

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*



Note: \*Returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is September 27, 2016. Performance is for Regular Plan Growth option. Different plans have different expense structure. The scheme has been in existence for less than 3 years. Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016

##### A. Scheme's Portfolio Holdings

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

Sr. No.	Name of Issuer	% to Net Assets
1.	ICICI Bank Limited	7.49%
2.	Axis Bank Limited	7.36%
3.	ITC Limited	6.57%
4.	Reliance Industries Limited	4.92%
5.	HDFC Life Insurance Company Limited	3.60%
6.	HDFC Bank Limited	3.43%
7.	Maruti Suzuki India Limited	2.66%
8.	Infosys Limited	2.64%
9.	State Bank of India	2.52%
10.	Eicher Motors Limited	2.15%

##### B. Sector Allocation of the Scheme

Sector Allocation of the Scheme as recommended by AMFI as on September 30, 2020 is as follows:

Sectors	% Exposure
Banks	23.25%
Consumer Non Durables	12.60%
Finance	11.33%
Auto	5.94%
SOVEREIGN	5.65%

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

Petroleum Products	4.92%
CRISIL AAA	4.58%
Software	4.50%
Telecom - Services	1.45%
Pharmaceuticals	1.00%
Gas	0.88%
Consumer Durables	0.82%
Cash & Equivalent	23.08%
<b>Total</b>	<b>100</b>

The Mutual Fund will disclose the portfolio of the Scheme as on the last day of the month on AMC's website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) on or before the tenth day of the succeeding month. The Investors will be able to view and download this monthly portfolio from the AMC's website on the following link <http://motilaloswalmf.com/downloads/mutual-fund/Month-End-Portfolio> and <http://www.mostshares.com/downloads/mutualfund/Month-End-Portfolio>.

### C. Scheme's Portfolio Turnover Ratio (As on September 30, 2020 , 2020)

The Portfolio Turnover Ratio of the Scheme, MOFDYNAMIC as on September 30, 2020 is **3.39**.

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

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

Please Note:

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

### E. Investment Disclosure

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

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*



Categories	Amount (Rs.)
Directors of AMC	NIL
Fund Manager of the Scheme	NIL
Key Managerial Personnel	5,675.85
Sponsor, Group and Associates	9,095,124.38

#### EXPENSES OF THE SCHEME

##### (1) Load Structure:

Type of load	Load Chargeable (as %age of NAV)
Entry	Nil
Exit	<p>1% - If redeemed on or before 1 year from the date of allotment.  Nil - If redeemed after 1 year from the date of allotment.</p> <p>There would be no exit load for redemption of units on or before completion of 1 year from the date of allotment upto 12% of units allotted. Redemption of units would be done on First in First out Basis.</p> <p>No Exit Load will be applicable in case of switch between the Schemes, Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund, Motilal Oswal Dynamic Fund, Motilal Oswal Equity Hybrid Fund , Motilal Oswal Large and Midcap Fund and other schemes as may be amended by AMC vide its addendum issued in this regard. No Load shall be imposed for switching between Options within the Scheme. Further, it is clarified that there will be no exit load charged on a switch-out from Regular to Direct plan within the same scheme.</p>

##### (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.

Particulars	% p.a. of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent Fees	
Marketing & Selling expense including agents' commission	

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend/ redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Goods and Service Tax (GST) on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and 6 (a)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)#	Upto 0.30%

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

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

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

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

However, the upfront trail commission shall be paid from AMC's books for inflows through SIPs from new investors as per the applicable regulations. The said commission shall be amortized on daily basis to the scheme over the period for which the payment has been made. A complete audit trail of 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 recurring expenses of the Scheme (excluding additional expenses under regulation 52(6A)(c) and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

<b>First Rs.500</b>	<b>Next Rs.250</b>	<b>Next Rs.1,250</b>	<b>Next Rs.3,000</b>	<b>Next Rs.5,000</b>	<b>Next Rs.40,000 crore</b>	<b>on the balance of</b>
-------------------------	------------------------	--------------------------	--------------------------	--------------------------	-----------------------------	------------------------------

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

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

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

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

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

In accordance with Regulation 52(6A), the following expenses can be charged in addition to the existing total recurring expenses charged under Regulation 52(6):

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

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

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

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

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

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

\* 366, wherever applicable.

