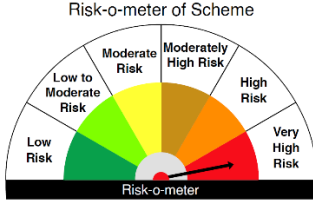
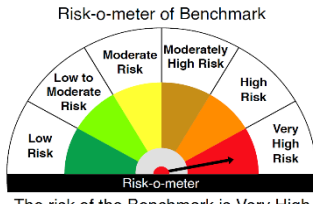


**KEY INFORMATION MEMORANDUM
Motilal Oswal Multi Asset Omni Fund of Funds**

(An open-ended fund of funds scheme investing in equity-oriented schemes, debt-oriented schemes and Gold & Silver ETFs)

(Scheme Code: MOTO/O/H/FOD/26/07/0102)

This product is suitable for investors who are seeking*	<u>Scheme Risk- O- Meter</u>	<u>Benchmark Risk-O-Meter</u> <u>Nifty 500 Total Return Index</u>
- Capital appreciation over long term - An open-ended scheme investing in equity schemes, debt-oriented schemes, and Gold & Silver ETFs	Risk-o-meter of Scheme  The risk of the scheme is Very High	Risk-o-meter of Benchmark  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.

The above product labelling assigned during the New Fund Offer (NFO)/Listing is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO/Listing when the actual investments are made.

Offer of Units of Rs. 10 each, issued at a premium approximately equal to the difference between face value and Allotment Price during the New Fund Offer and at NAV based prices on an ongoing basis.

**New Fund Offer Opens on: October 21, 2026
New Fund Offer Closes on: November 04, 2026
Scheme re-opens/ Listing on: November 17, 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	<u>Registered and:</u> 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite 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/](http://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 **October 5, 2026**.

DETAILS OF SCHEME

Title	Description							
Investment Objective	The primary objective of the Scheme is to generate long-term capital appreciation by primarily investing in a diversified portfolio of active and passive equity-oriented schemes, active and passive debt-oriented schemes and Gold & Silver ETFs leveraging the investment styles of the underlying funds.							
	However, there can be no assurance that the investment objective of the scheme will be realized.							
Asset Allocation Pattern of the scheme	The asset allocation pattern of the Scheme would be as follows:							
	Under normal circumstances the asset allocation will be as follows:							
	Type of Instruments	Indicative allocations (% of total assets)						
		Minimum	Maximum					
	Units of domestic equity-oriented schemes of Motilal Oswal Mutual Fund (MOMF) , debt-oriented schemes and Gold & Silver ETFs of all the mutual funds:	95	100					
	1. Units of Equity Oriented Schemes (Active scheme) and/or units of ETFs or Index Funds of MOMF	10	80					
	2. Units of Debt oriented scheme (Active scheme) / Units of ETFs/ Index Funds of such category	10	80					
	3. Units of Gold and/or of Silver ETFs^	10	80					
	Debt and Money Market instruments (including cash and cash equivalents)	0	5					
	<table><tr><td>Scheme Name</td></tr><tr><td>Motilal Oswal Active Momentum Fund</td></tr><tr><td>Motilal Oswal BSE 1000 Index Fund</td></tr><tr><td>Motilal Oswal BSE Enhanced Value ETF</td></tr><tr><td>Motilal Oswal BSE Enhanced Value Index Fund</td></tr><tr><td>Motilal Oswal BSE Financials Ex Bank 30 Index Fund</td></tr></table>			Scheme Name	Motilal Oswal Active Momentum Fund	Motilal Oswal BSE 1000 Index Fund	Motilal Oswal BSE Enhanced Value ETF	Motilal Oswal BSE Enhanced Value Index Fund
Scheme Name								
Motilal Oswal Active Momentum Fund								
Motilal Oswal BSE 1000 Index Fund								
Motilal Oswal BSE Enhanced Value ETF								
Motilal Oswal BSE Enhanced Value Index Fund								
Motilal Oswal BSE Financials Ex Bank 30 Index Fund								

