

# **KEY INFORMATION MEMORANDUM**

Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive (MOFAAPFOF-A)

(An open ended fund of funds scheme investing in passive funds)

# This product is suitable for investors who are seeking\*

- To generate long term growth/capital appreciation by offering asset allocation
- Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold.



#### \*Investors should consult their financial advisers if in doubt about whether the product is suitable for them Offer for face value of Rs. 10/- per unit for cash during the New Fund Offer Period

and at NAV based prices during Continuous Offer

#### New Fund Offer Opens on: February 19, 2021 New Fund Offer Closes on: March 05, 2021

Scheme re-opens for continuous sale and repurchase within 5 Business Days from the date of allotment

Name of Mutual Fund	Motilal Oswal Mutual Fund	
Name of Asset Management Company (AMC)	() Motilal Oswal Asset Management Company Limited	
Name of Trustee Company	Motilal Oswal Trustee Company Limited	
Address	Registered Office: 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST De Prabhadevi, Mumbai – 400 025	
Website	www.motilaloswalmf.com and www.mostshares.com	

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended til date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated February 09, 2021

## TYPE AND CATEGORY OF SCHEME

Name of the Scheme Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive (MOFAAPFOF-A)			
Type of the Scheme An open ended fund of fund scheme investing in passive funds			
Category of Scheme Fund of Funds			
INVESTMENT OBJECTIVE			

To generate long term growth/capital appreciation by offering asset allocation investment solution that predominantly invests in passive funds such as ETF/Index Funds domestic as well as international), fixed income and Gold

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

## ASSET ALLOCATION

Under normal circumstances the asset allocation will be as follows:				
Type of Instruments Minimum Allocation Allocations (% of total assets) (% of total assets)				Risk Profile
Α	Units of specified schemes of Mutual Fund*	95	100	Medium to High
B Units of Liquid schemes/Money Market Instruments 0 5 Low to Mediu				Low to Medium

#### \*A. Units of specified schemes of Mutual Fund as below

Type of Instruments		Minimum Allocation (% of total assets)	Maximum Allocations (% of total assets)	Risk Profile
A1 Domestic Equity – Motilal Oswal Nifty 500 Index Fund / Motilal Oswal M50 ETF / Similar Domestic Equity Passive Funds		40	90	High
A2 International Equity – Motilal Oswal S&P 500 Index Fund / Motilal Oswal NASDAQ 100 ETF		10	30	High
A3 Debt – Motilal Oswal 5 Year G – Sec ETF / Similar Domestic G-Sec Passive Funds		0	40	Low to Medium
A4	<u>Commodity –</u> ICICI Prudential Gold ETF / Similar Domestic Gold Exchange Traded Funds	0	20	Medium

The Fund Manager may invest in Liquid/ Debt Schemes of Motilal Oswal Mutual Fund. However, the Fund Manager may invest in any other schemes of a mutual fund registered with SEBI, which invest predominantly in the money market securities.

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not invest in derivatives

The Scheme shall not invest in Structured Obligation

The Scheme shall not engage in short selling The Scheme shall not engage in stock/securities lending

The Scheme shall not invest in unrated debt instrument

The cumulative gross exposure across domestic equity, international equity, debt and commodity asset classes should not exceed 100% of the net assets of the scheme 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 SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007 read with SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019, where the cash in the scheme is parked in short term deposits of Scheduled Commercial Banks pending deployment, the scheme shall abide by the following guidelines:

(a) "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Schem

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

#### Change in Asset Allocation Pattern

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market unities, applicable regulations and political and economic factors. In the event that the asset allocation of the Scher et allocation table above, then the portfolio of the Scherne will be rebalanced by the Fund Manager to the position scheme should deviate from the ranges as noted in ition indicated in the asset allocation table above.

- Cash balance held by the Scheme due to subscriptions, redemption, etc. Delay in receipt of cash flows
- Non-availability of units of Underlying Scheme or the Underlying Scheme is temporary closed for subscription
- 6
- Lack of liquidity on Stock Exchange The Scheme has to invest in the Underlying Scheme in whole numbers and has to round off the quantity of unit

# **RISK PROFILE OF THE SCHEME**

# Standard Risk Factors:

- Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss o principal
- As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on various factors and forces affecting the capital market/debt market. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme
- Motilal Oswal Asset Allocation Passive Fund of Fund Aggressive (MOFAAPFOF-A) is the name of the Scheme and it does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 100,000 made by it towards setting up the Fund.
- · The present Scheme is not a guaranteed or assured return Scheme

# Scheme Specific Risk Factors

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its

- · Risks associated with investing in Funds of Fund Scheme/ Underlying Schemes
- a. As the investors are incurring expenditure at both the Fund of Funds level and the schemes into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors directly investing in such schemes obtain.
- b. Movements in the Net Asset Value (NAV) of the Underlying Schemes may impact the performance of MOFAAPFOF-A. Any change in the investment policies or fundamental attributes of the Underlying Schemes will affect the performance of MOFAAPFOF-A. c. Again as the Fund of Funds scheme may shift the weightage of investments between schemes into which it invests, the expenses charged being dependent on the structure of the underlying schemes (being different) may lead to a non-uniform charging of expenses over a period of time.
- and the or the underlying seturates (core intervent) may lead of non-difference of the underlying seturates (core intervent) and the underlying seturates and the underlying mutual fund scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme. Since MOFAAPFOF-A will invest primarily in a combination of the specified equity and debt schemes of Motilal Oswal Mutual Fund, scheme specific risk factors of the Underlying Schemes will be applicable. Investors who intend to invest in MOFAAPFOF-A are required to and deemed to have understood the risk factors of the Underlying Schemes.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying scheme where the Scheme has invested and will not include the investments made by the underlying Scheme.
- The fund assets are predominantly invested in Passive Schemes and valued at the market price of the said units on the exchange. The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme
- The liquidity of the Scheme's investments may be inherently restricted in the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant.
- h. The NAV of the scheme to the extent invested in Money market/ Liquid schemes are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.

### Risks associated with investing in Equities

- 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.
- The Scheme would invest in the Underlying Index/ETF Schemes in the. 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 Index/ETF Schemes 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/ETF Schemes. As such the Scheme is passively managed.

### Risk associated with investing in Foreign Securities

- The Scheme will invest in foreign securities. Such overseas investments will be made subject to any / all approvals, conditions thereof as may be stipulated by SEB1/RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceiling of expenses.
- As per the SEBI (MF) Regulation, the Fund is permitted to invest USD 600 million. However, the overall limit for the Mutual Fund Industry is USD 7 billion. The Scheme therefore may or may not be able to utilise the limit of USD 600 million due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the overall ceiling for investment in overseas Exchange Traded Funds (ETFs) that invests in securities is USD 1 billion subject to a maximum of USD 200 million per mutual fund. As and when the investment limits are breached, the subscriptions into the Scheme shall be suspended till further notice by the AMC. As the Scheme will invest in securities which are denominated in foreign currencies, fluctuations in the exchange rates of these foreign currencies may have an b.
- с. As the Scherine with invest in sectimes where the without on toreign currences, inclusions in the exchange rates of these toreign currences may have an impact on the income and value of the Fund. Thus, returns to investors are the result of a combination of returns from investments and from movements in exchange rates. Thus, the Indian rupee equivalent of the net assets, distribution and income may be adversely affected by changes in the exchange rates of respective foreign currencies relative to the Indian Rupee. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the secturities of companies that trade or operate in such countries. The repatriation of capital to India may also be hampered by changes in the regulations concerning exchange controls or political circumstances as well as the application to it of other restriction on investment.
- The risk of investing in foreign securities carries an exchange rate risks related to depreciation of foreign currency and country risks. The country risks would d. nclude events such as change in regulations or political circumstances like introduction of extraordinary exchange rate controls, restrictions on repatriation of capital due to exchange rate controls, bilateral political tensions leading to immobilisation of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.
- The Scheme shall invest in the Scheme which is investing into securities listed on the overseas stock exchange. Hence all the risk factors pertaining to overseas stock exchange like market trading risk, liquidity risk and volatility risk, as mentioned earlier, are also applicable to the Scheme. The Scheme will also be exposed to settlement risk, as different countries have different settlement periods.
- Some countries prohibit or impose substantial restrictions on investments by foreign entities. Certain countries may restrict investment opportunities in issuers or industries or securities deemed important to national interests. The manner, in which foreign investors may invest in companies/securities in certain countries, as well as limitations on such investments, may have an adverse impact on the operations of the Scheme. Certain risk arises from the inability of a country to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country which might adversely affect the interests of the Scheme.
- The Scheme may invest in the units of overseas mutual fund schemes including exchange traded funds. Hence scheme specific risk factors of such underlying schemes will be applicable. All risks associated with such schemes, including performance of their underlying stocks, derivative instruments, stock-lending, off-shore investments, liquidity, etc., will therefore be applicable in this Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying schemes.
- To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, and bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.
- Currency Risk: The fund may invest in overseas mutual fund / foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes/fluctuations in the value of the foreign currencies relative to the Indian Rupee.
- Country risk: The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.
- Interest Rate Risk: The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Scheme stand exposed to their interest rate cycles.
- Taxation Risk: Investment in Foreign Securities poses additional challenges based on the tax laws of each respective country or jurisdiction. The scheme may be subject to a higher level of taxes than originally anticipated and or dual taxation. The Scheme may be subject to withholding or other taxes on income and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing / evolving tax / regulatory regimes of all the countries where the Scheme invests. All these may entail a higher outgo to the Scheme by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.
- Legal and Regulatory risk: Legal and regulatory changes could occur during the term of the Scheme which may adversely affect it. If any of the laws and regulations currently in effect should change or any new laws or regulations should be enacted, the legal requirements to which the Scheme and the investors may be subject could differ materially from current requirement and may materially and adversely affect the Scheme and the investors. Legislation / Regulatory guidelines could also be imposed retrospectively.
- To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.
- To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

#### 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. Passive Investments

- The Scheme as per its investment objective invests in the units of the Underlying scheme regardless of their investment merit.
- Right to Limit Redemptions

The Trustee, in the general interest of the Unitholders of the Scheme offered under this SID and keeping in view of unforeseen circumstances/unusual market

The associated and above, then the porton of the Steffnet with or too and eco by the Mark Manager to the position indicated in the associated and we avove. Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 30 calendar days. Where the portfolio is not rebalanced within 30 calendar days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action

The scheme will comply with the provisions of SEBI Circular No. SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007 and SEBI Circular No SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 (as applicable) on Overseas Investments by Mutual Funds. dated November 05, 2020 (as applicable) on Overseas Inv

## INVESTMENT STRATEGY

- Strategy is to benefit from the portfolio of historically non-correlated assets classes i.e. domestic equity, international equity, Debt (G-Sec) and Commodities.
- The aim is to get exposure to each asset class via passive funds, to help keep cost low
- The fund manager aims to provide aggressive (i.e. overweight to domestic equity) exposure, using above asset classes (point #1), in order to generate capital appreciation over medium to long term
- 4. The fund intend to invest in specified schemes of Mutual Fund as follows
- a. Motilal Oswal Nifty 500 Index Fund / Motilal Oswal M50 ETF / Similar Domestic Equity Passive Funds in the range of 40% to 90%. The risk profile would be medium to high for such funds
- Motilal Oswal S&P 500 Index Fund / Motilal Oswal NASDAQ 100 ETF in the range of 10% to 30%. The risk profile would be high for such funds
- Motilal Oswal 5 Year G-Sec ETF/Similar Domestic G-Sec Passive Funds in the range of 0% to 40%. The risk profile would be low to medium for such funds. The risk profile would be low to medium for s
- ICICI Prudential Gold ETF / Similar Domestic Gold Exchange Traded Funds, in range of 0% to 20%. The risk profile would be medium for such funds.
- Units of Liquid schemes/Money Market Instruments in the range of 0% to 5%. The risk profile would be low for such funds.
- 5. Minimum of 95% of total AUM of the Schemes shall stay invested in units of specified schemes of Mutual Funds mentioned (in point #4) above

#### Investment by AMC/Sponsor in the Scheme

In accordance with Regulation 28(4) of SEBI (Mutual Funds) (Amendment) Regulations, 2014 the Sponsor or AMC shall invest not less than 1 % of the amount raised in the NFO or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up.he NFO or fifty lakh rupees, whichever is less, in the growth option of the sche

In addition to investments as mandated under Regulation 28(4) of the Regulations as mentioned above, the AMC may invest in the Scheme during the NFO period as well as continuous offer period subject to the SEBI (MF) Regulations. The AMC shall not charge investment management fees on investment by the AMC in the Scheme

## Investment of Subscription Mo

The Mutual Fund may deploy NFO proceeds in TREPS before closure of NFO period. However, AMCs shall not charge any investment management and advisory fees no initial ratio in graphy in the proceeds in the procession of the period. The period, the period in the period i

#### Portfolio Turnover

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

#### Tracking Error Scheme

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Scheme and the NAV of the Scheme. The fund ass be predominantly invested in the Underlying Scheme and which is valued at the market price of the said units on the principal exchange. The same may be at a vari be predominantly invested in the U the underlying NAV of the Scheme

