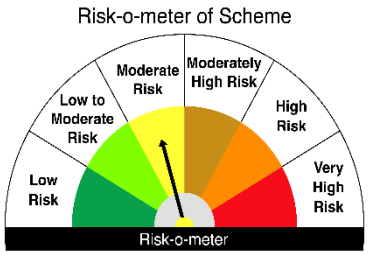
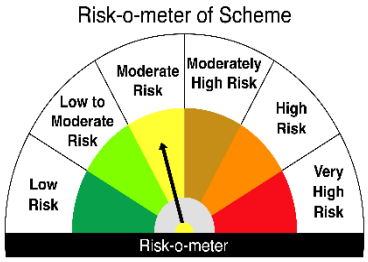
KEY INFORMATION MEMORANDUM

Motilal Oswal Nifty 10 YR Benchmark G Sec ETF

(An open ended Scheme replicating/tracking Nifty 10 yr Benchmark G-Sec Index. A relatively high interest rate risk and relatively low credit risk)

(Scheme code: - MOTO/O/O/DET/26/10/0106)

(Scrip Code (NSE Symbol: to be added)

This product is suitable for investors who are seeking*	**Scheme Risk-o-meter**	**Benchmark Risk-o-meter Nifty 10 yr Benchmark G-sec Total Return Index**
• Return that corresponds to the performance of the Nifty 10 yr Benchmark G–Sec Index, subject to tracking error. • Investment in securities of Nifty 10 yr Benchmark G-Sec Index	 The risk of the scheme is Moderate	 The risk of the scheme is Moderate

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

Potential Risk Class

(Maximum risk the scheme can take)

Credit Risk of the scheme→ **Interest Rate Risk of the scheme ↓**	**Relatively Low (Class A: CRV >=12)**	**Moderate (Class B : CRV >=10)**	**Relatively High (Class C: CRV <10)**
Relatively Low (Class I: MD<=1 year)			
Moderate (Class II: MD<=3 years)			
Relatively High (Class III: Any Macaulay duration	A-III		

Offer for Units of face value Rs. 10 per unit during the New Fund Offer and Continuous offer for Units at NAV based price.

New Fund Offer Opens on: **
New Fund Offer Closes on: **
Scheme re-opens on: November 26, 2026

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

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 November 05, 2026.

DETAILS OF SCHEME

Investment Objective

The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the performance of the Nifty 10 yr Benchmark G-Sec Index, subject to tracking error.

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

Asset Allocation Pattern of the scheme

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

Instruments	**Indicative Allocations (% of total assets)**	
	Minimum	**Maximum**
Constituents of Nifty 10 yr Benchmark G- Sec Index	95	100
Debt and Money Market Instrument	0	5

Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, Repos, Triparty Repo, 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 10 yr Benchmark G- Sec Index and Debt and money market instruments, cash and cash equivalents, derivative positions, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time will not exceed 100% of the net assets of the scheme.

Cash and cash equivalents as per Pursuant to para 13.18.6 (a) of SEBI Master Circular on Mutual funds and SEBI letter no. SEBI/HO/IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 calendar Days, shall not be considered for the purpose of calculating gross exposure limit.

The Scheme, in general will hold all the securities that comprise of underline Index in the same proportion as the index. 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.

In accordance with Clause 4.4.6 of Master Circular of Mutual Fund the underlying index shall comply with the portfolio concentration norms as prescribed.

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.