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

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

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

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

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

Actual expenses for the previous financial year 2019-20:

Regular Plan	2.81%
Direct Plan	1.23%

**WAIVER OF LOAD FOR DIRECT APPLICATIONS**

Not Applicable

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

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

<b>Particulars</b>	<b>Equity Oriented</b>	
	<b>Resident Investor</b>	<b>Mutual Fund</b>
Dividend Income	Slab rate (Applicable Rate )	Nil
Long Term Capital Gains	10% above Rs.1 Lac	Nil
Short Term Capital Gains	15%	Nil
Tax on dividend distributed to unit holders	Slab rate (Applicable rate )	Nil

#Excluding Cess & Surcharge

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

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

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

## **DAILY NET ASSET VALUE (NAV) PUBLICATION**

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

## **FOR INVESTOR GRIEVANCES PLEASE CONTACT**

<b>Registrar</b>	<b>Motilal Oswal Mutual Fund</b>
<b>KFin Technologies Private Limited</b> Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda,	<b>Mr. Jamin Majethia - Investor Relation Officer</b> 10 <sup>th</sup> Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot,

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

Serilingampally Hyderabad Rangareddi TG 500032 IN Tel: 040 79611000 / 67162222 Toll Free No: 18004254034/35 Email : compliance.corp@kfintech.com Website: www.kfintech.com/	Prabhadevi, Mumbai – 400 025 <b>Tel No.:</b> +91 8108622222 and +91 22 40548002 <b>Fax No.:</b> 02230896884 <b>Email Id:</b> <a href="mailto:mfservice@motilaloswal.com">mfservice@motilaloswal.com</a>
--	--

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

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

### UNITHOLDERS INFORMATION

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

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

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

The Consolidated Account statement will be in accordance to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018. In case of a specific request received from the Unit holders, MOAMC will provide the account statement to the investors within 5 Business Days from the receipt of

such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication.

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

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

#### **Monthly and Half yearly Disclosures: Portfolio**

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

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

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

#### **Half yearly Disclosures: Financial Results**

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

#### **Annual Report**

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

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

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

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

### Product Dashboard

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

## SPECIAL PRODUCTS AVAILABLE

### I. 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 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

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

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*



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

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

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

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

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

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

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

- a) SIP Booster online facility offers frequency at immediate, quarterly, half-yearly and yearly intervals. In case the SIP Booster frequency is not specified, it will be considered as yearly frequency.
- b) The minimum SIP Booster amount would be Rs.100/- and in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP facility except Motilal Oswal Long Term Equity Fund Plan wherein minimum SIP Booster amount would be Rs.500/- and in multiples of Rs.500 thereafter.
- c) In case the investor does not specify SIP Booster amount, Rs.100/- will be considered as the SIP Booster amount (in case of Motilal Oswal Long Term Equity Fund, Rs.500/- will be considered as SIP Booster amount) and the request will be processed accordingly.
- d) SIP Booster facility would be available to all Existing and new SIP enrollments through online mode only. Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit **OTM Mandate**’ at least 20 calendar days before the SIP Booster start month. In case SIP Installment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.
- e) Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.

- f) Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit.

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

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

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

**Instant Systematic Investment Plan (ISIP)**

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

month/quarter. In case the end date is not specified, the SIP will continue till it receives termination request from the investor or till the time the bank mandate is debited, whichever is earlier.

### SIP Pause Facility

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

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

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

## **II. 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.
---	---

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

Minimum amount per STP installment under Quarterly STP	Rs. 1500/- and multiple of Re. 1/- thereafter.
No. of STP Installments	
a) Minimum	Six installments (Weekly/Fortnightly/Monthly) Six installments (Quarterly)
b) Maximum	No Limit
Periodicity	Weekly/Fortnightly/Monthly/Quarterly
Dates available for STP Facility	1st, 7th, 14th, 21st or 28th of every Month/Quarter.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable

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

### III. 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 STP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per SWP installment under Quarterly SWP	Rs. 1500/- and multiple of Re. 1/- thereafter.
No. of STP Installments	
a) Minimum	Twelve installments (Weekly/Fortnightly/Monthly) Four installments (Quarterly) One installment (Annual)
b) Maximum	No Limit
Periodicity	Weekly/Fortnightly/Monthly/Quarterly/Annual
Dates available for SWP Facility	1st, 7th, 14th, 21st or 28th of every Month/Quarter.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable

<b>STP Frequency</b>	<b>Minimum Amount</b>	<b>Installment</b>	<b>Minimum Number of Installments</b>
Daily	Rs.500/- and multiple of Re. 1/- thereafter		Twelve Installments

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

#### **IV. Switching Option**

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

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

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

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

#### **V. NAV Appreciation facility**

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

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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.

## **VI. Dividend Transfer Plan**

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

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

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

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

## **VII. Mobile Facility**

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.

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

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

The Salient features of the Plan are as under:

1. Motilal Oswal Value Index (MOVI) helps gauge equity market. The Index is calculated taking into

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

Options	Minimum Amount of Transfer (Rs.)
One Time Investment	Rs. 500/- and in multiples of Re. 1/- thereafter
STP	Rs. 500/- and in multiples of Re. 1/- thereafter

8. The date of allocation will be the 15<sup>th</sup> of every month. In case the date of allocation falls on a Non-Business Day or falls during a book closure period, the immediate following Business Day will be considered as the date of allocation.
 

