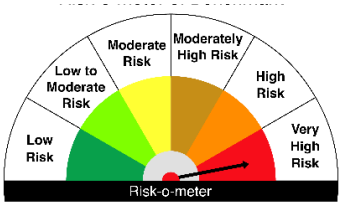
SCHEME INFORMATION DOCUMENT

SECTION I

Motilal Oswal Nifty Bank Index Fund
(An open-ended scheme replicating / tracking Nifty Bank Total Return Index)
(Scheme Code: MOTO/O/O/EIN/19/06/0015)

This product is suitable for investors who are seeking*:	**Scheme Risk-o-meter**	**Benchmark Risk-o-meter** Nifty Bank Total Return Index
• Return that corresponds to the performance of the Nifty Bank Total Return Index, subject to tracking error • Investment in securities constituting Nifty Bank Index. • Long term capital growth	 The risk of the scheme is Very High	 The risk of the Benchmark is Very High

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

Continuous Offer of Units at NAV based prices

Name of Mutual Fund	Motilal Oswal Mutual Fund **(MOMF)**
Name of Asset Management Company (AMC)	Motilal Oswal Asset Management Company Limited **(MOAMC)**
Name of Trustee Company	Motilal Oswal Trustee Company Limited **(MOTC)**
Address	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 https://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 November 26, 2026.

Disclaimers:

NSE INDICES LIMITED

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NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty Bank Index Fund or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty Bank Index Fund or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Motilal Oswal Nifty Bank Index Fund
II.	**Category of the Scheme**	Other Schemes- Index Fund
III.	**Scheme type**	An open ended scheme replicating / tracking Nifty Bank Total Return Index.
IV.	**Scheme code**	MOTO/O/O/EIN/19/06/0015
V.	**Investment objective**	The Scheme seeks investment return that corresponds to the performance of Nifty Bank Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
VI.	**Liquidity/listing details**	The Scheme offers Units for subscription and redemption at Applicable NAV on all Business Days on an ongoing basis. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 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 3 Working days from the date of receipt of a valid redemption request.
VII.	**Benchmark (Total Return Index)**	Nifty Bank 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.
VIII.	**NAV disclosure**	The NAV will be calculated on all business days and shall be disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website https://www.motilaloswalmf.com/ https://www.motilaloswalmf.com/nav-ter#latest-nav and also on AMFI website www.amfiindia.com before 11.00 p.m. on every business day. If the NAVs are not available before 11.00 p.m. on every 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 provide 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**	As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 Working days of receiving a valid redemption request. **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. **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.

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The AMC reserves the right to introduce further Options as and when deemed fit.

Default Plan
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.

For detailed disclosure on plan/options kindly refer SAI.
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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
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<tr><td></td><td></td><td>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.</td></tr>
<tr><td>XII.</td><td>Minimum Application Amount/switch in</td><td>For Lumpsum:
Rs. 500/- and in multiples of Re. 1/- thereafter

For Systematic Investment Plan (SIP):
<table>
<tr><th>SIP Frequency</th><th>Minimum Instalment Amount</th><th>Number of Instalments</th><th>Choice of Day/Date</th></tr>
<tr><td>Daily</td><td>Rs. 100/- and multiple of Re. 1/- thereafter</td><td>Minimum – 30 Days</td><td>Daily</td></tr>
<tr><td>Weekly</td><td>Rs. 500/- and multiple of Re. 1/- thereafter</td><td>Minimum – 12
Maximum – No Limit</td><td>Any day of the week from Monday to Friday</td></tr>
<tr><td>Fortnightly</td><td>Rs. 500/- and multiple of Re. 1/- thereafter</td><td>Minimum – 12
Maximum – No Limit</td><td>1st &14th, 7th & 21st and 14th & 28th</td></tr>
<tr><td>Monthly</td><td>Rs. 500/- and multiple of Re. 1/- thereafter</td><td>Minimum – 12
Maximum – No Limit</td><td>Any day of the month except 29th, 30th or 31st</td></tr>
<tr><td>Quarterly</td><td>Rs. 1,500/- and multiple of Re. 1/- thereafter</td><td>Minimum – 4
Maximum – No Limit</td><td>Any day of the month for each quarter (i.e. January, April, July, October) except 29th, 30th or 31st</td></tr>
<tr><td>Annual</td><td>Rs. 6,000/- and multiple of Re. 1/- thereafter</td><td>Minimum – 1
Maximum – No Limit</td><td>Any day or date of his/her preference</td></tr>
</table>
<u>Additional feature under Systematic Investment Plan (SIP) Facility</u>
<table>
<tr><th>Minimum</th><th>Installments</th><th>Frequency</th></tr>
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<tr><td></td><td></td><td>
<table>
<tr><th>Application Amount</th><th></th><th></th></tr>
<tr><td>Rs.1000/- and in multiples of Re.1/- thereafter</td><td>Minimum - 6 Installments
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.
</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.</td></tr>
<tr><td>XV.</td><td>New Fund Offer Period:</td><td>Not Applicable</td></tr>
<tr><td>XVI.</td><td>New Fund Offer Price:</td><td>Not Applicable</td></tr>
<tr><td>XVII.</td><td>Segregated portfolio/side pocketing disclosure</td><td>SEBI vide clause 5.5 of SEBI Master Circular on Mutual Fund, 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.
5. Accordingly, this policy is being laid down to comply with the SEBI instructions.

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.

