



KEY INFORMATION MEMORANDUM

Motilal Oswal Nifty India Defence ETF

(An open-ended fund replicating/tracking the Nifty India Defence Total Return Index)

(Scheme Code: MOTO/O/O/EET/24/08/0054)

(Scrip Code: MODEFENCE)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter Nifty India Defence Total Return Index
- Return that corresponds to the returns of the Nifty India Defence Total Return Index, subject to tracking error - Long term capital growth	The risk of the scheme is Very High	The risk of the Benchmark is Very High

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

Continuous Offer of Units at NAV based prices

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

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, 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 Key Information Memorandum is dated **May 29, 2026**.

KIM of Motilal Oswal Nifty India Defence ETF

DETAILS OF SCHEME

Investment Objective	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by Nifty India Defence Total Return Index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.													
Asset Allocation Pattern of the scheme	The asset allocation pattern of the Scheme would be as follows: <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocations (% of total assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Constituents of Nifty India Defence Index</td><td>95%</td><td>100%</td></tr><tr><td>Units of Liquid schemes and Money Market instruments</td><td>0%</td><td>5%</td></tr></table> Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, TREPS, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, usance bills, and any other like instruments as specified by the Reserve Bank of India(RBI)/ Securities and Exchange Board of India (SEBI) from time to time. Pursuant to para 13.18.1 of SEBI Master Circular on Mutual Funds,, the cumulative gross exposure through Constituents of Nifty India Defence Index and Units of Liquid schemes / Money Market Instrument, derivative positions, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time will not exceed 100% of the net assets of the scheme. The Scheme, will hold all the securities that comprise of underline Index in the same proportion as the index subject to tracking error. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index. Cash and cash equivalents pursuant to para 13.18.6 (a) of SEBI Master Circular on Mutual funds which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.			Instruments	Indicative Allocations (% of total assets)		Minimum	Maximum	Constituents of Nifty India Defence Index	95%	100%	Units of Liquid schemes and Money Market instruments	0%	5%
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<u>Indicative Table</u>			
Sr. No	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending/ Stock Lending	• Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending. • Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable)	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI vide para 13.6 of SEBI Master Circular on Mutual Funds, as may be amended from time to time.
2.	Equity Derivatives for non-hedging purposes	The Scheme may take exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. Other than for above purposes, the Scheme will not invest in Equity Derivatives. These investments would be for a short period of time i.e.7 days. Exposure towards Equity Derivatives instruments shall not exceed 20% of the net assets of the Scheme. If the exposure falls outside the above mentioned asset allocation pattern, the portfolio to be rebalanced by AMC within 7 days from the date of said deviation. The Fund shall not write options or purchase instruments with embedded written options. When constituent's securities of underlying Index are available again, derivative positions in these securities would be unwound.	In accordance with para 13.15 of Master Circular on Mutual Funds.
3.	Securitized Debt	The scheme will not make any	-

		investment in Securitized Debt.	
4.	Overseas Securities	The scheme shall have no Overseas Securities/ ADR & GDRs.	-
5.	InVITS	The Scheme shall not invest in InVITS	-
6.	AT1 and AT2 bonds.	The Scheme shall not invest in AT1 and AT2 bonds.	-
7.	Repo in corporate debt and corporate reverse repo	The scheme will not invest in Corporate debts and corporate reverse repo.	-
8.	Unrated debt instrument	The scheme will not invest in unrated debt instrument.	-
9.	Credit Default Swaps (CDS)	The scheme will not invest in Credit default swaps	-
10.	Structured Obligations / Credit Enhancements.	The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements.	-
11.	Short selling	The scheme will not invest in Short selling.	-

Rebalancing due to Short Term defensive consideration:
Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view applicable regulations and political and economic factors. In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table above, then the portfolio of the Scheme will be rebalanced by the Fund Manager to the position indicated in the asset allocation table above. Such changes in the asset allocation will be for short term and defensive considerations as per para 1.9.1(b) of SEBI Master Circular on Mutual Funds.

In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 7 calendar days in accordance with Para 4.5.5 Master Circular on Mutual Funds.