Theoretically, the corpus of the Scheme has to be fully invested in the Underlying Scheme completely. However, it is not possible to invest as per the objective due to reason that the Scheme has to incur expenses, regulatory policies, lack of liquidity, etc. The Scheme's returns may therefore deviate from those of its Underlying Scheme. Tracking Error may arise due to the following reasons:-

- Fees and expenses of the Scheme.
- Halt in trading on the Stock exchange due to circuit filter rules

from time to

#### **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.

Asset Class Risk

The returns from the types of securities in which the Scheme invests may under perform from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparis with the general securities

#### Selection Risk

The risk that a security chosen will underperform the market for reasons that cannot be anticipated

#### Risk associated with investing in fixed income securities and Money Market Instrument

- a. Credit risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.
- b. Counterparty risk: Counterparty refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments.
- c. Interest Rate risk: This risk is associated with movements in interest rate depends on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
- d. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coup received.
- e. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market
- 6. Different types of fixed income securities in which the Scheme would invest carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- g. The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

#### h. Settlement Risk

Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt curities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio

#### Risks associated with investing in Government of India Securities

- a. Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt Market Liquidity risk with integrate Covernment of india securities even nough the Covernment of india securities market is index india co-instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in m the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.
- b. Interest Rate risk associated with Government of India Securities while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fail and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India

Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

## Market Trading Risks

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

- b. Lack of Market Liquidity: Trading in the units of the scheme on stock exchange may be halted because of market conditions or for reasons that in view of stock exchange or SEBI, trading in the units of the scheme are not advisable. In addition, trading of the units of the scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of stock exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.
- c. Units of the scheme may trade at prices other than NAV: The units of the scheme may trade above or below their NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme holdings. The trading prices of the units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of the scheme. However, given that units of the scheme can be created and redeemed in creation units directly with the fund, it is expected that large discounts or premiums to the NAV of units of the scheme will not sustain due to arbitrage opportunity available.
- d. Regulatory Risk: Any changes in trading regulations by stock exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider ium/discount to NAV.
- e. Right to Limit Redemptions: The Trustee, in the general interest of the unit holders of the scheme and keeping in view of the unforeseen circumstances/unusua market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund.
- f. Redemption Risk: Investors may note that even though the Scheme is open-ended Scheme, the Scheme would ordinarily repurchase units in creation unit size. Thus unit holdings less than the creation unit size can only be sold through the secondary market on the exchange.
- g. Asset Class Risk: The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.
- h. The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the mutual fund depends up on the confirmations to be received from depository (ies) on which the mutual fund has no control.
- industriated ratio for the control. **Tracking Error Risk:** The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. "Tracking Error may arise due to the following reasons: -
- · Expenditure incurred by the fund.
- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- · Securities trading may halt temporarily due to circuit filters.
- $Corporate \,actions\, such \,as\, debenture\, or\, warrant\, conversion, rights, merger, change \,in\, constituents\, etc.$
- · Rounding off of quantity of shares in underlying index.
- Dividend payout.
- · Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
- Execution of large buy / sell orders
- Transaction cost (including taxes and insurance premium) and recurring expenses
- Realisation of Unit holders' funds
- Index provider undertakes a periodical review of the scripts that comprise the underlying index and may either drop or include new securities. In such an event the fund will try to reallocate its portfolio but the available investment/reinvestment opportunity may not permit absolute mirroring immediately.

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

#### Risks associated with investing in TREPS Segments

Russ associated with investing in TREPS segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government becurities 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 members 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.

### **Tracking Error Risk**

The Fund Manager would not be able to invest the entire corpus exactly in the Underlying Scheme due to certain factors such as the expenses, regulatory policies, lack of liquidity, etc., which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the Underlying Scheme. The Scheme's returns may therefore deviate from its Underlying Scheme. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the Underlying Scheme 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 Scheme.

#### 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 in may not realise any value. Further, Listing of units of segregated portfolio in comprised scheme and the transformation of the segregated portfolio in recovery of the security comprised of segregated portfolio in the stock market may be significantly lower than the prevailing NAV.

# Risk associated with investments in Gold ETF's:

a) The scheme would invest in Gold ETFs and thus the NAV of the scheme will react to Gold price movements. Several factors that may affect the price of gold are as follows

 Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia

· Investors' expectations with respect to the rate of inflation

· Currency exchange rates

#### Interest rates

· Investment and trading activities of hedge funds and commodity funds

· Global or regional political, economic or financial events and situations

- · Changes in indirect taxes or any other levies
- b) To the extent the Scheme's assets are invested in Gold ETFs the risks associated with the underlying Gold ETFs, will also be applicable. Some of them are explained below:
- are explained below.
   Currencey Risk: The formula for determining NAV of the Units of Gold ETFs is based on the imported (landed) value of gold. Landed value of gold held by Gold ETFs is computed by multiplying international market price by US dollar value. The value of gold or NAV, therefore will depend upon the conversion value of US dollar into Indian rupee and attracts all the risks attached to such conversion.
   Regulatory Risk: Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of Authorised Participant of Gold ETFs to arbitrage resulting into wider premium/ discount to NAV. Any changes in the regulations relating to import and export of gold going goud jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the underlying Gold ETFs to buy / sell gold against the purchase and redemytion requests received. redemption requests received.
- · Units of Gold ETFs may be acquired from the stock exchanges where the price quoted may be at variance with the underlying NAV, resulting in higher
- O Taxation: Conversion of underlying physical gold into units of Gold ETFs may attract capital gain tax depending on acquisition cost and holding period. Moreover, converting units of the underlying scheme to Gold may also attract Wealth tax. Furthermore, Gold is subject to indirect tax not restricted to the following: Sales Tax, Octroi, VAT, Stamp Duty, and Custom Duty. Hence, any change in the rates of taxation/applicable taxes would affect the valuation of the Scheme.

#### d) Redemption Risk:

The units issued under the Scheme, when invested in Gold ETFs, will derive liquidity from the underlying Gold ETF having creation / redemption process in
creation unit size of predefined quantity of physical gold (e.g. 1 kg). At times prevailing market conditions may affect the ability of the underlying Gold ETFs to
sell gold against the redemption request received.

- Furthermore, the endeavour would always be to get cash on redemptions from the underlying Gold ETFs. However, in case the underlying Gold ETF is unable to sell for any reason, and delivers physical gold, there could be delay in payment of redemption proceeds pending such realization.
- Additionally, the Scheme will derive liquidity from trading units of underlying Gold ETFs on the exchange(s) in the secondary market which may be inherently
  restricted by trading volumes, settlement periods and transfer procedures. As there is no active secondary market for Gold ETFs, the processing of redemption requests at times may be delayed. In the event of an inordinately large number of redemption requests, or re-structuring of the Scheme's investment portfolio, the processing of redemption requests may be delayed.

 Gold ETFs would ordinarily repurchase Units in Creation Unit Size. Thus Unit holding less than Creation Unit Size can only be sold through the second market on the Exchange. Further, the price received upon the redemption of Units of Gold ETFs may be less than the value of the gold represented by them e) Market Trading Risks:

- Although units of Gold ETFs are listed on recognised stock exchange(s), there can be no assurance that an active secondary market will be developed or be maintair ed
- Trading in units of Gold ETFs on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange Authorities or SEBI, trading in units of Gold ETFs is not advisable. In addition, trading in units of Gold ETFs is subject to trading halts caused by extraordinary market volatility and pursuant to the Exchange and SEBI 'crucit filter' rules. There can be no assurance that the requirements of the Exchange necessary to maintain the listing of units of Gold ETFs will continue to be met or will remain unchanged.
- Any changes in trading regulations by the Stock Exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.
- The units of Gold ETFs may trade above or below their NAV. The NAV of Gold ETFs will fluctuate with changes in the market value of that scheme's holdings. The trading prices of units of Gold ETFs will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of Gold ETF. Gold ETFs may provide for the creation and redemption of units in Creation Unit Size directly with the concerned Mutual Fund and therefore, it is expected that large discounts or premiums to the NAV of the units of Gold ETFs will not sustain due to arbitrage opportunity available. (1) Load Structure:
- 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. **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 portfolic 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 midelines and enables identifying and measuring the risk through various risk management tools like various protfolic analytics: risk ratios average duration and midelines and enables identifying and measuring the risk through various risk management tools like various protfolic analytics: risk ratios average duration and midelines and enables identifying and the same risk through various risk management tools like various protfolic analytics: risk ratios average duration and midelines are risk through various risk measures for the same. The same risk through various risk management tools like various protfolic analytics: risk ratios average duration and midelines are risk to risk through various risk management tools like various protfolic analytics: risk ratios average duration and midelines are risk to risk through various risk management tools like various protfolic analytics: risk ratios and midelines are risk ratios average duration and midelines are risk to risk through varios ratios management tools like varios risk management for a ratio and midelines are risk ratios average duration and midelines are risk to risk through varios risk management for a ratio risk ratios average duration and midelines are risk to risk through ratios ratios management ratios risk ratios average duration and midelines aratis average duratios risk through ratios risk ratios average ies and enables identifying and measuring the through various risk management tools like various portfolio analytics, risk ratios, average

#### APPLICABLE NAV

As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020 read with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/253 dated December 31, 2020 with effect from February 01, 2021, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application subject to cut-off timing provisions.

Considering the above, cut-off timings with respect to Subscriptions/Purchases including switch - ins shall be as follows:

- In respect of valid applications received by 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase / switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is
  received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.
- In respect of valid applications, the time of receipt of applications or the funds for the entire amount are available for utilization, whichever is later, will be used to determine the applicability of NAV.

In case of other facilities like Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), etc., the NAV of the day on which the funds are available for utilization by the Target Scheme shall be considered irrespective of the installment date.

## Redemptions including switch – outs:

- · In respect of valid applications received up to 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 tim

#### Transaction through online facilities/ electronic mode:

The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, 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 ing the applicability of NAV, would be In case of a time lag between the amount of subscription being debited to the investor's bank account and the subsequent credit into the Scheme's bank account, the applicability of NAV for transactions where NAV is to be applied based on actual realization of funds by the Scheme, may be impacted. The AMC/its bankers/its service providers would not be liable for any such delay/lag and consequent pricing of units.

### Transaction through Stock Exchange:

With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism

#### Methodology and illustration of sale and repurchase price of Units a) Methodology of calculating sale price

The price or NAV, an investor is charged while investing in an open-ended scheme is called sale or subscription price. Pursuant to SEBI Circular dated June 30, 2009, no entry load will be charged by the scheme to the investors. Therefore, Sale or Subscription price = Applicable NAV (for respective plan and option of the scheme) Example: An investor invests Rs.10,000/- and the current NAV is Rs. 10/- then the purchase price will be Rs.10/-. After deduction of stamp duty investor will rec

Investment amount	Rs.10,000/-	А
Less: Transaction charges (deducted and paid to distributor, if applicable)	NIL	В
Stamp duty applicable (@0.005%)	0.50	C = (A- B)*0.005/100.005
Net Investment amount	9,999.50/-	$\mathbf{D} = (\mathbf{A} - \mathbf{B} - \mathbf{C})$
NAV	Rs.10/-	E
Units allotted	999.95	F = D / E

### b) Methodology of calculating repurchase price of Units

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the investors. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price. Therefore, Repurchase or Redemption Price = Applicable NAV\*(1-Exit Load, if any)

Example: If the Applicable NAV is Rs. 10 and a 2% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs. 10 \* (1-0.02) = Rs. 10 \* (0.98) = Rs. 9.80

### MINIMUM APPLICATION AND REDEMPTION AMOUNT

Minimum Application Amount: Rs. 500/- and in multiples of Re. 1/- thereafter

Minimum Additional Amount: Rs. 500/- and in multiples of Re. 1/- thereafter.

Minimum Redemption Amount: Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter or account balance whichever is lower

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

thin 10 working days of the receipt of the redemption request at the authorised centre of the Motilal Oswal Mutual Fund

#### BENCHMARK INDEX

The performance of the Scheme will be benchmarked against 60% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 5% Domestic Price of Gold + 15% Nifty 5 Yr Benchmark G-Sec Index NAME OF THE FUND MANAGER

Mr. Swapnil Mayekar (For Equity including overseas Index/ETFs & Gold passive funds), Mr. Abhiroop Mukherjee (For Debt Component) and

Mr. Herin Visaria (For International Equity)

NAME OF TRUSTEE COMPANY Motilal Oswal Trustee Company Ltd

PERFORMANCE OF THE SCHEME This Scheme is a new scheme and does not have any perform ce track record

ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016

# A. Scheme's Portfolio Holdings

This Scheme is a new scheme and hence the same is not applicable

B. Sector Allocation of the Scheme This Scheme is a new scheme and hence the same is not applicable.

Return on invested amount before expenses (%)

Return on invested amount after expenses (%)

This Scheme is a new scheme and hence the same is not applicable

NIL

Registrar and Transfer agents' fees & expenses, marketing and selling costs etc.

Load Chargeable (as % age of NAV)

1%- If redeemed on or before 3 months from the date of allotment.

Nil- If redeemed after 3 months from the date of allotment

Regular Plan under the Scheme.