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</td></tr>
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		the issuer. The Security comprised of segregated portfolio may not realise any value. Further, listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV. **For further details, kindly refer SAI.**
XVIII,	**Swing pricing disclosure**	Not Applicable
XIX.	**Stock lending/short selling**	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI vide clause 13.6.11 of SEBI Master Circular on Mutual Funds, as may be amended from time to time, the Scheme intends to engage in Stock Lending. The Scheme shall adhere to the following limits should it engage in Stock Lending. • Not more than 20% of the net assets of the Scheme can be deployed in Stock Lending. • Not more than 5% of the net assets of the Scheme can be deployed in Stock Lending to any single counter party (as may be applicable). Subject to the SEBI Regulations as applicable from time to time, the Scheme may, participate in securities lending. **For Details, kindly refer SAI**
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 Details in Section II.
XXI	**Investor services**	**<u>For General Service request and Complaint Resolution</u>** **Mr. Juzer Dalal** **Motilal Oswal Asset Management Company Limited** 10th Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025 Tel No.: +91 8108622222 and +91 22 40548002

		Fax No.: 02230896884 Email.: amc@motilaloswal.com Investors are advised to contact any of the Designated Collection Center / Investor Service Center or the AMC by calling the toll free no. of the AMC at +91 8108622222 & +91 22 40548002. Investors can also visit our website https://www.motilaloswalmf.com / for complete details. Investor may also approach the Compliance Officer / CEO of the AMC. The details including, inter-alia, name & address of Compliance Officer & CEO, their e-mail addresses and telephone numbers are displayed at each offices of the AMC. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange or their distributor.
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 Transactions through website of Motilal Oswal Mutual Fund https://www.motilaloswalmf.com xii Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE xiii Through mobile application of Kfin i.e. 'KFinKart'

		MFCentral as Official Point of Acceptance of Transactions (OPAT) xiv SIP Top-Up Facility For further details of above special products / facilities, For Details, kindly refer SAI.
XXIV.	**Weblinks**	**<u>For Factsheet</u>**: https://www.motilaloswalmf.com/downloads/factsheets **<u>For TER:</u>** https://www.motilaloswalmf.com/nav-ter#total-exp-ratio

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 Nifty Bank Index Fund 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: November 26, 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**
Equity and equity related securities covered by Nifty Bank Total Return Index	95	100
Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc	0	5

Money Market Instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, Tri-Party Repos, certificate of deposit, usance bills and any other like instruments as specified by the RBI from time to time.

Pursuant to para 13.18.1 of SEBI Master Circular on Mutual Funds, the cumulative gross exposure through Constituents of Nifty Bank Index and Units of Liquid schemes / Money Market Instrument, derivative positions, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time will not exceed 100% of the net assets of the scheme.

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

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with para13.7 of SEBI Master Circular for Mutual Funds.

However, at all times the portfolio will adhere to the overall investment objectives of the Schemes

Indicative Table

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	The maximum exposure of the Scheme to a single intermediary in the stock lending programme at any point of time would be	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997,

		limited to 50% of the market value of its equity portfolio or up to such limits as may be specified by SEBI. The Scheme will not lend more than 75% of its corpus.	SEBI vide para 13.6 of SEBI Master Circular on Mutual Funds, as may be amended from time to time.
2.	Equity Derivatives for non- hedging purposes	The Scheme may take an exposure to equity derivatives of constituents of the Underlying Index for short duration when securities of the Index are unavailable, insufficient or for rebalancing at the time of change in Index or in case of corporate actions or for hedging purposes, as permitted by SEBI/RBI. The Exposure to derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Fund shall not write options or purchase instruments with embedded written options. When constituent's securities of underlying Index are available again, derivative positions in these securities would be unwound.	In accordance with para 13.15 of Master Circular on Mutual Funds.
3.	Structured Obligations / Credit Enhancements.	The scheme will not invest in Structured Obligation / Credit Enhancements.	Not Applicable
4.	Short selling	The scheme will not invest in Short selling.	Not Applicable
5.	InVITS	The Scheme shall not invest in InVITS	Not Applicable
6.	AT1 and AT2 Bonds	The scheme will not invest in AT1 and AT2 Bonds.	Not Applicable

7	Repo in corporate debt	The scheme will not invest in Repo in corporate debt.	Not Applicable
8	Unrated debt instrument	The scheme will not invest in unrated debt instrument.	Not Applicable
9	Credit Default Swaps (CDS)	The scheme will not invest in Credit Default Swaps (CDS).	Not Applicable

Portfolio Rebalancing due to Short Term Defensive Consideration (Active Breach):

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

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

Portfolio rebalancing due to Passive Breach:

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

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

B. WHERE WILL THE SCHEME INVEST?

The Scheme will invest in Equity and Equity related instruments including derivatives. The Scheme may invest its corpus in debt and Money Market Instruments.

For description of the instruments, please refer SID section II (A).

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme follows a passive investment strategy and invests in stocks in a proportion that is as close as possible to the weightages of these stocks in the respective index. The AMC does not make any judgments about the investment merit of Nifty Bank Total Return Index nor will it attempt to apply any economic, financial or market analysis. This would be done by investing in almost all the stocks comprising the Nifty

Bank Total Return Index in approximately the same weightage that they represent in Nifty Bank Total Return Index. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collections /redemptions from the Scheme. The scheme would also invest in debt and money market instruments as stated in the asset allocation table. The Fund Manager may use Derivatives as may be permitted under the Regulations from time to time, for the purpose of hedging and portfolio balancing and to seek to achieve the investment objectives of the Scheme.

Securities Lending

Subject to the SEBI Regulations as applicable from time to time, the Scheme may, participate in securities lending.

Portfolio Turnover

Portfolio Turnover is defined as the lower of sales or purchase divided by the average corpus during a specified period of time. The Scheme, being an open ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme.

Tracking Error

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weightage as the securities have in the Underlying Index. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error may arise due to the following reasons:

1. Fees and expenses of the Scheme.
2. Cash balance held by the Scheme due to dividend received, subscriptions, redemption, etc.
3. Halt in trading on the stock exchange due to circuit filter rules.
4. Corporate actions
5. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares.
6. Delay in dividend payout, and withholding tax on dividend.
7. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.
8. Lack of Liquidity

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a.

In accordance with Para 4.5.4 of the SEBI Master Circular for Mutual Funds, for ETFs in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

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

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

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

For detailed derivatives strategies, please refer SAI.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked against Nifty Bank Index Total Return Index. As the Scheme is an Index Scheme and would invest in securities constituting Nifty Bank Index Total Return Index, the said index is an appropriate benchmark for the Scheme.