**Note:** Under ‘One Time Investment’ enrolment option, in addition to the 15<sup>th</sup> of every month, allocation will occur on the business day succeeding the date of enrolment into the MOVI Pack Plan.

Under ‘STP’ enrolment option, if the Unit holder has an existing Systematic Investment Plan (SIP) in the Transferor scheme where the date of SIP falls on a date later than or on 15<sup>th</sup> of every month, then allocation for that amount will occur on 15<sup>th</sup> of the subsequent month.
9. On the date of allocation, the prescribed percentage of the amount will be transferred in the Transferee Scheme at the closing NAV of the same day i.e. date of allocation.
10. The AMC will require upto 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Plan. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of allocation is crossed, then the same will be considered at the next date of allocation.
11. The amount transferred under this Plan from the Transferor Scheme to Transferee Scheme shall be effective by redeeming units of Transferor Scheme at applicable NAV, (subject to the applicable exit load, if any) and subscribing to the units of the Transferee Scheme at applicable NAV on the date of allocation.

12. Unit holders can discontinue the Plan at any time by providing a written request which shall be made effective within 7 calendar days of the date of receipt of the said request.
13. This Plan will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder.
14. Unit holders should note that investor details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
15. Any change in methodology of MOVI would only be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to Motilal Oswal Mutual Fund.
16. Given the two way movement of investments between funds, liquidity at times may be restricted by trading volumes, settlement periods, and inordinately large number of redemption requests or restructuring of the Scheme. This may impact the performance of the underlying scheme.
17. Investors may approach/consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.
18. Investors are required to refer to the terms and conditions mentioned in the enrolment form.
19. The Trustee/AMC reserves the right to change/modify the terms and conditions of the MOVI Pack Plan or withdraw this facility.

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

\*The change will be effective from July 15, 2019.

#### **IX. Motilal Oswal Cash Flow Plan (MO – CP)**

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

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

1. MO – CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments at the specified date for a designated tenure period at a predefined frequency i.e. monthly, quarterly and annually.
2. MO – CP is offered under Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund Motilal Oswal Equity Hybrid fund and Motilal Oswal Dynamic Fund (eligible Schemes).

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*



3. It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.
4. Minimum amount under MO-CP is Rs. 5000/- and in multiples of Re. 1/- thereafter
5. It presently offers three options:
  - a. MO – CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.6045% and 1.8245% respectively.
  - b. MO – CP @ 10% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.7974% and 2.4114% respectively.
  - c. MO – CP @ 12% p.a. of original cost of investment. The payouts would be for monthly, quarterly and annually of the investment amount.

**Illustration:**

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

<b>Particulars</b>	<b>At 7.5% p.a.</b>	<b>At 10% p.a.</b>	<b>At 12% p.a.</b>
<b>Investment Date (First Lump sum Investment)</b>	<b>1-Aug-17</b>	<b>1-Aug-17</b>	<b>1-Aug-17</b>
Cost of Investment	100000	100000	100000
NAV at the time of investment	10.38	10.38	10.38
Units Allotted	9,634.93	9,634.93	9,634.93
<b>First Cashflow Date</b>	<b>1-Nov-17</b>	<b>1-Nov-17</b>	<b>1-Nov-17</b>
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
<b>Second Cashflow Date</b>	<b>1-Feb-18</b>	<b>1-Feb-18</b>	<b>1-Feb-18</b>
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

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

<b>Default withdrawal option</b>	7.5% p.a. of original cost of investment
<b>Default frequency</b>	Monthly
<b>Default date</b>	7 <sup>th</sup> of the month

7. Dates available for MO - CP:

<b>Monthly &amp; Quarterly Frequency</b>	1st, 7th, 14th, 21st or 28th
<b>Annual Frequency</b>	Any day of the year

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

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

9. 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.
10. 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.
11. 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.
12. 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.
13. Investors are required to refer to the terms and conditions mentioned in the form.
14. The Trustee/AMC reserves the right to change/modify the terms and conditions of the MO – CP or withdraw of this facility.

## **X. Online Facility**

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

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

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

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

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

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

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

## **XII. 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.

## **XIII. 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.

**XIV.** 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.

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

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

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

**Note:**

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

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

**a) Website and Mobile App**

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

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

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

- a) Transaction requests only pertaining to Additional Purchase, Redemption (excluding redemption with change of bank details) switch transactions and Systematic Investment Plan (SIP) cancellation request (for SIPs registered through physical application mode) will be accepted on the given email ID and deemed valid request. Further, only signed applications, transaction slips, forms, relevant

supporting documents and payment instruments, as applicable, received on the Designated email ID shall be considered. These documents shall only be accepted if they are in PDF/JPG/Tiff format and the size not exceeding 2MB. The AMC shall acknowledge the receipt of the valid email requests.