	Motilal Oswal BSE Healthcare ETF	
	Motilal Oswal BSE India Infrastructure ETF	
	Motilal Oswal BSE Low Volatility ETF	
	Motilal Oswal BSE Low Volatility Index Fund	
	Motilal Oswal BSE Quality ETF Fund	
	Motilal Oswal BSE Quality Index Fund	
	Motilal Oswal BSE Select IPO ETF	
	Motilal Oswal Business Cycle Fund	
	Motilal Oswal Consumption Fund	
	Motilal Oswal Digital India Fund	
	Motilal Oswal ELSS Tax Saver Fund	
	Motilal Oswal Flexi Cap Fund	
	Motilal Oswal Focused Fund	
	Motilal Oswal Infrastructure Fund	
	Motilal Oswal Innovation Opportunities Fund	
	Motilal Oswal Large and Midcap Fund	
	Motilal Oswal Large Cap Fund	
	Motilal Oswal Manufacturing Fund	
	Motilal Oswal Midcap Fund	
	Motilal Oswal Multi Cap Fund	
	Motilal Oswal Nifty 100 ETF	
	Motilal Oswal Nifty 200 Momentum 30 ETF	
	Motilal Oswal Nifty 200 Momentum 30 Index Fund	
	Motilal Oswal Nifty 50 Equal Weight ETF	
	Motilal Oswal Nifty 50 Index Fund	
	Motilal Oswal Nifty 500 ETF	
	Motilal Oswal Nifty 500 Index Fund	
	Motilal Oswal Nifty 500 Momentum 50 ETF	
	Motilal Oswal Nifty 500 Momentum 50 Index Fund	
	Motilal Oswal Nifty Alpha 50 ETF	
	Motilal Oswal Nifty Bank Index Fund	
	Motilal Oswal Nifty Capital Market ETF	
	Motilal Oswal Nifty Capital Market Index Fund	
	Motilal Oswal Nifty Energy ETF	
	Motilal Oswal Nifty India Defence ETF	
	Motilal Oswal Nifty India Defence Index Fund	
	Motilal Oswal Nifty India Manufacturing ETF	
	Motilal Oswal Nifty India Tourism ETF	
	Motilal Oswal Nifty 50 ETF	
	Motilal Oswal Nifty Midcap 100 ETF	
	Motilal Oswal Nifty Midcap 150 Index Fund	
	Motilal Oswal Nifty Midcap150 Momentum 50 ETF	

	Motilal Oswal Nifty Midsmall Financial Services Index Fund
	Motilal Oswal Nifty Midsmall Healthcare Index Fund
	Motilal Oswal Nifty Midsmall India Consumption Index Fund
	Motilal Oswal Nifty Midsmall IT and Telecom Index Fund
	Motilal Oswal Nifty MNC ETF
	Motilal Oswal Nifty Next 50 ETF
	Motilal Oswal Nifty Next 50 Index Fund
	Motilal Oswal Nifty PSE ETF
	Motilal Oswal Nifty Realty ETF
	Motilal Oswal Nifty Services Sector ETF
	Motilal Oswal Nifty Smallcap 250 ETF
	Motilal Oswal Nifty Smallcap 250 Index Fund
	Motilal Oswal Quant Fund
	Motilal Oswal Services Fund
	Motilal Oswal Small Cap Fund
	Motilal Oswal Special Opportunities Fund
	Motilal Oswal BSE Top 10 Bank ETF
	ICICI Pru Corporate Bond
	ICICI Pru Short Term Bond
	360 One Dynamic Bond Fund
	Motilal Oswal Liquid Fund
	Motilal Oswal Ultra Short Term Fund
	Motilal Oswal Nifty 5 Year G-Sec FoF
	ABSL Credit Risk Fund
	Axis Long Duration Fund
	Bandhan Gilt Fund
	Bandhan Overnight Fund
	Baroda BNP Paribas Money Market Fund
	Bharat Bond ETF-April 2030 Fund
	DSP BSE Liquid Rate ETF Fund
	DSP Floater Fund
	Franklin India Corporate Debt Fund
	HDFC Floating Rate Debt Fund
	PGIM India Money Market Fund
	The above list is indicative and not exhaustive list of passive scheme(s), debt scheme(s) and commodity scheme(s). The scheme may invest in Equity oriented active or passive scheme of MOMF, existing or that may be launched in the future by Motilal Oswal Mutual Fund. Apart from Equity, the scheme may invest in other debt oriented scheme and/ or index Fund launched by either MOMF or any other Mutual Funds. The scheme may consider investments exclusively in equity schemes of Motilal Oswal Mutual Fund. Further, the Scheme retains the flexibility to invest in any new Debt and/or Commodity Funds that may be launched in the future by Motilal Oswal Mutual Fund or any

other mutual fund.

