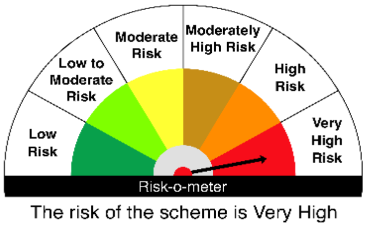
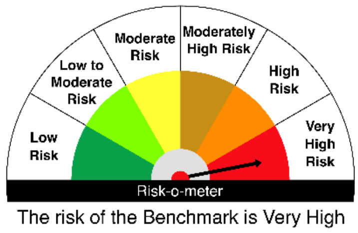
SCHEME INFORMATION DOCUMENT

Motilal Oswal Developed Market Ex US ETFs Overseas Equity Passive FOF

(Earlier known as Motilal Oswal Developed Market Ex US ETFs Fund of Funds)

(An open ended fund of funds scheme investing in units of Global ETFs which track the performance of Developed Markets excluding US)

(**Scheme Code: MOTO/O/O/FOO/23/07/0042**)

This product is suitable for investors who are seeking*	**Scheme Risk-o-meter**	**Benchmark Risk-o-meter** (S&P Developed Ex-U.S. BMI Total Return Index**)**
• Long term capital appreciation. • To invest in global ETFs which track the performance of Developed Markets ex US.		

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

Continuous Offer of Units at NAV based prices

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this

Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information **(SAI)** for details of Motilal Oswal Mutual Fund **(MOMF)**, Standard Risk Factors, Special Consideration, Tax and Legal issues and general information on www.motilaloswalmf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated **May 29, 2026.**

Benchmark Related Disclaimers:
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SECTION I

PART I: HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Motilal Oswal Developed Market Ex US ETFs Overseas Equity Passive FOF (Earlier known as Motilal Oswal Developed Market Ex US ETFs Fund of Funds)
II.	**Category of the Scheme**	Fund of Funds
III.	**Scheme type**	An open ended fund of funds scheme investing in units of global ETFs which track the performance of Developed Markets excluding US
IV.	**Scheme code**	MOTO/O/O/FOO/23/07/0042
V.	**Investment objective**	The investment objective is to generate long term capital appreciation by investing in units of global ETFs which track the performance of Developed Markets excluding US, subject to tracking error, if any. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
VI.	**Liquidity~~/listing details~~**	The Scheme is open for Subscription and Redemption of Units on every Business Day on an ongoing basis. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 5 Working days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 5 Working days from the date of receipt of a valid redemption request.
VII.	**Benchmark (Total Return Index)**	S&P Developed Ex-U.S. BMI Total Return Index The index mentioned as benchmark above, is ideal benchmark for this scheme, since the investment objective of the scheme is to replicate / track the performance of the index. The Fund reserve right to change benchmark in future for measuring performance of the scheme and as per guidelines and directives issued by SEBI from time to time.
VIII.	**NAV disclosure**	The AMC shall update the NAVs on its website www.motilaloswalmf.com and also on AMFI website www.amfiindia.com before 10.00 a.m. on next business day. If the NAVs are not available before 10.00 a.m. on next 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. Further details in Section II.
IX.	**Applicable timelines**	**Dispatch of redemption proceeds:** The transfer of redemption or repurchase proceeds to the unitholders shall be made within three working days from the date of redemption or repurchase. However, in case of exceptional circumstances as provided by AMFI vide its letter no. AMFI/ 35P/ MEMCOR/ 74 / 2022-23 dated January 16, 2023, the redemption or repurchase proceeds will be transferred / dispatched to unitholders within the time frame prescribed for such exceptional circumstances. **Dispatch of IDCW:** Not applicable as the Scheme does not have IDCW option.
X.	**Plans and Options** Plans/Options and sub options under the Scheme	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). Each Plan offers Growth Option. **Options (Under each plan)** Each Plan offers Growth Option. **Growth Option-** All Income earned and realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV. The AMC reserves the right to introduce further Options as and when deemed fit.

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Investors subscribing Units under Direct Plan of a Scheme should indicate “Direct Plan” against the Scheme name in the application form. Investors should also mention “Direct” in the ARN column of the application form.
The table showing various scenarios for treatment of application under “Direct/Regular” Plan is as follows:
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.
If the investor does not clearly specify the choice of option at the time of investing, it will be deemed that the investor has opted for Growth option and in case he does not specify payout/re-investment under IDCW option, it will be deemed to be IDCW reinvestment.
</td>
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<td>XI.</td>
<td>Load Structure</td>
<td>
Exit Load:
1%- If redeemed on or before 15 days from the date of allotment.
Nil- If redeemed after 15 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.
For details on load structure, please refer to Section on Load Structure in this Document.
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XII	**Minimum Application Amount/switch in**	**For Lumpsum:** Rs. 500/- and in multiples of Re. 1/- thereafter. **For Systematic Investment Plan (SIP):**

SIP Frequency	Minimum Instalment Amount	Number of Instalments	Choice of Day/Date
Daily	Rs. 100/- and multiple of Re. 1/- thereafter	Minimum – 30 Days	Daily
Weekly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	Any day of the week from Monday to Friday
Fortnightly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	1st &14th, 7th & 21st and 14th & 28th
Monthly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	Any day of the month except 29th, 30th or 31st
Quarterly	Rs. 1,500/- and multiple of Re. 1/- thereafter	Minimum – 4 Maximum – No Limit	Any day of the month for each quarter (i.e. January, April, July, October) except 29th, 30th or 31st
Annual	Rs. 6,000/- and multiple of Re. 1/- thereafter	Minimum – 1 Maximum – No Limit	Any day or date of his/her preference

Additional feature under Systematic Investment Plan (SIP) Facility

Minimum Application Amount	Installments	Frequency

<table>
<tr><td></td><td></td><td><table><tr><td>Rs.1000/- and in multiples of Re.1/- thereafter</td><td>Minimum - 6 Instalments
Maximum - No limit</td><td>Weekly, Fortnightly and Monthly</td></tr></table>
In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of 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.

Note: Provisions for Minimum Redemption amount are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with para 7.14 of SEBI Master Circular on Mutual Funds.</td></tr>
<tr><td>XIII.</td><td>Minimum Additional Purchase Amount</td><td>Rs. 500/- and in multiples of Re. 1/- thereafter.</td></tr>
<tr><td>XIV.</td><td>Minimum Redemption/switch out amount</td><td>Rs. 500 and in multiples of Re. 1/- thereafter or account balance, whichever is lower.

In case the Investor specifies the number of Units and amount, the number of units shall be considered for Redemption. In case the unit holder does not specify the units or amount, the request for redemption will be rejected. If investor specifies the unit or amount in request which is more than the available units or amount in the folio scheme account, then the Mutual Fund shall redeem the entire balance of Units in account of the Unit holder.

Note: Provisions for Minimum Redemption amount are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with para 7.14 of SEBI Master Circular on Mutual Funds.</td></tr>
<tr><td>XV.</td><td>New Fund Offer Period: This is the period during which a new scheme sells its units to the investors.</td><td>Not Applicable</td></tr>
<tr><td>XVI.</td><td>New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.</td><td>Not Applicable</td></tr>
</table>

XVII.	**Segregated portfolio/side pocketing disclosure**	SEBI vide para5.5 of SEBI Master Circular on Mutual Funds, has advised that portfolios by mutual fund schemes investing in debt and money market instruments should have provision in the concerned SID for creating portfolio segregation with a view to, 1) Reducing Sharp fall in NAV of Schemes. 2) Reducing Redemption pressure & liquidity risk, 3) Safeguarding good quality papers & creating confidence in market, and 4) Mitigating reputational risk. **Segregated Portfolio:** The portfolio comprising of debt and money market instruments, which might be affected by a credit event and shall also include the unrated debt or money market instruments affected by actual default. Main Portfolio: Scheme portfolio excluding segregated portfolio Total Portfolio: Scheme portfolio including the securities affected by credit events. 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 realise any value. Further, listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV. For further details, kindly refer SAI.
XVIII.	**Swing pricing disclosure**	Not Applicable
XIX.	**Stock lending/short selling**	The Scheme shall not engage in stock lending or short selling.
XX.	**How to Apply and other details**	This section must be read in conjunction with Statement of Additional Information Fund (herewith referred as "SAI"). Investors should mandatorily use the Application Forms, Transactions Request, included in the KIM and other standard forms available at the Investor Service Centers/ www.motilaloswalmf.com, for any financial/non-financial transactions. Any transactions received in any non-standard forms are liable to be rejected. Please refer to the SAI and Application form for the instructions

		Please refer Details in Section II.
XXI.	**Investor services**	**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 http://www.motilaloswalmf.com for complete details. Investor may also approach the Chief 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.
XXII.	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	This is an open-ended scheme. Hence, the same is not applicable.
XXIII.	**Special product/facility available on ongoing basis**	The Special Products / Facilities available on ongoing basis are as follows: i Systematic Investment Plan ii Systematic Transfer Plan iii Systematic Withdrawal Plan iv Switching Option v NAV Appreciation Facility vi Online Facility vii Mobile Facility viii Application through MF utility platform

		ix Transaction through Stock Exchange x Transaction through electronic mode xi Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE xii Through mobile application of Kfin i.e. 'KFinKart' xiii MFCentral as Official Point of Acceptance of Transactions (OPAT) For further details of above special products / facilities, For Details, kindly refer SAI
XXIV.	**Weblinks:**	For TER and Factsheet of the AMC is uploaded on below mentioned website link Factsheet: https://www.motilaloswalmf.com/downloads/factsheets Total Expense Ratio: https://www.motilaloswalmf.com/nav-ter o

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.
(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable
(viii) The Trustees have ensured that the Motilal Oswal Developed Market Ex US ETFs Overseas Equity Passive FOF approved by them is a new product offered by Motilal Oswal Mutual fund and is not a minor modification of any existing scheme/fund/product.

Place: Mumbai
Date: May 29, 2026

For Motilal Oswal Asset Management Company Limited
(Investment Manager for Motilal Oswal Mutual Fund)

Sd/-
Aparna Karmase
Head – Compliance, Legal & Secretarial

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Developed market Ex US ETF schemes*	95	100
Units of liquid Scheme and / or Money Market Instruments	0	5

* Units of developed market Ex US ETF schemes include SPDR Portfolio Developed World ex-US ETF, iShares Core MSCI EAFE ETF, Vanguard FTSE Developed Markets ETF, iShares MSCI EAFE ETF, Vanguard FTSE All-World ex-US ETF, Schwab International Equity ETF, iShares Core MSCI International Developed Markets ETF or other similar global ETFs which track the performance of developed market Ex US.

Apart from the above mentioned schemes, the scheme may invest in units of ETFs having similar investment objective, investment strategy, asset allocation etc. Also, when a new underlying Scheme is added, apart from the above mentioned Schemes, details such as investment strategy, objective and benchmark of such newly added underlying Scheme shall be disclosed by way of a notice cum addendum to Scheme Information Document.

The Scheme shall not invest in Derivatives. However, underlying Schemes may take an exposure in derivatives, as per the limit provided in the prospectus of respective Schemes.

ETFs will be selected based on combination or individual parameters like liquidity, TER, execution cost etc.

Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, TREPS, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Bills Rediscounting, usance bills, and any other like instruments as specified by the Reserve Bank of India(RBI)/ Securities and Exchange Board of India (SEBI) from time to time.

Pursuant to para 13.18.1 of SEBI Master Circular on Mutual Funds, the cumulative gross exposure through Constituents of S&P Developed Ex-U.S. BMI Total Return Index and units of Liquid schemes / Money Market Instrument, 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 para 13.18.6 (a) of SEBI Master Circular on Mutual Funds which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

Indicative Table-

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	The scheme will not undertake lending activity.	-
2.	Equity/Debt Derivatives for non-hedging purposes	The scheme will not invest in Derivatives.	-
3.	Securitized Debt	The scheme will not invest in Securitized Debt.	-
4.	Structured Obligation	The scheme will not invest in Structured Obligation.	-
5.	Short selling	The scheme will not invest in Short selling.	-
6.	InVITS	The scheme will not invest in InVITS	-
7.	AT1 and AT2 Bonds	The scheme will not invest in AT1 and AT2 Bonds.	-
8.	Repo in corporate debt and reverse repo	The scheme will not invest in Repo in corporate debt.	-
9.	Unrated debt instrument	The scheme will not invest in unrated debt instrument.	-
10.	Credit Default Swaps (CDS)	The scheme will not invest in Credit Default Swaps (CDS).	-
11.	Overseas Securities	The Scheme will invest in units of global ETFs which track the performance of Developed Markets Ex US. As per the SEBI (MF) Regulation and in terms of para 13.11 of SEBI Master Circular on Mutual Funds, the Fund is permitted to invest USD 1 billion. However, the overall limit for the Mutual Fund Industry is USD 7 billion. Further, the overall ceiling for investment in overseas Exchange Traded Funds (ETFs) that invests in securities is USD 1 billion subject to a maximum of USD 300 million per mutual fund.	As per the SEBI (MF) Regulation and in terms of para 13.11 of SEBI Master Circular on Mutual Funds

		The Scheme may invest in foreign securities including ADRs/GDRs/Overseas ETF/ Foreign equity and equity related instruments upto 20% of the total net assets of the Scheme. However, the scheme will not invest in foreign debt securuities including foreign securitized debt.	