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

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 the fund w.e.f September 6, 2019	**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	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

		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 Multi Asset Passive Fund of Fund 12. Motilal Oswal Nasdaq 100 Fund of Fund 13. Motilal Oswal Nasdaq Q50 ETF 14. Motilal Oswal Nifty 200 Momentum 30 Index Fund 15. Motilal Oswal Nifty 200 Momentum 30 ETF 16. Motilal Oswal BSE Low Volatility ETF 17. Motilal Oswal BSE Low Volatility Index Fund 18. Motilal Oswal BSE Healthcare ETF 19. Motilal Oswal BSE Financials ex Bank 30 Index Fund 20. Motilal Oswal BSE Enhanced Value Index Fund 21. Motilal Oswal BSE Enhanced Value ETF 22. Motilal Oswal BSE Quality Index Fund 23. Motilal Oswal BSE Quality ETF 24. Motilal Oswal Gold and Silver Passive Fund of Funds 25. Motilal Oswal Nifty Microcap 250 Index Fund 26. Motilal Oswal Developed Market Ex US ETFs Overseas Equity Passive FOF 27. Motilal Oswal Nifty 500 ETF 28. Motilal Oswal Nifty Realty ETF 29. Motilal Oswal Nifty Smallcap 250 ETF 30. Motilal Oswal Nifty India Defence Index Fund 31. Motilal Oswal Nifty India Defence ETF 32. Motilal Oswal Nifty 500 Momentum 50 Index Fund	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.

		33. Motilal Oswal Nifty 500 Momentum 50 ETF 34. Motilal Oswal Nifty MidSmall Financial Services Index Fund 35. Motilal Oswal Nifty MidSmall India Consumption Index Fund 36. Motilal Oswal Nifty MidSmall Healthcare Index Fund 37. Motilal Oswal Nifty MidSmall IT and Telecom Index Fund 38. Motilal Oswal Nifty Capital Market Index Fund 39. Motilal Oswal Nifty Capital Market ETF 40. Motilal Oswal Nifty 50 Equal Weight ETF 41. Motilal Oswal Nifty Next 50 ETF 42. Motilal Oswal BSE India Infrastructure ETF 43. Motilal Oswal Nifty India Manufacturing ETF 44. Motilal Oswal Nifty PSE ETF 45. Motilal Oswal Nifty India Tourism ETF 46. Motilal Oswal BSE 1000 Index Fund 47. Motilal Oswal Nifty Midcap 150 Momentum 50 ETF 48. Motilal Oswal Nifty Alpha 50 ETF 49. Motilal Oswal Gold ETF 50. Motilal Oswal Silver ETF 51. Motilal Oswal Nifty 100 ETF 52. Motilal Oswal Nifty Energy ETF 53. Motilal Oswal BSE Select IPO ETF 54. Motilal Oswal Nifty Services Sector ETF 55. Motilal Oswal Nifty MNC ETF 56. Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds 57. Motilal Oswal Multi Factor Passive Fund of Funds 58. Motilal Oswal BSE Top 10 Banks ETF 59. Motilal Oswal BSE Clean Environment Index Fund	

		60. Motilal Oswal BSE Midcap 150 Momentum 30 Index Fund 61. Motilal Oswal Nifty Oil & Gas ETF 62. Motilal Oswal Nifty Metal ETF 63. Motilal Oswal Large and Midcap Fund 64. Motilal Oswal Midcap Fund 65. Motilal Oswal Focused 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 Business Cycle Fund 72. Motilal Oswal Manufacturing Fund 73. Motilal Oswal Digital India Fund 74. Motilal Oswal Innovation Opportunities Fund 75. Motilal Oswal Infrastructure Fund 76. Motilal Oswal Services Fund 77. Motilal Oswal Special Opportunities Fund 78. Motilal Oswal Consumption Fund 79. Motilal Oswal Financial Services Fund 80. Motilal Oswal Contra Fund 81. Motilal Oswal Nifty Midcap150 Plus 8-13 YrG-sec 70:30 Index Fund 82. Motilal Oswal Nifty REITs & Realty Index Fund 83. Motilal Oswal Quality Fund	
Mr. Dishant Mehta **Associate Fund Manager**	Age: 37 years Qualification: Graduate In B.S.C	1. Motilal Oswal Nifty 50 Index Fund 2. Motilal Oswal Nifty 500 Index Fund 3. Motilal Oswal Nifty Bank Index Fund	Mr. Dishant Mehta has more than 15 years of experience and expertise in Financial markets

Managing the fund w.e.f October 15, 2024		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 Nasdaq 100 Fund of Fund 12. Motilal Oswal Nasdaq Q50 ETF 13. Motilal Oswal Nifty 200 Momentum 30 Index Fund 14. Motilal Oswal Nifty 200 Momentum 30 ETF 15. Motilal Oswal BSE Low Volatility ETF 16. Motilal Oswal BSE Low Volatility Index Fund 17. Motilal Oswal BSE Healthcare ETF 18. Motilal Oswal BSE Financials ex Bank 30 Index Fund 19. Motilal Oswal BSE Enhanced Value Index Fund 20. Motilal Oswal BSE Enhanced Value ETF 21. Motilal Oswal BSE Quality Index Fund 22. Motilal Oswal BSE Quality ETF 23. Motilal Oswal Nifty Microcap 250 Index Fund 24. Motilal Oswal Nifty 500 ETF 25. Motilal Oswal Nifty Realty ETF 26. Motilal Oswal Nifty Smallcap 250 ETF 27. Motilal Oswal Nifty India Defence Index Fund 28. Motilal Oswal Nifty India Defence ETF	across different segment -Equities, Derivatives, Commodities and Currencies. Managed Institutional and Foreign Portfolio Investment clients. He is associated with Motilal Oswal Asset Management Company Ltd. from November 2021 onwards as Passive Fund Dealer.