*Debt and 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, bonds, NCD's 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.

#The Fund Manager may invest in Liquid, overnight & debt Schemes of Motilal Oswal Mutual Fund or any other mutual fund as permitted under the regulation.

Pursuant to clause 13.18.1 of SEBI Master Circular on Mutual Funds, the cumulative gross exposure through Units of Equity oriented schemes, active and passive, Units of Debt oriented schemes active and passive, units of Gold / Silver ETFs and Money Market Instruments, G Sec, Bonds, etc., 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, subject to approval if any.

Cash and cash equivalents as per Pursuant to clause 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 calendar Days, shall not be considered for the purpose of calculating gross exposure limit.

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

Sr. No	Type of Instrument	Percentage of exposure	Circular reference
1.	Units of Gold ETFs	The Scheme will invest only upto 5% in the units of Gold ETFs.	-
2.	Securities Lending	The Scheme will not engage in stock lending.	-
3.	Derivatives	The scheme will not invest in Derivatives	-
4.	Securitized Debt	The scheme will not invest in Securitized Debt.	-
5.	Structured Obligation / Credit Enhancements	The scheme will not invest in Structured Obligation / Credit Enhancements.	-
6.	Short selling	The scheme will not invest in Short selling.	-
7.	InVITS	The scheme will not invest in InVITS.	-
8.	AT1 and AT2 Bonds	The scheme will not invest in AT1 and AT2 Bonds.	-
9.	Repo in corporate debt and reverse repo	The scheme will not invest in Repo in corporate debt and reverse repo.	-

	10.	unrated debt instrument	The scheme will not invest in unrated debt instrument.	-
	11.	Overseas Securities	The scheme will not invest in Overseas Securities	-
	12.	Credit Default Swaps (CDS)	The scheme will not invest in Credit Default Swaps (CDS).	-
<u>Rebalancing due to Passive Breaches:</u> Subject to the Regulations and clause 3.11 of SEBI Master Circular on Mutual Funds ; the asset allocation pattern indicated above for the Scheme may change from time to time. In the event of deviation from the mandated asset allocation of the Scheme mentioned in the SID due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), then the AMC shall rebalance the portfolio within a period of 30 business days. Where the portfolio is not rebalanced within 30 business days, justification writing, including details taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case, the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall: - not be permitted to launch any new scheme till the time the portfolio is rebalanced. - not to levy exit load, if any, on the investors exiting such scheme(s). <u>Rebalancing due to Short Term Defensive Consideration:</u> Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. In accordance with clause 1.9.1(b) of SEBI Master Circular on Mutual Funds , such changes in the investment pattern will be for short term on defensive considerations only and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. Timelines for deployment of funds collected in NFO – In line with SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025; funds collected in new fund offer shall be deployed as per following manner: - The AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. - In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC.				