Portfolio Rebalancing due to Passive Breach:

In accordance with para 4.5.5 of SEBI Master Circular on Mutual Funds, in case of change in constituents of the index due to periodic review, the portfolio of ETF shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio of ETF in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

Additionally, in the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 days from the date of allotment/ listing.

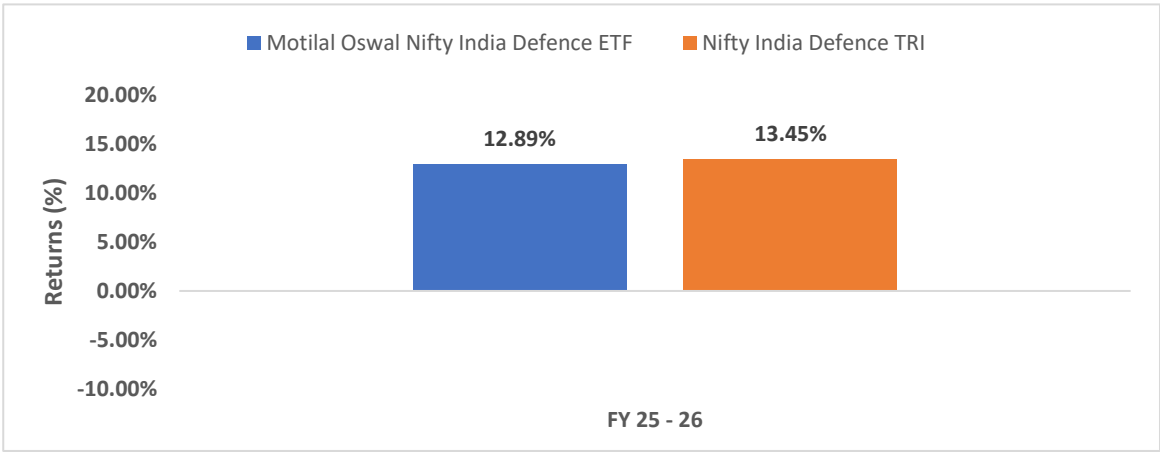
Investment Strategy	The Scheme follows a passive investment strategy and seeks to invest in the constituents of Nifty India Defence Total Return Index. The scheme aims to achieve returns equivalent to the benchmark subject to tracking error. The scheme would also invest in units of Liquid schemes and money market instruments as stated in the asset allocation table. Subject to the SEBI regulations as applicable from time to time, the scheme may participate in securities lending. Investment of Subscription Money: The Mutual Fund may deploy NFO proceeds in TREPS before closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period. The appreciation received from investment in TREPS shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the Scheme during the NFO period, the interest earned upon investment of NFO proceeds in TREPS shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. Portfolio Turnover Portfolio Turnover is defined as the lower of sales or purchase divided by the average corpus during a specified period of time. The Scheme, being an open ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme. Tracking Error Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weightage as the securities have in the Underlying Index. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error may arise due to the following reasons: 1. Fees and expenses of the Scheme. 2. Cash balance held by the Scheme due to dividend received, subscriptions, redemption, etc. 3. Halt in trading on the stock exchange due to circuit filter rules. 4. Corporate actions 5. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares. 6. Delay in dividend payout, and withholding tax on dividend. 7. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme. 8. Lack of Liquidity
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	The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same will be intimated to the Trustees with corrective actions taken by the AMC, if any. Tracking Error: The Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of the Mutual Fund and AMFI. Tracking Difference: The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the Mutual Fund and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units. For detailed derivatives strategies, please refer SAI.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Scheme Specific Risk Factors The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, return and/or its ability to meet its objectives. • <u>ETF Fund</u> The Scheme being an ETF fund follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease. • <u>Tracking Error and Tracking Difference Risk</u> The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index. Tracking difference refers to annualized difference of daily returns between the index and the NAV of the ETF / Index fund. • <u>Trading through mutual fund trading platforms of BSE and/ or NSE</u>