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

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

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

**DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND**

The following table shows the differentiation of the Scheme with the existing equity Schemes of Motilal Oswal Mutual Fund:

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

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

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

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*



	to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	Smallcap 250 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.			
Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50)	The Scheme seeks investment return that corresponds to the performance of Nifty 50 Index subject to tracking error.  However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNIFTY50 is an open ended scheme replicating / tracking Nifty 50 Index)	45.64	10,644
Motilal Oswal Nifty Next 50 Index Fund (MOFNEXT50)	The Scheme seeks investment return that corresponds to the performance of Nifty Next 50 Index subject to tracking error.  However, there can be no assurance or guarantee that the investment	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Next 50 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNEXT50 is an open ended scheme replicating / tracking Nifty Next 50 Index	43.35	5,934

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

	objective of the Scheme would be achieved.				
Motilal Oswal M50 ETF (MOFM50)	<p>The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the Nifty 50 TRI (Underlying Index), subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	The Scheme would invest at least 95% in the securities constituting Nifty 50 and the balance in debt and money market instruments and cash at call.	MOFM50 is an open ended scheme replicating Nifty 50 which invests in securities constituting Nifty 50.	19.04	3,284
Motilal Oswal Midcap 100 ETF (MOFM100)	<p>The Scheme seeks investment return that corresponds (before fees and expenses) to the performance of Nifty Midcap 100 TRI (Underlying Index), subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	The Scheme would invest at least 95% in the securities constituting Nifty Midcap 100 and the balance in debt and money market instruments and cash at call.	MOFM100 is an open ended scheme replicating Nifty Midcap 100 which invests in securities constituting Nifty Midcap 100 in the same proportion as in the Index.	41.84	7,154
Motilal Oswal NASDAQ 100 ETF	The Scheme seeks investment return	The Scheme would invest at least 95%	The Scheme will invest in the	1,738.73	23,388

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

(MOFN100)	<p>that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 TRI, subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>in the securities constituting NASDAQ-100 and the balance in Overseas Debt and Money market instruments and cash at call, mutual fund schemes or exchange traded funds based on NASDAQ-100</p>	<p>securities which are constituents of NASDAQ-100 in the same proportion as in the Index.</p>		
Motilal Oswal Focused 25 Fund (MOF25)	<p>The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The scheme would invest 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money market instruments, G-secs, Bonds, cash and cash equivalents, etc or 10% in units of REITs and InvITs</p> <p>*subject to overall</p>	<p>The Scheme is an open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks with an investment objective to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential. The asset allocation of the Scheme is investing upto 65% in equity and equity related instruments from Top 100 listed</p>	1,266.79	65,372

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

		limit of 25 companies	companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money market instrument, G-secs, Bonds, cash and cash equivalent, etc. or 10% in units of REITs and InvITs		
Motilal Oswal Ultra Short Term Fund (MOFUSTF)	<p>The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The Scheme would invests in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs</p> <p>*Though the Macaulay duration of the portfolio would be between 3 months and 6 months, individual security duration</p>	<p>The Scheme is an open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months which will invest in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and</p>	35.83	3,934

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

		will be less than equal to 12 months.  #The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.	InvITs.		
Motilal Oswal Midcap 30 Fund (MOF30)	The investment objective of the Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth.  However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 65% in Equity and equity related instruments* selected between Top 101 <sup>st</sup> and 250 <sup>th</sup> listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other than Top 101 <sup>st</sup> and 250 <sup>th</sup> listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. or 10% in Units issued by REITs and InvITs.  *subject to overall limit of 30	The Scheme is An open ended equity scheme predominantly investing in mid cap stocks with investment objective to achieve long term capital appreciation by investing at least 65% in Equity and equity related instruments* selected between Top 101 <sup>st</sup> and 250 <sup>th</sup> listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other than Top 101 <sup>st</sup> and 250 <sup>th</sup> listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-	1,653.33	56,742

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

		companies	Sec, Bonds, Cash and cash equivalents, etc. or 10% in Units issued by REITs and InvITs.  *subject to overall limit of 30 companies in 65-100% in Equity and equity related instruments*		
Motilal Oswal Multicap 35 Fund (MOF35)	The investment objective of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity & equity related instruments across sectors and market-capitalization levels.  However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest 65% to 100% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G-Secs, Cash and cash equivalents. *subject to overall limit of 35 securities	The scheme is an open ended equity scheme investing across large cap, mid cap, small cap stocks which with an objective to achieve long term capital appreciation by investing in securities across sectors and market capitalization levels.	11,030.83	4,56,895