Subject to the Regulations and clause 3.11 of SEBI Master Circular No. SEBI/HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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:
i) not be permitted to launch any new scheme till the time the portfolio is rebalanced.
ii) not to levy exit load, if any, on the investors exiting such scheme(s).

Rebalancing due to Short Term Defensive Consideration:

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view 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

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 Circular No. SEBI/HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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.

B. WHERE WILL THE SCHEME INVEST

The Scheme, being an active scheme, will invest in units of global ETFs which track the performance of Developed Markets Ex US and Units of liquid and/ Money Market Instruments etc.

Subject to the Regulations and other prevailing Laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- The Scheme can buy/sell the units from the underlying schemes. In case of ETF, scheme may buy/sell units either directly from respective AMC or on the exchanges where it is listed.
- Money Market Instruments (including reverse repos, Commercial Deposit, Commercial Paper, Treasury Bills and TREPS) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.
- Mutual Fund Units
- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of scheduled commercial banks, subject to guidelines and limits specified by SEBI.
- Any other instruments as may be permitted by RBI/SEBI under prevailing laws from time to time.

The investment restrictions and the limits are specified in the Schedule VI of SEBI Regulations which is mentioned in the section 'Investment Restrictions'.

For detailed information kindly refer Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES

The Scheme will invest in units of global ETFs which track the performance of Developed Markets Ex US. The scheme would also invest in Units of Liquid schemes and/or money market instruments as stated in the asset allocation table.

Risk Control

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

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 Scheme

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Scheme(s) and the NAV of the Scheme. The fund assets will be predominantly invested in the Underlying Scheme(s) 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
7. The Scheme has to invest in the Underlying Scheme in whole numbers and has to round off the quantity of units.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked against S&P Developed Ex-U.S. BMI Total Return Index.

The index mentioned as benchmark above, is ideal benchmark for this scheme, since the investment objective of the scheme is to seek returns by investing in units of global ETFs which track the performance of Developed Markets ex-US. The composition of the benchmark is in line with FOF framework and is most suited for comparing the performance of the scheme.

The Fund reserve right to change benchmark in future for measuring performance of the scheme and as per guidelines and directives issued by SEBI from time to time.

E. WHO MANAGES THE SCHEME?

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
Mr. Swapnil Mayekar **Fund Manager** **Managing this fund since October 13, 2025**	**Age**: 41 years **Qualification**: Master of Commerce (Finance Management)	1. Motilal Oswal Nifty 50 Index Fund 2. Motilal Oswal Nifty 500 Index Fund 3. Motilal Oswal Nifty Bank Index Fund 4. Motilal Oswal Nifty Midcap 150 Index Fund 5. Motilal Oswal Nifty Next 50 Index Fund 6. Motilal Oswal Nifty Smallcap 250 Index Fund 7. Motilal Oswal S&P 500 Index Fund 8. Motilal Oswal Nifty 50 ETF 9. Motilal Oswal Nifty Midcap 100 ETF 10. Motilal Oswal Nasdaq 100 ETF 11. Motilal Oswal Asset Allocation Fund of Fund- Aggressive 12. Motilal Oswal Asset Allocation Fund of Fund- Conservative 13. Motilal Oswal Nasdaq 100 Fund of Fund 14. Motilal Oswal Nasdaq Q50 ETF 15. Motilal Oswal Nifty 200 Momentum 30 Index Fund 16. Motilal Oswal Nifty 200	Mr. Swapnil Mayekar has rich experience in the field of Research. He had earlier worked with organization like Business Standard Limited where he was primarily responsible for research on Banking Sector, Mutual Fund, Debt market, International and Indian Stock Market using valuation models. He is associated with MOAMC since March 2010 where his primarily role is to develop model structure, to perform portfolio assessments on a periodic basis for investment strategies & models and analysis of Exchange Traded Funds, Mutual fund scheme and stocks.

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
		Momentum 30 ETF 17. Motilal Oswal BSE Low Volatility ETF 18. Motilal Oswal BSE Low Volatility Index Fund 19. Motilal Oswal BSE Healthcare ETF 20. Motilal Oswal BSE Financials ex Bank 30 Index Fund 21. Motilal Oswal BSE Enhanced Value Index Fund 22. Motilal Oswal BSE Enhanced Value ETF 23. Motilal Oswal BSE Quality Index Fund 24. Motilal Oswal BSE Quality ETF 25. Motilal Oswal Gold and Silver Fund of Funds 26. Motilal Oswal Nifty Microcap 250 Index Fund 27. Motilal Oswal Developed Market Ex US ETFs Overseas Equity Passive FOF 28. Motilal Oswal Nifty 500 ETF 29. Motilal Oswal Nifty Realty ETF 30. Motilal Oswal Nifty Smallcap 250 ETF 31. Motilal Oswal Nifty India Defence Index Fund 32. Motilal Oswal Nifty India Defence ETF 33. Motilal Oswal Nifty 500 Momentum 50 Index Fund 34. Motilal Oswal Nifty 500 Momentum 50 ETF 35. Motilal Oswal Nifty MidSmall Financial Services Index Fund 36. Motilal Oswal Nifty MidSmall India Consumption Index Fund	

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
		37. Motilal Oswal Nifty MidSmall Healthcare Index Fund 38. Motilal Oswal Nifty MidSmall IT and Telecom Index Fund 39. Motilal Oswal Nifty Capital Market Index Fund 40. Motilal Oswal Nifty Capital Market ETF 41. Motilal Oswal Nifty 50 Equal Weight ETF 42. Motilal Oswal Nifty Next 50 ETF 43. Motilal Oswal BSE India Infrastructure ETF 44. Motilal Oswal Nifty India Manufacturing ETF 45. Motilal Oswal Nifty PSE ETF 46. Motilal Oswal Nifty India Tourism ETF 47. Motilal Oswal BSE 1000 Index Fund 48. Motilal Oswal Nifty Midcap 150 Momentum 50 ETF 49. Motilal Oswal Nifty Alpha 50 ETF 50. Motilal Oswal Gold ETF 51. Motilal Oswal Silver ETF 52. Motilal Oswal Nifty 100 ETF 53. Motilal Oswal Nifty Energy ETF 54. Motilal Oswal BSE Select IPO ETF 55. Motilal Oswal Nifty Services Sector ETF 56. Motilal Oswal Nifty MNC ETF 57. Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds 58. Motilal Oswal Multi Factor Passive Fund of Funds	

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
		59. Motilal Oswal Large and Midcap Fund 60. Motilal Oswal Midcap Fund 61. Motilal Oswal Focused Fund 62. Motilal Oswal Balanced Advantage Fund 63. Motilal Oswal Flexi Cap Fund 64. Motilal Oswal Small Cap Fund 65. Motilal Oswal Large Cap Fund 66. Motilal Oswal Multi Cap Fund 67. Motilal Oswal Business Cycle Fund 68. Motilal Oswal Manufacturing Fund 69. Motilal Oswal Digital India Fund 70. Motilal Oswal Innovation Opportunities Fund 71. Motilal Oswal Infrastructure Fund 72. Motilal Oswal Services Fund 73. Motilal Oswal Special Opportunities Fund 74. Motilal Oswal Consumption Fund 75. Motilal Oswal Financial Services Fund 76. Motilal Oswal BSE Top 10 Banks ETF Motilal Oswal Contra Fund	
Rakesh Shetty **Fund Manager – Debt Component** **(Managing the funds since September 21, 2023)**	Age: 45 years Qualification: Bachelors of Commerce (B.Com)	1. Motilal Oswal Nifty 50 Index Fund 2. Motilal Oswal Nifty 500 Index Fund 3. Motilal Oswal Nifty Bank Index Fund 4. Motilal Oswal Nifty Midcap 150 Index Fund 5. Motilal Oswal Nifty Next 50 Index Fund	• Mr. Rakesh Shetty has more than 15 years of overall experience and expertise in trading in equity, debt segment, Exchange Trade Fund's management, Corporate Treasury

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
		6. Motilal Oswal Nifty Smallcap 250 Index Fund 7. Motilal Oswal S&P 500 Index Fund 8. Motilal Oswal Nifty 5 year benchmark G-Sec ETF 9. Motilal Oswal 5 Year G-Sec Fund of Fund 10. Motilal Oswal Nifty 50 ETF 11. Motilal Oswal Nifty Midcap 100 ETF 12. Motilal Oswal Asset Allocation Fund of Fund- Aggressive 13. Motilal Oswal Asset Allocation Fund of Fund- Conservative 14. Motilal Oswal Nasdaq 100 Fund of Fund 15. Motilal Oswal Nasdaq Q50 ETF 16. Motilal Oswal Nifty 200 Momentum 30 Index Fund 17. Motilal Oswal Nifty 200 Momentum 30 ETF 18. Motilal Oswal BSE Low Volatility ETF 19. Motilal Oswal BSE Low Volatility Index Fund 20. Motilal Oswal BSE Healthcare ETF 21. Motilal Oswal BSE Financials ex Bank 30 Index Fund 22. Motilal Oswal BSE Enhanced Value Index Fund 23. Motilal Oswal BSE Enhanced Value ETF 24. Motilal Oswal BSE Quality Index Fund 25. Motilal Oswal BSE Quality ETF 26. Motilal Oswal Gold and Silver Fund of Funds 27. Motilal Oswal Nifty Microcap	and Banking. Prior to joining Motilal Oswal Asset Management Company Limited, he has worked with Company engaged in Capital Market Business wherein he was in charge of equity and debt ETFs, customized indices and has also been part of product development.

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
		250 Index Fund 28. Motilal Oswal Developed Market Ex US ETFs Overseas Equity Passive FOF 29. Motilal Oswal Nifty 500 ETF 30. Motilal Oswal Nifty Realty ETF 31. Motilal Oswal Nifty Smallcap 250 ETF 32. Motilal Oswal Nifty India Defence Index Fund 33. Motilal Oswal Nifty India Defence ETF 34. Motilal Oswal Nifty 500 Momentum 50 Index Fund 35. Motilal Oswal Nifty 500 Momentum 50 ETF 36. Motilal Oswal Nifty MidSmall Financial Services Index Fund 37. Motilal Oswal Nifty MidSmall India Consumption Index Fund 38. Motilal Oswal Nifty MidSmall Healthcare Index Fund 39. Motilal Oswal Nifty MidSmall IT and Telecom Index Fund 40. Motilal Oswal Nifty Capital Market Index Fund 41. Motilal Oswal Nifty Capital Market ETF 42. Motilal Oswal Nifty 50 Equal Weight ETF 43. Motilal Oswal Nifty Next 50 ETF 44. Motilal Oswal BSE India Infrastructure ETF 45. Motilal Oswal Nifty India Manufacturing ETF 46. Motilal Oswal Nifty PSE ETF 47. Motilal Oswal Nifty India Tourism ETF 48. Motilal Oswal BSE 1000 Index	

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
		Fund 49. Motilal Oswal Nifty Midcap 150 Momentum 50 ETF 50. Motilal Oswal Nifty Alpha 50 ETF 51. Motilal Oswal Gold ETF 52. Motilal Oswal Silver ETF 53. Motilal Oswal Nifty 100 ETF 54. Motilal Oswal Nifty Energy ETF 55. Motilal Oswal BSE Select IPO ETF 56. Motilal Oswal Nifty Services Sector ETF 57. Motilal Oswal Nifty MNC ETF 58. Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds 59. Motilal Oswal Multi Factor Passive Fund of Funds 60. Motilal Oswal Large and Midcap Fund 61. Motilal Oswal Midcap Fund 62. Motilal Oswal Focused Fund 63. Motilal Oswal ELSS Tax Saver Fund 64. Motilal Oswal Liquid Fund 65. Motilal Oswal Ultra Short Term Fund 66. Motilal Oswal Balanced Advantage Fund 67. Motilal Oswal Flexi Cap Fund 68. Motilal Oswal Small Cap Fund 69. Motilal Oswal Large Cap Fund 70. Motilal Oswal Multi Cap Fund 71. Motilal Oswal Quant Fund 72. Motilal Oswal Business Cycle Fund 73. Motilal Oswal Manufacturing Fund 74. Motilal Oswal Digital India	

Name and Designation of the fund manager	Age and Qualification	Other schemes managed by the fund manager and tenure of managing the schemes	Experience
		Fund 75. Motilal Oswal Arbitrage Fund 76. Motilal Oswal Innovation Opportunities Fund 77. Motilal Oswal Active Momentum Fund 78. Motilal Oswal Infrastructure Fund 79. Motilal Oswal Services Fund 80. Motilal Oswal Special Opportunities Fund 81. Motilal Oswal Consumption Fund 82. Motilal Oswal Financial Services Fund 83. Motilal Oswal BSE Top 10 Banks ETF 84. Motilal Oswal Contra Fund	

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

The following list consists of existing passively managed open ended equity Index/ ETF schemes of Motilal Oswal Mutual Fund.