	3. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available. 4. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall: (i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID. (ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme. (iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. report deviation, if any, to Trustees at each of the above stages
Investment Strategy	The Scheme shall invest in units of Equity Oriented Schemes (Active Scheme) and/or units of ETFs & REITs and /or Index Funds of Motilal Oswal Mutual Fund, Units of Active & Passive Debt oriented schemes and commodities schemes subject to permissible limits. The Scheme will manage its allocation towards underlying schemes across different asset classes - equity, debt, and commodities. The Fund Manager will endeavor to assess the prevailing equity market conditions, economic environment, and their future outlook in order to identify the drivers of growth for different asset classes over the medium term, or any other parameters as found suitable by the Fund Manager. Investments in debt and money market instruments would be undertaken after assessing the associated credit risk, interest rate risk, and liquidity risk within the limits specified in the Asset Allocation table of the Scheme, subject to permissible limits laid down under SEBI (Mutual Funds) Regulations. A part of the funds may be invested in Government Securities, Treasury Bills (T-Bills), and Repo on Government Securities, as well as units of Liquid and Overnight Mutual Fund Schemes, to meet liquidity requirements. It actively selects, monitors, and rebalances underlying funds across Motilal Oswal Mutual Fund to capture emerging opportunities, manage risk, and enhance diversification—offering focused yet flexible exposure to high-conviction themes. Securities Lending Subject to the SEBI Regulations as applicable from time to time, the Scheme may, participate in securities lending. Investment of Subscription Money: In accordance with clause 1.7.3 of SEBI Master Circular on Mutual Funds, the Mutual Fund may deploy NFO proceeds in Triparty repo on Government securities or treasury bills before closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in triparty repo on Government securities or treasury bills during the NFO period. The appreciation received from investment in triparty repo on Government securities or treasury bills 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 triparty repo on Government securities or treasury bills 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 Scheme and the NAV of the Scheme. The fund assets will be predominantly invested in the Underlying Scheme and which is valued at the market price of the said units on the principal exchange. The same may be at a variance to the underlying NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the Underlying Scheme completely. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, regulatory policies, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Scheme. Tracking Error may arise due to the following reasons:- 1. Fees and expenses of the Scheme. 2. Halt in trading on the Stock exchange due to circuit filter rules 3. Cash balance held by the Scheme due to subscriptions, redemption, etc. 4. Delay in receipt of cash flows 5. Non- availability of units of Underlying Scheme or the Underlying Scheme is temporary closed for subscription 6. Lack of liquidity on Stock Exchange The Scheme has to invest in the Underlying Scheme in whole numbers and has to round off the quantity of units
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 Some of the specific risk factors related to the Scheme include, but are not limited to, the following: a) Motilal Oswal Multi Asset - Omni Fund of Funds will invest in units of active and passive equity-oriented schemes of MOMF, active and passive debt-oriented schemes and Gold & Silver ETFs. Hence, the scheme specific risk factors of the underlying schemes will be applicable. b) All risks associated with the underlying schemes, including performance of their underlying stocks, market caps, derivative instruments, stock lending, investments in foreign securities, etc., will therefore be applicable in the case of Motilal Oswal Multi Asset - Omni Fund of Funds. Investors should refer to the Scheme Information Documents and the related addenda for the scheme specific risk factors of the