EXPENSES OF THE SCHEME

E. Investment Disclosure

Type of Load

(2) Recurring Expenses:

Entry

Exit

expo

C. Scheme's Portfolio Turnover Ratio

This Scheme is a new scheme and hence the same is not applicable

0	D. Illustration of impact of expense ratio on returns of the Scheme			
g	Particulars	Amount (Rs.)		
er	Invested amount (Rs)	10,000		
1.	Annualised scheme performance	10%		
e e	Net Assets before expenses (Rs)	11,000		
e	Annualised expense ratio*	1%		
n	Net Assets after expenses (Rs)	10,890		
D	Return on invested amount before expenses (Rs)	1,000		
e	Return on invested amount after expenses (Rs)	890		

10.00%

8.90%

analyses the same and acts in a preventive manner

General Risk Factors

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.

As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances.

### PLANS AND OPTIONS

The Scheme offers two Plans: Regular Plan and 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). Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc

There will be no separate portfolio for Direct Plan and Regular Plan.

Each Plan offers Growth Option.

#### Growth Option:

Under this Option, dividend will not be declared. Income/profits received/earned on the Scheme's corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the NetAsset Value (NAV) of Units under this Option.

The AMC reserves the right to introduce/discontinue further Options as and when de emed 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 mentio "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:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	
1	Not mentioned	Not mentioned	Direct	
2	Not mentioned	Direct	Direct	
3	Not mentioned	Regular	Direct	
4	Mentioned	Direct	Direct	
5	Direct	Not Mentioned	Direct	
6	Direct	Regular	Direct	
7	Mentioned	Regular	Regular	
8	Mentioned	Not Mentioned	Regular	

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.

ises being charged, the investor should refer to the website of the Fund. The total expenses of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee as per Regulation 52(6) schemes shall not exceed 1.00 per cent of the daily net assets of the scheme as stated below and are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations:

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC,

The AMC has estimated that the following expenses will be charged to the Scheme, as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current

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

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 he own financial advisor.

For more details, also refer to the notes below the table

Particulars	(% per annum to daily Net Assets)
Investment Management & Advisory Fees	Upto 1.00%
Custodial Fees	
Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption cheques/warrants etc.	
License fees / listing fees and other such expenses	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash	
Audit Fees / Fees and expenses of trustees	
Marketing & Selling Expenses	
Other expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Upto 1.00%
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)#	Upto 0.30%

er expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations ose expenses which are specifically prohibited.

#Additional TER will be charged based on inflows only from retail investors\$ (other than Corporates and Institutions) from B 30 cities.

As per SEBI Circular dated March 25, 2019, it has been decided that inflows of amount upto Rs. 2,00,000/- per transaction, by the individual investors shall be considered as inflows from ratal investors.

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

It may be further noted that

- the total expense ratio of the Scheme including weighted average of the total expenses ratio levied by the underlying schemes(s) shall not exceed 1.00 percent of the daily net assets of the scheme.
- the total expense ratio to be charged over and above the weighted average of total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied under the underlying schemes, subject to limit as specified above.

average of the total expense ratio levied under the underlying schemes, subject to limit as specified above. All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower However, the upfront trail commission shall be paid from AMC's books for inflows through SIPs from new investors as per the applicable regulations. The said commission shall be amortized on daily basis to the scheme over the period for which the payment has been made. A complete audit trail of upfroiting of trail commissions from the AMC's books and amortization of the same to scheme(s) thereafter shall be made available for inspection. The said commission should be charged

to the scheme as 'commissions' and should also account for computing the TER differential between regular and direct plans in each scheme.

The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations will be charged in line with SEBI Mutual Fund Regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards any of the expense heads mentioned in the above regulation. ratio for expense heads mentioned u towards any of the expense heads me

The towards any of the expense heads mentioned in the above regulation. These estimates that the expenses that the investor in the Scheme will be ar directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

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 TER 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.

In addition to expenses under Regulation 52(6) and (6A), AMC may charge GST on investment and advisory fees, expenses other than investment and advisory fees and brokerage and transaction cost as below:

1. GST on investment and advisory fees charged to the scheme will be in addition to the maximum limit of TER as prescribed in regulation 52 (6) of the SEBI

2. GST on expenses other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the SEBI

3. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI Regulations

In addition to the limits as specified in Regulation 52(6) of SEBI (Mutual Funds) Regulations 1996 or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the scheme:

Additional TER can be charged up to 30 basis points on daily net assets of the scheme as per regulation 52 of SEBI (Mutual Funds) Regulations, 1996 (hereinafter referred to as Regulations), if the new inflows from beyond top 30 cities are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher Provided that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities

In case inflows from beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows Daily net assets X 30 basis points X New inflows from beyond top 30 cities

365\* X Higher of (a) or (b) above

\* 366, wherever applicable.

The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The additional TER on account of inflows from beyond top 30 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date

Mutual funds/AMCs shall make complete disclosures in the half yearly report of Trustees to SEBI regarding the efforts undertaken by them to increase geographical penetration of mutual funds and the details of opening of new branches, especially at locations beyond top 30 cities.

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 chan Investors can refer to "Total Expense Ratio" section on https://www.motilaloswalmf.com/downloads/mutual-fund/totalexpenseratio for Total Expense Ratio (TH eratio for Total Expense Ratio (TER) details.

## WAIVER OF LOAD FOR DIRECT APPLICATIONS

#### Not Applicable

### TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

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

The below taxation is applicable w.e.f.1st April 2020

Particulars	Resident Investor	Mutual Fund
Dividend Income	Slab Rate (Applicable Rate)	Nil
Long Term Capital Gains#	20% with indexation	Nil
Short Term Capital Gains	Slab Rate (Applicable Rate)	Nil
Tax on dividend distributed to unit holders	Slab Rate	Nil

# Capital gain rates doesn't include Cess & Surcharge.

Ne.f. April 1, 2020, Mutual fund shall be required to deduct TDS at 10% only on dividend payment (Above Rs 5000) & no tax shall be required to be deducted by the mutual fund on income which is in the nature of capital gain.

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

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

Mutual Funds/AMCs shall prominently disclose the NAVs of all schemes under a separate head on their respective website and on the website of Association of Mutual Funds in India (AMFI). Further, Mutual Funds/AMCs shall extend facility of sending latest available NAVs to investors through SMS, upon receiving a specific request in this regard.

# FOR INVESTOR GRIEVANCES PLEASE CONTACT

Registrar	Motilal Oswal Mutual Fund
Kfin Technologies Private Limited	Mr. Jamin Majethia
Address : Selenium, Tower B, Plot No- 31 & 32, Financial District,	Motilal Oswal Asset Management Company Limited
Nanakramguda, Serilingampally Hyderabad Rangareddi TG 500032	10th Floor, Rahimtullah Sayani Road, Opp. Parel ST Depot,
Tel: 040 79611000 / 67162222	Prabhadevi, Mumbai – 400025
Toll Free No: 18004254034/35	Toll free No.: +91 8108622222 and +91 22 40548002
Email: compliance.corp@kfintech.com	Fax No.: 02230896884
Website: www.kfintech.com/	Email.: mfservice@motilaloswal.com

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 For any grievances with respect to transactions thro of the respective stock exchange or their distributor.

UNITHODLERS INFORMATION

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio, transaction has taken place during the month. Further, SEBI vide its circular having ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

In view of the said requirements, the account statements for transactions in units of the Fund by investors will be dispatched to the investors in following mar

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the MOAMC shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

- 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding 2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s)
- transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on 3.
- half yearly basis [at the end of every six months (i.e. September/March)] Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across 4.
- all Mutual Fund schemes and securities from the Depository by email/physical mode. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry contai 5.
- transactions across all Mutual Fund schemes by email / physical mode.

The word transaction's hall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by MOAMC for each calendar month on or before 10th of the immediately succeeding month.

The Consolidated Account statement will be in accordance to SEBI circular no. SEBI/HO/IMD/ DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI circular no SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018. In case of a specific request received from the Unit holders, MOAMC will provide the account statement statement to the second statement of the second state to the investors within 5 Business Days from the receipt of such request. Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our Designated Investor Service Centres (DISCs) in order to facilitate effective communication

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

#### Annual Account Statement:

The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement, The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

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

It may be noted that the primary holder's own email id and mobile no should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transaction

# Monthly and Half yearly Disclosures: Portfolio / Financial Results:

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

with MOMF, the AMC shall send via email both the mont In case of investors w

#### Special Products available ONGOING OFFER

- The Special Products / Facilities available on an ongoing basis are as follows
- Systematic Investment Plan
- Systematic Transfer Plan Systematic Withdrawal Plan
- Switching Option NAV Appreciation Facility
- Motilal Oswal Cash Flow Plan
- Online Facility Mobile Facility
- Application through MF utility platform
- Transaction through Stock Exchange
- Transaction through electronic mode Through MESS and/or NME II facility of NSE and BSE StAR ME facility of BSE 12
  - Through mobile application of KFINTECK
  - 14. Indian Commodity Exchange Ltd (ICEX)

The above Special Products / Facilities are provided in details as follows:

The above Special Products / Facilities are provided in details as follows:

#### 1. Systematic Investment Plan (SIP)

During Continuous Offer, a Unit holder may enrol for Systematic Investment Plan (SIP) and choose to invest specified sums in the Scheme on periodic basis by giving a single instruction

SIP allows investors to invest a fixed amount of Rupees on specific dates on periodic basis by purchasing Units of the Scheme at the Purchase Price prevailing at such

The terms and conditions for investing in SIP are as follows

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

Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the every month in which application for SIP registration 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 / n business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.

In case SIP frequency not specified default frequency would be monthly. a in SIP are as fol

The Additional feature for investing in Str are as follows.				
SIP Frequency	Minimum Installment Amount	Number of Installments		
Weekly				
Fortnightly	Rs.1000/- and multiple of Re. 1/- thereafter	Minimum – 6 Maximum – No Limit		
Monthly				

#### Systematic Investment Plan (SIP) @ WhatsApp

This facility enables existing investors to transact through the WhatsApp application to execute purchase transactions of SIP in a simplified manner. The second second

The procedure to transact through WhatsApp is given below

Add \* our number +91 93722 05812 in your contacts and only if you are existing investor the below steps to be followed

Go to your WhatsApp, select the number and type 'Hi' from your registered mobile number

3. From there on the journey is built in such a way that our smart bot will guide Investor to take relevant steps

4. Enter registered PAN

5. Select registered Account Type

6. Select Mode of Payment - Lump sum | SIP 7. Select Fund serial number shown on the image

8. Enter serial number and the Amount

9. Investor would be shown his order to review which contains his selected fund, Amount, encrypted bank a/c, Folio number

10. Disclaimer pertaining to mutual fund shall be displayed

11. Further to the disclaimer a confirmation of the order investor will have to enter the OTP

12. On entering the OTP the Investor is sent a payment link where the Investor goes to his bank account & authorizes payment for the transaction.

13. the investor will receive an encrypted payment link to do his payment.

14. On successful payment the investor would receive the confirmation message

SIP Booster" facility (SIP Booster)

a) a) SIP Booster online facility offers frequency at immediate, quarterly, half-yearly and yearly intervals. In case the SIP Booster frequency is not specified, it will be considered as yearly frequency.

- b) The minimum SIP Booster amount would be Rs. 100/- and in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP facility except Motilal Oswal Long Term Equity Fund Plan wherein minimum SIP Booster amount would be Rs. 500/- and in multiples of Rs. 500 thereafter.
- c) In case the investor does not specify SIP Booster amount, Rs.100/- will be considered as the SIP Booster amount (in case of Motilal Oswal Long Term Equity Fund, Rs.500/- will be considered as SIP Booster amount) and the request will be processed accordingly.
- d) SIP Booster facility would be available to all Existing and new SIP enrollments through online mode only. Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit OTM Mandate' at least 20 calendar days before the SIP Booster start month. In case SIP Installment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.
- e) Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.

f) Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit

An Illustration: The SIP Booster facility will work as follows:

SIP

(In Rs.) (A)

5,000

5,000

6.000

7000

8,000

9,000

Details of SIP	SIP
<ul> <li>Fixed SIP Instalment amount: Rs.5,000/-</li> <li>SIP Period: April 1, 2019 till March 31, 2022 (3 years)</li> <li>SIP date: 1st of every month (36 Instalments)</li> </ul>	By providing / choosing the following additional details, an investor can avail SIP Booster facility. Example: SIP Booster Amount: Rs.1,000/- SIP Booster Frequency: Every 6 months

Monthly SIP installments

Amount after SIP Booster (in Rs.) (A+B

5.000

6,000

7.000

8,000

9,000

10,000

SIP Booster amount

(In Rs.) (B)

N.A

1,000

1.000

1.000

1,000

1,000

Once your SIP amount reaches maximum booster limit specified by you, subsequent installments will be processed with the maximum booster limit amount.

Investors can start his/her SIP on the same day, he can pay towards his 1st debit instalment by using another online payment mode viz.Net banking, UPI, RTGS, NEFT etc. and his subsequent SIP debit instruction would be registered on his registered OTM| URN mandate. In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on the 15th of

within 10 days from the close of each month/half year respectively.

The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the host the half yearly statement of the schemes portfolio on the AMC's website (www.motilaloswalmf.com and www.mostshares.com) and on the website of ares.com) and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio on specific request received from investors.

#### Half yearly Disclosures: Financial Results

The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website. The mutual fund shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

#### Annual Report:

The Mutual Fund/AMC will host the Annual Report of the Schemes on its website (www.motilaloswalmf.com and www.mostshares.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 acc year (i.e. 31st March each year).