		29. Motilal Oswal Nifty 500 Momentum 50 Index Fund 30. Motilal Oswal Nifty 500 Momentum 50 ETF 31. Motilal Oswal Nifty MidSmall Financial Services Index Fund 32. Motilal Oswal Nifty MidSmall India Consumption Index Fund 33. Motilal Oswal Nifty MidSmall Healthcare Index Fund 34. Motilal Oswal Nifty MidSmall IT and Telecom Index Fund 35. Motilal Oswal Nifty Capital Market Index Fund 36. Motilal Oswal Nifty Capital Market ETF 37. Motilal Oswal Nifty 50 Equal Weight ETF 38. Motilal Oswal Nifty Next 50 ETF 39. Motilal Oswal BSE India Infrastructure ETF 40. Motilal Oswal Nifty India Manufacturing ETF 41. Motilal Oswal Nifty PSE ETF 42. Motilal Oswal Nifty India Tourism ETF 43. Motilal Oswal BSE 1000 Index Fund 44. Motilal Oswal Nifty Midcap 150 Momentum 50 ETF 45. Motilal Oswal Nifty Alpha 50 ETF 46. Motilal Oswal Gold ETF 47. Motilal Oswal Silver ETF 48. Motilal Oswal Nifty 100 ETF 49. Motilal Oswal Nifty Energy ETF 50. Motilal Oswal BSE Select IPO ETF 51. Motilal Oswal Nifty Services Sector ETF 52. Motilal Oswal Nifty MNC ETF 53. Motilal Oswal BSE Top 10 Banks ETF 54. Motilal Oswal BSE Clean Environment Index Fund	

		55. Motilal Oswal BSE Midcap 150 Momentum 30 Index Fund 56. Motilal Oswal Nifty Oil & Gas ETF 57. Motilal Oswal Nifty Metal ETF 58. Motilal Oswal Nifty Midcap150 Plus 8-13 YrG-sec 70:30 Index Fund 59. Motilal Oswal Nifty REITs & Realty Index Fund	
Mr. Rakesh Shetty **Fund Manager for Debt component** Managing the fund w.e.f December 20, 2024	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 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 Nasdaq 100 ETF 13. Motilal Oswal Multi Asset Passive Fund of Fund 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	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 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.

		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 Passive Fund of Funds 27. Motilal Oswal Nifty Microcap 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	

SID of Motilal Oswal Nifty Bank Index Fund

		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 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 BSE Top 10 Banks ETF 61. Motilal Oswal BSE Clean Environment Index Fund 62. Motilal Oswal BSE Midcap 150 Momentum 30 Index Fund 63. Motilal Oswal Nifty Oil & Gas ETF 64. Motilal Oswal Nifty Metal ETF 65. Motilal Oswal Large and Midcap Fund 66. Motilal Oswal Midcap Fund 67. Motilal Oswal Focused Fund 68. Motilal Oswal ELSS Tax Saver Fund 69. Motilal Oswal Liquid Fund 70. Motilal Oswal Ultra Short Term Fund 71. Motilal Oswal Balanced Advantage Fund 72. Motilal Oswal Flexi Cap Fund 73. Motilal Oswal Small Cap Fund 74. Motilal Oswal Large Cap Fund 75. Motilal Oswal Multi Cap Fund	

		76. Motilal Oswal Quant Fund 77. Motilal Oswal Business Cycle Fund 78. Motilal Oswal Manufacturing Fund 79. Motilal Oswal Digital India Fund 80. Motilal Oswal Arbitrage Fund 81. Motilal Oswal Innovation Opportunities Fund 82. Motilal Oswal Active Momentum Fund 83. Motilal Oswal Infrastructure Fund 84. Motilal Oswal Services Fund 85. Motilal Oswal Special Opportunities Fund 86. Motilal Oswal Consumption Fund 87. Motilal Oswal Financial Services Fund 88. Motilal Oswal Contra Fund 89. Motilal Oswal Nifty Midcap150 Plus 8-13 Yr G-Sec 70:30 Index Fund 90. Motilal Oswal Nifty REITs & Realty Index Fund 91. Motilal Oswal Quality Fund 1.	

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/FOFs schemes of Motilal Oswal Mutual Fund (MOMF):

Sr. No	Name of Scheme
1.	Motilal Oswal 5 Year G-Sec Fund of Fund
2.	Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative
3.	Motilal Oswal BSE 1000 Index Fund
4.	Motilal Oswal BSE Clean Environment Index Fund
5.	Motilal Oswal BSE Enhanced Value ETF Fund
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

Sr. No	Name of Scheme
10.	Motilal Oswal BSE Low Volatility ETF
11.	Motilal Oswal BSE Low Volatility Index Fund
12.	Motilal Oswal BSE Midcap 150 Momentum 30 Index Fund
13.	Motilal Oswal BSE Quality ETF Fund
14.	Motilal Oswal BSE Quality Index Fund
15.	Motilal Oswal BSE Select IPO ETF
16.	Motilal Oswal BSE Top 10 Banks ETF
17.	Motilal Oswal Developed Market Ex Us ETFs Overseas Equity Passive Fof
18.	Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds
19.	Motilal Oswal Gold and Silver Passive Fund of Funds
20.	Motilal Oswal Gold ETF
21.	Motilal Oswal Multi Asset Passive Fund of Fund
22.	Motilal Oswal Multi Factor Passive Fund of Funds
23.	Motilal Oswal Nasdaq 100 ETF
24.	Motilal Oswal Nasdaq 100 Fund of Fund
25.	Motilal Oswal Nasdaq Q50 ETF
26.	Motilal Oswal Nifty 100 ETF
27.	Motilal Oswal Nifty 200 Momentum 30 ETF
28.	Motilal Oswal Nifty 200 Momentum 30 Index Fund
29.	Motilal Oswal Nifty 5 Year Benchmark G-Sec ETF
30.	Motilal Oswal Nifty 50 Equal Weight ETF
31.	Motilal Oswal Nifty 50 Index Fund
32.	Motilal Oswal Nifty 500 ETF
33.	Motilal Oswal Nifty 500 Index Fund
34.	Motilal Oswal Nifty 500 Momentum 50 ETF
35.	Motilal Oswal Nifty 500 Momentum 50 Index Fund
36.	Motilal Oswal Nifty Alpha 50 ETF
37.	Motilal Oswal Nifty Bank Index Fund
38.	Motilal Oswal Nifty Capital Market ETF
39.	Motilal Oswal Nifty Capital Market Index Fund
40.	Motilal Oswal Nifty Energy ETF
41.	Motilal Oswal Nifty India Defence ETF
42.	Motilal Oswal Nifty India Defence Index Fund
43.	Motilal Oswal Nifty India Manufacturing ETF
44.	Motilal Oswal Nifty India Tourism ETF
45.	Motilal Oswal Nifty M50 ETF
46.	Motilal Oswal Nifty Metal ETF
47.	Motilal Oswal Nifty Microcap 250 Index Fund
48.	Motilal Oswal Nifty Midcap 100 ETF