Pending deployment of funds as per investment objective may be parked in short term deposits of scheduled commercial banks, subject to guidelines and limits specified by SEBI.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending/ Stock Lending	The Scheme shall not engage in Stock Lending.	NA
2.	Derivatives for non-hedging purposes	The Scheme shall not invest in Derivatives for non- hedging purposes	NA
3.	Securitised Debt	The Scheme shall not invest in Securitised Debt.	NA
4	Overseas Securities	The Scheme shall not invest in Overseas Securities.	NA
5	InVITS	The Scheme shall not invest in InvITs.	NA
6	AT1 and AT2 Bonds	The Scheme shall not invest in AT1 and AT2 Bonds.	NA
7	Repo in corporate debt and corporate reverse repo.	The scheme will not invest in Repo in corporate debt.	NA
8	Unrated debt instrument.	The scheme will not invest in unrated debt instrument.	NA
9	Credit Default Swaps (CDS).	The scheme will not invest in Credit Default Swaps (CDS).	NA
10	Debt instruments having Structured Obligations / Credit Enhancements	The scheme will not invest in Structured Obligation / Credit Enhancements.	NA
11.	Short Selling	The Scheme shall not engage in Short selling.	NA
12.	Units of Mutual Fund Schemes	The Scheme may also invest in other schemes managed by the AMC or in the schemes of any other Mutual Fund (only in units of domestic Overnight funds, Liquid funds and Money Market Mutual Funds) not more than 5% of the Net Asset Value of the Mutual Fund, provided it is in conformity with the investment objectives of the Scheme. The scheme will not invest in units of any SIF.	Para 3 of the Sixth Schedule of the SEBI (Mutual Funds) Regulations, 2026, read with Para 13.14.1 of SEBI Master Circular on Mutual Funds

	Rebalancing due to Short Term Defensive Consideration: Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table above, then the portfolio of the Scheme will be rebalanced by the Fund Manager to the position indicated in the asset allocation table above. Such changes in the asset allocation will be for short term and defensive considerations 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 of SEBI Master Circular on Mutual Funds. Where the portfolio is not rebalanced within 7 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. **Portfolio rebalancing:** 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.
Investment Strategy	The Scheme employs an investment approach designed to track the performance of Nifty 10 yr Benchmark G- Sec Index. The Scheme seeks to achieve this goal by investing in securities constituting the Nifty 10 yr Benchmark G- Sec Index in same proportion as in the Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in money market instruments to meet the liquidity and expense requirements. The Scheme may also take exposure in other G- Sec instruments for short duration when securities of the Underlying Index are not readily available in needed quantities within the required time frame, or for rebalancing at the time of change in Underlying Index or in case of corporate actions and accordingly the portfolio of the scheme will be rebalanced within a period of 7 calendar days. **Portfolio Turnover** Portfolio Turnover is defined as the lower of sales or purchase divided by the average corpus during a specified period of time. Generally, Portfolio Turnover would depend upon the rebalancing of the portfolio due to change in composition of the Index or due to corporate actions of the securities constituting the Index. **Tracking Error** Tracking error is defined as the annualized standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. 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 Basket including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, etc. The Scheme's

	returns may therefore deviate from those of its Underlying Basket. 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 subscriptions, redemption, etc. 3. Corporate actions 4. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares. 5. Changes in the constituents of the underling Basket. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Basket but market conditions may not offer an opportunity to rebalance its portfolio to match the Basket and such delay may affect the NAV of the Scheme. 6. Lack of Liquidity The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error shall not exceed by 2%. The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC https://www.motilaloswalmf.com and AMFI (www.amfiindia.com). 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 Difference:** Tracking difference i.e. the annualized difference of daily returns between the index or goods and the NAV of the ETF will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 10 yr, 10 year and since the date of allotment of units. The annualized tracking difference averaged over one-year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.
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:** **Standard Risk Factors:** • Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. • As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on various factors and forces affecting the capital market/debt market. • Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme. • The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns. • The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 100,000 made by it towards setting up the Fund. • The present Scheme is not a guaranteed or assured return Scheme. • The NAV of the Scheme can go up or down depending on the factors and forces affecting the securities markets.

	• Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme. • Investors in the Scheme are not being offered any guaranteed/indicated returns. **Scheme Specific Risk Factors:** The scheme carries interest rate risk, as G-Sec prices move inversely to yields, impacting NAV. Being tracked to a single 10-year benchmark security, it has concentration risk with no diversification. Reconstitution of the benchmark upon new issuance may alter duration/yield. RBI monetary policy, inflation, fiscal deficit, and government borrowing programme changes can materially affect G-Sec yields and scheme returns. • **Market Risk** The Scheme's NAV will react to stock market movements. The Investor may lose money over short or long period due to fluctuation 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 and movement in prices of underlining investments. • **<u>Risk associated with investing in fixed income securities and Money Market Instruments</u>** a. **Credit risk:** Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk, debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. b. **Counterparty risk:** Counterparty refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments. c. **Interest Rate risk:** This risk is associated with movements in interest rate depends on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk. d. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received. e. **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. f. Different types of fixed income securities in which the Scheme would invest carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated. g. The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money

Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

- **Risks associated with investing in Government of India Securities**

  a. Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.

  b. Interest Rate risk associated with Government of India Securities - while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

- **Market Trading Risks**

  a. Absence of Prior Active Market: Although the scheme will be listed on stock exchange, there can be no assurance that an active secondary market will develop or be maintained.

  b. Lack of Market Liquidity: Trading in the units of the scheme on stock exchange may be halted because of market conditions or for reasons that in view of stock exchange or SEBI, trading in the units of the scheme are not advisable. In addition, trading of the units of the scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of stock exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.

  c. Units of the scheme may trade at prices other than NAV: The units of the scheme may trade above or below their NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme holdings. The trading prices of the units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of the scheme. However, given that units of the scheme can be created and redeemed in creation units directly with the fund, it is expected that large discounts or premiums to the NAV of units of the scheme will not sustain due to arbitrage opportunity available.

  d. Regulatory Risk: Any changes in trading regulations by stock exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.

e. Right to Limit Redemptions: The Trustee, in the general interest of the unit holders of the scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund.

f. Redemption Risk: Investors may note that even though the Scheme is open-ended Scheme, the Scheme would ordinarily repurchase units in creation unit size. Thus unit holdings less than the creation unit size can only be sold through the secondary market on the exchange.

g. Asset Class Risk: The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.

h. 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.

i. The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the mutual fund depends up on the confirmations to be received from depository (ies) on which the mutual fund has no control.

j. Tracking Error Risk: The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of 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 respective scheme. Tracking Error may arise due to the following reasons: -

- Expenditure incurred by the fund.
- The holding of a cash position and accrued income prior to distribution of income and
- payment of accrued expenses. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents etc.
- Rounding off of quantity of shares in underlying index.
- Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
- Execution of large buy / sell orders
- Transaction cost (including taxes and insurance premium) and recurring expenses
- Realisation of Unit holders' funds
- Index provider undertakes a periodical review of the scripts that comprise the underlying index and may either drop or include new securities. In such an event, the fund will try to reallocate its portfolio but the available

investment/reinvestment opportunity may not permit absolute mirroring immediately.

It will be the endeavor of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in case of certain corporate actions and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

- **Concentration Risk:**
  The scheme may have no diversification within its portfolio. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

  Motilal Oswal 10 yr G- Sec ETF Fund will restricts its investments only in the Security of the underlying index (Nifty 10 yr Benchmark G sec Index) which replicates a single security and will therefore be subject to the risks associated with such concentration.

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

- **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.

- **Trading through mutual fund trading platforms of NSE**

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

- **<u>Risks associated with Segregated portfolio:</u>**
  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 able to liquidate their holding till the time recovery of money from the issuer. The Security comprised of segregated portfolio may not realize any value. Further, Listing of units of segregated portfolio in recognized 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.

- **<u>Risk associated with ETF</u>**

  1. 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.

2. 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.

3. 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.

4. 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.

5. 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 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.

6. 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.
7. Though the Scheme is listed on the NSE, 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.

8. 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.

9. 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.

10. Investors should note that even though the Scheme is an open ended Scheme, subscription/redemptions directly with the Fund would be limited to such investors who have the ability to subscribe/redeem the units of the Scheme in specific lot sizes. Generally, these lot sizes are larger as compared to normal funds. Even though this Scheme is open ended due to large lot size, very few investors can directly subscribe and redeem the units of the Scheme. However, investors wishing to subscribe/redeem units in other than specific lot sizes can do so by buying/selling the same on the Stock Exchange unless no quotes are available on the exchange for 3 trading days consecutively.