Sr. No.	Name of Scheme
1.	Motilal Oswal 5 Year G-Sec Fund of Fund
2.	Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive
3.	Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative
4.	Motilal Oswal BSE 1000 Index Fund
5.	Motilal Oswal BSE Enhanced Value ETF
6.	Motilal Oswal BSE Enhanced Value Index Fund
7.	Motilal Oswal BSE Financials Ex Bank 30 Index Fund
8.	Motilal Oswal BSE Healthcare ETF
9.	Motilal Oswal BSE India Infrastructure ETF
10.	Motilal Oswal BSE Low Volatility ETF
11.	Motilal Oswal BSE Low Volatility Index Fund

12.	Motilal Oswal BSE Quality ETF Fund
13.	Motilal Oswal BSE Quality Index Fund
14.	Motilal Oswal BSE Select IPO ETF
15.	Motilal Oswal BSE Top 10 Banks ETF
16.	Motilal Oswal Developed Market Ex Us ETFs Overseas Equity Passive FOF
17.	Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds
18.	Motilal Oswal Gold and Silver Passive Fund of Funds
19.	Motilal Oswal Gold ETF
20.	Motilal Oswal Multi Factor Passive Fund of Funds
21.	Motilal Oswal Nasdaq 100 ETF
22.	Motilal Oswal Nasdaq 100 Fund Of Fund
23.	Motilal Oswal Nasdaq Q 50 ETF
24.	Motilal Oswal Nifty 100 ETF
25.	Motilal Oswal Nifty 200 Momentum 30 ETF
26.	Motilal Oswal Nifty 200 Momentum 30 Index Fund
27.	Motilal Oswal Nifty 5 Year Benchmark G-Sec ETF
28.	Motilal Oswal Nifty 50 Equal Weight ETF
29.	Motilal Oswal Nifty 50 Index Fund
30.	Motilal Oswal Nifty 500 ETF
31.	Motilal Oswal Nifty 500 Index Fund
32.	Motilal Oswal Nifty 500 Momentum 50 ETF
33.	Motilal Oswal Nifty 500 Momentum 50 Index Fund
34.	Motilal Oswal Nifty Alpha 50 ETF
35.	Motilal Oswal Nifty Bank Index Fund
36.	Motilal Oswal Nifty Capital Market ETF
37.	Motilal Oswal Nifty Capital Market Index Fund
38.	Motilal Oswal Nifty Energy ETF
39.	Motilal Oswal Nifty India Defence ETF
40.	Motilal Oswal Nifty India Defence Index Fund
41.	Motilal Oswal Nifty India Manufacturing ETF
42.	Motilal Oswal Nifty India Tourism ETF
43.	Motilal Oswal Nifty 50 ETF
44.	Motilal Oswal Nifty Microcap 250 Index Fund
45.	Motilal Oswal Nifty Midcap 100 ETF
46.	Motilal Oswal Nifty Midcap 150 Index Fund
47.	Motilal Oswal Nifty Midcap150 Momentum 50 ETF
48.	Motilal Oswal Nifty Midsmall Financial Services Index Fund
49.	Motilal Oswal Nifty Midsmall Healthcare Index Fund
50.	Motilal Oswal Nifty Midsmall India Consumption Index Fund
51.	Motilal Oswal Nifty Midsmall It and Telecom Index Fund
52.	Motilal Oswal Nifty MNC ETF

53.	Motilal Oswal Nifty Next 50 ETF
54.	Motilal Oswal Nifty Next 50 Index Fund
55.	Motilal Oswal Nifty PSE ETF
56.	Motilal Oswal Nifty Realty ETF
57.	Motilal Oswal Nifty Services Sector ETF
58.	Motilal Oswal Nifty Smallcap 250 ETF
59.	Motilal Oswal Nifty Smallcap 250 Index Fund
60.	Motilal Oswal S&P 500 Index Fund
61.	Motilal Oswal Silver ETF

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For detailed comparative table please refer link https://www.motilaloswalmf.com/downloads/sid-related-document

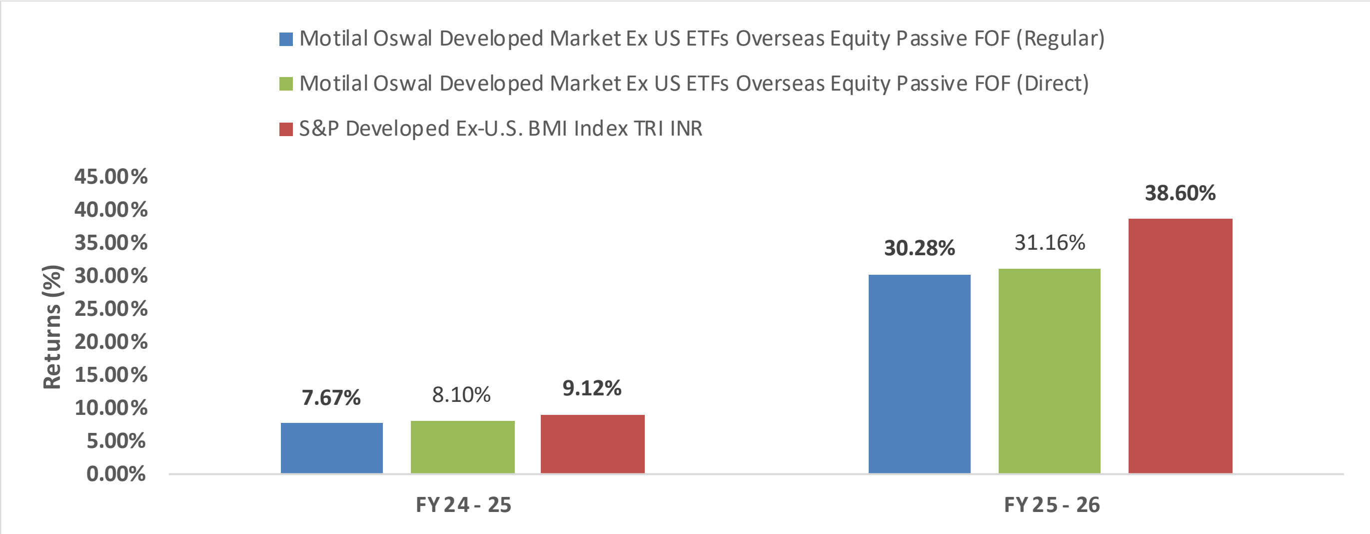
The Trustees have ensured that the Scheme is a new product offered by Motilal Oswal Mutual Fund and is not a minor modification of its existing Scheme.

G. HOW HAS THE SCHEME PERFORMED

The Performance of the Scheme as on March 31, 2026 is as follows:

Compounded Annualised Returns	**Scheme Returns (%)**	**Scheme Returns (%)**	**Benchmark Returns (%)**
	Motilal Oswal Developed Market Ex US ETFs Overseas Equity Passive FOF		S&P Developed Ex-U.S. BMI Index TRI INR
	Regular	**Direct**	
Returns for the last 1 year	30.1%	31.0%	38.4%
Returns for the last 3 year	-	-	-
Returns for the last 5 year	-	-	-
Returns for the last 7 year	-	-	-
Returns since inception	20.6%	21.2%	24.5%

Absolute Returns for the last two (2) financial year



H. ADDITIONAL SCHEME RELATED DISCLOSURES

1. **Top 10 Holdings of the Scheme:**

   Please find below link to access the Top 10 holdings of the scheme https://www.motilaloswalmf.com/downloads/factsheets

2. **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 descriptions**

   The Scheme is a fund of funds scheme and hence the same is not applicable.

3. **Functional website link for Portfolio Disclosure .**

   For Fortnightly / Monthly Portfolio, please refer https://www.motilaloswalmf.com/download/scheme-portfolio-details

4. **Functional website link to the respective addendums of the scheme after the last update of SID:** https://www.motilaloswalmf.com/downloads/addendums

5. **Scheme's Portfolio Turnover Ratio**

   Not Applicable

6. **Aggregate investment in the Scheme by:**

Sr. No.	Category of Persons	Net Value		Market Value
		Units	NAV per unit	
	Concerned scheme's Fund Manager(s)			
1.	Mr. Swapnil Mayekar	-	-	-
2.	Mr. Rakesh Shetty	6.198	16.6523	103.21

The above data includes units invested in the Scheme as per the para 7.14 of SEBI Master Circular on Mutual Funds. on Alignment of interest of Key Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes..

7. **Investments of AMC in the Scheme**

Pursuant to Regulation 22(3)(a) of the SEBI (MF) Regulations, 2026 and para 7.13 of SEBI Master Circular on Mutual Funds, AMC will invest minimum amount as a percentage of AUM based on the risk associated with the Scheme and such investment will not be redeemed unless the Scheme is wound up. The AMC will conduct quarterly review to ensure compliance with above requirement which may change either due to change in value of the AUM or in the risk value assigned to the scheme. The shortfall in value of the investment, if any, will be made good within 7 days of such review.

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

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit under the Scheme will be computed by dividing the net assets of the Scheme by the number of units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Asset Value (NAV) of the units under the Scheme shall be calculated as follows:

NAV (Rs.) = Market or Fair Value of Scheme's investments + + Current Assets - Current Liabilities and Provision ____

No. of Units outstanding under Scheme on the Valuation Day

The NAV will be calculated up to four decimals.

The NAV Calculation shall as be as per the Valuation Policy of MOMF made in accordance with SEBI MF Regulations and is available on the mutual fund website www.motilaloswalmf.com. The NAV shall be calculated and disclosed on each business day on AMFI's website www.amfiindia.com, by 10.00 a.m. and also on www.motilaloswalmf.com. The NAV shall be calculated and announced on next working day.

The latest available closing prices of securities for the business day for which the NAV is being declared, shall be taken for the purpose of valuation to enable the AMC to upload the NAV for a Valuation Day. In case any particular security is not traded on the Valuation Day, the same shall be valued on a fair value basis by the valuation committee of the AMC.

Hence, for the purposes of valuation and calculating NAV of the Scheme for a particular day, the last available closed prices of units of underlying global ETFs shall be considered. This will enable the disclosure of the NAV of the Scheme before the deadline as provided by SEBI guidelines and as per the Valuation policy

Illustration of NAV:
If the net assets of the Scheme, after considering applicable expenses, are Rs.10,45,34345.34 and units outstanding are 10,00,0000, then the NAV per unit will be computed as follows:

10,45,34,345.34 / 10,00,000 = Rs. 10.4534 per unit (rounded off to four decimals)

The repurchase price shall not be lower than 95% of the NAV. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc.

Refer to SAI

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The entire NFO expenses were borne by AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to 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.

Particulars	**% p.a. of daily Net Assets**
Investment Management and Advisory Fees	**Upto 0.90%**
Audit fees/fees and expenses of trustee	
Custodial fees	
Registrar & Transfer Agent Fees including cost of providing account statement/IDCW/redemption cheque/warrants	
Marketing & Selling expense including fees, commission and charges towards distribution of mutual fund scheme	
**Cost related to investor communications	
Cost of fund transfer from location to location	
Cost toward investor Education & Awareness and financial inclusion	
Brokerage cost pertaining to execution of trade exceeding limit mentioned under Reg 66(9) ###	
Costs of statutory Advertisements	
Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)	
Maximum Base expense ratio (TER) permissible under Regulation 66	**Upto 0.90%**
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	**As per prevailing rate**
Statutory levies (including GST) on brokerage and transaction cost	**As per prevailing rate**
Total Expense Ratio permissible under Regulation 67	**Upto 0.90%**

The BER shall include:
- Investment and Advisory fees (sub-regulation 4 of Regulation 66)
- Recurring expenses (sub-regulation 5 of Regulation 66)
- Charges/ commission/ fees related to distribution of mutual fund schemes (Sub regulation 6 of Regulation 66)

In addition to the limits as specified in Regulation 67 of SEBI (Mutual Funds) Regulations 2026 Total Recurring

Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the scheme:
- ###Schemes may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall not be part of the base expense ratio limit specified in the table given above.

- Transaction cost means regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

- Statutory levy means levy imposed by state government and central government.

Investors may please note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the fund of funds makes investment.

-**As per para 11. 9 of SEBI Master circular on Mutual Funds, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives.

- Any expense other than those specified in sub-regulation (4), sub-regulation (5), sub regulation (6), sub-regulation (9) and sub-regulation (10), as mentioned above, shall not be charged to the scheme and shall be borne by the AMC or trustee or sponsors.

- No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by the SEBI, shall be charged to the investors.

- Any expenditure in excess of the base limits specified in these regulations shall be borne by the asset management company or the trustees or sponsors. If any expense of the scheme is borne by asset management company or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

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

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

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 “Base Expense Ratio” section on https://www.motilaloswalmf.com/nav-ter for Total Expense Ratio (BER) details.

The base expense ratio of Fund of Funds to be charged over and above the weighted average of the base expense ratio of the underlying scheme shall not exceed two times the weighted average of the base expense ratio levied by the underlying scheme(s), subject to the overall ceilings for Fund of Funds as stated under sub-regulation 66(7), unless otherwise specified by SEBI.

Illustration of impact of expense ratio on returns of the Scheme

	Regular Plan	**Direct Plan**
Net asset before expenses	11,500	11,500
Expenses other than Distribution Expenses _2%	230	230
Distribution Expenses 0.10%	11.5	0.00
Returns after Expenses at the end of the Year	11258.5	11270

Please Note:

- The purpose of the above illustration is purely to explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year. The expenses of the Direct Plan under the Scheme may vary with that of the Regular Plan under the Scheme.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.

  Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the Scheme. This exit load charged (net of GST) will be credited back to the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.motilaloswalmf.com or may call at toll free no. 91 8108622222 and +91 2240548002 or your distributor.

Type of Load	**Load chargeable (as %age of NAV)**

Exit	1%- If redeemed on or before 15 days from the date of allotment. Nil- If redeemed after 15 days from the date of allotment. 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. For details on load structure, please refer to Section on Load Structure in this Document.