	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. • <u>Risk associated with ETF</u> 1. Passive Investments: As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets. The value of the Scheme's investments, may be affected generally by factors affecting equity markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down. 2. Market risk: ETFs are typically designed to track the performance of certain indices, market sectors, or groups of assets such as stocks, bonds, or commodities. ETF managers may use different strategies to achieve this goal, but in general they do not have the discretion to take defensive positions in declining markets. Investors must be prepared to bear the risk of loss and volatility associated with the underlying index/assets. 3. Tracking errors: Tracking errors refer to the disparity in performance between an ETF and its underlying index/assets. Tracking errors can arise due to factors such as the impact of transaction fees and expenses incurred to the ETF, changes in composition of the underlying index/assets, and the ETF manager's replication strategy. 4. Trading at discount or premium: An ETF may be traded at a discount or premium to its Net Asset Value (NAV). This price discrepancy is caused by supply and demand factors, and may be particularly likely to emerge during periods of high market volatility and uncertainty. 5. Liquidity risk: Authorized participants (APs) are Exchange Participants that provide liquidity to facilitate trading in ETFs. Although most ETFs are supported by one or more APs, there is no assurance that active trading will be maintained. 6. As the units of the Scheme are listed on the Stock Exchange, trading in the units of the Scheme may be halted due to market conditions or for reasons that in the view of the Exchange Authorities or SEBI. There could also be trading halts caused by extraordinary market volatility and pursuant to NSE/BSE and SEBI circuit filter rules and the Scheme would not be able to buy/sell securities in case of subscriptions/redemptions, which may impact the Scheme. Further, there can be no assurance that the requirements of the exchange necessary to maintain the listing of the Scheme will continue to be met or will remain unchanged. 7. Listing and trading of the units are undertaken on the Stock Exchanges within the rules, regulation and policy of the Stock Exchange and SEBI. Any change in trading rules, regulation and policy by the regulatory authority would have a bearing on the trading of the units of the Scheme and its prices.
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	8. Though the Scheme is listed on the NSE and BSE, there is no assurance that an active secondary market will develop or be maintained. Hence, there would be times when trading in the units of the Scheme would be infrequent. 9. The NAV of the Scheme reflect the valuation of its investment and any changes in market value of its investments would have a bearing on its NAV. When the units are traded on the Stock Exchange, the units of the Scheme may trade at prices which can be different from the NAV due to various factors like demand and supply for the units of the Scheme, perceived trends in the market outlook, etc. 10. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. 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, and there can be a subsequent decline in the value of the securities held in the Scheme portfolio. 11. Investors can directly approach the AMC for redemption of units of ETFs, for transaction of up to INR 25 Cr. without any exit load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or - iii.Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. 12. Tracking error may arise due to various reasons like fees and expenses charged to the Scheme, dividend, corporate actions, change in the Underlying Index, etc. Tracking error has an impact on the performance of the Scheme. The Scheme's returns may therefore deviate from those of its Underlying Basket. However, the Fund would endeavor to keep the tracking error as low as possible. For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	The Scheme does not offer any Plans/Options for investment.
Applicable NAV	Applicable NAV for Cash Subscription\Redemption in Creation unit size – Intra-day NAV shall be applicable in case of subscription/redemption of units directly with the Fund. Applicable NAV for Basket Subscription\Redemption – In case of creation of units by way of deposit of portfolio deposit and cash component or redemption of units by way of withdrawal of portfolio basket and cash component, the applicable NAV will be based on the value of the portfolio deposit and cash component as at the end of the previous day
Minimum Application Amount/	On Exchange: Investors can buy/sell units of the Scheme in round lot of 1 unit and in multiples thereof. Directly with the Mutual Fund