	respective underlying schemes. Investors who intend to invest in Motilal Oswal Multi Asset - Omni Fund of Funds are required to and deemed to have understood the risk factors of the underlying schemes. c) Movements in the Net Asset Value (NAV) of the underlying schemes may impact the performance of Motilal Oswal Multi Asset - Omni Fund of Funds. Any change in the investment policies or fundamental attributes of the underlying schemes will affect the performance of Motilal Oswal Multi Asset – Omni Fund of Funds. d) The investors of Motilal Oswal Multi Asset – Omni Fund of Funds shall bear the recurring expenses of Motilal Oswal Multi Asset – Omni Fund of Funds in addition to the expenses of the underlying schemes (subject to regulatory limits). Hence, the investors under Motilal Oswal Multi Asset – Omni Fund of Funds may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions. Further, expenses charged, being dependent on the structure and weightage of the underlying schemes, may lead to non-uniform charging of expenses over a period. e) Redemptions by Motilal Oswal Multi Asset – Omni Fund of Funds from the underlying schemes would be subject to applicable exit loads, which may impact the performance of the Scheme. f) Switch-out from an underlying scheme and switch-in to another underlying scheme will be subject to the provisions of applicability of NAV as the payout and pay-in cycles applicable to redemption/purchase under the relevant schemes. In times of extreme volatility, this may have an impact on the NAV of Motilal Oswal Multi Asset – Omni Fund of Funds. Purchase of units in underlying schemes will attract applicable stamp duty. g) A Fund Manager managing any one of the fund of funds schemes may also be the Fund Manager for any underlying schemes. • Risks associated with investing in Funds of Fund Scheme/ Underlying Schemes a. As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain. b. Movements in the Net Asset Value (NAV) of the Underlying Schemes may impact the performance of Motilal Oswal Multi Asset – Omni Fund of Funds. Any change in the investment policies or fundamental attributes of the Underlying Schemes will affect the performance of Motilal Oswal Multi Asset – Omni Fund of Funds. c. Again, as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non- uniform charging of expenses over a period of time. The Scheme may invest predominantly in Active and passive Equity, Debt and Commodity Schemes. Hence, the Scheme’s performance may depend upon the performance of the underlying mutual fund scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme. Since Motilal Oswal Multi Asset – Omni Fund of Funds will invest primarily in a combination of the specified equity of Motilal Oswal Mutual Fund and debt schemes of MOMF or any other mutual fund and Gold and Silver ETFs, scheme specific risk factors of the Underlying Schemes will be applicable. Investors who intend to invest in Motilal Oswal Multi Asset – Omni Fund of Funds are required to and deemed to have understood the risk factors of the Underlying Schemes.
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	d. The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying scheme where the Scheme has invested and will not include the investments made by the underlying Scheme. e. The fund assets are predominantly invested in Active Schemes and valued at the market price of the said units on the exchange. The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme. f. The liquidity of the Scheme’s investments may be inherently restricted in the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme’s investment portfolio, these periods may become significant. g. The NAV of the scheme to the extent invested in Money market/ Liquid schemes are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme’s holdings and thus the value of the Scheme’s Units. h. While it would be the endeavor of the Fund Manager of the Fund of Funds scheme(s) to invest in the target schemes in a manner, which will seek to maximize returns, the performance of the underlying funds may vary which may lead to the returns of the Fund of Funds being adversely impacted. i. The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Funds scheme that they invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Motilal Oswal Mutual Fund, which disclose the relevant risk factors, are available at www.motilaloswalmf.com. j. A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for any underlying schemes For details on risk factors and risk mitigation measures, please refer SID.												
Plans/Options	The Scheme has two Plans: (i) Regular Plan and (ii) Direct Plan Regular Plan is for Investors who purchase/subscribe units in a Scheme through any Distributor (AMFI Registered Distributor/ARN Holder). Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder). For detailed disclosure on default plans and options, kindly refer SAI.												
Applicable NAV	<table><tr><th>Operation</th><th>Cut off time</th><th>Applicable NAV</th></tr><tr><td rowspan="2">Valid Purchase applications of any amount received on a Business Day</td><td>Upto 3.00 P.M.</td><td rowspan="2">The closing NAV of the Business Day on which funds are available for utilization before cutoff and date on which application is received whichever is later.</td></tr><tr><td>After 3.00 P.M</td></tr><tr><td></td><td>Upto 3.00 P.M.</td><td>The closing NAV of the day of receipt of valid application</td></tr></table>			Operation	Cut off time	Applicable NAV	Valid Purchase applications of any amount received on a Business Day	Upto 3.00 P.M.	The closing NAV of the Business Day on which funds are available for utilization before cutoff and date on which application is received whichever is later.	After 3.00 P.M		Upto 3.00 P.M.	The closing NAV of the day of receipt of valid application
Operation	Cut off time	Applicable NAV											
Valid Purchase applications of any amount received on a Business Day	Upto 3.00 P.M.	The closing NAV of the Business Day on which funds are available for utilization before cutoff and date on which application is received whichever is later.											
	After 3.00 P.M												
	Upto 3.00 P.M.	The closing NAV of the day of receipt of valid application											

	Valid Redemption applications received on a Business Day	After 3.00 P.M	The closing NAV of the Next Business Day of receipt of valid application
	With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Note: Valid applications for 'switch-out' shall be treated as applications for redemption and valid applications for 'switch-in' shall be treated as applications for Purchase, and the provisions of the Applicable NAV and cut-off time as mentioned above shall be applied respectively to the 'switch-out' and 'switch-in' applications.		
Minimum Application Amount/ Number of Units	Purchase: For Lumpsum: Rs.500/- and in multiples of Re. 1/- thereafter. For SIP: Daily - Rs. 100/- and in multiples of Re. 1 thereafter Weekly/Fortnightly/Monthly/Quarterly Annual Rs.500/- and multiple of Re. 1/- thereafter In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the every month in which application for SIP registration was received and if the end date is not specified, SIP will continue till it receives termination notice from the investor. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP. In case SIP frequency not specified default frequency would be monthly. Note: Provisions for Minimum Application Amount are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with clause 7.14 of SEBI Master Circular on Mutual Funds as amended from time to time	Additional Purchase Rs. 500/- and in multiples of Re. 1/- thereafter	Redemption Rs. 500/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower. Note: Provisions for Minimum Application Amount are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with clause 7.14 of SEBI Master Circular on Mutual Funds.as amended from time to time.
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 .		
Benchmark Index	60% Nifty 500 TRI + 10% Domestic Prices of Gold + 30% Nifty Short Duration Debt Index		