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

Repurchase/ Resale is at Net Asset Value (NAV) related prices with repurchase/ resale loads as applicable (within limits) as specified under SEBI Regulations 2026, While determining the price of the units, the fund will ensure that the repurchase price is not lower than 97 per cent of the Net Asset Value.

Any imposition or enhancement in the load structure shall apply on a prospective basis and in no case the same would affect the existing investors adversely. No Load shall be imposed for switching between Options within the Scheme.

Under the Scheme, the AMC reserves the right to modify/alter the load structure if it so deems fit in the interest of smooth and efficient functioning of the scheme, subject to maximum limits as prescribed under the SEBI Regulations. The load may also be changed from time to time and in case of exit/redemption, load may be linked to the period of holding.

For any change in the load structure, the AMC would undertake the following steps:

1. The addendum detailing the changes will be attached to SID and Key Information Memorandum (KIM). The addendum will be circulated to all the distributors so that the same can be attached to all SID and KIM already in stock.
2. Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all Investor Service Centres and distributors/brokers' offices.
3. The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
4. The Fund shall display an Addendum in respect of such changes on its website (www.motilaloswalmf.com).
5. Any other measure that the Mutual Fund shall consider necessary.

SECTION II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

All references to “Master Circular” refer to Master Circular for Mutual Funds no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 issued by SEBI dated March 20, 2026 as amended from time to time

For detailed description please refer https://www.motilaloswalmf.com/downloads/sid-related-documents

B. RISK FACTORS

Scheme Specific Risk Factors

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme’s NAV, yield, return and/or its ability to meet its objectives. The fund of funds scheme will be investing in global ETFs, which invests in units of ETFs which track the performance of Developed Markets excluding US.

- **Risks associated with investing in Funds of Funds Scheme**
- Investors may please note that they will be bearing the expenses of the relevant fund of funds scheme in addition to the expenses of the underlying scheme in which the fund of funds scheme makes investment.
- The Scheme may invest in units of underlying ETFs. Hence the Scheme’s performance may depend upon the performance of the underlying scheme. Any change in the investment policies or the fundamental attributes of the underlying schemes could affect the performance of the Scheme.
- 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.
- The fund assets are invested in units of ETFs by buying and selling units on the exchange/s at the market price. 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.
- In addition to buying or selling of ETF units on the exchange, FOF scheme may create or redeem ETF units directly from AMC subject to provisions mentioned in prospectus and regulatory documents of underlying ETFs. As a result, the returns of the Scheme may differ from the underlying schemes.
- The liquidity of the Scheme’s investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme’s investment portfolio, these settlement periods and liquidity risk may become significant.
- The NAV of the scheme to the extent invested in Money market securities 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.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

  - **Risk associated with Underlying Schemes**

- Stock market risk, which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The Fund's investments in foreign stocks can be riskier than U.S. stock investments. Foreign stocks may be more volatile and less liquid than U.S. stocks. The prices of foreign stocks and the prices of U.S. stocks may move in opposite directions. In addition, the Fund's target index may, at times, become focused in stocks of a particular market sector, which would subject the Fund to proportionately higher exposure to the risks of that sector.
- Country/regional risk, which is the chance that world events—such as political upheaval, financial troubles, or natural disasters—will adversely affect the value of securities issued by companies in foreign countries or regions. Because the Fund may invest a large portion of its assets in securities of companies located in any one country or region, the Fund's performance may be hurt disproportionately by the poor performance of its investments in that area.
- Investment style risk, which is the chance that returns from small and mid-capitalization stocks will trail returns from global stock markets. Historically, small- and mid-cap stocks have been more volatile in price than the large-cap stocks that dominate the global markets, and they often perform quite differently. The stock prices of small and mid-size companies tend to experience greater volatility because, among other things, these companies tend to be more sensitive to changing economic conditions.
- Currency risk, which is the chance that the value of a foreign investment, will decrease because of unfavourable changes in currency exchange rates.
- Concentration Risk. The Fund may be susceptible to an increased risk of loss, including losses due to adverse events that affect the Fund's investments more than the market as a whole, to the extent that the Fund's investments are concentrated in the securities and/or other assets of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector, market segment or asset class.
- Cybersecurity Risk. Failures or breaches of the electronic systems of the Fund, the Fund's adviser, distributor, the Index Provider and other service providers, market makers, Authorized Participants or the issuers of securities in which the Fund invests have the ability to cause disruptions, negatively impact the Fund's business operations and/or potentially result in financial losses to the Fund and its shareholders. While the Fund has established business continuity plans and risk management systems seeking to address system breaches or failures, there are inherent limitations in such plans and systems. Furthermore, the Fund cannot control the cybersecurity plans and systems of the Fund's Index Provider and other service providers, market makers, Authorized Participants or issuers of securities in which the Fund invests.
- Equity Securities Risk. Equity securities are subject to changes in value, and their values may be more volatile than those of other asset classes. The Underlying Index is composed of common stocks, which generally subject their holders to more risks than preferred stocks and debt securities because common stockholders' claims are subordinated to those of holders of preferred stocks and debt securities upon the bankruptcy of the issuer.
- Financials Sector Risk. Performance of companies in the financials sector may be adversely impacted by many factors, including, among others, changes in government regulations, economic conditions, and interest rates, credit rating downgrades, and decreased liquidity in credit markets. The extent to which the Fund may invest in a company that engages in securities-related activities or banking is limited by applicable law. The impact of changes in capital requirements and recent or future regulation of any individual financial company, or of the financials sector as a whole, cannot be predicted. Cyberattacks and technology malfunctions and failures have become increasingly frequent and have caused significant losses to companies in this sector, which may negatively impact the Fund.

- Geographic Risk. A natural disaster could occur in a geographic region in which the Fund invests, which could adversely affect the economy or the business operations of companies in the specific geographic region, causing an adverse impact on the Fund's investments in, or which are exposed to, the affected region.
- Index-Related Risk. There is no guarantee that the Fund's investment results will have a high degree of correlation to those of the Underlying Index or that the Fund will achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the Fund's ability to adjust its exposure to the required levels in order to track the Underlying Index. Errors in index data, index computations or the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the Index Provider for a period of time or at all, which may have an adverse impact on the Fund and its shareholders. Unusual market conditions or other unforeseen circumstances (such as natural disasters, political unrest or war) may impact the Index Provider or a third party data provider, and could cause the Index Provider to postpone a scheduled rebalance. This could cause the Underlying Index to vary from its normal or expected composition.
- Non-U.S. Securities Risk. Investments in the securities of non-U.S. issuers are subject to the risks associated with investing in those non-U.S. markets, such as heightened risks of inflation or nationalization. The Fund may lose money due to political, economic and geographic events affecting issuers of non-U.S. securities or non-U.S. markets. In addition, non-U.S. securities markets may trade a small number of securities and may be unable to respond effectively to changes in trading volume, potentially making prompt liquidation of holdings difficult or impossible at times. The Fund is specifically exposed to Asian Economic Risk and European Economic Risk.
- Foreign Investment Risk. The fund's investments in securities of foreign issuers involve certain risks that may be greater than those associated with investments in securities of U.S. issuers. These include risks of adverse changes in foreign economic, political, regulatory and other conditions; changes in currency exchange rates or exchange control regulations (including limitations on currency movements and exchanges); the imposition of economic sanctions or other government restrictions; differing accounting, auditing, financial reporting and legal standards and practices; differing securities market structures; and higher transaction costs. These risks may negatively impact the value or liquidity of the fund's investments and could impair the fund's ability to meet its investment objective or invest in accordance with its investment strategy. There is a risk that investments in securities denominated in, and/or receiving revenues in, foreign currencies will decline in value relative to the U.S. dollar. Foreign securities also include ADRs, GDRs and EDRs, which may be less liquid than the underlying shares in their primary trading market, and GDRs, in particular, many of which are issued by companies in developed markets, may be more volatile. Foreign securities may also include investments in variable interest entities (VIEs) structures, which are created by China-based operating companies in jurisdictions outside of China to obtain indirect financing due to Chinese regulations that prohibit non-Chinese ownership of those companies. To the extent the fund's investments in a single country or a limited number of countries represent a large percentage of the fund's assets, the fund's performance may be adversely affected by the economic, political, regulatory and social conditions in those countries, and the fund's price may be more volatile than the price of a fund that is geographically diversified.

- **<u>Risks associated with overseas investment</u>**

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

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

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

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

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

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

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

- **Regulatory and taxation related Risk**
  As scheme is investing in securities domicile outside of India, scheme may be subject to prevailing regulations and taxations of domicile country. In such case, scheme return may deviate from the returns generated by underlying schemes.

- **Risks Associated with Money Market Instruments-**

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

- **Credit Risk**
  Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity. (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.

- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

- **Reinvestment Risk**: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

- **Pre-payment Risk**: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

- **Spread Risk**: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

- Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

- **Risks associated with 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.

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

- **<u>Trading through mutual fund trading platforms of BSE and/ or NSE</u>**
  In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

- **<u>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 realise any value. Further, listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

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

RISK MITIGATION STRATEGIES

Risk and Description	Risk mitigates / management strategy
<u>Risks associated with Equity investment</u>	
<u>Market Risk</u> The Scheme is vulnerable to movements in the prices of global ETFs invested by the Scheme, which could have a material bearing on the overall returns from the Scheme. The value of the underlying Scheme investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.	Market risk is inherent to an equity scheme. Being an actively managed scheme, it will invest in the global ETFs with the discretion of the fund manager in its Underlying Index.
<u>Liquidity risk</u> The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which theyinvests.	The Scheme will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.
<u>Tracking Error risk (Volatility/Concentration risk):</u> The performance of the Scheme may not commensurate with the performance of the underlying Index viz. S&P Developed Ex-U.S. BMI Total Return Index on any given day or over any given period.	**<u>Tracking Error risk (Volatility/ Concentration risk):</u>** Over a short to medium period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objectives of the scheme are too closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.

Risks associated with money market investment	
Market Risk/ Interest Rate Risk As with all fixed income securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt marketscan be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	The Scheme may invest in money market instruments having relatively shorter maturity thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.
Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation yield- to maturity (YTM).	The Scheme may invest in money market instruments having relatively shorter maturity. While the liquidity risk for short maturity securities may be low, it may be high in case of medium to long maturity securities.
Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis may be used for identifying company specific risks. Management's past track record may also be studied.

C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of para 7.19. of SEBI Master circular on mutual funds would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 calendar days' notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 calendar days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th calendar day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

D. SPECIAL CONSIDERATIONS

- Prospective investors should study this SID and SAI carefully in its entirety and should not construe the contents hereof as advise relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest/redeem/hold units.

- Neither this SID and SAI nor the units have been registered in any jurisdiction. The distribution of this SID or SAI in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, any person who comes into possession of this SID or SAI is required to inform themselves about and to observe any such restrictions and/or legal compliance requirements. It is the responsibility of any persons in possession of this SID or SAI and any persons wishing to apply for units pursuant to this SID to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction. Any changes in SEBI/Stock Exchange/RBI regulations and other applicable laws/regulations could have an effect on such investments and valuation thereof.
- It is the responsibility of any person, in possession of this SID and of any person wishing to apply for Units pursuant to this SID to be informed of and to observe, all applicable laws and Regulations of such relevant jurisdiction.

- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this SID or SAI or as provided by the AMC in connection with this offering. Prospective Investors are advised not to rely upon any information or representation not incorporated in the SID or SAI or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.

- The tax benefits described in this SID and SAI are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advise received by the AMC regarding the law and practice currently in force in India as on the date of this SID and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his / her own professional tax advisor.

- Redemptions due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise.

- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in SAI.

  The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.

- Motilal Oswal Asset Management Company Limited (MOAMC) undertakes the following activities other than that of managing the Schemes of MOMF and has also obtained NOC from SEBI for the same:
  a. MOAMC is a registered Portfolio Manager under SEBI (Portfolio Managers) Regulations, 1993 bearing registration number INP000000670 dated August 21, 2017.
  b. MOAMC acts as an Investment Manager to the Schemes of Motilal Oswal Alternative Investment Trust and is registered under SEBI (Alternative Investment Funds) Regulations, 2012 as Category III AIF bearing registration number IN/AIF3/13-14/0044 and IN/AIF3/19-20/0799 respectively.
  c. MOAMC has incorporated a wholly owned subsidiary in Mauritius which acts as an Investment Manager to the funds based in Mauritius.
  d. MOAMC has incorporated a wholly owned subsidiary in India which currently undertakes Investment Advisory Services to offshore clients.

  AMC confirms that there is no conflict of interest between the aforesaid activities managed by AMC. In the situations of unavoidable conflicts of interest, the AMC undertakes that it shall satisfy itself that adequate disclosures are made of source of conflict, potential 'material risk or damage' to investor interest and develop parameters for the same.

- Apart from the above-mentioned activities, the AMC may undertake any business activities other than in the nature of management and advisory services provided to pooled assets including offshore funds, insurance funds, pension funds, provident funds, if any of such activities are not in conflict with the activities of the mutual fund subject to receipt of necessary regulatory approvals and approval of Trustees and by ensuring compliance with provisions of regulation 21(b) (i to viii). Provided further that the asset management company may, itself or through its subsidiaries, undertake portfolio management services and advisory services for other than broad based fund till further directions, as may be specified by the Board, subject to compliance with the following additional conditions: -
  i) it satisfies the Board that key personnel of the asset management company, the system, back office, bank and securities accounts are segregated activity wise and there exist system to prohibit access to inside information of various activities;
  ii) it meets with the capital adequacy requirements, if any, separately for each of such activities and obtain separate approval, if necessary under the relevant regulations.