Number of Units	For Eligible investors*: Direct transaction pertaining to subscription / redemption shall be facilitated by AMC for investors only for transactions greater than INR 25 Cr. (termed as other eligible investors). Any order placed for redemption or subscription directly with the AMC must be execution value of greater than INR 25 Cr. For Market makers: The number of units of the Scheme that Market Makers/authorized participant can subscribe is 50,000 units and in multiples thereafter.			
Despatch of Redemption Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular on Mutual Funds. However, in case of exceptional circumstances as mentioned in AMFI letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, the redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines			
Benchmark Index	Nifty India Defence Total Return Index As the Scheme is an Exchange Traded Fund (ETF) Scheme and would primarily invest in securities which are constituents of Nifty India Defence Index, the said index is an appropriate benchmark for the Scheme. Total Return variant of the index (TRI) will be used for performance comparison.			
Dividend Policy	Not Applicable			
Name of the Fund Manager	Mr. Swapnil Mayekar (Fund Manager - Equity Component) Mr. Dishant Mehta (Associate Fund Manager – Equity Component) Mr. Rakesh Shetty (Fund Manager – Debt Component)			
Name of the Trustee Company	Motilal Oswal Trustee Company Limited.			
Performance of the scheme	The Performance of the Scheme as on March 31, 2026 is as follows:			
	Compounded Annualised Returns	Scheme Returns (%)	Scheme Returns (%)	Benchmark Returns (%)
		Motilal Oswal Nifty India Defence ETF		Nifty India Defence TRI
		Regular	Direct	

	Returns for the last 1 year	12.8%	12.8%	13.4%																		
	Returns since inception	1.6%	1.6%	2.1%																		
Past performance may or may not be sustained in future																						
Absolute Returns for each financial year for the last 1 years: 																						
Additional Scheme Related Disclosures	i. Scheme's portfolio holdings: Please find below link to access the Top 10 holdings and fund allocation towards various sectors of the scheme: https://www.motilaloswalmf.com/downloads/factsheets .																					
	ii. Disclosure of Name and Exposure to Top 7 Issuers, Stocks, Groups and Sectors as a percentage of NAV of the Scheme in Case of Debt and Equity ETFs/Index Funds through a functional website link that contains detailed description: Please find below link to access the top 7 issuers, stocks, Groups and sectors of the scheme: https://www.motilaloswalmf.com/downloads/factsheets																					
	iii. Functional Website link for Portfolio Disclosure: For Monthly Portfolio, please refer: https://www.motilaloswalmf.com/downloads/scheme-portfolio-details																					
	iv. Portfolio Turnover Rate: The Portfolio Turnover Ratio of the Scheme as on March 31, 2026 is 0.89.																					
	v. Aggregate Investment in the Scheme by concerned Fund Manager: <table border="1" data-bbox="427 1686 1460 2002"> <thead> <tr> <th rowspan="2">Sr. No.</th><th rowspan="2">Category of Persons</th><th colspan="2">Net Value</th><th rowspan="2">Market Value (in Rs.)</th></tr> <tr> <th>Units</th><th>NAV per unit</th></tr> </thead> <tbody> <tr> <td></td><td>Concerned scheme's Fund Manager(s)</td><td></td><td></td><td></td></tr> <tr> <td>1.</td><td>Mr. Swapnil Mayekar</td><td colspan="3" rowspan="2">Nil</td></tr> <tr> <td>2.</td><td>Mr. Rakesh</td></tr> </tbody> </table>				Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)	Units	NAV per unit		Concerned scheme's Fund Manager(s)				1.	Mr. Swapnil Mayekar	Nil			2.
Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)																		
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1.	Mr. Swapnil Mayekar	Nil																				
2.	Mr. Rakesh																					

		Shetty	
	3	Mr. Dishant Mehta	
	vi. Investments of AMC in the Scheme Subject to SEBI (Mutual Fund) Regulation 22(3)(a) and para 7.13 of SEBI Master Circular on Mutual Funds, the AMC may invest in the scheme during the New Fund Offer (NFO) or continuous offer period. However, the AMC shall not charge any fees on such investments. For the details pertaining to the said investment visit: https://www.motilaloswalmf.com/downloads/regulatory-updates vii. Functional website link to the respective addendums to the SID after the last update of SID: https://www.motilaloswalmf.com/downloads/addendums		
Expenses of the Scheme	These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The entire NFO expenses will be borne by the AMC.		
Load Structure	Exit: Nil		
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 upto 0.90 % of the daily net assets of the scheme shall be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of MOMF. For the actual current expenses being charged, the investor should refer to the website of the Fund. The Mutual Fund would update the current expense ratios on the website (https://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/nav-ter for Total Expense Ratio (TER) details.		
Tax treatment for the Investors (Unitholders)	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.		
Daily Net Asset Value (NAV) Publication	The NAV will be calculated on all business days and disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website www.motilaloswalmf.com and also on AMFI website www.amfiindia.com before 11.00 p.m. on every business day. If the NAVs are not available before 11.00 p.m. on any business day, the reason for delay in uploading NAV would be explained to AMFI in writing. If the NAV is not available before the commencement of Business Hours on		