Sr. No	Name of Scheme
49.	Motilal Oswal Nifty Midcap 150 Index Fund
50.	Motilal Oswal Nifty Midcap150 Momentum 50 ETF
51.	Motilal Oswal Nifty Midsmall Financial Services Index Fund
52.	Motilal Oswal Nifty Midsmall Healthcare Index Fund
53.	Motilal Oswal Nifty Midmall India Consumption Index Fund
54.	Motilal Oswal Nifty Midsmall It and Telecom Index Fund
55.	Motilal Oswal Nifty MNC ETF
56.	Motilal Oswal Nifty Next 50 ETF
57.	Motilal Oswal Nifty Next 50 Index Fund
58.	Motilal Oswal Nifty Oil & Gas ETF
59.	Motilal Oswal Nifty PSE ETF
60.	Motilal Oswal Nifty Realty ETF
61.	Motilal Oswal Nifty Services Sector ETF
62.	Motilal Oswal Nifty Smallcap 250 ETF
63.	Motilal Oswal Nifty Smallcap 250 Index Fund
64.	Motilal Oswal S&P 500 Index Fund
65.	Motilal Oswal Silver ETF

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

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.

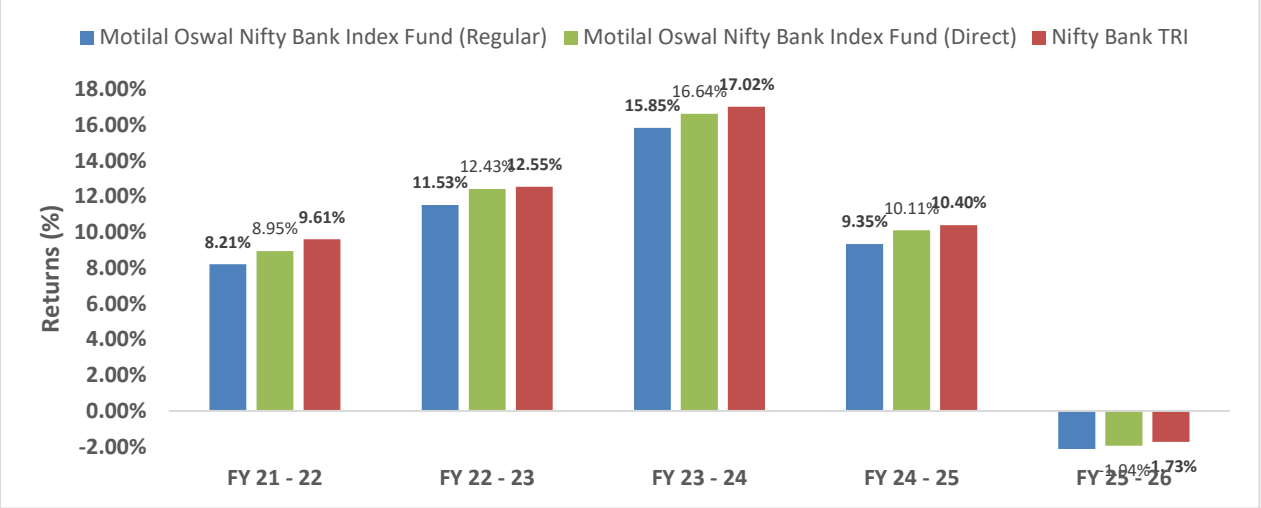
G. HOW HAS THE SCHEME PERFORMED?

The Performance of the Scheme as on September301, 2026 is as follows:

Compounded Annualised Returns	Scheme Returns (%)	Scheme Returns (%)	Benchmark Returns (%)
	Motilal Oswal Nifty Bank Index Fund	Motilal Oswal Nifty Bank Index Fund	Nifty Bank TRI
	Regular	Direct	-
Returns for the last 1 year	-0.5%	0.3%	0.7%
Returns for the last 3 year	6.7%	7.5%	7.8%

Returns for the last 5 year	7.6%8.3%	8.4%	8.7%
Returns for the last 7 year	8.9%	9.7%	10.1%
Returns since inception	9.8%	10.6%	11.0%

Absolute Returns for the last five (5) financial years:



Note: *Returns for one year are absolute returns and returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment.

Date of Allotment is September 06, 2019. Performance is for Regular Plan Growth option. Different plans have different expense structure. Past performance may or may not be sustained in future.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

1. SCHEME'S PORTFOLIO HOLDINGS:

Please find below link to access the Top 10 holdings and fund allocation towards various sectors of the scheme:https://www.motilaloswalmf.com/downloads/factsheets

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 description

Please find below link to access above mentioned details of the scheme: https://www.motilaloswalmf.com/downloads/factsheets

3. **Portfolio Turnover Rate:**
   The Portfolio Turnover Ratio of the Scheme, Motilal Oswal Nifty Bank Index Fund as on September 30, 2026 is **0.29**

4. **Functional Website Link for Portfolio Disclosure:**

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

5. **Aggregate investment in the Scheme by Concerned Fund Manager:**

Sr. No.	Category of Persons	Net Value		Market Value
		Units	NAV per unit	
1	NIL			

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

6. **Investments of AMC in the Scheme** –
   Subject to SEBI (Mutual Fund) Regulation 22(3)(a) and para 7.13 of SEBI Master Circular on Mutual Funds, the AMC may invest in the scheme during the New Fund Offer (NFO) or continuous offer period. However, the AMC shall not charge any fees on such investments.

   For the details pertaining to the said investment visit:
   https://www.motilaloswalmf.com/downloads/regulatory-updates

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

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.

NAV (Rs.) =

$$\frac{\text{Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

The NAV will be calculated up to four decimals.

The NAV shall be calculated and disclosed on each business day. The computation of NAV shall be in conformity with SEBI Regulations and guidelines as prescribed from time to time.

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 97% 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

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%**
[$]Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	**As per prevailing rate** **(**GST of 18% or any other rate as may be levied from time to time on the Taxable/Invoice/Contra ct amount. Additionally, levies such as Stamp Duty, STT etc. as applicable)
[$]Statutory levies (including GST) on brokerage and transaction cost	**As per prevailing rate** **(**Will be charged on Turnover of securities which will be at prescribed rates.)
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)

The following expenses are charged to the scheme in terms of Regulation 66(9) and 66(10) of SEBI (MF) Regulations, 2026:

i. ###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.

ii. 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.