Explanation: - For the purpose of this regulation, the term 'broad based fund' shall mean the fund which has at least twenty investors and no single investor account for more than twenty-five percent of corpus of the fund.

- 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.

- As the liquidity of the Scheme's investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for Redemption of Units may be significant in the event of an inordinately large number of Redemption requests. The Trustee has the right to limit redemptions under certain circumstances. Please refer to the section “Right to limit Redemption”.

- Pursuant to the provisions of Prevention of Money Laundering Act, 2002 (PMLA), if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND (Financial Intelligence Unit – India) or such other authorities as prescribed under the rules/guidelines issued thereunder by SEBI and/or RBI and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unitholder/ any other person.

- Investors applying for subscription of Units directly with the Fund (i.e. not routed through any distributor/agent) hereinafter referred to as 'Direct Plan' will be subject to a lower expen se ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan and therefore, shall not in any manner be construed as an investment advice offered by the Mutual Fund/AMC. The subscription of Units through Direct Plan is a facility offered to the investor only to execute his/her/ their transactions at a lower expense ratio. Before making an investment decision, Investors are advised to consult their own investment and other professional advisors.

<u>Listing of Mutual Fund schemes that are in the process of winding up</u>
When the schemes in the process of winding-up in terms of Regulation 36 (2) (a) of MF Regulations, its units shall be listed on recognized stock exchange provide an exit to investors, subject to compliance with listing formalities as stipulated by the stock exchange.

However, pursuant to listing, trading on stock exchange mechanism will not be mandatory for investors, rather, if they so desire, may avail an optional channel to exit provided to them.

Trading in units of such a listed scheme that is under the process of winding up, shall be in dematerialised form. AMCs shall enable transfer of such units which are held in form of Statement of Account (SoA) / unit certificates.

Detailed operational modalities for trading and settlement of units of MF schemes that are under the process of winding up, shall be finalized by the stock exchanges where units of such schemes are being listed, in consultation with SEBI. The operational modalities shall include the following:

a. Mechanism for order placement, execution, payment and settlement;
b. Enabling bulk orders to be placed for trading in units;
c. Issue related to suspension of trading, declaration of date for determining the eligibility of unitholders etc. in respect of payments to be made by the AMC as part of the winding up process;
d. Disclosures to be made by AMCs including disclosure of NAV on daily basis and scheme portfolio periodically etc.

The stock exchange will develop a mechanism along with RTA for trading and settlement of such units held in the form of SoA/ Unit Certificate

The AMC, its sponsor, employees of AMC and Trustee shall not be permitted to transact (buy or sell) in the units of such schemes that are under the process of being wound up. The compliance of the same will be monitored both by the Board of AMC and Trustee.

In case of termination of the scheme, Regulation 36 of the SEBI (mutual Funds) Regulations, 2026 shall apply.

II. INFORMATION ABOUT THE SCHEME:

A. WHERE WILL THE SCHEME INVEST –

The Scheme, being an active scheme, will invest in units of global ETFs which track the performance of Developed Markets Ex US and Units of liquid and/ Money Market Instruments etc. subject to the regulations and other prevailing Laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- The Scheme can buy/sell the units from the underlying schemes. In case of ETF, scheme may buy/sell units either directly from respective AMC or on the exchanges where it is listed.
- Money Market Instruments (including reverse repos, Commercial Deposit, Commercial Paper, Treasury Bills and TREPS) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.
- Mutual Fund units
- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of scheduled commercial banks, subject to guidelines and limits specified by SEBI.
- Any other instruments as may be permitted by RBI/SEBI under prevailing laws from time to time.

The investment restrictions and the limits are specified in the Schedule VI of SEBI Regulations which is mentioned in the section '**Investment Restrictions**'.

The Securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The Securities may be acquired through initial public offerings, secondary market operations, and private placement, rights offers or negotiated transactions.

The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations as per para 13.7 of SEBI Master Circular on Mutual Funds. As per the stated Regulations, Mutual Funds shall not park more than 15% of their net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the Mutual Fund in short term deposits.

B. What are the investment restrictions?

All the investments by the Scheme and the Fund shall always be within the investment restrictions as specified in Schedule VI of SEBI Mutual Fund Regulations and Chapter 13 of SEBI Master Circular on mutual funds as amended from time to time. Pursuant to the SEBI Regulations, the following are some of the investment and other limitations as presently applicable to the Scheme:

1. The Scheme shall not make any investment in any other fund of funds scheme.

2. The scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the given Scheme Information Document.

3. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

   Provided that a Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the SEBI,
   Provided further that a Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI,
   Provided further that sale of Government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

4. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.

5. The Mutual Fund under all its schemes shall not own more than ten per cent of any company's paid up capital carrying voting rights or ten percent of units of REITs issued by any single issuer.

6. Transfers of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if,

a) such transfers are done at the prevailing market price for quoted instruments on spot basis.
[*Explanation* - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions;]
b) the securities so transferred shall be in conformity with investment objective of the scheme to which such transfer has been made and the Policy on Inter Scheme Transfer prepared in compliance with para 13.19 of SEBI Master Circular on Mutual Funds as amended from time to time.

7. Pending deployment of funds of a Scheme in terms of investment objectives of the Scheme, will not apply to term deposits placed as margins for trading in cash.

8. The Scheme may invest in another scheme under the same asset management company or any other Mutual Fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the Mutual Fund.

9. Pending deployment of funds of a Scheme in terms of investment objectives of the Scheme, the Mutual Fund may invest the funds of the scheme in short-term deposits of scheduled commercial banks, subject

to the following guidelines issued by SEBI and as may be amended from time to time:

Pursuant to para 13.7 of SEBI Master Circular on Mutual Funds, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

a) "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
b) The Scheme shall not park more than 15% of net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
c) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
d) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
e) The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme.
f) The AMC will not charge any investment management and advisory fees for funds under a Plan parked in short term deposits of scheduled commercial banks.
g) The above provisions will not apply to term deposits placed as margins for trading in cash.

10. The Scheme shall not make any investment in:
    a) any unlisted security of an associate or group company of the sponsor; or
    b) any security issued by way of private placement by an associate or group company of the sponsor; or
    c) the listed securities of group companies of the sponsor which is in excess of 25 per cent of the net assets.

11. The Scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.

12. The Mutual Fund may borrow to meet liquidity needs, for the purpose of repurchase, redemption of units or payment of interest or dividend to the Unitholders and such borrowings shall not exceed 20% of the net asset of the Scheme and duration of the borrowing shall not exceed 6 months. The Mutual Fund may borrow from permissible entities at prevailing market rates and may offer the assets of the Mutual Fund as collateral for such borrowing.

13. No term loans will be advanced by the Scheme.

14. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV with prior approval of the Board of Trustees and Board of the AMC.

    Provided that such limit shall not be applicable for investment in government securities, treasury bills and Tri Party Repo(TREPS).

Provided further that the schemes already in existence shall with an appropriate time and in the manner, as may be specified by the Board, conform to such limits.

15. In terms of chapter 13 of SEBI Master Circular on Mutual Funds, Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

    However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio and as per respective investment limits and timelines mentioned by SEBI from time to time, subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

    For the purpose listed debt instruments shall include listed and to be listed debt instruments.
    All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

16. Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:

    a) Investments should only be made in such instruments, including bills rediscounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 2026 and various circulars issued thereunder.
    b) Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
    c) All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees

17. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer

    i. A Mutual Fund scheme shall not invest –
        a. 10% of its NAV in debt and money market securities rated AAA; or
        b. 8% of its NAV in debt and money market securities rated AA; or
        c. 6% of its NAV in debt and money market securities rated A and below

    The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 10% limit, as specified at clause 1 of the Sixth Schedule of SEBI MF Regulations and other prudential limits with respect to the debt instruments.

18. No sponsor of a mutual fund, its associate or group company including the asset management company of the fund, through the schemes of the mutual fund or otherwise, individually or collectively, directly or indirectly, have -
    a) 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or
    b) representation on the board of the asset management company or the trustee company of any other mutual fund.

19. The Scheme will comply with any other Regulations applicable to the investments of Mutual Funds from time to time.

All investment restrictions shall be applicable at the time of making investments. The AMC may alter these limitations/objectives from time to time to the extent the SEBI Regulations change so as to permit Scheme to make its investments in the full spectrum of permitted investments to achieve its investment objective. The Trustees may from time to time alter these restrictions in conformity with the SEBI Regulations.

C. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 22(9)(c) of the SEBI (MF) Regulations read with para 1.9 of SEBI Master Circular on Mutual Funds:

(i) Type of a Scheme:
An open-ended fund of funds scheme investing in units of global ETFs which track the performance of Developed Markets ex US.

(ii) Investment Objective:

- Investment Objective: The investment objective is to generate long term capital appreciation by investing in units of global ETFs which track the performance of Developed Markets excluding US, subject to tracking error, if any.

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

- Investment pattern - Please refer to section 'Asset Allocation'.

(iii) Terms of Issue:

- Liquidity Provisions: Provisions with respect to listing, repurchase, redemption, fees and expenses are mentioned in the SID.
- Aggregate fees and expenses charged to the scheme: The aggregate fee and expenses to be charged to the Scheme is detailed in Section I - Part III(C) of this document.
- Any Safety Net or Guarantee Provided: The Scheme does not provide any safety net or guarantee

In accordance with Regulation 22(9C) of the SEBI (MF) Regulations and para 1.9 of SEBI Master Circular on Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless::

- SEBI has reviewed and provided its comments on the proposal
- A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder and details as specified by the Board are appropriately displayed on the website of the AMC; and
- **The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing NAV without any exit load** In addition to the conditions specified above for bringing change in the fundamental attributes of any scheme, trustees shall take comments of the Board before bringing such change(s).

D. Index methodology

The scheme has multiple underlying International ETF the same is not applicable.

E. Other Scheme Specific Disclosures:

Listing and transfer of units	The Scheme is an open ended fund of funds scheme investing in global ETFs which invests global ETFs which track the performance of Developed Markets excluding US under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the AMC/Trustee reserves the right to list the units as and when the AMC/Trustee considers it necessary in the interest of Unitholders of the Scheme. **Facility for transfer of units held in SoA mode:** i. Partial transfer of units held in a folio shall be allowed. However, if the balance units in the transferor's folio falls below specified threshold / minimum number of units as specified in the SID, such residual units shall be compulsorily redeemed, and the redemption amount will be paid to the transferor. ii. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. iii. Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently. iv. Units held by Resident / non- resident individual unitholders in Non-Demat ('SoA') mode can be transferred only in following categories-

	a) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). b) A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. c) A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). d) transfer to siblings, e) Gifting of units f) Transfer of units to third party g) addition/deletion of unit holder **Mode of submitting the Transfer Request Non-Demat (SOA) mode** The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.
Dematerialization of units and Rematerialization of units	The Units of the Scheme will also be available in the Dematerialized (electronic) mode, if so selected by the Investor in the Application Form. i. The Units of the Growth Option issued under the Scheme, will be distinct from each other and would have different ISINs. ii. The Investor under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the Depositary Participant or such details requested in the Application Form / Transaction Form. iii. For Investors proposing to hold Units in dematerialized mode, applications without relevant details of his / her / its Depository account are liable to be rejected. iv. If KYC details of the investor including IPV is not updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 2018 as may be amended from time to time.

	The process for rematerialization is as follows: i. The investor will submit a remat request to his/her DP for rematerialization of holdings in his/her account. ii. If there is sufficient balance in the investor's account, the DP will generate a Rematerialization Request Number (RRN) and the same is entered in the space provided for the purpose in the rematerialization request form. iii. The DP will then dispatch the request form to the AMC/ R&T agent. iv. The AMC/ R&T agent accepts the request for rematerialization prints and dispatches the account statement to the investor and sends electronic confirmation to the DP. v. The DP will inform the investor about the changes in the investor account following the acceptance of the request
Minimum Target amount **This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 business days from the date of closure of the subscription list**	Not Applicable
Maximum amount to be raised (if any)	Not Applicable
Allotment (Detailed procedure)	The Scheme will allot units and dispatch statement of accounts within 5 working days from the receipt of the funds. The units of the Scheme would be allotted at the applicable NAV. Investors under the Scheme will have an option to hold the Units either in dematerialized (electronic) form or in physical form. In case of investors opting to hold Units in dematerialized mode, the Units will be credited to the investors' depository account (as per the details provided by the investor). Further, a holding statement could be obtained from the Depository Participants

	by the Investor. In case of investors opting to hold the Units in physical mode, on allotment, the AMC/Fund will send to the Unitholders, an account statement specifying the number of units allotted by way of physical form (where email address is not registered) and/or email and/or SMS within 5 Business Days from the receipt of the Fund to the registered address/e-mail address and/or mobile number. Normally, no certificates will be issued. However, on request from the Unitholder, Unit certificates will be issued for the same. The AMC will issue a Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate, if issued, must be duly discharged by the Unit holder(s) and surrendered along with the request for redemption/switch or any other transaction of Units covered therein. The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production. As per regulation 35, The units shall be freely transferrable. The allotment of units is subject to realization of the payment instrument. Any application for subscription of units may be rejected if found incomplete by the AMC/Trustee.
Refund	Not Applicable
Who can invest **This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.**	This is an indicative list and you are requested to consult your financial advisor. The following are eligible to subscribe to the units of the Scheme: 1. Resident adult individuals, either singly or jointly (not exceeding three) or on anyone or Survivor basis. 2. Minors through Parents/Lawful Guardian. AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' by SEBI vide clause 15.13 of SEBI Master Circular on Mutual Funds.. 3. Hindu Undivided Family (HUF) through its Karta. 4. Partnership Firms in the name of any one of the partner. 5. Proprietorship in the name of the sole proprietor. 6. Companies, Body Corporate, Societies, (including registered co-operative societies), Association of Persons, Body of Individuals, Clubs and Public Sector Undertakings registered in India if authorized and permitted to invest under applicable laws and regulations.