<p>Motilal Oswal Long Term Equity Fund (MOFLTE)</p>	<p>The investment objective of the scheme is to generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The scheme would invest 80% to 100% in Equity and equity related instruments and balance up to 20% in debt instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc.</p>	<p>The scheme is an open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit with an objective to generate long term capital appreciation.</p>	<p>1,552.03</p>	<p>2,26,931</p>
<p>Motilal Oswal Equity Hybrid Fund</p>	<p>The investment objective is to generate equity linked returns by investing in a combined portfolio of equity and equity related instruments, debt, money market instruments and units issued by Real Estate Investment Trust (REIT) &amp; Infrastructure Investment Trust (InvIT).</p> <p>However, there can be no assurance or guarantee that the</p>	<p>The scheme would invest 65% to 80% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G-Secs, Cash and cash equivalents. or 10% in Units issued by REITs and InvITs.</p>	<p>The scheme is an open ended hybrid scheme investing predominantly in equity and equity related instruments with an objective to generate equity linked returns</p>	<p>343.83</p>	<p>22,030</p>

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

		investment objective of the Scheme would be achieved.				
Motilal Oswal Liquid Fund		<p>The investment objective of the Scheme is to generate optimal returns with high liquidity to the investors through a portfolio of money market securities.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved</p>	The Scheme would invest in money market securities.	The scheme is an open ended liquid fund investing in money market securities with an objective to generate optimal returns with high liquidity	773.45	14,372
Motilal Oswal Nasdaq 100 Fund of Fund		<p>The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal Nasdaq 100 ETF.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	The scheme would invest 95% to 100% in Units of Motilal Oswal Nasdaq 100 ETF and balance up to 5% in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF	1,149.14	99,251

---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*



<p>Motilal Oswal Large and Midcap Fund (MOFLM)</p>	<p>The investment objective is to provide medium to long-term capital appreciation by investing primarily in Large and Midcap stocks.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The scheme would invest in 35% – 65% in equity and Equity related instruments of Large cap companies and in Equity and Equity related instruments of Mid cap companies and 0-30% in Equity and Equity related instruments of other than above and in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc. and 0-10% in Units issued by REITs and InvITs</p>	<p>MOFLM is an open ended equity scheme investing in both large cap and mid cap stocks</p>	<p>475.79</p>	<p>36,179</p>
<p>Motilal Oswal S&amp;P 500 Index Fund</p>	<p>The Scheme seeks investment return that corresponds to the performance of S&amp;P 500 Index subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the</p>	<p>The scheme would invest in 95%-100% in Equity and equity related securities covered by S&amp;P 500 Index and 0-5% in Debt and Money market instruments, overseas mutual fund schemes or exchange traded funds</p>	<p>An open ended scheme replicating / tracking S&amp;P 500 Index</p>	<p>452.36</p>	<p>73,589</p>

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

	Scheme would be achieved.				
Motilal Oswal Multi Asset Fund (MOFMAF)	<p>The investment objective is to generate long term capital appreciation by investing in a diversified portfolio comprises of Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The Scheme would invest in 10% - 50% in Equity, Equity related instruments and International Equity Index Funds/ Equity ETFs^</p> <p>40%-80% in Debt, Money Market Instruments</p> <p>10%-20% in Gold Exchange Traded Funds</p>	<p>An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds</p>	176.11	26,705

This KIM is dated October 14, 2020.

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

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

**b) Investor Service Center**

<b>Jaipur</b>	301 & 304, 3rd Floor, Luhadia tower ,Ashok Marg, C Scheme, Jaipur - 302001
<b>Lucknow</b>	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow, Uttar Pradesh - 226001
<b>Chandigarh</b>	Regus Offices, Cabin No 302-312, SCO 54-55-56, 3rd Floor, Sector 17 A, Chandigarh - 160017.
<b>Cochin</b>	41/418E ,4th Floor, Chicago plaza, Rajaji Road, Cochin, Kerala -682035
<b>Coimbatore</b>	Old No. 171, New No. 60, Subramaniam Road, R.S. Puram, Coimbatore-641002
<b>Indore</b>	202, Satguru Elit, Above PNG Jewellers, Opposite High Court Gate No. 1, M.G Road, Indore - 452 001
<b>Nagpur</b>	Shop No 1, Mezzanine Floor, Fortune Business Centre, Plot No-6, First Floor, Vasant Vihar Complex, WHC Road, Shankar Nagar,Nagpur-440010
<b>Baroda</b>	301 3rd floor, Atlantis K-10B , Opp Honest Restaurant, Sarabhai Main Road, Baroda- 390007
<b>Raipur</b>	2nd Floor, Shop No. 215, National Corporate Park, Ward No. 15, GE Road, Raipur - 492001.
<b>Nashik</b>	Office No. 14, Gulmohar Arcade, Opp. Kulkarni Garden, Sharanpur Road, Nashik - 422002.
<b>Goa</b>	Shop No. 2, M/s Advani Enterprises, Cabin No CU-07,NeelKamal Arcade,Dr. A B Road, Goa - 403001
<b>Ranchi</b>	‘STAR HEIGHT’, Shop No. 1B, 1st Floor, Opposite. K C Roy Memorial Hospital, Circular Road, Lalpur, Ranchi – 834001
<b>Jamshedpur</b>	1st Floor, RR Square, Main Road, Bistupur, Jamshedpur. 831001