- $All statutory levies will be over and above the base expense ratio limits as defined in regulation 66(7). Statutory levy means levy imposed by state government and central government.

- **As per para 11.9.1 of SEBI Master Circular on Mutual Funds, the charges applicable for investor education and awareness initiatives from ETFs/Index Funds shall be 0.01% of daily net assets of the scheme. Further with reference to para 11.6.3 of SEBI Master Circular on Mutual Funds, the additional distribution commission shall be paid from the 2 basis points on daily net assets, mandatorily set aside annually by the AMC towards investor education, awareness, and financial inclusion initiatives, subject to applicable clawback provisions.

- Any expense other than those specified in sub-regulation 66 (4), sub-regulation 66 (5), sub regulation 66(6), sub-regulation 66(9) and sub-regulation 66(10), 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.

- 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 (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

Total Expenses Ratio (Regulation 67 of SEBI Mutual Fund Regulations 2026):

Total Expense Ratio ('TER')" means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme and includes BER, brokerage cost for execution of trade, transaction cost and statutory levies.

Illustration of impact of expense ratio on returns of the Scheme

Particulars	**Regular Plan**	**Direct Plan**
	Amount (Rs.)	
Amount Invested at the beginning of the year	10,000	10,000
Net asset before expenses	11,500	11,500
Expenses other than Distribution Expenses 0.15%	17.25	17.25
Distribution Expenses 0.50%	57.50	0.00
Returns after Expenses at the end of the Year	1,425.25	1,482.75

- 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.
- 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. 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 https://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 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.

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

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 (https://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 definitions please refer link https://www.motilaloswalmf.com/downloads/sid-related-documents

B. 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 Regulation 36(2)2(D)(iv) of the SEBI (MF) Regulations 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 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 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. 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, trading price, yield, return and/or its ability to meet its objectives.

- **Risks associated with investing in Equities**

a. Investments in the equity shares of the Companies constituting the Underlying Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro-economic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.

b. The Scheme would invest in the securities comprising the Underlying Index in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Underlying Index would be applicable to the Scheme. The Underlying Index has its own criteria and policy for inclusion/exclusion of

securities from the Index, its maintenance thereof and effecting corporate actions. The Fund would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The Fund would not select securities in which it wants to invest but is guided by the Underlying Index. As such the Scheme is not actively managed but is passively managed.

c. Risks of Total Return

Dividends are assumed to be reinvested into the Nifty Bank Index after the ex-dividend date of the constituents. However in practice, the dividend is received with a lag. This can lead to some tracking error.

- **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.

- **Passive Investments**

  The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

- **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.

- **Index Fund**

  The Scheme being an index scheme follows a passive investment technique and shall only invest in Securities

comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease.

Risks Associated with Debt & 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 Derivatives**

  Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of the fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

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

- **Risks associated with Segregated portfolio**

  The AMC / Trustee shall decide on creation of segregated portfolio of the Scheme in case of a credit event/actual default at issuer level. Accordingly, Investor holding units of segregated portfolio may not 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.

- **Risks associated with Securities Lending**

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

  In case the Scheme undertakes stock lending as prescribed in the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities lent. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

- **Tracking Error Risk**

  The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the 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.

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

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

- **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.

- **Risk associated with potential change in Tax structure**

  This summary of tax implications given in the taxation section (Units and Offer Section III) is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the 'Income Tax Act 1961' or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

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. 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.

D. Risk mitigation strategies

Risk and Description	**Risk mitigates / management strategy**
Risks associated with Equity investment	
Market Risk The Scheme is vulnerable to movements in the prices of securities 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 a passively managed scheme, it will invest in the securities included in its Underlying Index.

Liquidity risk 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.
Tracking Error risk (Volatility/ Concentration risk): The performance of the Scheme may not commensurate with the performance of the underlying Index viz. Nifty Bank Index on any given day or over any given period.	**Tracking Error risk (Volatility/ Concentration risk):** 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.
Derivatives Risk As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.	Derivatives will be used in the form of Index Options, Index Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. The AMC monitors the portfolio and regulatory limits for derivatives through its front office monitoring system. Exposure to derivatives of stocks or underlying index will be done based on requisite research. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. No OTC contracts will be entered into.
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 markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	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.

E. 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 of 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.

- In case the AMC or its Sponsor or its Shareholders or their affiliates/associates or group companies make substantial investment, either directly or indirectly in the Scheme redemption of Units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unit holders to redeem their Units.

- 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 advice 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.

- 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.

e) MOAMC (Sponsor) has incorporated a wholly owned subsidiary in India, namely Motilal Oswal Pension Fund Management Limited ("MOPFM"), to undertake activities in accordance with the requirements of Pension Fund Regulatory and Development Authority (Pension Fund) Regulations, 2015 ("PFRDA Regulations").

f) 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 expense 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.

- Termination of the scheme(s)

The Trustees reserve the right to terminate the scheme at any time. Regulation 36 of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the unitholders:

(a) On the happening of any event which, in the opinion of the trustees, requires the scheme to be wound up; or
(b) If seventy-five percent of the unitholders of a scheme pass a resolution that the scheme be wound up; or
(c) If SEBI so directs in the interest of the unitholders.
(d) Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:
(a) to SEBI; and
(b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

In case of termination of the scheme, regulation 38 of the SEBI (mutual Funds) Regulations, 2026 shall apply.

Mutual Fund schemes that are in the process of winding up

The Scheme shall comply with the para 8.2 of SEBI Master on Mutual Funds in the event of Winding-up in terms of Regulation 36 of MF Regulations.

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.

II. Information about the scheme:

A. Where will the scheme invest –

The Scheme will invest in Equity and Equity related instruments including derivatives. The Scheme may invest its corpus in debt and Money Market Instruments.

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:

- Equity and Equity related instruments including derivatives
- Debt securities and Money Market Instruments (including reverse repos, Commercial Deposit, Commercial Paper, Treasury Bills and Tri-Party Repos) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.
- Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc. and such other derivatives instruments permitted under Regulations.
- Mutual Fund units

- 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.