	7. Banks (including co-operative Banks and Regional Rural Banks), Financial Institutions. 8. Mutual Fund schemes registered with SEBI. 9. Non-Resident Indians (NRIs) / Persons of Indian Origin (PIOs) residing abroad on repatriation basis and on non-repatriation basis. 10. Foreign Portfolio Investor (FPI) 11. Charitable or Religious Trusts, Wakf Boards or endowments of private trusts (subject to receipt of necessary approvals as "Public securities" as required) and private trusts authorized to invest in units of Mutual Fund schemes under their trust deeds. 12. Army, Air Force, Navy, Para-military funds and other eligible institutions. 13. Scientific and Industrial Research Organizations. 14. Multilateral Funding Agencies or Bodies Corporate incorporated outside India with the permission of Government of India and the Reserve Bank of India. 15. Overseas Financial Organizations which have entered into an arrangement for investment in India, inter-alia with a Mutual Fund registered with SEBI and which arrangement is approved by Government of India. 16. Provident / Pension / Gratuity / Superannuation and such other retirement and employee benefit and other similar funds as and when permitted to invest. 17. Qualified Foreign Investors (subject to and in compliance with the extant regulations) 18. Other Associations, Institutions, Bodies etc. authorized to invest in the units of Mutual Fund. 19. Trustees, AMC, Sponsor or their associates may subscribe to the units of the Scheme. 20. Such other categories of investors permitted by the Mutual Fund from time to time, in conformity with the SEBI Regulations. 21. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, PAN details as mentioned under the paragraph "Anti Money Laundering and Know Your Customer", updated bank account details including cancelled original cheque leaf of the new account and his specimen Signature duly authenticated by his banker. No further transactions shall be allowed till the status of the minor is changed to major. 22. Pursuant to para 15.13 of SEBI Master Circular on Mutual Funds investors are required to note that the minor shall be the sole unit holder in a folio. Joint holders will not be registered.

	The minor unit holder shall be represented either by natural parent (father and mother) or by a legal guardian. Payment of investment shall be from the authorized banking channels and from the bank account of minor or joint account of minor with guardian. The process of minor attaining major and status of investment etc. is mention in Statement of Additional Information (SAI). Investors are requested to refer SAI for detailed information.
Who cannot invest	1. Persons residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs). 2. Pursuant to RBI Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 3. United States Person ("U.S. person"*) and NRIs residing in Canada as defined under the laws of the United States of America and Canada respectively except lump sum subscription, System Investment Plan (SIP), switch transactions, Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), Fixed Amount Benefit Plan (formerly known as Cash Flow Plan and Motilal Oswal Value Index (MOVI) Pack Plan requests received from Non-resident Indians / Persons of Indian origin who at the time of such investment / first time registration of specified facility are present in India and submit a physical transaction request, or any other mode of transaction request at the discretion of the Investment Manager, along with such documents as may be prescribed by the AMC / Mutual Fund from time to time. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC / Mutual Fund. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC / Mutual Fund reserves the rights to put the transaction requests on hold / reject the transaction request / reverse allotted units, as the case may be, as and when identified by the AMC / Mutual Fund, which are not in compliance with the terms and conditions prescribed in this regard. 4. Such other persons as may be specified by AMC from time to time. *The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.

	The Trustees/AMC reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time and change, subject to SEBI Regulations and other prevailing statutory regulations, if any. Note: It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor
How to Apply and other details	1. This section must be read in conjunction with Statement of Additional Information Fund (herewith referred as "SAI"). Investors should mandatorily use the Application Forms, Transactions Request, included in the KIM and other standard forms available at the Investor Service Centers/ www.motilaloswalmf.com, for any financial/non-financial transactions. Any transactions received in any non-standard forms are liable to be rejected. Investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of Motilal Oswal Mutual Fund (herewith referred as "MOMF"), irrespective of the amount of transaction. Please also note that the KYC is mandatory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. The application (both direct application and application routed through Distributor) should be complete in all respects along with the cheque / pay order / demand draft / other payment instruction should be submitted at the Investor Service Center, Official Point of Acceptance of Transaction, at the registered and corporate office of the AMC and the office of the Registrar during their Business Hours on their respective Business Day. No outstation cheques or stock invests will be accepted. Currently, the option to invest in the Scheme through payment mode as Cash is not available. The Trustees reserves the right to change/modify above provisions at a later date. Investors can execute transactions online through the official website https://www.motilaloswalmf.com/login-page. Please refer to the SAI and Application form for the detailed instructions.

	Pursuant to the para 15.14 of SEBI Master Circular on Mutual Funds, the Investors subscribing to units of the Scheme are compulsorily required to provide: a) Nomination; or b) A declaration form for opting out of nomination. The applications where neither nomination is provided nor declaration for opting out of nomination is provided, are liable to be rejected. Pursuant to para 15.14.4 of SEBI Master Circular on Mutual Funds the nomination for mutual funds shall be exempted for jointly held folios. 2. **List of official points of acceptance:** To get more information on list of official point of acceptance, Please refer link: **https://www.motilaloswalmf.com/contact-us** 3. For Registrar and Transfer agent details and Collecting Banker details – Please refer Point G of Part III (Other details) of Section II For more details refer SAI
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Units once redeemed/repurchased will not be re-issued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Trustee may, in the general interest of the Unitholders of the Scheme and when considered appropriate to do so based on unforeseen circumstances/unusual market conditions, impose restriction on redemption of Units of the Schemes. The following requirements will be observed before imposing restriction on redemptions: a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMCs should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision shall not be allowed. ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or

	the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems. b. Restriction on redemption may be imposed for a specific period of time not exceeding 10 working days in any 90 days' period. c. Any such imposition requires specific approval of Board of AMCs and Trustees and the same shall be immediately informed to SEBI. d. When restriction on redemption is applied the following procedure shall be followed: a) Redemption requests upto Rs. 2lakh will not be subject to such restriction. b) In case of redemption requests above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without restriction and remaining part over above be subject to such restriction. Units of the Scheme which are issued in demat (electronic) form will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. **Physical Units which are held in the form of account statement:** Additions/deletion of names in case of Units held in other than demat mode in the form of account statement will not be allowed under any folio of the Scheme. However, on request from the Unitholder, Unit certificates will be issued in lieu of account statement for the same. The AMC will issue a Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate, if issued, must be duly discharged by the Unit holder(s) and surrendered along with the request for redemption/switch or any other transaction of Units covered therein. The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production. The above provisions in respect of deletion of names will not be

	applicable in case of death of Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer.
Right to limit Redemptions	The Trustee may, in the general interest of the Unitholders of the Scheme and when considered appropriate to do so based on unforeseen circumstances/unusual market conditions, impose restriction on redemption of Units of the Schemes. The following requirements will be observed before imposing restriction on redemptions: e. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMCs should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision shall not be allowed. ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems. f. Restriction on redemption may be imposed for a specific period of time not exceeding 10 working days in any 90 days' period. g. Any such imposition requires specific approval of Board of AMCs and Trustees and the same shall be immediately informed to SEBI. h. When restriction on redemption is applied the following procedure shall be followed:

	c) Redemption requests upto Rs. 2lakh will not be subject to such restriction. d) In case of redemption requests above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without restriction and remaining part over above be subject to such restriction. Units of the Scheme which are issued in demat (electronic) form will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. **Right to Limit Fresh Subscription** The Trustees reserves the right to withdraw / suspend the allotment / Subscription of Units in the Scheme temporarily or indefinitely, at the time of NFO or otherwise, if it is viewed that increasing the size of such Scheme may prove detrimental to the Unit holders of such Scheme. An order to Purchase the Units is not binding on and may be rejected by the Trustees or the AMC unless it has been confirmed in writing by the AMC and/or payment has been received, subject to SEBI Regulations and other prevailing guidelines if any.
Cut off timing for subscriptions/ redemptions/ switches **This is the time before which your application (complete in all respects) should reach the official points of acceptance.**	As per para 9.4.3 of SEBI Master Circular on Mutual Funds, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application subject to cut-off timing provisions. Considering the above, cut-off timings with respect to Subscriptions/Purchases including switch – in shall be as follows: • In respect of valid applications received by 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase / switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.

	- In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable. - In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV. In case of other facilities like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the instalment date. Redemptions including switch – outs: In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. The AMC reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time. Transaction through online facilities/ electronic mode: The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/redemption/switch/SIP/STP of units is received on the servers of AMC/RTA as per terms and conditions of such facilities. Transaction through Stock Exchange: With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.

Where can the applications for purchase/redemption switches be submitted?	The application forms for purchase/redemption of units directly with the Fund can be submitted at the Designated Collection Center (DCC)/ Investor Service Center (ISC) of Motilal Oswal Mutual Fund as mentioned in the SID and also at DCC and ISC of our Registrar and Transfer Agent (RTA), KFin Technologies Limited. The details of RTA's DCC and ISC are available at the link https://www.kfintech.com/contact-us/. it is mandatory to mention their bank account numbers in their applications/requests for redemption. Investors can also subscribe to the Units of the Scheme through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE. In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme through RTA's website i.e. www.kfintech.com/ . The facility to transact in the Scheme is also available through mobile application of Kfin i.e. 'KFINTRACK'.
Minimum amount for purchase/switches into the Scheme	**Purchase:** Minimum amount for purchase/switch-in: Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum additional purchase: Rs. 500/- and in multiples of Re. 1/- thereafter. AMC may revise the minimum/maximum amounts and the methodology for new/additional subscriptions, as and when necessary. Such change may be brought about after taking into account the cost structure for a transaction/account and /or Market practices and/or the interest of existing Unit holders. Further, such changes shall only be applicable to transactions from the date of such a change, on a prospective basis.
Minimum Redemption/switch-out Amount	Rs. 500/- and in multiples of Re.1/- thereafter or account balance, whichever is lower. In case the Investor specifies the number of Units and amount, the number of units shall be considered for Redemption. In case the unit holder does not specify the units or amount, the request for redemption will be rejected. If investor specifies the unit or amount in request which is more than the available units or amount in the folio scheme account, then the Mutual Fund shall redeem the entire balance of Units in account of the Unit holder. In case of Units held in dematerialized mode, the Unitholder can give a request for Redemption only in number of Units. Request for

	subscriptions can be given only in amount. Depository participants of registered Depositories to process only redemption request of units held in Demat form.
Accounts Statements	In accordance with para 15,7.4. of SEBI Master Circular on Mutual Funds, 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). 1. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds 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 on registered email address or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy. 2. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st for those who have opted for physical copy, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable 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. **For further details, refer SAI.**
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within five working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular on Mutual Funds However, in case of exceptional circumstances as mentioned in AMFI letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, the redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.

Bank Mandate	As per SEBI requirements, it is mandatory for an investor to provide his/her bank account number in the Application Form. The Bank Account details as mentioned with the Depository should be mentioned. If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected. The Application Form without the Bank account details would be treated as incomplete and rejected. Notwithstanding any of the above conditions, any application may be accepted or rejected at the sole and absolute discretion of the Trustee.
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified para 15.5 of SEBI Master Circular on Mutual Funds by SEBI for the period of such delay.
Unclaimed Redemption Amount	In accordance with para 15.5 of SEBI Master Circular on Mutual Funds, Mutual Funds shall provide the details of investors on their website like, their name, address, folios, etc. The website shall also include the process of claiming the unclaimed amount alongwith necessary forms and document. Further, the unclaimed amount along with its prevailing value shall be disclosed to investors separately in their periodic statement of accounts/CAS. Further, pursuant to said circular on treatment of unclaimed redemption, redemption amounts remaining unclaimed based on expiry of payment instruments will be identified on a monthly basis and amounts of unclaimed redemption would be deployed in the respective Unclaimed Amount Plan(s) as follows: • Motilal Oswal Liquid Fund - Unclaimed Redemption - Upto 3 years • Motilal Oswal Liquid Fund - Unclaimed Redemption - Greater than 3 years. Provided that such schemes where the unclaimed redemption amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per clause 6.18 of SEBI Master Circular on Mutual Funds. of SEBI Master Circular. Further, no exit load shall be charged in these plans capped as per TER of direct plan of such scheme or at 50bps whichever is lower. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the

	third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.
Disclosure w.r.t investment by minors	Minors through Parents/Lawful Guardian. AMC will follow uniform process 'in respect of investments made in the name of a minor through a guardian' in terms of SEBI vide para 15.13.1 of SEBI Master Circular on Mutual Funds. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, PAN details as mentioned under the paragraph "Anti Money Laundering and Know Your Customer", updated bank account details including cancelled original cheque leaf of the new account and his specimen Signature duly authenticated by his banker. No further transactions shall be allowed till the status of the minor is changed to major. The minor unit holder shall be represented either by natural parent (father and mother) or by a legal guardian. Payment of investment shall be from the authorised banking channels and from the bank account of minor or joint account of minor with guardian. The process of minor attaining major and status of investment etc. is mention in Statement of Additional Information (SAI).
KYC Requirements	Investor are requested to take note that it is mandatory to complete the KYC requirements (including updation of Permanent Account Number) for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests are liable to be rejected, if the unit holders have not completed the KYC requirements. Notwithstanding in the above cases, the AMC reserves the right to ask for any requisite documents before processing of financial and non-financial transactions or freeze the folios as appropriate. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.
Acceptance of financial transactions through email in respect of non-individual investors	Non-individual unitholders desiring to avail the facility of carrying out financial transactions through email in respect of Motilal Oswal Mutual Fund schemes shall:

	a) Submit a copy of the Board resolution or an authority letter on their letter head (signed by competent authority), granting appropriate authority to the designated officials of their entity. b) The board resolution/authority letter should explicitly consist of: (i) List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. (ii) An Undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. c) In case the document is submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name d) In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided – (i) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and (ii) the domain name of the email ID of the sender of the email is from the same organization's official domain name. e) No change in bank details or addition of bank account of the entity or any non-financial transactions shall be allowed / accepted via email. f) Request for change in bank details or addition of bank account of the entity shall be submitted by the non-individual investor using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories. g) Change in the registered email address / contact details of the entity shall be accepted only through a physical letter (including scanned copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head. h) In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet

	signatures of the authorized signatories of the entity, received from the registered MFD of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfilment of the following requirements: (i) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and (ii) the non-individual unitholder's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter. **<u>Terms and Conditions for acceptance of financial transactions through email are as below:</u>** 1. Investor is aware of all the risks involved in transacting through email mode and that the investor is also aware of the risks involved including those arising out of transmission of electronic mails. 2. Motilal Oswal AMC /RTA shall not be liable in case the transaction sent or purported to be sent by the investor is not received by the Motilal Oswal AMC/ RTA due to any reason and hence not processed. 3. Investor should maintain adequate safeguards / measures to ensure the security of email communication. 4. Investor availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws / regulations. 5. Investor should follow appropriate procedure for addition/deletion in the name of authorized signatories of the Investor along with the manner of notification of the same to the Motilal Oswal AMC. 6. Any change in the registered email id/contact details shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. 7. No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the investor's authorized signatories with wet signature of the designated authorized officials. 8. Appropriate authorization from the non-individual investor to the AMC to accept and act on any email transmission received from non-individual investor including a registered MF distributor/third party authorized by the investor to send a scanned copy of the transaction request on behalf of such non-individual investor.

	9. Electronic Time stamping mechanisms and audit trail for email transactions. 10. Any change in the registered email address/ contact details of the entity shall be accepted only through a physical letter (including scan copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head 11. Further in case the document is executed electronically with a valid DSC or through Aadhaar based e-signatures of the authorized official/s, shall be considered valid, and the same shall be binding on the non-individual investor even if the same is not received from the registered email id of authorized officials. However, the domain name of the email ID through which such email is received should be the same as the non-individual investor's official domain name.

OTHER DETAILS

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided

Name of the Schemes/ Type of the Schemes	**SPDR Portfolio Developed World ex-US ETF**
Category of Scheme	ETF
Listing	NYSE Arca
Currency	U.S. Dollar
Investment Objective	The SPDR Portfolio Developed World ex-US ETF seeks to provide investment results that, before fees and expenses, correspond generally to the total return performance of an index based upon the developed world (ex-US) equity markets.
Investment Strategy	In seeking to track the performance of the S&P Developed Ex-U.S. BMI Index (the "Index"), the Fund employs a sampling strategy, which means that the Fund is not required to purchase all of the securities represented in the Index. Instead, the Fund may purchase a subset of the securities in the Index in an effort to hold a portfolio of securities with generally the same risk and return characteristics of the Index. The quantity of holdings in the Fund will be based on a number of factors, including asset size of the Fund. Based on its analysis of these factors, SSGA Funds Management, Inc. ("SSGA FM" or the "Adviser"), the investment adviser to the Fund, either may invest the Fund's assets in a subset of securities in the Index or may invest the Fund's assets in substantially all of the securities represented in the Index in approximately the same proportions as the Index, as determined by the Adviser to be in the best interest of the Fund in pursuing its objective. The Fund is classified as "diversified" under the Investment Company Act of 1940, as amended; however, the Fund may become "non-diversified" solely as a result of tracking the Index (e.g., changes in weightings of one or more component securities). When the Fund is non-diversified, it may invest a relatively high percentage of its assets in a limited number of issuers.

<table>
<tr><th>Name of the Schemes/ Type of the Schemes</th><th>SPDR Portfolio Developed World ex-US ETF</th></tr>
<tr><td>Asset Allocations</td><td>Under normal market conditions, the Fund generally invests substantially all, but at least 80%, of its total assets in the securities comprising the Index and in depositary receipts (including American Depositary Receipts (“ADRs”) or Global Depositary Receipts (“GDRs”)) based on securities comprising the Index. In addition, in seeking to track the Index, the Fund may invest in equity securities that are not included in the Index (including common stock, preferred stock, depositary receipts and shares of other investment companies), cash and cash equivalents or money market instruments, such as repurchase agreements and money market funds (including money market funds advised by the Adviser). In seeking to track the Index, the Fund’s assets may be concentrated in an industry or group of industries, but only to the extent that the Index concentrates in a particular industry or group of industries. Futures contracts (a type of derivative instrument) may be used by the Fund in seeking performance that corresponds to the Index and in managing cash flows.</td></tr>
<tr><td>Benchmark of the Scheme</td><td>S&P Developed Ex-U.S. BMI Index</td></tr>
<tr><td>Risk Profile and Control</td><td>As with all investments, there are certain risks of investing in the Fund. Fund Shares will change in value, and you could lose money by investing in the Fund. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.</td></tr>
<tr><td>1Y Returns</td><td>27.72%</td></tr>
<tr><td>3Y Returns</td><td>15.28%</td></tr>
<tr><td>5Y Returns</td><td>8.11%</td></tr>
<tr><td>10Y Returns</td><td>8.86%</td></tr>
<tr><td>Since Inception</td><td>4.47%</td></tr>
<tr><td>Total Expense Ratio (TER)</td><td>0.03%</td></tr>
<tr><td>AUM</td><td>$38.61 bn</td></tr>
<tr><td>Portfolio of the Scheme
(As on March 31, 2026)</td><td>
<table>
<tr><th>Stock Name</th><th>Weight %</th></tr>
<tr><td>SAMSUNG ELECTR GDR REG S</td><td>1.87%</td></tr>
<tr><td>ASML HOLDING NV</td><td>1.68%</td></tr>
<tr><td>ASTRAZENECA PLC</td><td>1.00%</td></tr>
<tr><td>NOVARTIS AG REG</td><td>0.98%</td></tr>
<tr><td>SK HYNIX INC</td><td>0.96%</td></tr>
<tr><td>HSBC HOLDINGS PLC</td><td>0.93%</td></tr>
<tr><td>SHELL PLC</td><td>0.93%</td></tr>
<tr><td>ROCHE HOLDING AG</td><td>0.92%</td></tr>
<tr><td>NESTLE SA REG</td><td>0.86%</td></tr>
<tr><td>TOYOTA MOTOR CORP</td><td>0.81%</td></tr>
<tr><td>Total</td><td>10.94%</td></tr>
<tr><td>Remaining 89.06% over 2406 stocks</td><td></td></tr>
</table>
</td></tr>
</table>

Name of the Schemes/ Type of the Schemes	**SPDR Portfolio Developed World ex-US ETF**
	Source - Factsheet Factsheet link: https://www.ssga.com/library-content/products/factsheets/etfs/us/factsheet-us-en-spdw.pdf

Name of the Schemes/ Type of the Schemes	**iShares MSCI EAFE ETF**
Category of Scheme	ETF
Listing	NYSE Arca
Currency	U.S. Dollar
Investment Objective	The iShares MSCI EAFE ETF seeks to track the investment results of an index composed of large- and mid-capitalization developed market equities, excluding the U.S. and Canada.
Investment Strategy	The Fund seeks to track the investment results of the MSCI EAFE Index, which has been developed by MSCI Inc. The Underlying Index is a free float-adjusted, market capitalization-weighted index designed to measure large- and mid-capitalization equity market performance of developed markets outside of the U.S. and Canada.
Asset Allocations	The Fund generally will invest at least 80% of its assets in the component securities of its Underlying Index and in investments that have economic characteristics that are substantially identical to the component securities of its Underlying Index (i.e., depositary receipts representing securities of the Underlying Index) and may invest up to 20% of its assets in certain futures, options and swap contracts, cash and cash equivalents, including shares of money market funds advised by BFA or its affiliates, as well as in securities not included in the Underlying Index, but which BFA believes will help the Fund track the Underlying Index. Cash and cash equivalent investments associated with a derivative position will be treated as part of that position for the purposes of calculating the percentage of investments included in the Underlying Index.
Benchmark of the Scheme	MSCI EAFE Index
Risk Profile and Control	As with any investment, you could lose all or part of your investment in the Fund, and the Fund's performance could trail that of other investments. The Fund is subject to certain risks which may adversely affect the Fund's net asset value per share ("NAV"), trading price, yield, total return and ability to meet its investment objective.
1Y Returns	22.93%
3Y Returns	14.29%
5Y Returns	8.35%

<table>
<tr><td>10Y Returns</td><td>8.58%</td></tr>
<tr><td>Since Inception</td><td>6.18%</td></tr>
<tr><td>Total Expense Ratio (TER)</td><td>0.32%</td></tr>
<tr><td>AUM</td><td>$71.45 bn</td></tr>
<tr><td>Portfolio of the Scheme
(As on March 31, 2026)</td><td>
<table>
<tr><th>Stock Name</th><th>Weight %</th></tr>
<tr><td>ASML HOLDING NV</td><td>2.47%</td></tr>
<tr><td>ASTRAZENECA PLC</td><td>1.49%</td></tr>
<tr><td>NOVARTIS AG</td><td>1.41%</td></tr>
<tr><td>HSBC HOLDINGS PLC</td><td>1.37%</td></tr>
<tr><td>ROCHE PS PAR AG</td><td>1.36%</td></tr>
<tr><td>SHELL PLC</td><td>1.33%</td></tr>
<tr><td>NESTLE SA</td><td>1.24%</td></tr>
<tr><td>COMMONWEALTH BANK OF AUSTRALIA</td><td>0.95%</td></tr>
<tr><td>TOYOTA MOTOR CORP</td><td>0.93%</td></tr>
<tr><td>TOTALENERGIES</td><td>0.91%</td></tr>
<tr><td>Total</td><td>13.46%</td></tr>
<tr><td>Remaining 86.54% over 681 stocks</td><td></td></tr>
<tr><td>source - factsheet</td><td></td></tr>
</table>

Factsheet Link:
https://www.ishares.com/us/literature/fact-sheet/efa-ishares-msci-eafe-etf-fund-fact-sheet-en-us.pdf</td></tr>
</table>

Name of the Schemes/ Type of the Schemes	**iShares Core MSCI EAFE ETF**
Category of Scheme	ETF
Listing	Cboe BZX
Currency	U.S. Dollar
Investment Objective	The iShares Core MSCI EAFE ETF seeks to track the investment results of an index composed of large-, mid- and small-capitalization developed market equities, excluding the U.S. and Canada.
Investment Strategy	The Fund seeks to track the investment results of the MSCI EAFE IMI Index, which has been developed by MSCI Inc. The Underlying Index is a free float-adjusted, market capitalization-weighted index designed to measure large-, mid- and smallcapitalization equity market performance and includes stocks from Europe, Australasia and the Far East.
Asset Allocations	The Fund generally will invest at least 80% of its assets in the component securities of its Underlying Index and in investments that have economic characteristics that are substantially identical to the component securities of its Underlying Index (i.e., depositary receipts representing securities of the Underlying Index) and may invest up to 20% of its assets in certain futures, options and swap contracts, cash and cash equivalents, including shares of money market funds advised by BFA or its affiliates, as well as in securities not included in the Underlying Index, but which BFA believes will help the Fund track the Underlying Index. Cash and cash equivalent investments

	associated with a derivative position will be treated as part of that position for the purposes of calculating the percentage of investments included in the Underlying Index.
Benchmark of the Scheme	MSCI EAFE IMI Index
Risk Profile and Control	As with any investment, you could lose all or part of your investment in the Fund, and the Fund's performance could trail that of other investments. The Fund is subject to certain risks which may adversely affect the Fund's net asset value per share ("NAV"), trading price, yield, total return and ability to meet its investment objective.
1Y Returns	23.85%
3Y Returns	14.43%
5Y Returns	8.09%
10Y Returns	8.69%
Since Inception	7.76%
Total Expense Ratio (TER)	0.07%
AUM	$169.63 bn
Portfolio of the Scheme (As on March 31, 2026)	See table below

Stock Name	Weight %
ASML HOLDING NV	2.12%
ASTRAZENECA PLC	1.27%
NOVARTIS AG	1.21%
HSBC HOLDINGS PLC	1.17%
ROCHE PS PAR AG	1.17%
SHELL PLC	1.14%
NESTLE SA	1.07%
COMMONWEALTH BANK OF AUSTRALIA	0.82%
TOYOTA MOTOR CORP	0.80%
TOTALENERGIES	0.78%
Total	**11.55%**
Remaining 88.45% over 2612 stocks	
source - factsheet	