**FIN TECHNOLOGY PRIVATE LIMITED (Official Collection Centres)**


---

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

<b>Branch Name</b>	<b>Address</b>
Bangalore	No 35,Puttanna Road,Basavanagudi,Bangalore 560004
Belgaum	Premises No.101, CTS NO.1893,Shree Guru Darshani Tower,Anandwadi, Hindwadi,Belgaum 590011
Bellary	Shree Gayathri Towers #4,1st Floor K.H.B.Colony,Gopaldaswamy Mudaliar Road,Gandhi Nagar-Bellary 583103
Davangere	D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Manda,Davangere 577002
Dharwad	ADINATH COMPLEX,BESIDE KAMAL AUTOMOBILES, BHOOVI GALLI,OPP OLD LAXMI TALKIES, P B ROAD,Dharwad 580001
Gulbarga	H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.,Opp. Municipal corporation Office,Jagat, Station Main Road, KALABURAGI,Gulbarga 585105
Hassan	SAS NO: 490, HEMADRI ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL,Hassan 573201
Hubli	R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029
Mangalore	Mahendra Arcade Opp Court Road,Karungal Padi,-,Mangalore 575003
Margao	2Nd Floor ,Dalal Commercial Complex,Pajifond,Margao 403601
Mysore	NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009
Panjim	H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001
Shimoga	JAYARAMA NILAYA,2ND CORSS,MISSION COMPOUND,Shimoga 577201
Ahmedabad	Office No. 401, on 4th Floor,ABC-I, Off. C.G. Road,-,Ahmedabad 380009
Anand	B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001
Baroda	203 Corner point,Jetalpur Road,Baroda Gujarat,Baroda 390007
Bharuch	123 Nexus business Hub,Near Gangotri Hotel,B/s Rajeshwari Petroleum,Makampur Road,Bharuch 392001
Bhavnagar	303 STERLING POINT ,WAGHAWADI ROAD ,-,Bhavnagar 364001
Gandhidham	Shop # 12 Shree Ambica Arcade Plot # 300,Ward 12. Opp. CG High School ,Near HDFC Bank,Gandhidham 370201
Gandhinagar	123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011
Jamnagar	131 Madhav Plaza, ,Opp Sbi Bank,Nr Lal Bungalow,Jamnagar 361008
Junagadh	124-125 Punit Shopping Center,M.G Road,Ranavav Chowk,Junagadh 362001
Mehsana	FF-21 Someshwar Shopping Mall ,Modhera Char Rasta,-,Mehsana 384002
Nadiad	311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001
Navsari	103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445
Rajkot	302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

Surat	Office no: -516 5th Floor Empire State building ,Near Udhna Darwaja, Ring Road, Surat 395002
Valsad	406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001
Vapi	A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE, OPP DCB BANK GIDC CHAR RASTA, SILVASSA ROAD, Vapi 396191
Chennai	F-11 Akshaya Plaza 1St Floor, 108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai 600002
T Nagar/Nungambakkam	No 23   Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai, 600 034
Alleppy	1st Floor Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy 688011
Calicut	Second Floor, Manimuriyil Centre, Bank Road,, Kasaba Village, Calicut 673001
Cochin	Ali Arcade 1St Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm 682036
Kannur	2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, Kannur 670001
Kollam	GROUND FLOOR NARAYANAN SHOPPING COMPLEX, KAUSTHUBHSREE BLOCK, Kadapakada, Kollam 691008
Kottayam	1St Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002
Malappuram	2nd Floor, Peekays Arcade, Down Hill, Malappuram 676505
Palghat	No: 20 & 21 , Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad 678001
Tiruvalla	2Nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107
Trichur/Thrissur	4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE, Thrissur 680001
Trivandrum	MARVEL TOWER, 1ST FLOOR, URA-42 STATUE, (UPPALAM ROAD RESIDENCE ASSOCIATION) , Trivandrum 695010
Coimbatore	3rd Floor Jaya Enclave, 1057 Avinashi Road, -, Coimbatore 641018
Dindigul	NO 59B New Pensioner street, Palani Road,, Opp Gomathi Lodge, Dindigul 624001
Erode	Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003
Karur	No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur 639002
Madurai	No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001
Nagercoil	HNO 45 , 1st Floor, East Car Street , Nagercoil 629001
Pollachi	1st floor, MKG complex, Opp to Gowri Shankar Hotel, -, Pollachi 642001
Pondicherry	No 122(10b), Muthumariamman koil street, -, Pondicherry 605001
Salem	No.6 NS Complex, Omalur main road, Salem 636009
Thanjavur	No 1, Basement, Nallaiyah Complex, Srinivasam pillai road, Thanjavur 613001
Tirunelveli	55/18 Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001
Tirupur	No 669A, Kamaraj Road,, Near old collector office,, Tirupur 641604
Trichy	No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam, Putthur, -, Trichy 620017