Investment in Derivatives

The Scheme may take an exposure to equity derivatives of constituents of the Underlying Index when securities of the Index are unavailable, insufficient or for rebalancing at the time of change in Index or in case of corporate actions, for a short period of time. The total exposure to derivatives would be restricted to 50% of the net assets of the Scheme.

The Scheme may use derivative instruments such as stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme.

B. What are the investment restrictions?

The following are the investment restrictions as contained in the Sixth Schedule and amendments thereof to SEBI (MF) Regulations which are applicable to the Scheme at the time of making investments:

1. 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 further that the Mutual Fund may engage in securities lending and borrowing specified by the Board.

   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.

2. 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.

3. The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights. For the purpose of determining the above limit, a combination of positions of the underlying securities and stock derivatives will be considered.

4. 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.

5. 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. Provided that this para shall not apply to any fund of funds scheme.

6. 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 the para 13.7 of SEBI Master Circular on Mutua 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:

i. "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.
ii. 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.
iii. 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.
iv. 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.
v. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD do not invest in the said scheme until the scheme has STD with such bank
vi. 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.
vii. The above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

7. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:
Provided further that mutual fund schemes shall comply with the norms under this para within the time and in the manner as may be specified by the Board.

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.

8. 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.
9. The Scheme shall not make any investment in any fund of funds scheme.

10. All investments by the scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

11. The Mutual Fund may borrow to meet liquidity needs, for the purpose of repurchase, redemption of units or payment of interest 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.

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

13. 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.

14. The scheme is benchmarked to Nifty Bank Index, shall follow the said index methodology, constituents of the said index and weightages of each constituent of the index, subject to Asset Allocation.

15. Vide SEBI circular dated November 29, 2022, a mutual fund scheme will, within the limits specified in the para 13.1 of Master Circular on Mutual Funds, following prudential limits shall be followed, for schemes other than Credit risk funds:

    i. A mutual fund scheme shall not invest more than:

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 issued by a single issuer.

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 12% limit specified in para 13.1 of Master Circular on Mutual Funds.

The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities

16. A mutual fund scheme shall not invest more than 5% 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 Act.

    a Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations:

    b Provided further that investment within such limit can be made in mortgaged backed securitised debts which are rated not below investment grade by a credit rating agency registered with the Board:

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.

17. 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.

18. The provisions of clause 13.7 of SEBI Master Circular on Mutua Funds pertaining to 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 and derivatives market

19. 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.

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

21. 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.

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

23. 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 -

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

representation on the board of the asset management company or the trustee company of any other mutual fund.

24. In terms of clause 13.7 of SEBI Master Circular on Mutual Funds, a 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.

25. 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.

26. Accordingly, mutual funds schemes can transact in such identified NCDs and the criteria specified above shall not be applicable for such identified NCDs, Subject to compliance with investment due diligence and all other applicable investment restrictions as given below:-

27. A mutual fund scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme.

All such investments shall be made with the prior approval of the Board of Trustees and the Board of asset Management Company.

28. For the purpose listed debt instruments shall include listed and to be listed debt instruments.

29. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

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

31. 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 scheme replicating/tracking Nifty Bank Total Return Index.
ii. Investment Objective:
The Scheme seeks investment return that corresponds to the performance of Nifty Bank Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved

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

iii. Terms of Issue: Provisions with respect to listing, repurchase, redemption, fees and expenses are mentioned in the SID.
- 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(9)(c)) of the SEBI (MF) Regulations, 2026 and Paragraph 1.9.2 of SEBI Master Circular for 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:

- **Disclosures regarding the Index –** Nifty Bank Index Total Return Index
- **Index Objective -** Nifty Bank Index is comprised of the most liquid and large capitalised Indian Banking stocks..
- **Index Eligibility criteria –**
  Company should be part of NIFTY 500 + Banking sector
- **Index Service Provider**: NSE Ltd.
- **Methodology**
- **Security Selection –**
  Stocks with FF MCap>=1.5 times the FF Mcap of the smallest constituent are included in the index.
- **Weighting** – Based on free-float market cap; Maximum weight of each stock is capped at 33%;Top 3 stocks not more than 62%
- **Reconstitution & Rebalancing –** Semi Annually (March, September)

Index Constituents as on September 30, 2026:

CONSTITUENT NAME	INDEX WEIGHT %	Impact Cost (%)
AU SMALL FINANCE BANK LTD.	4.85%	0.03
AXIS BANK LTD.	10.06%	0.01
BANK OF BARODA	3.59%	0.03
CANARA BANK	3.37%	0.03
FEDERAL BANK LTD.	6.56%	0.02
HDFC BANK LTD.	18.61%	0.01
ICICI BANK LTD.	14.18%	0.01
IDFC FIRST BANK LTD.	4.54%	0.03
INDUSIND BANK LTD.	4.97%	0.03
KOTAK MAHINDRA BANK LTD.	10.20%	0.02
PUNJAB NATIONAL BANK	3.27%	0.02
STATE BANK OF INDIA	9.93%	0.01

UNION BANK OF INDIA	2.86%	0.03
YES BANK LTD.	3.01%	0.04

Link: https://www.motilaloswalmf.com/mutual-funds/motilal-oswal-nifty-bank-index-fund

Index Performance as on Septemeber 30 2026

Stats	Annualized returns	Annualized Volatility
1 Year	0.65%	16.97%
3 Year	7.83%	16.07%
5 Year	8.72%	16.91%
7 Year	10.09%	23.27%
10 Year	11.62%	21.44%
15 Years	13.21%	22.45%

Link: Nifty Bank

Compliance w.r.t. para 4.3 of SEBI Master Circular on Mutual Funds - Portfolio Concentration Norms for Equity Exchange Traded Funds (ETFs) and Index Funds:

In order to address the risk related to portfolio concentration in ETFs and Index Funds, it has been decided to adopt the following norms:

a) The index shall have a minimum of 10 stocks as its constituents.

b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.

c) The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.

d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

With respect to the above, Motilal Oswal Bank Index Fund ensures compliance with the aforesaid norms

	Parameter
Total Number of Securities	12
Highest Weight of a Security in Index	28.3%
Total weight of Top 3 Constituents	62.2%

Minimum Frequency of Trading 6 Months	80%

E. Other Scheme Specific Disclosures:

Listing and transfer of units	The Scheme is an open ended scheme replicating/tracking Nifty Bank Index Total Return Index 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. 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. **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	The units of the Scheme are available in the Dematerialized (electronic) mode only. The applicant under the Scheme are required to have a beneficiary account with a Depository Participant of NSDL/CDSL and are required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the DP. The units of the Scheme are issued/repurchased and traded compulsorily in dematerialized form. Applications without relevant details of their depository account are liable to be rejected.