Factsheet Link:
https://www.blackrock.com/us/individual/literature/fact-sheet/iefa-ishares-core-msci-eafe-etf-fund-fact-sheet-en-us.pdf

Name of the Schemes/ Type of the Schemes	**Vanguard FTSE Developed Markets ETF**
Category of Scheme	ETF
Listing	NYSE Arca
Currency	U.S. Dollar
Investment Objective	The Fund seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in Canada and the major markets of Europe and the Pacific region.
Investment Strategy	The Fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization

	weighteds of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The Fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index.
Asset Allocations	Under normal circumstances, the Fund will invest at least 80% of its assets in the stocks that make up its target index. The Fund may change its 80% policy only upon 60 days' notice to shareholders.
Benchmark of the Scheme	FTSE Developed All Cap ex US Index
Risk Profile and Control	An investment in the Fund could lose money over short or long periods of time. You should expect the Fund's share price and total return to fluctuate within a wide range.
1Y Returns	29.65%
3Y Returns	15.97%
5Y Returns	8.81%
10Y Returns	9.22%
Since Inception	4.46%
Total Expense Ratio (TER)	0.03%
AUM	$282.2 bn
Portfolio of the Scheme (As on March 31, 2026)	see below

Stock Name	Weight %
Samsung Electronics Co. Ltd.	2.10%
ASML Holding NV	1.80%
SK hynix Inc.	1.10%
Novartis AG	1.00%
AstraZeneca plc	1.00%
Roche Holding AG	1.00%
HSBC Holdings plc	1.00%
Shell plc	0.90%
Nestle SA	0.90%
Royal Bank of Canada	0.80%
Total	**11.60%**
Remaining 88.40% over 3881 stocks	
source - factsheet	

Factsheet Link:
https://advisors.vanguard.com/assets/corp/fund_communications/pdf_publish/us-products/fact-sheet/F0936.pdf

Name of the Schemes/ Type of the Schemes	**Schwab International Equity ETF**
Category of Scheme	ETF
Listing	NYSE Arca
Currency	U.S. Dollar
Investment Objective	The fund's goal is to track as closely as possible, before fees and expenses,

	the total return of the FTSE Developed ex US Index.
Investment Strategy	To pursue its goal, the fund generally invests in stocks that are included in the FTSE Developed ex US Index. The index is comprised of large and mid-capitalization companies in developed countries outside the United States, as defined by the index provider. The index defines the large and mid-capitalization universe as approximately the top 90% of the eligible universe.
Asset Allocations	It is the fund's policy that under normal circumstances it will invest at least 90% of its net assets (including, for this purposes, any borrowings for investment purposes) in these stocks, including depositary receipts representing securities of the index; such depositary receipts may be in the form of American Depositary Receipts (ADRs), Global Depositary Receipts (GDRs) and European Depositary Receipts (EDRs). The fund will notify its shareholders at least 60 days before changing this policy.
Benchmark of the Scheme	FTSE Developed All Cap ex US Index
Risk Profile and Control	The fund is subject to risks, any of which could cause an investor to lose money.
1Y Returns	27.13%
3Y Returns	15.26%
5Y Returns	8.50%
10Y Returns	9.01%
Since Inception	7.00%
Total Expense Ratio (TER)	0.03%
AUM	$56.55 bn

Portfolio of the Scheme
(As on March 31, 2026)

Stock Name	Weight %
Samsung Electronics Co., Ltd.	1.98%
ASML Holding NV	1.93%
AstraZeneca PLC	1.12%
Novartis AG	1.11%
SK hynix Inc.	1.10%
HSBC Holdings Plc	1.07%
Roche Holding Ltd	1.06%
Shell Plc	1.04%
Nestle S.A.	0.97%
Royal Bank of Canada	0.87%
Total	**12.25%**
Remaining 87.75% over 1470 stocks	
source - factsheet	

Factsheet Link:
https://www.schwabassetmanagement.com/node/7236

Name of the Schemes/ Type of the Schemes	**iShares Core MSCI International Developed Markets ETF**
Category of Scheme	ETF
Listing	NYSE Arca

Currency	U.S. Dollar
Investment Objective	The iShares Core MSCI International Developed Markets ETF seeks to track the investment results of an index composed of large, mid and small capitalization developed market equities, excluding the United States.
Investment Strategy	The Fund seeks to track the investment results of the MSCI World ex USA Investable Market Index, which has been developed by MSCI Inc. as an equity benchmark for international stock performance in non-U.S. developed markets. The Underlying Index is free float-adjusted, market cap-weighted and is designed to measure large-, mid- and small-capitalization equity market performance. It includes stocks from North America, Europe, Australasia and the Far East.
Asset Allocations	The Fund generally will invest at least 80% of its assets in the component securities of its Underlying Index and in investments that have economic characteristics that are substantially identical to the component securities of its Underlying Index and may invest up to 20% of its assets in certain futures, options and swap contracts, cash and cash equivalents, including shares of money market funds advised by BFA or its affiliates, as well as in securities not included in the Underlying Index, but which BFA believes will help the Fund track the Underlying Index.
Benchmark of the Scheme	MSCI World ex USA IMI Index
Risk Profile and Control	As with any investment, you could lose all or part of your investment in the Fund, and the Fund's performance could trail that of other investments. The Fund is subject to certain risks which may adversely affect the Fund's net asset value per share ("NAV"), trading price, yield, total return and ability to meet its investment objective.
1Y Returns	25.59%
3Y Returns	15.11%
5Y Returns	8.60%
10Y Returns	-
Since Inception	8.67%
Total Expense Ratio (TER)	0.04%
AUM	$27.53 bn
Portfolio of the Scheme (As on March 31, 2026)	

Stock Name	Weight %
ASML HOLDING NV	1.86%
ASTRAZENECA PLC	1.12%
NOVARTIS AG	1.06%
HSBC HOLDINGS PLC	1.03%
ROCHE PS PAR AG	1.02%
SHELL PLC	1.01%
NESTLE SA	0.93%
ROYAL BANK OF CANADA	0.83%
COMMONWEALTH BANK OF AUSTRALIA	0.71%
TOYOTA MOTOR CORP	0.70%
Total	**10.27%**
Remaining 89.73% over 2274 stocks	

	source - factsheet Factsheet Link: https://www.ishares.com/us/literature/fact-sheet/idev-ishares-core-msci-international-developed-markets-etf-fund-fact-sheet-en-us.pdf

Name of the Schemes/ Type of the Schemes	**Vanguard FTSE All-World ex-US ETF**
Category of Scheme	ETF
Listing	NYSE Arca
Currency	USD (US Dollar)
Investment Objective	Vanguard FTSE All-World ex-US ETF seeks to track the performance of a benchmark index that measures the investment return of stocks of companies located in developed and emerging markets outside of the United States.
Investment Strategy	The Fund employs an indexing investment approach designed to track the performance of the FTSE All-World ex US Index, a float-adjusted, market-capitalization-weighted index designed to measure equity market performance of large- and mid-cap stocks in international developed and emerging markets, excluding the United States. Under normal circumstances, the Fund invests at least 80% of its net assets in the stocks that make up the Target Index. The Fund attempts to replicate the Target Index by investing all, or substantially all, of its assets in the Target Index stocks, holding each in approximately the same proportion as its weighting in the Index. The Fund employs a passively managed, full-replication strategy and remains fully invested. The Fund does not hedge currency risk. Portfolio turnover rate: 6%.
Asset Allocations	The Fund generally invests at least 80% of its net assets in the stocks that make up the FTSE All-World ex US Index (the Target Index). The Fund attempts to replicate the Target Index by investing all, or substantially all, of its assets in the component securities of the Index, holding each stock in approximately the same proportion as its weighting in the Index. The remaining assets (up to 20%) may be invested in futures, options and swap contracts, cash and cash equivalents, and securities not included in the Index but believed to help track it. The Fund employs a passively managed, full-replication strategy and remains fully invested at all times. It does not hedge currency risk. Geographic exposure spans 48+ international markets including Japan (~16%), United Kingdom (~10%), China (~10%), France (~7%), and other developed & emerging markets, comprising more than 3,500 mid- and large-cap stocks weighted by market capitalization.
Benchmark of the Scheme	FTSE All-World ex US Index
Risk Profile and Control	"As with any investment, an investment in the Fund could lose money over any time period. The Fund's share price and total return may fluctuate, potentially within a wide range. The principal risks of investing in the Fund are summarized

	below. Each of the following risks could affect the Fund's performance:
1Y Returns	27.20%
3Y Returns	15.48%
5Y Returns	7.67%
10Y Returns	8.89%
Since Inception	5.06%
Total Expense Ratio (TER)	0.04%
AUM	$83.9bn
Portfolio of the Scheme (As on March 31, 2026)	see below

Stock Name	**Weight %**
Taiwan Semiconductor Manufacturing Co. Ltd.	3.90%
Samsung Electronics Co. Ltd.	1.70%
ASML Holding NV	1.40%
Tencent Holdings Ltd.	1.10%
SK hynix Inc.	0.80%
Novartis AG	0.80%
AstraZeneca plc	0.80%
Roche Holding AG	0.80%
HSBC Holdings plc	0.80%
Alibaba Group Holding Ltd.	0.80%
Top ten as % of total net assets	12.80%
Remaining 87.20% over 2190 stocks	
source - factsheet	

Note: As on March 31, 2026 the scheme has invested in the above given underlying ETF.
Factsheet Link:
https://advisors.vanguard.com/assets/corp/fund_communications/pdf_publish/us-products/fact-sheet/F0991.pdf

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The AMC shall update the NAVs on its website www.motilaloswalmf.com and also on AMFI website www.amfiindia.com before 10.00 a.m. on next business day. If the NAVs are not available before 10.00 a.m. on next 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. Further, Mutual Funds/ AMCs will provide 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.
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/scheme-portfolio-details) 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 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/download/scheme-portfolio-details
Scheme Summary Document	The AMC has provided on its website (https://www.motilaloswalmf.com/downloads/scheme-summary-documents) Scheme summary document which is a standalone scheme document for all the Schemes which contains all the details of the Scheme.
Monthly Disclosure: Portfolio This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	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. AMC shall declare on their website the hosting of the monthly statement of its schemes portfolio on its website www.motilaloswalmf.com and on the website of AMFI www.amfiindia.com. 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. Investors may place a specific request through modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Physical copy of statement of scheme's portfolio shall be provided without charging any cost, on specific request received from the unitholder.
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 (https://www.motilaloswalmf.com/downloads/financials). The mutual fund shall send a written communication including digital modes such as email/SMS etc. to unitholders about the availability of financial results..
Annual Report	The Mutual Fund / AMC will host the Annual Report of the Schemes on its website (https://www.motilaloswalmf.com/downloads/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. The scheme wise annual report and abridged summary thereof shall be hosted on the website of MOMF (https://www.motilaloswalmf.com/downloads/financials) 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.
Investor services	**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 Chief 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.

C. Transparency/NAV Disclosure

The NAV will be calculated on all business days and shall be disclosed in the manner specified by SEBI. 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 www.motilaloswalmf.com and also on AMFI website www.amfiindia.com before 10.00 a.m. on the next business day. If the NAV is not available before 10.00 a.m. on the next business 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, AMC will provide facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. 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 (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 days from the close of each month. The portfolio statement will also be displayed on the website of the AMC and AMFI. The AMC shall also make available the Annual Report of the Scheme within four months of the end of the financial year. The Annual Report shall also be displayed on the website of AMC and AMFI.

D. Transaction charges and stamp duty Transaction charges

SEBI vide its circular ref no. SEBI/ HO/IMD-PoD-1/P/CIR/2025/115 dated August 08,2025, No transaction charges shall be deducted from the subscription amount for transactions /applications received through the distributors (i.e. in Regular Plan)

Stamp Duty:

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and Clause 11.1 of SEBI Master Circular on Mutual Funds, a stamp duty @ 0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/ switch-in transactions to the unitholders would be reduced to that extent.

Details to be provided in SAI

E. Associate Transactions- Please refer to Statement of Additional Information (SAI).

F. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

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

The below Tax Rates shall be applicable for FY 26-27:

Mutual Fund Scheme Category	**Resident Investor**	**Mutual Fund**
IDCW Income	Slab rate (Applicable rate)	Nil
Long Term Capital Gains	12.5% above Rs.1.25 Lac*	Nil
Short Term Capital Gains	20%	Nil

Tax on IDCW distributed to unit holders	Slab rate	Nil

*subject to grandfathering para
Capital Gains tax rates are excluding Surcharge & education cess.

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

G. RIGHTS OF UNITHOLDERS- Please refer to SAI for details.

H. LIST OF OFFICIAL POINTS OF ACCEPTANCE:

To get more information on list of official point of acceptance, Please refer link: **https://www.motilaloswalmf.com/contact-us**

KFIN TECHNOLOGIES LIMITED (Official Collection Centres)

Registrar
KFin Technologies Limited
Address: Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032 IN
Tel: 040 79611000 / 67162222
Toll Free No: 18004254034/35
Email: compliance.corp@kfintech.com
Website: www.kfintech.com/

To view the complete details of designated collection centres / Investor Service centres of KFin Technologies Limited Please visit link on MOMF website https://www.motilaloswalmf.com/contact-us .

MF UTILITIES INDIA PRIVATE LIMITED (Official Collection Centres)

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

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any Regulatory Authority

For detailed description please refer
https://www.motilaloswalmf.com/downloads/sid-related-document