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

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

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

#### Product Dashboard

In accordance with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, the AMC has designed and developed the dashboard on their website wherein the investor can access information with regards to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of all the schemes.

# Special Products / facilities available during the NFO/ ONGOING OFFER

#### The Special Products / Facilities available during the NFO are as foll

- Systematic Investment Plan
- Switching Option
- Online Facility
- Mobile Facility
- Application through MF utility platform
- Transaction through Stock Exchange
- Transaction through electronic mode
- Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE
- Through mobile application of KFINTECK
- 10. ASBA
- 11. Indian Commodity Exchange Ltd (ICEX)

Please refer to the features of above mentioned facilities in the Section III. B. ONGOING OFFER DETAILS under heading Special Products / facilities available

#### 1) ASBA

#### The Mutual Fund will offer ASBA facility during the NFO of the Scheme

ASBA is an application containing authorisation given by the Investor to block the application money in his specified bank account towards the subscription of the units offered during the NFO of Scheme. If an Investor is applying through ASBA facility, the application money towards the subscription of units shall be debited from his specified bank account only if his/her application is selected for allotment of units. Please refer to the SAI for more details.

#### each month/quarter. In case the end date is not specified, the SIP will continue till it receives termination request from the investor or till the time the bank mandate is debited whichever is earlier

Instant Systematic Investment Plan (ISIP)

No(s).

1 to 6

7 to 12

13 to 18

19 to 24

25 to 30

31 to 36

#### SIP Pause Facility

Under this facility an existing investor who has an ongoing SIP will have an option to temporarily pause the SIP instalments for a specific period of time. Upon expiry of the specified period, the SIP installments would re-start automatically.

The features, terms, and conditions for availing the facility are as follows

a) The facility shall be available only for SIPs registered under monthly frequency with a SIP installment amount of Rs.1,000/- and above

- b) Investors/Unit holders can opt for the facility only twice during the tenure of a particular SIP
- c) The minimum gap between the pause request and next SIP installment date should be atleast 12 calendar days
- d) The facility shall get activated from immediate next eligible installment from the date of receipt of SIP Pause request
- e) The facility can be opted for minimum 1 installment and up to a maximum of 6 installments
- f) The facility available on BSE StAR MF Platform Similarly for SIP registered through Mutual Fund Utility ("MFU"), other Stock exchange platforms and Channel Partners, investors may opt for this facility, if the same is being provided by the respective platform.
- g) The facility once registered cannot be cancelled.
- h) Investors/Unit holders can opt for the facility currently through mobile application of Kfintech i.e. 'KFinKart'. The facility shall be extended to online platforms of MOAMC subsequently

AMC/Trustee reserves the right to amend the terms and conditions of the SIP Pause facility and/or withdraw the said facility

The Trustee/AMC reserves the right to change/modify the terms and conditions of the SIP.

#### 2. Systematic Transfer Plan (STP)

During Continuous Offer, a Unit holder may enrol for Systematic Transfer Plan (STP) and choose to Switch from this Scheme to another Option or Scheme (other than Exchange Traded Funds) of the Mutual Fund, which is available for investment at that time.

This facility enables Unitholders to transfer fixed amount periodically from their Unit holdings in the Scheme (Transferor Scheme) to the other schemes (Transferee Scheme) of the Mutual Fund Scheme

In case the amount (as specified ) to be transferred under STP is not available in the Transferor Scheme in the unit holder's account for any reason, the residual amount will be transferred to the Transferee Scheme and STP will be ceased.

The terms and conditions for investing in STP are as follows: For registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) alendar days

Minimum amount per STP installment under Daily/weekly/fortnightly/monthly STP	Rs. 500/- and multiple of Re. 1/- thereafter
Minimum amount per STP installment under Quarterly STP	Rs. 1,500/- and multiple of Re. 1/- thereafter.
No. of STP Instalments a) Minimum b) Maximum	Twelve Instalments (Daily) Six instalments (monthly/weekly/fortnightly) Three instalments (quarterly) No Limit
Periodicity	Daily/Weekly/fortnightly/Monthly/ Quarterly
Dates available for STP Facility	1st, 7th, 14th, 21st or 28th of every month.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

The Trustee/AMC reserves the right to change/modify the terms and conditions of the STP.

#### 3. Systematic Withdrawal Plan (SWP)

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum Investor can be of the low. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. In case the amount as specified by the unit holder is not available in the Scheme for any reason, SWP will be processed for the residual amount and SWP will be ceased. Unit holders may change the amount indicated in the SWP, subject to the fresh application and minimum amount specified. The SWP may be terminated on written notice from the unit holder and it will terminate automatically when all the units of the unit holder are liquidated or withdrawn from the account. holder. In The features of Systematic Withdrawal Plan (SWP) are as under:

For registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) calendar days

Minimum amount per SWP installment under weekly/ fortnightly/monthly/Annual SWP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per SWP instalment under Quarterly SWP	Rs. 1,500/- and multiples of Re. 1/- thereafter.
No. of SWP Instalments a) Minimum	12 instalments (monthly/weekly/fortnightly) 4 instalments (quarterly) Instalments (Annual)
b) Maximum	No Limit
Periodicity	Weekly/Fortnightly/Monthly/Quarterly/Annual
Dates available for SWP Facility	1st, 7th, 14th, 21st or 28th of every month/ quarter.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

The Trustee/AMC reserves the right to change/modify the terms and conditions of the SWP.

In case the amount (as specified) is not available in the Scheme in the unit holder's account for any reason, the residual amount will be transferred and SWP will be ceased

#### 4. Switching Option

During the NFO period (Switch request will be accepted upto 3.00 p.m. till the last day of the NFO), the Unit holders will be able to invest in the NFO under the Scheme by switching part or all of their Unit holdings held in the respective option(s)/plan(s) of the existing scheme(s) established by the Mutual Fund

This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund (subject to completion lock-in period, if any, of the Units of the scheme(s) from where the Units are being switched) in order to meet their changed investment needs.

The Switch will be effected by way of a Redemption of Units from the Scheme/ Plan and a reinvestment of the Redemption proceeds in respective Plan(s) under the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme/ Plan and the issue rules of the respective Plan(s) under th Scheme (e.g. as to the minimum number of Units that may be redeemed or issued, Exit/ Entry Load etc). The price at which the Units will be Switched-out of th respective Scheme/Plan will be based on the Redemption Price, and the proceeds will be invested in respective Plan(s) under the Scheme at the NFO price.

The Switch request can be made on a pre-printed form or by using the relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs.

#### 5. NAV Appreciation facility

Under this option, Unitholder are being provided with an option to switch an amount equal to the periodic appreciation on the investment on weekly, fortnightly and monthly frequencies. Under this option, the Unitholder transfers only proportionate amount equal to the appreciation in the investment over the last month. The Unitholder has to mention a "Start Date". The Dates available under this facility are 1st, 7th, 14th, 21st or 28th of the month. The first Switch will happen after one month from the start date. In case the Unitholder purchases additional Units, the amount to be transferred would be equal to the appreciation generated on its investments provided the appreciation is at least Rs. 1,000/-. In the absence of any appreciation or appreciation less than Rs. 1,000/- as mentioned above, the Switch-outies of any appreciation or appreciation less than Rs. 1,000/- as mentioned above, the Switch-outies of any appreciation or appreciation less than Rs. 1,000/- as mentioned above, the Switch-outies of the research of the research optication will not be made for that month. The Units in the Scheme/Option from which the Switch-out is sought will be redeemed at the Applicable NAV of the Scheme/Option form which the Switch-out is unvibe the Switch-outies unvibe the Switch-out is unvibe the Switch-out is unvibe the Switch-out is unvibe the Switch-out is observed on the switch out is output will be redeemed at the Applicable NAV of the Scheme/Option form which the Switch-out is unvibe the Switch-out is unvibe the Switch-out is unvibe the Switch-out is observed output with the context and the applicable of the start of the Applicable NAV of the Scheme/Option for the start of the Applicable NAV of the Scheme/Option for the start of the Applicable NAV of the Scheme/Option for the start of the Applicable NAV of the Scheme/Option for the Scheme/Option for the start of the Applicable NAV of the Scheme/Option for the start of the Applicable NAV of the Scheme/Option for the scheme/Option for the scheme/Option for the sche the respective dates on which such Switches are sought and the amount in the scheme/plan/option to which the Switch-in is sought will be allotted at the Applicable NA of such scheme/plan/option on the respective dates. In case the day on which the transfer is sought is a Non-Business Day for the Scheme(s), the same will be processed on the immediately following Business Day.

The Trustees reserve the right to change/modify the terms and conditions or withdraw above facility

#### 6. Motilal Oswal CashFlow Plan (MO-CP)

MO-CP enables investor to withdraw a regular sum from his investments in the eligible Schemes of MOMF at fixed percentage of original investments at a predefine frequency irrespective of the movement in market value of the investments and would be subject to the availability of account balance of the investor

The Salient features of the MO-CP are as under:

MO - CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments at the specified date for a designated tenure period at predefined frequency i.e. monthly, quarterly and annually

It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.

It presently offers three options:

 $a.\ MO-CP(\underline{@}\,6\%\,p.a.\ of\ original\ cost\ of\ investment.\ The\ payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.5\%\ and\ 1.5\%\ respectively.$ 

 $b.\ MO-CP@~7.5\%\ p.a.\ of\ original\ cost\ of\ investment.\ The\ payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.625\%\ wanterly\ respectively\ respe$  $c.\ MO-CP @\,9\% p.a.\ of original\ cost\ of investment. The payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.75\%\ and\ 2.25\%\ respectively. The payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.75\%\ and\ 2.25\%\ respectively. The payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.75\%\ and\ 2.25\%\ respectively. The payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.75\%\ and\ 2.25\%\ respectively. The payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.75\%\ and\ 2.25\%\ respectively. The payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.75\%\ and\ 2.25\%\ respectively. The payouts\ for\ monthly\ and\ quarterly\ frequency\ would\ be\ at\ the\ rate\ of\ 0.75\%\ and\ 2.25\%\ respectively. The payouts\ frequency\ the\ rate \ rate \$ 

#### Illustration: For calculation of MO-CP@ 6% p.a., 7.5% p.a. and 9% p.a. for Quarterly frequency:

Particulars	At 6% p.a.	At 7.5% p.a.	At 9% p.a.						
Investment Date (First Lump sum Investment)	01-Aug-20	01-Aug-20	01-Aug-20						
Cost of Investment	100000	100000	0 100000						
NAV at the time of investment	10.38	10.38	10.38						
Units Allotted	9,634.93	9,634.93	9,634.93						
First Cashflow Date	01-Nov-20	01-Nov-20	01-Nov-20						
NAV	11.86	11.86	11.86						
Amount to be Redeemed	500	625	750						
Units Redeemed	42.16	52.70	63.24						
Balance Units	9592.77	9582.23	9571.69						
Second Cashflow Date	01-Feb-21	01-Feb-21	01-Feb-21						
NAV	11.61	11.61 11.61							
Amount to be Redeemed	500	625	750						
Units Redeemed	43.07	53.83	64.60						
Balance Units	9549.71	9528.40	9507.09						
Dates available for MO - CP:	·								
Monthly & Quarterly Frequency	1st, 7th, 14th, 21st	1st, 7th, 14th, 21st or 28th							
Annual Frequency	Any day of the yea	Any day of the year							
In case of ambiguity MO-CP will be processed as per the following	g default action:	action:							
Default withdrawal option	7.5% p.a. of origin	al cost of investment							
Default frequency	Monthly	Monthly							
Default date	7th of the month	7th of the month							

In case of partial redemptions, the payouts will further happen on the original investment cost and not the balance investment

In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed.

The AMC will require 7 calendar days from the date of submission of valid enrolment form to register the Investor under MO - CP. Therefore, in the intervening period nt form and date of registration, if the date of payout is crossed, then the sai Investors can discontinue with this facility at any time by providing a valid form which shall be made effective within 7 calendar days of the date of receipt of the sa request. Therefore, in the intervening period i.e. date of submission of form and date of registration, if the date of payout is crossed, then the same will be considered

the next date of payout. This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the investor.

Investors are required to refer to the terms and conditions mentioned in the form.

The Trustee/AMC reserves the right to change/modify the terms and conditions of the MO-CP or withdraw of this facility

7. Online Facility

This facility enables the investors to transact online through the official website https://www.motilaloswalmf.com/investonline/. Accordingly, the said website will also be considered as an official point of acceptance. Investors can execute transactions online for purchase, switch, Systematic Investment Plan (SIP), Systematic Transfe Plan and Redemption for units of schemes of Motilal Oswal Mutual Fund and other services as may be introduced by Motilal Oswal Mutual Fund from time to time.

#### 8. Mobile Application:

This facility enables investors to transact through the official application to execute transactions for purchases, SIP, STP, redemptions, switches, view portfolivaluation, download the account statements and avail such other services as may be introduced by the Fund from time to time on their mobile handsets. 9. Application through MF utility platform

Motilal Oswal Asset Management Company Limited (MOAMC) has entered into an agreement with **MF Utilities India Private Limited ("MFUI")**, a "Category II-Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative or various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to the schemes of Motilal Oswal Mutual Fund except Exchange Traded Funds (ETFs) can be dor through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points or Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the MELLI at www.mfuindia.com as may be undated from time to time. The Online Transaction Portal of MELLie, www.mfuonline.com OS locati MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of Motilal Oswal Mutual Fund.