Tuticorin	4 - B A34 - A37,Mangalmal Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003
Vellore	No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001
Agartala	OLS RMS CHOWMUHANI,MANTRI BARI ROAD1ST FLOOR NEAR TRAFFIC POINT,TRIPURA WEST,Agartala 799001
Guwahati	1st Floor Bajrangbali Building,Near Bora Service Station GS Road,-,Guwahati 781007
Shillong	Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001
Silchar	N.N. Dutta Road,Chowchakra Complex,Premtala,Silchar 788001
Ananthapur	Plot No: 12-313,,Balaji Towers, Suryanagar,Ananthapur Village,Anantapur 515001
Eluru	DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA,Eluru 534002
Guntur	2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002
Hyderabad	No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016
Karimnagar	2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,-,Karimnagar 505001
Kurnool	Shop No:47,2nd Floor,S komda Shoping mall,Kurnool 518001
Nanded	Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601
Nellore	D No:16-5-66 Ramarao Complex, No:2 Shop No:305,3rd Floor ,Nagula Mitta Rodad,Opp Bank of baroda,Nellore 524001
Rajahmundry	D.No.6-1-4Rangachary Street,T.Nagar, Near Axis Bank Street,Rajahmundry 533101
Solapur	Block No 06,Vaman Nagar Opp D-Mart,Jule Solapur,Solapur 413004
Srikakulam	D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001
Tirupathi	H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,Tirupathi 517501
Vijayanagaram	D No : 20-20-29, 1st Floor,Surya Nagar, Kalavapuvvu Meda,Near Ayodhya Stadium, Dharmapuri Road,Vizianagaram 535002
Vijayawada	HNo26-23, 1st Floor,Sundarammastreet,GandhiNagar, Krishna,Vijayawada 520010
Visakhapatnam	DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM,BESIDE TAJ HOTEL LADGE,Visakhapatnam 530016
Warangal	Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002
Khammam	11-4-3/3 Shop No. S-9,1st floor,Srivenkata Sairam Arcade,Old CPI Office Near PriyaDarshini CollegeNehru Nagar ,KHAMMAM 507002
Hyderabad(Gachibowli)	KFintech Pvt.Ltd,Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilimgampally Mandal,Hyderabad,500032
Akola	Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004

Amaravathi	Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601
Aurangabad	Shop no B 38,Motiwala Trade Center,Nirala Bazar,Aurangabad 431001
Bhopal	Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011
Dhule	Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001
Indore	101,Diamond Trade centre,-,Indore 452001
Jabalpur	3Rd floor ,R.R. Tower.5 Lajpatkunj,near Tayabali petrol pump ,Jabalpur 482001
Jalgaon	3rd floor,22 Yashodhah, Ring Road,Jalgaon 425001
Nagpur	Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010
Nasik	S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002
Ratlam	1 Nagpal Bhawan Free Ganj Road ,Do Batti ,Near Nokia Care ,Ratlam 457001
Sagar	II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002
Ujjain	Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001
Asansol	112/N G. T. ROAD BHANGA PACHIL,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303
Balasore	1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001
Bankura	Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101
Berhampur (Or)	Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001
Bhilai	Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020
Bhubaneswar	A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007
Bilaspur	Shop.No.306,3rd Floor,ANANDAM PLAZA,Vyapar Vihar Main Road,Bilaspur 495001
Bokaro	CITY CENTRE, PLOT NO. HE-07,SECTOR-IV,BOKARO STEEL CITY,Bokaro 827004
Burdwan	Anima Bhavan 1st Floor Holding No.-42,Sreepally G. T. Road,West Bengal,Burdwan 713103
Chinsura	No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101
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

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

	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
Dalhousie	2Nd Floor Room no-226,R N Mukherjee Road,,Kolkata,700 001
Agra	House No. 17/2/4, 2nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday INN,Sanjay Place,Agra 282002
Aligarh	Sebti Complex Centre Point,Sebti Complex Centre Point,-,Aligarh 202001
Allahabad	Meena Bazar,2nd Floor 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj,Allahabad 211001
Ambala	6349, 2nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001
Azamgarh	House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001
Bareilly	1ST FLOORREAR SIDEA -SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001
Begusarai	C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117
Bhagalpur	2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001
Darbhanga	Jaya Complex2Nd Floor,Above Furniture PlanetDonar,Chowk,Darbhanga 846003
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,-,Ghazipur 233001