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.)	Not applicable
Maximum Amount to be raised (if any)	Not applicable
Dividend Policy (IDCW)	Not Applicable.
Allotment (Detailed procedure)	The Fund 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' in terms of para 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. NRIs and PIOs who are residents of U.S. and Canada cannot invest in the Schemes of MOMF. # 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.
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/investonline , Please refer to the SAI and Application form for the detailed instructions. 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. **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 Part III (Other details) of Section II. **For more details, please 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:

	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: **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. **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. **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. Restriction on redemption may be imposed for a specific period of time not exceeding 10 working days in any 90 calender days' period. Any such imposition requires specific approval of Board of AMCs and Trustees and the same shall be immediately informed to SEBI. When restriction on redemption is applied the following procedure shall be followed: Redemption requests upto Rs. 2lakh will not be subject to such restriction.

	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 at its sole discretion 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. **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: 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: k. **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 calendar days' period.

	Any such imposition requires specific approval of Board of AMCs and Trustees and the same shall be immediately informed to SEBI. When restriction on redemption is applied the following procedure shall be followed: d) Redemption requests upto Rs. 2lakh will not be subject to such restriction. e) 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.
Cut off timing for subscriptions/ redemptions/ switches	Cut-off timings with respect to Subscriptions/Purchases including switch – in shall be as follows:

This is the time before which your application (complete in all respects) should reach the official points of acceptance.	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. <u>Transaction through online facilities/ electronic mode:</u> 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. <u>Transaction through Stock Exchange:</u> 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.
Minimum amount for purchase/redemption/switches	**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. **Redemption**: 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	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable For further details, refer SAI.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular on Mutual Funds.

	However, in case of exceptional circumstances as mentioned in AMFI letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, the redemption or repurchase proceeds will be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within the stipulated timelines.
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	The AMC shall be liable to pay interest to the Unitholders at such rate as may be specified vide para 15.4 of SEBI Master Circular on Mutual Funds for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption Amount	In accordance with para 15.5 of SEBI Master Circular on Mutual Funds the AMC shall display the list of names and addresses of investors in whose folios there are unclaimed amounts.. The website shall also include the process of claiming the unclaimed amount along with 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 amounts, 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 and • 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 Para 6.18 of SEBI Master Circular on Mutual Funds. 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 para 15.13 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 MOMF 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. **Terms and Conditions for acceptance of financial transactions through email are as below:** 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. 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.

III. Other Details

A. Periodic Disclosures

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.**	AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme. The NAV will be calculated on all business days and shall be disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website https://www.motilaloswalmf.com/ https://www.motilaloswalmf.com/nav-ter#latest-nav and also on AMFI website www.amfiindia.com before 11.00 p.m. on every business day. If the NAVs are not available before 11.00 p.m. on any business day, the reason for delay in uploading NAV would be explained to AMFI in writing. If the NAVs are not available before commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs. Further, Mutual Funds/ AMCs shall extend facility of sending latest available NAVs to investors through SMS, upon receiving a specific request in this regard. Investors can also contact the office of the AMC to obtain the NAV of the Scheme.
Monthly & Annual Disclosure of Risk-o-meter	The fund shall communicate any change in risk-o-meter by way of Notice cum Addendum and by way of an e-mail or SMS to unitholder. Further Risk-o-meter of scheme shall be evaluated on a monthly basis and Risk-o-meter along with portfolio shall be disclosed on website(https://www.motilaloswalmf.com/downloads/regulatory-updates) and on AMFI website within 10 Calendar days from the close of each month. Additionally, MOMF shall disclose the risk level of all schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.
Disclosure of Benchmark Risk-o-meter	Pursuant to para 6.17 of SEBI Master Circular on Mutual Funds, the AMC shall disclose risk-o-meter of the scheme and benchmark in all disclosures including promotional material or that stipulated by SEBI wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed to the investors in which the unit holders are invested as on the date of such disclosure. https://www.motilaloswalmf.com/downloads/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 Disclosures: 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 and half yearly statement of scheme portfolio within 10 calendar days from the close of each month/half year respectively. 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 (www. motilaloswalmf.com) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The Mutual Fund / AMC shall mail the scheme annual reports or abridged summary thereof to those investors whose e-mail addresses are registered

	with MOMF. The full annual report or abridged summary shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the investors on request at free of cost. Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof. 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(Mutual Funds Performance | Top Performing Mutual Funds to Invest in India (https://www.motilaloswalmf.com/) wherein the investor can access information with regard to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of all the schemes.
Disclosure of Tracking Error	The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the ETF/ Index Fund, based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same will be intimated to the Trustees with corrective actions taken by the AMC, if any. For ETFs in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC https://www.motilaloswalmf.com/ and AMFI.
Disclosure of Tracking Difference	Tracking difference i.e. the annualized difference of daily returns between the index or goods and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 years, 5 years, 10 years and since the date of allotment of units.

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 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.

B. Transparency/NAV Disclosure (Details with reference to information given in Section I)

The NAV will be calculated on all business days and shall be disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website https://www.motilaloswalmf.com/nav-ter#latest-nav and also on AMFI website www.amfiindia.com before 11.00 p.m. on every business day. If the NAVs are not available before 11.00 p.m. on every 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.

C. Transaction charges and stamp duty-

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 Para 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.

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

E. 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 Schedule VII, Entry 20 of the Income Tax Act, 2025. 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 w.e.f FY 2026-27:

Nature of Income	Resident Investor	Mutual Fund
Long Term Capital Gains (>12 Months)	12.5% above Rs.1.25 Lac*	Nil
Short Term Capital Gains (< 12 Months)	20%	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).

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

F. Rights of Unitholders- Please refer to SAI for details.

G. 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.

H. 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

Details of pending litigations are as follows:

Link for Brief on litigation cases:
https://www.motilaloswalmf.com/download/sid-related-documents

Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.