	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: i. 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 ii. 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 unit 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, IDCW received, 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. **Risks associated with investing in TREPS Segments** The mutual fund is a member of securities and TREPS segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in TREPS segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis. **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/ Number of Units	**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** **For 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 1,10,000 units and in multiples thereafter.
Despatch of Redemption Request	**On the Exchange**: As the Scheme is listed on the exchange, the investor can sell units on an ongoing basis on the NSE at the traded prices. The units are redeemed in round lots of 1 unit. Directly with the Mutual Fund: All direct redemption transaction by MMs / APs and other eligible investors shall be at intra-day NAV based on the actual execution price of the underlying portfolio. The number of units of the Scheme that authorized participant can redeem is 20,000 units and in multiples thereafter.
Benchmark Index	The performance of the Scheme will be benchmarked to Nifty 10 yr Benchmark G-sec Total Return Index. As the Scheme is an ETF Scheme and would invest in securities constituting 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. Rakesh Shetty
Name of the Trustee Company	Motilal Oswal Trustee Company Limited.
Performance of the scheme	This scheme is a new scheme and does not have any performance track record.

Additional Scheme Related Disclosures

1. **Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)**

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

2. **DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME**

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

3. **PORTFOLIO TURNOVER RATE:**

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

4. **FUNCTIONAL WEBSITE LINK TO THE RESPECTIVE ADDENDUM TO THE SID AFTER THE LAST UPDATE OF SID:**

https://www.motilaloswalmf.com/downloads/addendums

5. **FUNCTIONAL WEBSITE LINK FOR PORTFOLIO DISCLOSURE:**

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

6. **AGGREGATE INVESTMENT IN THE SCHEME BY CONCERNED FUND MANAGER**:

Sr. No.	Category of Persons	Net Value	Market Value (in Rs.)

	Concerned scheme's Fund Manager(s)	Units	NAV per unit	
1	Mr. Rakesh Shetty	-	-	-

7. 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

8. 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 Load: 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 first NAV will be calculated and announced not later than 5 business days from the date of allotment in the NFO. The NAV will be calculated on all business days and shall be disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website https://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 NAVs are not available before 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 NAVs. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon

	receiving a specific request in this regard. The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices of the underlying securities traded and available on NSE) and will be updated during the market hours on its website https://www.motilaloswalmf.com/ In addition to above, the indicative NAV (iNAV) will be updated on AMC's website during market hours as per Clause no. 4.5.9 of SEBI Master circular dated March 20, 2026. The AMC may also calculate intra-day indicative NAV (computed based on snapshot prices of the underlying securities traded and available on the stock exchanges) and will be updated during the market hours on its website https://www.motilaloswalmf.com/ Intra-day indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund. 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 at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures. According to para 9.4.4 of SEBI Master Circular on Mutual Funds; for transactions in units of Exchange Traded Funds (ETFs) by Authorized Participants / large investors directly with the AMCs, intra-day NAV, based on the executed price at which the securities representing the underlying index or underlying commodity(ies) are purchased / sold, shall be applicable.
For Investor Grievances please contact	**For General Service request and Complaint Resolution** **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 https://www.motilalowalmf.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.
Unitholders Information	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: o 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:

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. **Fortnightly Disclosure: Portfolio** The Mutual Fund shall disclose portfolio as on the last day of the fortnight for all their schemes on its website (https://www.motilaloswalmf.com/download/month-endportfolio) and on the website of AMFI within 5 days from the end of fortnight. In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight. **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, 10 yrs, 10 years and since the date of allotment of units.

	Disclosure of Debt Index Replication Factor The AMC shall disclose Debt Index Replication Factor (DIRF) of the underlying index by the portfolio along with the Tracking Error and TD on their AMC's website (https://www.motilaloswalmf.com/) for Debt oriented passive schemes. DIRF shall also be disclosed along with the portfolio disclosure of the debt passive schemes.