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*



Gonda	H No 782,Shiv Sadan,ITI Road,Near Raghukul Vidyapeeth,Civil lines,Gonda 271001
Gorakhpur	Above V.I.P. House adjacent,A.D. Girls College,Bank Road,Gorakpur 273001
Gurgaon	No: 212A, 2nd Floor, Vipul Agora,M. G. Road,-,Gurgaon 122001
Gwalior	City Centre,Near Axis Bank,-,Gwalior 474011
Haldwani	Shoop No 5,KMVN Shopping Complex,-,Haldwani 263139
Haridwar	Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410
Hissar	Shop No. 20, Ground Floor,R D City Centre,Railway Road,Hissar 125001
Jaunpur	R N Complex 1-1-9-G,R. N. Complex, Opposite Pathak Honda,Above Oriental Bank of Commerce,Jaunpur 222002
Jhansi	1st Floor, Puja Tower,Near 48 Chambers,ELITE Crossing,Jhansi 284001
Kanpur	15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001
Korba	Nidhi Biz Complex,Plot No 5, Near Patidar Bhawan,T. P. Nagar,Korba 495677
Lucknow	Ist Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,Lucknow 226001
Mandi	House No. 99/11, 3rd Floor,Opposite GSS Boy School,School Bazar,Mandi 175001
Mathura	Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001
Meerut	H No 5,Purva Eran, Opp Syndicate Bank,Hapur Road,Meerut 250002
Mirzapur	House No. 404,Ward No. 8,Dankeenganj, Mirzapur,Mirzapur 231001
Moradabad	Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad 244001
Morena	House No. HIG 959,Near Court,Front of Dr. Lal Lab,Old Housing Board Colony,Morena 476001
Muzaffarpur	First Floor Saroj Complex ,Diwam Road,Near Kalyani Chowk,Muzaffarpur 842001
Noida	F-21,2nd Floor,Near Kalyan Jewelers,Sector-18,Noida 201301
Panipat	Preet Tower, 3rd Floor,Near NK Tower,G.T. Road,Panipat 132103
Renukoot	C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonebhadra (U.P.),Renukoot 231217
Rewa	Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001
Rohtak	Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001
Roorkee	Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,Roorkee 247667
Saharanpur	18 Mission Market,Court Road,-,Saharanpur 247001
Satna	Jainam Market,Purana Power House Chauraha,Panni Lal Chowk,Satna 485001
Shimla	1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001
Shivpuri	A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551
Sitapur	12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001
Solan	Disha Complex, 1St Floor,Above Axis Bank,Rajgarh Road,Solan 173212
Sonepat	2nd floor,DP Tower, Model Town,Near Subhash Chowk,Sonepat 131001

Sultanpur	1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001
Varanasi	D-64/132, 2nd Floor ,KA, Mauza, Shivpurwa, Settlement Plot No 478 Pargana, Dehat Amanat, Mohalla Sigra,Varanashi 221010
Yamuna Nagar	B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk,-,Yamuna Nagar 135001
Kolhapur	605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001
Mumbai	24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001
Pune	Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005
Vashi	Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400705
Vile Parle	Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057
Borivali	Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092
Thane	Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602
Ajmer	302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001
Alwar	Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001
Amritsar	SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001
Bhatinda	MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001
Bhilwara	Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001
Bikaner	70-71 2Nd Floor   Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003
Chandigarh	First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022
Ferozpur	The Mall Road Chawla Bulding Ist Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozpur 152002
Hoshiarpur	Unit # SF-6,The Mall Complex,2nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001
Jaipur	Office no 101, 1st Floor,Okay Plus Tower,Next to Kalyan Jewellers,Government Hostel Circle, Ajmer Road,Jaipur 302001
Jalandhar	Office No 7, 3rd Floor, City Square building,E-H197 Civil Line,Next to Kalyan Jewellers,Jalandhar 144001
Jammu	Gupta's Tower, CB-12, 2nd Floor,Government Hostel Circle,,Rail Head complex,Jammu 180012
Jodhpur	Shop No. 6, GANG TOWER, G Floor,OPPOSITE ARORA MOTER SERVICE CENTRE,NEAR BOMBAY MOTER CIRCLE,Jodhpur 342003
Karnal	18/369Char Chaman,Kunjpura Road,Behind Miglani Hospital,Karnal 132001

*KIM of Motilal Oswal Dynamic Fund (MOFDYNAMIC)*

Kota	D-8, SHRI RAM COMPLEX, OPPOSITE MULTI PURPOSE SCHOOL, GUMANPUR, Kota 324007
Ludhiana	SCO 122, Second floor, Above Hdfc Mutual fund, 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 Sahni Arcade Complex, Adj. Indra colony Gate Railway Road, Pathankot, Pathankot 145001
Patiala	B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001
Sikar	First Floor Super Tower, Behind Ram Mandir Near Tapary Bagichi, Sikar 332001
Sri Ganganagar	Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, Sri Ganganagar 335001
Udaipur	Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur 313001

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

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

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