- vi. The transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape ecording device and the transmitte consents to such recording and agrees to cooperate with the recipient to enable confirmation of such fax/web/ ele transaction requests
- er accepts that the fax/web/ electronic transactions shall not be considered until time stamped as a valid transaction request in the Scheme in line vii. The t with SEBI Regulations. It would be considered as a final document as against the original document submitted subsequently for the purpose of record
- viji. In consideration of the recipient from time to time accepting and at its sole discretion acting on any fax/web/electronic transaction request received / purporting Inconsideration of the recipient from the to the accepting and a tis sole discretion acting variable accepting and a tis sole discretion acting variable accepting and a tis sole discretion acting variable accepting and a sole discretion acting variable accepting and the sole discretion acting variable accepting and a sole discretion acting variable accepting and the sole discretion accepting variable accepting and the sole discretion acting variable accepting and the sole discretion accepting variable accepting accepting variable accepting variable accepting accepting variable accepti connection with or any way relating to the indemnified parties in good faith accepting and acting on fax/web/electronic transaction requests including relying upon such fax/ electronic transaction requests purporting to come from the Transmitter even though it may not come from the Transmitter. The AMC reserves the right to discontinue the facility at any point of time.

12. Investors can also subscribe to the Units of the Scheme through MFSS and/or NMF II facility of NSE, ICEX and BSE StAR MF facility of BSE.

Stock Exchanges are required to allow investors to directly access infrastructure of recognised stock exchange to purchase and redeem Mutual Fund units from Mutual Fund/AMC

Investors can avail this facility as and when the same is made available by Stock Exchanges. KYC compliant investors can registered themselves on Stock Exchanges by providing their PAN and creating their profile on the said platform. Stock Exchanges will allot the identification number upon receipt of signed and scanned registration form.

Further upon receipt of authorisation by the Stock Exchanges platform the investor can commence the transaction

13. In addition to subscribing units through submission of application in physical, investor / unitholder can also subscribe to the units of the Scheme through RTA's website i.e. www.kfintech.com. The facility to transact in the Scheme is also available through mobile application of Kfin Tech i.e. "KFINTECH".

14. An additional facility of transacting in the Units of all eligible Schemes of MOMF through the platform as may be provided by Indian Commodity Exchange Ltd (ICEX) to the investors. Further, Investors desirous of transacting through ICEX shall submit applications to registered stock brokers or distributors registered with ÌCEX.

#### Differentiation of MOFAAPFOF-A with other existing Schemes of MOMF

The following table shows the differentiation between the existing schemes of MOMF

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on January 31, 2021)	Number of Folio's (As on As on January 31, 2021)
Motilal Oswal Nifty 5 0 0 F u n d MOFNIFTY500)	The Scheme seeks investment return that corresponds to the performance of Nifty 500 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 500 Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNIFTY500 is an open ended scheme replicating/ tracking Nifty 500 Index	91.41	14,304
Motilal Oswal Nifty Bank Index Fund MOFNIFTYBANK)	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.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Bank Index and 0-5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFNIFTYBANK is an open ended scheme replicating / tracking Nifty Bank Index	80.26	17,342
Motilal Oswal Nifty Midcap 150 Index Fund MOFMIDCAP)	The Scheme seeks investment return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Midcap 150 Index and 0- 5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFMIDCAP is an open ended scheme replicating / tracking Nifty Midcap 150 Index	125.34	9,247
Motilal Oswal Nifty Smallcap 250 Index Fund MOFSMALLCAP)	The Scheme seeks investment return that corresponds to the performance of Nifty Smallcap 250 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Smallcap 250 Index and 0- 5% in Debt, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	MOFSMALLCAP is an open ended scheme replicating/tracking Nifty Smallcap 250 Index	107.18	8,098
Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50)	The Scheme seeks investment return that corresponds to the performance of Nifty 50 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty 50 Index and 0-5% in Debt, Money Market Instruments, G- Secs, Cash and Cash at call, etc.	MOFNIFTY50 is an open ended scheme replicating / tracking Nifty 50 Index)	53.82	10,685
Motilal Oswal Nifty Next 50 Index Fund MOFNEXT50)	The Scheme seeks investment return that corresponds to the performance of Nifty Next 50 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest 95% minimum to 100% maximum in Equity and equity related securities covered by Nifty Next 50 Index and 0-5% in Debt, M o n e y M a r k e t Instruments, G-Secs, Cash and Cash at call, etc.	MOFNEXT50 is an open ended scheme replicating / tracking Nifty Next 50 Index	52.91	6,005
Motilal Oswal M50 ETF (MOFM50)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the Nifty 50 TRI (Underlying Index), subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting Nifty 50 and the balance in debt and money market instruments and cash at call.	MOFM50 is an open ended scheme replicating Nifty 50 which invests in securities constituting Nifty 50.	23.12	3,383
Motilal Oswal Midcap 100 ETF (MOFM100)	The Scheme seeks investment return that corresponds (before fees and expenses) to the performance of Nifty Mid cap 100 TRI (Underlying Index), subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting Nifty Midcap 100 and the balance in debt and money market instruments and cash at call.	MOFM100 is an open ended scheme replicating Nifty Midcap 100 which invests in securities constituting Nifty Midcap 100 in the same proportion as in the Index.	49.64	10,215
Motilal Oswal NASDAQ 100 ETF (MOFN100)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 TRI, subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting NASDAQ-100 and the balance in Overseas Debt and Money market instruments and cash at call, mutual fund schemes or exchange traded funds based on NASDAQ-100	The Scheme will invest in the securities which are constituents of NASDAQ- 100 in the same proportion as in the Index.	2,832.26	31,351
Motilal Oswal Ultra Short Term Fund (MOFUSTF)	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invests in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs *Though the Macaulay duration of the portfolio would be between 3 months and 6 months, individual security duration will be less than equal to 12 months. #The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.	The Scheme is an open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months which will invest in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments with portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs.	55.05	3,943

The uniform cut-off time as prescribed under SEBI (Mutual Funds) Regulations, 1996 and as mentioned in the Scheme Information Document (SID) / Key Informatio The uniform cut-off time as prescribed under 52B (windfar Funds) Regulations, 1990 and as mentioned in the Schene information Document (SD). Rey information Memorandum (KIM) of respective schemes of Motilal Oswal Mutual Fund shall be applicable for applications received on the portal of MFUI i.e. www.mfuoine.con However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI Motilal Oswal Mutual Fund / MOAMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a **Common Account Number ("CAN")**, a single reference number for all investments in the Mutual Fund industry for transacting in eligible schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAI Registration Form (CRF) and necessary documents at the MFUI POS. MOAMC and/or its Registrat and Transfer Agent (RTA) shall provide necessary details to MFU as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI i.e. www.mfuindia.com to download the relevant forms.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com

#### 10. Transaction through Stock Exchange

Mutual Fund also offers facility of transacting in the Units of the select Schemes/Plans/ Options through the platforms as may be provided by Bombay Stock Exchange (BSE) Indian Commodity Exchange (ICEX) and National Stock Exchange (NSE). Investors desirous of transacting through the stock exchange mode shall subm applications to registered stock brokers or distributors registered & RIA with NSE, ICEX or BSE.

The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers or distributo registered with the BSE, ICEX and/or NSE in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE or such other recognized stock exchange in this regard. Investors desirous of transacting through the stock exchange mode may be required to have a demat account with NSDL/CDSL

The Mutual Fund will not accept any request for transactions or service requests in respect of Units bought under this facility in demat mode directly

The AMC/Fund will not send any account statement in respect of Units bought in demat mode or accept any request for statement as the units will be credited in dema account of the investor and their DPs should be approached for issuence of statement. Investors may note that the facility of transacting through the stock exchange more is currently being offered only for select schemes of the Mutual Fund.

For any grievances with respect to transactions through stock exchange mechanism, Investors must approach either stock broker or the investor grievances cell respective stock exchange. The Fund or the AMC will not be liable for any transactions processed based on the transaction details provided by the stock exchanges. es cell of th

#### 11. Transaction through electronic mode

Subject to the investor fulfilling certain terms and conditions stipulated by the AMC as under, MOAMC, MOMF or any other agent or representative of the A Mutual Fund, the Registrar may accept transactions through any electronic mode ("fax/web/ electronic transactions") as permitted by SEBI or other regul tative of the AM

- i. The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/web/electronic transactions and the recipient shall no in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to sen such transactions.
- The recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by e recipient.
- The transmitter's request to the recipient to act on any fax/web/electronic transmission is for the transmitter's convenience and the recipient is not obliged bound to act on the same.
- sactions is not a secure means of giving instructions/ transactions requests and that the tra iv. The transmitter acknowledges that fax/web/electronic transmitter aware of the risks involved including those arising out of such transmission
- The transmitter authorizes the recipient to accept and act on any fax/web/ electronic transmission which the recipient believes in good faith to be transmitter and the recipient shall be entitled to treat any such fax/web/ electronic transaction as if the same was given to the recipient under the sion which the recipient believes in good faith to be given by th original signature