	The benchmark is notified by SEBI through Framework for FOF dated February 06, 2025 to be adopted by mutual funds for funds investing in units of sector based domestic equity-oriented schemes. This benchmark is considered because this scheme will invest in domestic equity-oriented schemes which can invest across different sectors operating in different market cap segments. The AMC / Trustees reserve the right to change the Benchmark in future for measuring the performance of the Scheme and as per the guidelines and directives issued by SEBI from time to time.
Dividend Policy	Not Applicable
Name of the Fund Managers	Equity Component - Bhalchandra Shinde and Ajay Khandelwal Commodities - Swapnil Mayekar Debt Component - 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	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. 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 The scheme forms part of Fund of Fund Domestic. Hence, the same is not applicable. Portfolio Turnover Rate particularly for equity - oriented schemes shall also be disclosed. The Scheme is a new scheme and hence the same is not applicable. Aggregate Investment in the Scheme by concerned Fund Manager: The Scheme is a new scheme and hence the same is not applicable. Investments of AMC in the Scheme AMC will invest in the scheme, pursuant to clause 7.13.2 of SEBI Master Circular on Mutual Funds on Alignment of interest of AMCs with the Unitholders of MF Schemes as per the amount determined by applying the Risk Value % on the Quarterly Average Assets under management (QAAuM). In addition to investments as mandated above, the AMC may invest in the Scheme during the NFO period as well as continuous offer period subject to the SEBI (MF) Regulations. The AMC shall not charge investment management fees on investment by the AMC in the Scheme.

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: 1%- If redeemed on or before 90 days from the date of allotment. Nil- If redeemed after 90 days from the date of allotment. Exit Load will be applicable on switch amongst the Schemes of MOMF. No Load shall be imposed for switching between Options within the Scheme. Further, it is clarified that there will be no exit load charged on a switch-out amongst the plans within the same scheme.
Recurring expenses	These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer agents' fees & expenses, marketing and selling costs etc. The AMC has estimated that upto 2.25% of the daily average net assets of the scheme will be charged to the scheme as expenses as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Fund. 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 (www.motilaloswalmf.com) atleast three working days prior to the effective date of the change. Investors can refer to "Total Expense Ratio" section on https://www.motilaloswalmf.com/downloads/mutual-fund/totalexpensratio 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	AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme. 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 by 10.00 a.m. on the on the next business day. If the NAV is not available before 10.00 a.m. on the following business day, the reasons for such delay 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. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. 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.
Unitholder's Information	Accounts Statements: The investor whose transaction has been accepted by the MOAMC shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure: 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. 2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month. 4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. 5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by MOAMC for each calendar month on or before 10th of the immediately succeeding month. The Consolidated Account statement will be in accordance to clause 15.7.4. of SEBI Master Circular for mutual fund. In case of a specific request received from the Unit holders, MOAMC will provide the account statement to the investors within 5 Business Days from the receipt of such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication.

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

Monthly & 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/download/regulatory-updates> and on AMFI website within 10 days from the close of each month.

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

Disclosure of Benchmark Risk-o-meter

Pursuant to clause 6.17.1 of SEBI Master Circular for mutual fund, 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/download/month-endportfolio>

Scheme Summary Document

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

Monthly & Half yearly Disclosures: Portfolio

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

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

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

	AMC shall provide physical copy of the statement of scheme portfolio on specific request received from investors. Half yearly Disclosures: Financial Results The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website https://www.motilaloswalmf.com/download/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/download/financials) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The Mutual Fund / AMC shall mail the scheme annual reports or abridged summary thereof to those investors whose e-mail addresses are registered with MOMF. The full annual report or abridged summary shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the investors on request at free of cost. Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof. MOMF will publish an advertisement every year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of scheme wise Annual Report on the AMC website (www.motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com). Product Dashboard In accordance with clause 6.8.2 of SEBI Master Circular for mutual fund the, the AMC has designed and developed the dashboard on their website 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. https://www.motilaloswalmf.com/mutual-funds.
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