	the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. iNAV of an ETF shall be disclosed on a continuous basis on the BSE and NSE, where the units of these ETFs are proposed to be listed and traded. The iNAV shall be disclosed within a maximum time lag of 15 seconds from underlying market. Investors can also contact the office of the AMC to obtain the NAV of the Scheme. Further, Mutual Funds/ AMCs shall extend facility of sending latest available NAVs to investors through SMS, upon receiving a specific request in this regard. Investors can also contact the office of the AMC to obtain the NAV of the Scheme.
For Investor Grievances please contact	<u>For General Service request and Complaint Resolution</u> Mr. Juzer Dalal Motilal Oswal Asset Management Company Limited 10th Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025 Tel No.: +91 8108622222 and +91 22 40548002 Fax No.: 02230896884 Email.: amc@motilaloswal.com Investors are advised to contact any of the Designated Collection Center / Investor Service Center or the AMC by calling the toll free no. of the AMC at +91 8108622222 +91 22 40548002. Investors can also visit our website www.motilaloswalmf.com for complete details. 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. Kfin Technologies Limited (Official Collection Centres) Registrar KFin Technologies Limited Address: Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN Tel: 040 79611000 / 67162222 Toll Free No: 18004254034/35 Email: compliance.corp@kfintech.com Website: www.kfintech.com/
Unitholders Information	Under Regulation 34(1) of SEBI (Mutual Funds) Regulations, 2026, the AMC/RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio, transaction has taken place during the month. Further, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with

	Depositories has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts. In view of the said requirements, the account statements for transactions in units of the Fund by investors will be dispatched to the investors in following manner: In accordance with para 15.7.4 of SEBI Master on Mutual Funds, 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: ○ 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. ○ The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. ○ In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month. ○ 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. ○ Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing The word ‘transaction’ shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by MOAMC for each calendar month on or before 10th of the immediately succeeding month. The Consolidated Account statement will be in accordance to para 15.7.4. of SEBI Master Circular on Mutual Funds. 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. Accounts Statements:
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The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable

For further details, refer SAI.

Monthly & Annual Disclosure of Risk-o-meter:

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

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

Disclosure of Benchmark Risk-o-meter:

Pursuant to para 6.17 of SEBI Master Circular on Mutual Funds, the AMC shall disclose risk-o-meter of the scheme and benchmark in all disclosures including promotional material or that stipulated by SEBI wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed to the investors in which the unit holders are invested as on the date of such disclosure. <https://www.motilaloswalmf.com/downloads/regulatory-updates>

Scheme Summary Document:

The AMC has provided on its website (<https://www.motilaloswalmf.com/downloads/scheme-summary-documents>)_Scheme summary document which is a standalone scheme document for all the Schemes which contains all the details of the Scheme.

Monthly 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 for the scheme(s) on its website (<https://www.motilaloswalmf.com/>) and on the website of AMFI (www.amfiindia.com) within 10 calendar days from the close of each month.

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

Half yearly Disclosures: Financial Results:

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website <https://www.motilaloswalmf.com/downloads/financials>, 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 (<https://www.motilaloswalmf.com/>) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year).

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

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

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

Product Dashboard

In accordance with para 6.8.2 of SEBI Master Circular on Mutual Funds, the AMC has designed and developed the dashboard on their website: (<https://www.motilaloswalmf.com/mutual-funds>) wherein the investor can access information with regard to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of all the schemes.

Disclosure of Tracking Error:

The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the ETF/ Index Fund, based on past one year rolling data shall not exceed 2%.

In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same will be intimated to the Trustees with corrective actions taken by the AMC, if any.

The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.

Disclosure of Tracking Difference:

	Tracking difference i.e. the annualized difference of daily returns between the index or goods and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.
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