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on	Number of Folio's (As on As on January 31, 2021)	Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on	Number of Folio's (As on As on January 31, 2021)
Motilal Oswal Focused 25 Fund (MOF25)	The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	related instruments from Top 100 listed companies	investing in maximum 25 stocks intending to focus on Large Cap stocks with an investment objective to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential. The asset allocation of the Scheme is investing upto 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market	January 31, 2021) 1,494.91	71,143	Motilal Oswal 5 Year G – Sec ETF (MOFGSEC) Motilal Oswal Multi Asset Fund (MOFMAF)	portfolio comprises of Equity, International Equity Index Funds/ Equity	The Scheme would invest M i ni m u m 95% to Maximum 100% in Securities constituting Nifty 5 yr Benchmark G- Sec Index and Maximum 5% in Money Market instruments, units of liquid scheme or Motilal Oswal Liquid Fund including TREPS The Scheme would invest M in i m u m 10% to Maximum 50% in Equity, Equity related instruments and International Equity ETEps <sup>6</sup> , Minimum 40% to	An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold	January 31, 2021) 54.89 211.53	24,432
Motilal Oswal Midcap 30 Fund (MOF30)	The investment objective of the Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	at least 65% in Equity and equity related instruments* selected between Top 101st and 250th listed companies b y full mark et capitalization and upto 35% in Equity and equity related instruments* other than Top 101st and 250th listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G- Sec, Bonds, Cash and cash equivalents, etc. or 10% in	predominantly investing in mid cap stocks with investment objective to achieve long term capital appreciation by investing at least 65% in Equity and equity related instruments* selected between Top 101st and 250th listed companies by f ull m ark et capitalization and upto 35% in Equity and equity related instruments* other	1,736.63	53,220	a) Official Point of A Hyderabad 4th Floc Mumbai 10th Floc Pune Office N Ahmedabad 306, Th Delhi 801-811 Chennai No.121. Bangalore 2/1, Grc Kolkata 3rd Floc Surat Office N b) Investor Service C Jaipur 403-404 Lucknow 710, 7th Chandigarh SCO 86 Coehin 1st Floo Coimbatore Krishna Indore 202, Sat Nagpur 1 Floor, Baroda 301 3rd Raipur Piyank' Nashik 2nd floc	ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds. AL MUTUAL FUND cceptance of Transactions (OPA r, Door No-6-3-670, RKJSM Squar oor, Motilal Oswal Tower, Rahimtul or, Queens mansion, Behind Khadi I vo. 401B, 4th Floor, Swojas House, ird Eye Two Building, Opp Parimal 5, 8th Floor, Tolstoy House, Tolstoy (46, Dr Radhakrishnan Salai, Third I und Floor, Embassy Icon Annexe, I or, Constantia Building, 11, Dr. U. N vo. 2006, Mezzanine Floor, 21 st Cer <b>enter (1SC):</b> 4, City Mall, Bhagwan Das Road, C- Floor, Ratan Square, 20-A, Vidhan , First Floor, Sector 38 C, Chandigaa , First Floor, Sector 38 C, Otandigaa , First Floor, Sector 38 C, Marther A, Viet A, Carde, Old No. 171, New No. 60, 1 Guart B, Dove PNG Jewellers, Q , Sapace Cosmos, Ashok Stambh, N o. 2, Wis Advan Enterprises, Cabin	es, Above Reliance Digital, Punji ah Sayani Road, Opp. Parel ST D Bhandar, AK Nayak Marg, Fort, N. Lane No. 14, Prabhat Road, Incon Garden, Panchwati Cross Roads, Road, Connaught Place, New Del Joor, Opposite To Citi Centre, M. riantry Road, Bangalore - 56000. Bramachari Street, Kolkata - 700 tury Business Center, Near Udh Scheme, Jaipur - 302 001 Sabha Marg, Lucknow, Uttar Pra h. 160014 Nagar Main Road, Opposite tio Ma Subramaniam Road, R.S. Puram, posite High Court Gate No. 1, M 'aj Mandir, Zenda Chowk, Dharat Restaurant, Sarabhai Main Road, J. Raipur-492001 Chahtisgarh asik-422001	agutta, Hyderabad - 500 082 tepot, Prabhadevi, Mumbai - 400 fumbai - 400001 ne Tax Office Iane, Erandawane, i Ahmedabad - 380 006. hi - 110 001. ylapore, Chennai - 600004 I D017 na Char Rasta, Ring Road, Surat- idesh - 226001 ilayala Manorama, Kochi, Kerala Coimbatore-641002 G Road, Indore - 452 001 mpeth, Nagpur-440010 Baroda-390007	Shivaji Nagar, Pune - 41 395002	
Motilal Oswal FlexicapFund (MOF35)	of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity & equity related instruments across sectors and market-capitalization levels. However, there can be no assurance or guarantee that	The scheme would invest 65% to 100% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G- Secs, Cash and cash equivalents. *subject to overall limit of 35 securities	in Equity and equity related instruments* The scheme is an open ended equity scheme investing across	11,370.32	406,170	Ranchi     'STARI       Jamshedpur     1stFloo         KFIN TECHNOL       Registrar       KFin Technologies Priva	HEIGHT, Shop No. 1B, 1st Floor, C r, RR Square, Main Road, Bistupur, COGIES PVT. LTD (Offici te Limited r B, Plot No. 31 & 32, Financial D 2222 34/35 &kfintech.com	pposite. K C Roy Memorial Hosp Jamshedpur. 831001 al Collection Centres)	inital, Circular Road, Lalpur, Ranc		Patiala Patna Pune
Motilal Oswal Long Term Equity Fund (MOFLTE)	the investment objective of the Scheme would be achieved. The investment objective of the scheme is to generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be	equity related instruments and balance up to 20% in	scheme with a statutory	1,885.28	226,309	Aimer Akola Aligarh Aligarh Aluabad Amaravathi Ambala Amritsar Anand Asansol Aurangabad Azamgarh Balasore Bangalore Bankura	Bhilai       Bhilwara       Bhopal       Bhubaneswar       Bilaspur       Bokaro       Burdwan       Calicut       Chandigarh       Chennai       Chennai       Cochin       Coimbatore       Cuitack	Ferozpur Gandhidham Gandhinagar Gaya Ghaziabad Ghazipur Gonda Gorakhpur Gulbarga Guntur Gurgaon Gurgaon Gwahati Gwalior Haldwani Haridwar	Jamnagar M Jamshedpur M Johansi M Jodhpur M Johpur M Kannur M Kannur M Karinnagar M Karinal N Karal N Karagpur M Kharagpur M	eerut ehsana ehsana irizapur irizapur oradabad oradabad umbai uzaffarpur uzaffarpur agenkoil agpur argoa anded agbur argoa anded sik ehsai	Raijahur Rajahmundry Rajkot Ranchi Renukoot Rewa Rohtak Roorkee Rourkela Sagar Pondicherry Salem Salem Satna Statna Shillong
Motilal Oswal Dynamic Fund (MOFDYNAMIC)	The investment objective is achieved. The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments in cl u d in g e q u it y derivatives, debt, money market instruments and units issued by REITs and InvITs. However, there can be no assurance or guarantee that the investment Objective of the Scheme would be	65% to 100% in Equity and equity related instruments including 0 - 35% in equity derivatives and up to 0-		1,193.86	40,172	Shree Gayathri Towers #4,18t Davangere Manda,Davangere Complex, 2nd Floor Opp.Opp Brahmins Boys Hostel,Hassa Road,Karangal Padi,-,Manga Mysore 570009 Panjim H. N Ahmedabad Office No. 401, 380001 Baroda 203 Corner p 392001 Bhavanagar 303 Stet	Darbhanga Davangere Dehradun Deoria Dehradun Dianbad Dhule Dirgapur Road,Basavanagudi,Bangalore 560004 Floor K,H.B. Colony,Gopalaswamy M e 577002 Dharwad Adinath Complex, Manicipal ecorporation Office.Jagat, 5 Municipal ecorporation office.Jagat, 5 Mun	fudaliar Road, Gandhi Nagar-Bellar escide Kamal Automobiles, Bhoovi ( station Main Road, Kalaburagi, Gulb Sion, above Indusind Bank, 2nd Flo I Commercial Complex, Pajifond, M Vear Don Bosco High School, Panji Ahmedabad 380009 Anamd B-42 roda 390007 <b>Bharuch</b> 123 Nexus b agar 364001 <b>Gandhidham</b> Shop	Kota         N           Kottayam         N           Kurnool         Pi           Lucknow         Pi           Ludhiana         Pi           Madurai         Pi           Solisopo Ol Lawni Talkes, PB Ro         Paga 435105           Salilopo Ol Lawni Talkes, PB Ro         Paga 435105           Madurai         Pi           Wold Nami Talkes, PB Ro         Paga 435105           Madurai         Viano Combine Second Angle           Madurai         Viano Combine Second Angle           Madurai         Viano Commercial Center, NT vs           Valbhav Commercial Center, NT ro         Visusiness Hub, Near Gangotri Hotel, PL 25 Near Anbiea Arcade Plot #	1st Floor, 3rd Main, P J Ez ad, Dharwad 580001 Gulb demadri Arcade, 2nd Main i 580029 Mangalore Mal 2nd Floor, 1st Main, 5th va, 2nd Corss, mission Coi Down Town Shrow Roor //s Rajeshwari Petroleum, 300, Ward 12. Opp. CG F	tension,Davangere taluk, arga H NO 2-231,krishna Road,salgame Road Near hendra Arcade Opp Court Cross, Saraswathi Puram, mpound,Shimoga 577201 n,Grid Char Rasta, Anand Makampur Road,Bharuch ligh School ,Near HDFC
Motilal Oswal Equity Hybrid Fund	achieved. The investment objective is to generate equity linked returns by investing in a combined portfolio of equity and equity related instruments, debt, money market instruments and units issued by Real Estate Investment Trust (REIT) & Infrastructure Investment Trust (InvIT). However, there can be no assurance or guarantee that the investment objective of the Scheme would be	debt instruments, Money Market Instruments, G- Secs, Cash and cash equivalents. or 10% in	equity and equity related instruments with an objective to generate equity linked returns	374.67	21,342	Bunglow,Jamnagar 361008 3) Mehsana 384002 Nadiad 311 302 Metro Plaza, Near Moti Dreamland Arcade,Opp Jadel Plaza 1St Floor, 108 Adhith Road,Nungambakkam, Chenn Village, Calicat 673001 Coch 670001 Kollam Ground Floor PO,Kottayam 686002 Malag Trivanlar and FloorErinjery Trivandrum Marvel Tower, 1 Dindigul No 59B New Pen Complex,Erode 638003 Karr HNO 45, 1st Floor,East Car Street,-Pondicherry 605001 55/18 Jeney Building,SN Ró Street, Pondicherry 605001 55/18 Jeney Building,SN Ró Vekkaliamman Kalyana Man floor,Vellore city centre,Anna 4th Floor, Opposite Bora serv Chowchakra Complex, Prem Munukutla Vari Street.opp	Junagadh 124-125 Punit Shopping C -iard Filor City Center, Near Paras Cir Tanki Chowk, Rajkot, Rajkot Gujarat Blue, Tithal Road, Valsad 396001 Vapi anar Salai, Egmore Opp To Chief M ini Ali Arcade 158 HoorKizhavana R ra Narayanan Shopping Complex, Kauu ppuram 2nd Floor, Peckays Arcade, D Complex, Ramanchira, Opp Axis Ban is Floor, un-42 Statuse, (Uppalam Road sisioner Street, Palani Road, Opp Gom ur No 88/11, BB plaza, NRMP street, K Salem No 6 NS Complex, Ornalur mai ad, Near Aravind Eye Hospital, Tirunely dapam, Puthur, - Tirchy 62001 Tulta, Street, Nagerooi 62001 Agartala Ols Ro rice, Ullubari, Guwahati, Assam 7810 Ultaha, Sichar 788001 Ananthapur Plc dhra Hospitals, R Peta, Eluru 534002 Vaerabad 50001 K Sarimagar 2nd S1	enter_M.G Road, Ranavar Chowk, J. Le, Nadiad 387001 Navasr1 103 1 660001 Surat Office no: ~516 5th F. & First Floor Solltaire Business Cc detropolitan Court, Chennai 6000 wers, Mullackal, Karte Bus Stand ad, Panampilly Nagar, Near Atlantis thubhsree Block, Kadapakada, Kolla whill, Malappuram 676505 Palgi C, Thiruyalla 689107 Trichur/Thris Residence Association), Trivandrun athi Lodge, Dindigul 624001 Ero S Mess Back Side, Karur 639002 M floor,MKG complex, Opp to Göwri road, Salem 630009 Thanjavur N eli 627001 Tirupur No 669A, Kam rin 4 - B. 342 - A37, Mangalmal M sc Chowmuhani, Mantri Bari Roadi. T Shillong Annex Mani Bhawan, I, t No: 12-313, Balaji Towers, Surye Contrar 2nd Shater, 1st Floor, Hnoo	unagadh 362001 Mehsana FF-21 st Floore Landmark Mall, Near Say loor Empire State building, Near U tre, Opp Dob Bank Gidc Char Rast 02. T Nagar/Nungambakkam N Mol 2008 Koll Calieut Secon Junction, Ernakualm 682036 Kam m691008 Kordayam I St Floor Csis hat No: 20 & 21, Metro Complex I sur 4th Floor, Crown Tower, shakt 059010 Colimbatore 3rd Floor Jay de Address No 38/1 Ground Floo 169010 Kollmbatore 3rd Floor Jay de Address No 38/1 Ground Floo 1, Basement/Nallaiyah Complex, S Shankar Hotel, Pollachi 642001 I 0, I, Basement/Nallaiyah Complex, S ari Road, Near 0 di collector office, ani Nagar, Opp. Rajaji Park Palaya st Floor Near Traffic Point, Tripura st Floor Near Traffic Point, Tripura 6, 1-448, 14/2 Lane, Arundal Pet. C	Someshwar Shopping M ji Libary, Navari Gujar, ji Libary, Navari Gujar, Ji Libary, Navari Gujar, Ji Libary, Navari Gujar, d Floor,Manimuryi C cr ur 2nd Floor, Global Vil Enclaive, 1057 Avinashi R Enclaive, 1057 Avinashi R Enclaive, 1057 Avinashi R Li Got,North Vel, Navashi K Ondicherry No 122(10b Ondicherry No 122(10b Notati Road, Tuticorin 62 Vest, Agarala 799001 G ur School, Shillong 793001 pur 512001 Elaru DNo-	all,Modhera Char Rasta, t,Navasri 39645 Rajkot Surat 395002 Valsad 406 31 Clennai F-11 Askhaya Road,Cathedral Garden tre, Bank Road, Kannur Station Road, Collectorate Station Road, Collectorate Gad,-Scimbatore 64 1018 ain Road),Sorna Krishna adurai 625001 Nagerkoil ), Muthumariamman Koil javur 613001 Nagerkoil 0 23C/1 E V Rroad, Near 8003 Vellore No 2/19,1st wahati Ganapati Enclave, Silchar NN, Dutta Road, 23A-7-72/73K K S Plaza 1No 303. Vamsee Estates
Motilal Oswal Liquid Fund	achieved. The investment objective of the Scheme is to generate optimal returns with high liquidity to the investors through a portfolio of money market securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved	The Scheme would invest in money market securities.	The scheme is an open ended liquid fund investing in money market securities with an objective to generate optimal returns with high liquidity	1,285.79	17,694	Shoping mall, Kurnool 51800 Nagula Mitta Rodad, Opp Ba 533103, Solapur Block No0 Road, Sritkakulam 532001 Ti Meda, Near Ayodhya Stadium DNO : 48-10-40, Ground Floo Warangal City Center, 15-1- CollegeNehru Nagar, KHAM Seriliungampally Mandal, Hy Shop No : 21 2nd Floor, Gulsh Bhopal Gurukinga Plaza, Plot General Store,Dhule 424001 Yashodhah,Ring Road,Jalgao Sankul,Sharanpur Road,Jasi	1) Nanded Shop No.4, Santakripa Mari nk of Baroda, Nellore 52400 Rajahn 6, Vaman Nagar Opp D-Mart, Jule Sola 10, 10-13-425, 18 Floor Tii n, Dharmapuri Road, Vizianagar, Opp 237, Mulugu Road Junction, Warangu IMAM 507002 Hyderabad (Gachibo Carabad, 500032 Akola Yamuna Taran Jam Tower, Near Panchsheel Talkies Jai No. 48A, Opposite City Hospital, zone Indore 101, Diamond Trade centre., a 425001 Nagpur Plot No. 2, Block Ni k 422002 Rathan I Nagpal Bhawan Fi No. 227,87 Vishwaidhyalaya Marg.S.	eter G Road, Opp.Bank O'India, N undry No. 46-23-10/A, Tirumala A ur, Solapur 413004 Srikakulam D ak Road, Opp. Sridevi Complex, Ti 5002 Vijayawada HNo26-23, 1st F Roadto Laitha Jeweller Showroom, 1 S00002 Khammann 11-4-33 Sh Wil) Selenium Plot No. 31 & 32, To Complex Shop No 30, Ground Floc stambh Square, Amaravahi 444601 Complex Shop No 30, Ground Floc stambh Square, Amaravahi 444601 Indore 452001 Jabalgur 2nd Floc B / 1 & 2, Shree Apratment, Khare ee Ganj Road, Do Batti, Near Nokia tion Road, Deo Batti, Near Nokia tion Road, Deo Batti, Near Nokia	ianded 431601 Nellore D No:16-5-7 rcade, 2nd floor, Ganuga Veedhi, I, No 4-4-97 First Floor Behind Sri 'Uy lioor, Sundarammastroet, Gandhilo, Beside Taj Hotel LadgE, Visakhap op No. S-9, 1st floor, Srivenkata S wer B Survey No.115/22 115/24 11 Y H1. No-06 Mutrizapur Road,Opp Aurangabad Shop no B 38, Motiw Ground Floor Ideal Laundry Lane N , 290/1 (615-New), Near Bhavatt Town, Mata Mandir Road,Dharamg Care, Ratlam 457001 Sagar II floor Vishal Megba Mart, Ujjaan 456001 /	6 Ramarao Complex, No: anavajneta, Rajahmundry ayaganapathi Temple, Ped No. 20-20-29, Ji S Hoor, S Igar, Krishna, Vijayawada airam Arcade, Old CPI G S/25, Financial District G Radhakrishna Talkies, Al ala Trade Center, Nirala B Radhakrishna Talkies, Al ala Trade Center, Nirala B ( Garden, Jabalpur + 482 asmosl 112/87 C. T. ROAT	2 Shop No.305, 3rd Floor, East Godavari Dist, AP- da relli veedhi, Palakonda urya Nagar, Kalavapuvu 520010 Visakhapatnam Shop No22, Ground Floor Office Near PriyaDarshini achibowli Nanakramguda toli 444004 Amaravathi azar, Aurangabad 431001 yot Finance, Opp Bhavasar 001 Jalgaon 3rd floor,22 .s-9 Second Floor,Suyoji BHANGAPACHIL,G.
Motilal Oswal Nasdaq 100 Fund of Fund	The investment objective of the Scheme is to seek returns by investing in units of Motilal Oswal Nasdaq 100 ETF. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest 95% to 100% in Units of Motilal Oswal Nasdaq 100 ETF and balance up to 5% in Units of liquid/ debt schemes, Debt, Money Market Instruments, G- Secs, Cash and Cash at call, etc.		1,857.25	147,707	80/Janatunchati Mahalla 3rč Lohiya Motor, Berhampur (O) Nagar, "Bhubaneswar 751000 City, Bokaro 827004 Burdwa Cuttack SHOP NO-45, 2NH Floor, Bank More, "Dhanbad 1 FloorHotel Skylark, Swaraipu Road, Sakchi, Bistupur, East 3 Medinipur, Kharaggur 721304 732101 Pattan 3A 3Rd Floor, Con No 307 3Rd Floor, Con 219, SAHEJ PLAZA, Golebaa Road, Kolkata, 700 001 Agra Centre Point, "Aligarh 20200	Paschim Bardhaman West Bengal.Asa H door,Ward no-24 Opposite PC Chan P of 24 Opposite PC Chan P <b>3 Biaspur</b> Shop.No.306,374 <b>B Alapson</b> Floor,Holding No. D FLOOR, netaji Subas Bose ArcadE, 826001 <b>Durgapur</b> MWAV-16 Bengal. D FLOOR, netaji Subas Bose ArcadE, 826001 <b>Durgapur</b> MWAV-16 Bengal. <b>B Kolkata</b> Apegiay House (Beside Pan Anand Tower, Exhibition Road,Opp Ici mmerce Tower, Beside Mahabit Tower, zer, Sambalpur,Sambalpur 768001 <b>Si</b> H House No. 172(4, 2nd Floor, Deepak H Kolkata Apuena Bezar, Zup Alegoar Hoor 1, Alabahabad Meena Bazar, Zup Alegoar House No. 172(4, 2nd Floor, Deepak	dra, Bankura town, Bankura 722101 Flolv No, 9(6), Nehru Nagar [East], E ANDAM PLAZA, Vyapar Vihar M «4,2srcepally G. T. Road, West Ben (BIG BAZAR Building) Adjusent Mubig,2ad Floor City Centre, Dist 8 C Road Opp Nirala Hotel,Opp Ni gupur Holding No 254/220, SBI Bi k Hotel ),C Block3rd Floor, J F Park i Bank, Patna S00001 Raipur Offic Ranchi 834001 Rourkela 2nd Floor, Wasan Plaza, Behind Hotel Holiday N S.P. Marg Civil Lines, Subhash Cha	Berhampur (Or) Opp Divya Nar Shilai 490020 Bhubaneswar A/181 ain Road, Bilaspur 495001 Bokaro Lagal, Burdwan 713103 Chinsura No To Reliance Trends, dargha Bazar I, BURDWAN Durgapur-16, Durga Irala Hotel, Opp Nirala Hotel, Jalpaja ULI,DING, Malancha Road, Ward N Street, Kolkata 700016 Malda Ram e No S-13 Scool Floor Reheja Tov Main Road, udit Nagar, sundargath, Sevorke Road, Siliguri 734001 D I NNN, Sanjay Place, Agra 282002 A I NNN, Sanjay Place, Agra 282002 A	dan Kalyan Mandap,3rd I Back Side Of Shivam H City Centre, Plot No. He 96,PO: Chinsurah,doctor Cuttack 753001 Dhanb- pur 713216 Gaya Propert; uri 735101 Jamshedpur o.16, PO: Kharagpur, PS: Krishan Pally: Ground Fl ver,fafadih Chowk,jail Rox Rourekla 769012 Samba Ihousie 2 nd Floor Roon Iigarh Sebti Complex Ce Ambala 6340, 2nd Floor;	Lane Dharam Nagar,Near onda Show Room,Saheed +07,sector-iv,bokaro Steel s Lane,Chinsurah 712101 di 208 New Market 2Nd Waldhukunj, 3rd Floor, Q Kharagpur,Dist, Paschim oor,english Bazar,-Malda ad,Raipur 492001 Ranchi Ipur First Floor, Shop No. 1 no-226,R N Mukherjee ntre Point,Sebti Complex Nicholson Road,Adjacent
Motilal Oswal Large and Midcap Fund (MOFLM)	The investment objective is to provide medium to long- term capital appreciation by investing primarily in Large and Midcap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest in 35% – 65% in equity and Equity related instruments of Large cap companies and in Equity and Equity related instruments of Mid cap companies and 0-30% in Equity and Equity related instruments of other than above and in Units of liquid/ debt schemes, Debt, Money Market Instruments, G-Sees, Cash and Cash at call, etc. and 0-10% in Units issued by REITs and InvITs	equity scheme investing in both large cap and mid cap stocks	529.90	35,851	Lines, Ayub Khan Chauraha, F ComplexGhantaghar, Radha 1 Road, Near Sirmaur Margabo Nead Peer ki Mazar, Nehru G Gonda H No 782, Shiv Sada Gurgaon No: 212A, 2nd Fl Haldwani 263139 Haridwar N Complex 11-9-G.R. N. C 284001 Kanpur 15/46 B Grov A, Complex, S Park Road Haz Floor, Vihari La Plaza, Oppoo 404, Ward No. 8, Dankeengan Court, Front of Dr. Lal Lab, O. Floor, Near Kalyan Jewelers, Road, Dist. Sonebhadra (U.P. Floor, Ashoka Plaza, Delhi Ro Saharanpur 247001 Satna Ja Bank, Rajgath Road, Solan 17, Varanasi D-64/132, 2nd Floo Road, Near DAV Girls Colleg 416001 Mumbai 244B Raj Balgandharva, Shivaji Nagari, Housing Society, Near MTNI	nbala 133001 Azamgarh House No. 23 Jarcilly 243001 Begusarai C/o Dr Haz Rani Sinha Road, Bhagalpur 812001 ve, Reliance Webword, Dehradnu 2488 froundnit, Faridabad 121001 Ghaziaba Mi Ti Road, Nacar Raghukul Vidyapeet oor, Vipul Agora, M. G. Road,-Gurga Shop No17. Bhaita Complex, Nacar Ja omplex, Opposite Pathak Honda, Abo und Floor.Opp. Muir Mills (Civil Lines, ratganj Thaper House, Lucknow 25600 site Brijwasi Centrum, Near New Bus S (j, Mirzapur 21001 Morad Jk Housing Board Colony, Morema J, Sector-18, Noida 201301 Panipat Pree J, Renukoto 231217 Rewa Shop No. 2 212 Sonepat 2nd Hower House Shree A inann Market, Purana Power House Chin and "Rohta H 24001 Roorkee Shree A inana Market, Purana Power House Chin and Ag Indha 2nd Shor, Settlemer g, (COC Bank Building) Pyara Chowl a Bahadur Compound, Ambalal Dos Pune 411005 Vashi Vashi Plaza, Shop Pune 4 1005 vashi Vashi Plaza, Pune 4 1005 vashi Vashi Plaza, Pune 4 1005 vashi Vashi Plaza, Shop Pune 4 1005 vashi Vashi Plaza, Shop Pune 4 1005 vashi Vashi Plaza, Pune 4 1005 vashi Vashi Plaza, Pune 4 1005 vashi Vashi	ari Prasad Sahu, Ward No 13, Behin Darbhanga Jaya Complex2Nd F 01 Deoria K. K. Plaza, Above Apur 04 FF - 31, Konark Building, Rajnag h, Civil lines, Gonda 271001 Gora no 122001 Gwallor City Centre, N muna Palace, Haridwar 249410 Hiss e Oriental Bank of Commerce, Jaur Kanpur 208001 Korba Nidhi Biz CJ Mandi House No. 99/11, 3rd Floor tand, Mathura 281001 Meerut H N bada Chadha Complex, G. M. D. R 6001 Muzaffarpur First Floor Sart Tower, 3rd Floor, Near NK Tower, shadeep Complex 16, Civil Lines, Nu uraha, Panni Lal Chowk, Satan 4850 51 Si Stapur 12/12 Surya Complex, Sart Jelo A 578 Pargana, Dehat Ama ,- Yamuna Nagar 135001 Kolhapu hi Marg, Behind Base Bidg, Fort 4 o. 324, C. Wing, 1ST Floor, Sector 17 57 Borivali Ground Saru	d Alka Cinema, Begusarai (Bihar), a loor, Above Furmiture PlanetDonar wa Sweets, Civil Lines Road, Deori Ar, Ghaziabad 201001 Chazipur Apur Above V.I.P. House ajdacen er Axis Bank, Gwaliot A'4011 F ar Shop No. 20, Ground Floor, Pujo pmplex, Plot No S, Near Patidar Bhao (Japonsiet GSS Boy School, School 5, Purva Eran, Opp Syndicate Banl oad, Near Tadi Khana Chowk, Mor oj Complex, Diwam Road, Near Ka er Incom Tax Office, Roorkee 24' 01 Shinha 1st Floor, Hills View Con tation Road, Utar Pradesh, Sitapur 1 ation Road, Utar Pradesh, Sitapur 1 ation Road, Utar Pradesh, Sitapur 1 e f05/1/14 E Ward Shahupuri 2Nd Li e f05/1/14 E Ward Shahupuri 2Nd Li 7, Vashi Mumbai, 400705 Vie Parle Floor, Jambi Guluy, Near Raihway Y	cgusaria 851117 Bhagaba (Lowk, Darbhanga 84600 1274001 Faridabad A-2 (Houss No, 1484/9, Mahua (LA.D. Girls College, Ban Iadlwani Shoop No 5, KX ity Centre, Railway Road, Tower, Near 48 Chamber Sazza, Mandi 175001 Mat (Hapur Road, Meeru 250) Bazza, Mandi 175001 Mat (Hapur Road, Meeru 250) Bazza, Mandi 175001 Mat (Howk, Muzaffarpun (Howk, Muzaffarpun (Howk, Muzaffarpun (Hort) Sahan Disha Comp Amashanker Market, Civi (Ho 109 Solan Disha Comp Amashanker Market, Civi (Hort) Panuan Asar B-V, ane, Laxmi Niwas, Near Su Shop No.1 Ground Floor, Shop No.1 Ground Floor, Shop No.1 Ground Floor, Shop No.1 Ground Floor,	ur 2Nd Floor, Chandralok 33 Dehradum Kaulagarh B 2nd Floor, Neelam Bata Bagh., Ghazipur 233001 k Road, Gorakpur 273001 4/VN Shoping Complex, st. ELITE Crossing, Jhansi 677 Lucknow 1st Floor, A. thura Shop No. 9, Ground 1002 Mirzapur House No. House No. HIG 959, Near 842001 Noida F-21, 2nd Store, Bangali Katra Main tak Shop No 14, Ground sion Market, Court Road, lat 171001 Shivpuri A. B. lex, 1St Floor, Above Axis 1 Line., Sultanpur 228001 185/A, 2nd Floor, Jagadri 185/A. 2nd Floor, Jagadri 186/A. 2nd Floor, Jagadri 187/A. 2nd Floor, Jagadri 186/A. 2nd Floor, Jagadri 187/A. 2nd Floor, J
Motilal Oswal S&P 500 Index Fund	The Scheme seeks investment return that corresponds to the performance of S&P 500 Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest in 95%-100% in Equity and	replicating / tracking S&P 500 Index	825.50	86,304	302 3rd Floor Ganga Prasad, Road; Ajmer 305001 Alwar ( Bhatinda MCB -2-3-01043, Nagar,Near CanaraBank,Bhil ,Chandigarh 160022 Ferozpu Opposite Kapile Hospital,Sut Jalandhar Office No 7, 3rd F Jodhpur Shop No. 6, Gang I Hospital,Karnal 122001 Kot Market,Ludhiana 141001 Mb Pathankot 2nd Floor Sahni A First Floor Super Tower, Behi Ganganagar 335001 Udaipur	Vear RBL Bank Lid, Ram Maruti Cross Police Number 137, First Floor Jai Cor 21 floor, Jai Cor 21 floor, Goniana Road, opportie Nippo Iwana 311001 Bikaner 70-71 2Nd Floir rr Bed Markaner 14001 Japar 1000; City Square building E-H197 City Square building E-H197 City Square building E-H197 City Square building E-H197 City aga 1St FloorDutt Road, Mandir Wali Carada Complex, Adj Indra colony Gate and Ram Mandir Near Taparya Bagicki, Shop No. 202, 2nd Floor business cent h.com to view the complete details b.com to view the complete details	load Naupada Thane West , Mumbo pilex, Road Noz-Alwar 301001 Ar n India MF Gt Road, near Hanuman or I Dr.Chahar Building, Panchsati 'loor, Opp. Centrail Jail, Mear Hanur Office no 101, 1st Floor; Okay Plus' I Line, Next to Kalyan Jewellers, Jala Service Centre, near Bombay Moler Jail, Civil Lines Barat Ghar, Moga I Kaliway Road, Pathankol, Pathankot , Sikar 332001 Sri Ganganagar Ad e, I CM adhuvan, Opp G PO Chetak	ui,400602 Ajmer 302 3rd Floor,Ajm mritsar SCO 5, 2nd Floor, District Chowk,Bhatinda 151001 Bhilwar. Circle,Sadul Ganj, Bikaner 334003 nan Mandir, Ferozepur 152002 Hos Mower, Next to Kalyan Jewellers, Go mdhar 144001 Jammu , 304, A-1, 0; C Tircle, Jodhgur 342003 Karnal 11 a 324007 Ludhiana SCO 122, Se 42001 New Delhi 305 New Delhi J 45001 Patiala B 17/423, Lower M Idress Shop No. 5, Opposite Bihani F C Tircle, Udaipur 313001	er Auto Building, Oppositi Nopping Complex-Ranjit a Office No. 14 B, Prem I Chandigarh First floor, i hiarpur Unit # SF-6. The J verment Hostel Circle, A vid Floor, North Block, Ba V369Char Charnan, Kunji ond floor, Above Hdic M Iouse, 27 Barakhamba R all Patiala, Opp Modi Coll 'etrol Pump,NH - 15, Near	C city Power House, Jaipur Avenue, Amritsar 143001 hawan, Pur Road, Gandhi SCO 2469-70, Sec. 22-C, Mall Complex, 2nd Floor, Jimer Road, Jaipur 302001 hu Plaza, Jammu - 180004 ura Road, Behind Miglani utual fun, Feroze Gandhi ad -, New Delhi 110001 ege, Patial 147001 Sikar Baba Ramdev Mandir, Sri

Riskom	eter Moderately High	This produce who are se	ict is suitable for inv	estors	Applicatio	n No.			I	Form-1		Mutu	OTI Ial Fund		Os	SWA	L
Low Investors understand that at Very Hi *Investors should consult their finance	gh risk	<ul> <li>To general appreciat</li> <li>Investme invests in ETF/Index related in as internal</li> </ul>	ate long term growti tion by offering asse ent solution that pre- n passive funds such ex Funds of equity an nstruments (domest ational), fixed incom	t allocation dominantly as d equity ic as well	N	(An of Go Opens	en ended	Asset Jgress fund of f ew Fund ruary, 2021	Alloc ive ( funds s Offer F	cation (MOF/ scheme i Price: ₹ 1 oses on: 5tl	AAPF	<b>OF-A</b> <b>OF-A</b> g in pa Unit D21 Plea	Fun A) assive	d of fund d the S	S) cheme		
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□ "I/We hereby confirm that the EUII without any interaction or advice b broker or notwithstanding the advi manager/sales person of the distributor <b>TRANSACTION CHARGEI</b> or more and your Distributor has opted to ro	I box has been intentionally le the employee/relationship ma of in-appropriateness, if 'sub broker." SFOR APPLICATI	ft blank by me/us as anager/sales person any, provided by ONS THROL	is this transaction is executed n of the above distributor/sub v the employee/relationship	First / Sole Gua RS ONLY (Refer	e Applicant , ardian r Instruction 12 on p	age 5) In case	Second A	pplicant amount is ₹10,0			Applican Charges	nt ; for		Powe	r of At Holde Ig Inve	torney r stor -	y ₹100
amount invested.	OR'S DETAILS (Pleas						will be issued age	anot tre balanci	ar	nd above				New Ir	nvestor	- < 15	0
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2 FIRST APPLICANT	'S DETAILS (Non-II	ndividual inve	stors should mandat	orily fill separa	ate FATCA Fo	rm Avail	able on Wet	osite:www	/.motilal	loswalmf.	.com.)			M	r. 🗌 M	Ns.	] M/s
Name F I	R S T			MI	D D L	E								L	A S	Т	
Father's Name F	R S T			MI	D D L	Е								L	A S	Т	
PAN /PEKRN**			CIN														
KIN (KYC identification num	ber)																
Date of Birth / Incorporation	D D M M	Y Y Y	Y Place of Bi	rth / Incorporati	ion	ountry of l	Birth / Incorp	oration	Nationa	lity 🗌 Ind	dian 🗌	US 🗌	Others	s ( <u>Pl e</u>	a s e	Speo	cify)
City of Incorporation																	
For Investments "On beh (Refer Instruction 1d) KIN of Guardian/ PoA (KYC	·		te School Certifi	cate 🗌 Pass	sport 🗌 Oth	iers	Specify	Guard With I		elationshi	ip 🗌 Fa	ther	Mot	her [	Cou	rt Appo	ointed
Name of the Guardian (In ca		, L	non individuals / PoA	holder name				Guardia	n / PoA	PAN							
F I	R S T			MI	D D L	Е								L	A S	Т	$\square$
Tax Residence Address (for Correspondence Address	KYC Address) 🗌 Res	idential 🗌 Re	legistered office 🗌 E	Business 🗌 Re	esidential or	Business											
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Email ID Email ID & Mabila Na	are essential to enable us		bottor with you														
** Please mention PAN/PEK				idatory	ſ	/lobile						Tel.					
3 KYC Details (Manda Tax Status Partnership Artificial Jur Body Corpo Occupation Pvt. Sector	Firm 🗌 HUF 📄 idical Person 📄 rate 🔄 NGO	Private Limit Resident Indi El Fl ctor Gov. S	ividual Pro	y 🗌 E	Minor Bank	F Defe	FII/ FPI	] NRI ishments	_ Pl	NP0	imited Li	0the	Partne ers	rship S	<b>T</b> Decify		ify
	1-5L 5-10L 10-2	25L 25L-1C	CR >1CR	NALO							entity inv eign Exchan		-				No
Income OR Net-worth* in ₹	networth	as on D	2R _>1CR □ _M _M _Y _Y	(Notworth	networth	u for Nor	as on D		/IYY		ning / Gamb os, betting syndic	-		901			No
*Not older than one year	Any other				is mandator		formation	זי		3 Mon	iey Lending	/ Pawnin	g			Yes	No
Politically Exposed Persor	(PEP) Status (Also ap	pplicable for auth	norised signatories/Promo	ters/ Karta/ Truste	ee/ Whole time [	)irectors)	{	am PEP	🗌 I am	Related to	PEP	Not Appl	licable				e.
ACKNOWLEDGME	NT SLIP Received subj	ject to realisation,	, verification and condition	ns, an application	for purchase of	Units as n	nentioned in th	e application	n form.	Applicatio	on No.						*/-
From																	
Cheque no.	Date		Amount			Sch	eme										
				Motilal Osw	al Asset Allo	cation Pa	ssive Fund	of Fund –	Aggres	sive		Sta	amp 8	Signa	ature		

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4 JOINT APPLICANT'S DETAILS Second Applicant's Details							🗌 Mr. 🗌 M	e 🗌 M/e
Mode of Holding Joint Anyone or Survivor (Default)								5. 🔄 IVI/5
Name FIRST		M I D D L				L	A S T	
Father's Name F I R S T		M I D D	LE				L A S	T
PAN /PEKRN**	Email ID	)		Mobi	e			
Email ID & Mobile No. are essential to enable us to communicate better with y KIN (KYC identification number)	rou							
Date of Birth         D         D         M         M         Y         Y         Y         Place of Birl           Occupation         Pvt. Sector Service         Public Sector         Gov. Sector		Country of Bi sewife Defence Profess					hers ( <u>PI e a s e</u> er 🗌 Others <u>s</u>	<u>Specify</u> Specify
Gross Annual of Call 1-5L 5-10L 10-25L	25L-1CR	>1CR	Politically Expos	ed Person (PEP) Stat	us			
Income OR Net- worth* in ₹ networth	as on DD	MMYY	I am PEP	I am Related to PEP	Not	Applicable		
*Not older than one year Any other information								
THIRD APPLICANT'S DETAILS							Mr. M	s. 🗌 M/s
Name F I R S T		M I D D	LE				L A S	Т
Father's Name F I R S T		M I D D	LE				L A S	Т
PAN /PEKRN**	Email ID	)		Mobi	e			
Email ID & Mobile No. are essential to enable us to communicate better with y			1	Widdl				
KIN (KYC identification number)			]					
Date of Birth D D M M Y Y Y Y Place of Birth		Country of Bi					ners ( <u>Please</u>	
Occupation Pvt. Sector Service Public Sector Gov. S			ional Retired B	Business Agriculture	Student	_ Forex Deale	er 0thers	Specify
Gross Annual of <a></a> <a><td>25L-1CR</td><td></td><td></td><td>Person (PEP) Status</td><td></td><td></td><td></td><td></td></a>	25L-1CR			Person (PEP) Status				
worth* in ₹         networth           *Not older than one year         Any other information	LI	MMYY	I am PEP	I am Related to PEP	Not A	pplicable		
**Please mention PAN/PEKRN (PAN Exempted KYC Reference Num								
_	equire units in the demat account sh	e demat form. Please fill in all details, all be registered.	else the application will b	e processed in physical mo	de).			
NSDL CDSL Depository Participant (DP) Name		Dana						
DP ID Enclose for Demat option Client Master List Transac	tion/Holding S		ficiary A/c No.					
6 EMAIL COMMUNICATION								
Email ID provided pertains to Self Family Member	•							
Investors providing Email Id would mandatorily receive E - Si Mobile No & Email Id with us to get instant transaction alerts wise annual report or abridged summary through Physical mo	via SMS & Er	nail. 📃 I hereby authorize N	IOAMC to send impo	rtant information and	or abridged s regular updat	summary on e es to me. 🗌	I wish to recei	gister your ve scheme
7 INVESTMENT & PAYMENT DETAILS								
Payment Type (Please ) Non - Third party payment The Lumpsum Zero Balance SYSTEMATIC INVESTM				/ ECS/ Direct Debit Form-2)				
Scheme name	Plan	Option	Cheque Date	Amount Invested (₹)	DD Charges	Net Amount Paid (₹)	Cheque/DD No (in case of NE	
Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive	□ Regular □ Direct	Growth						1/11100)
Drawn on Bank/Branch:		A/c no.						
	NRO 🗌 NF	RE FCNR		*First sip instalr	nent will be	debited on o	r after 5 <sup>th</sup> Apr	il 2021.
Subsequent SIP Instalment Amount (₹) Fortnightly $\Box$ 1 <sup>st</sup> -14 <sup>th</sup> $T^{th}$ -21 <sup>st</sup> $\Box$ 14 <sup>th</sup> -28 <sup>th</sup>								
Annual SIP D M M Y Y Y Y								
Any Day/ Weekly - Any Day of Transfer Date SIP Monthly SIP- Any date of the month	(Monday except (29th							
Quarterly SIP- Any date of the month for each	quarter (i.e. J	· · · · · · · · · · · · · · · · · · ·						
July, October)     D     except (29th, 30th and SIP Period       SIP Period     M     M     Y     Y     Y     To     End date     M	31st)   Y   Y   Or	Perpetual						
*Incase if no date is selected, 7th would be the default SIP Date								

8 BANK DETAILS (M	andatory)	Redem	ption / Re	fund p	ayouts v	vill be cr	edited i	into this	s ban	k acc	ount	in cas	se it is	in the	curre	nt list	t of ba	nks v	vith wl	nom I	Notila	l Osv	val M	utua	al Fu	nd ha	as Dire	ect (	Credit fa	acility.			
Bank Name																																	
Bank A/c No.														Ty	ре	C	urrer	nt 🗌	Sav	ings		IRO		NRE		FC	NR [		Others	;	Sp	ecify	1
Branch Name												City															Pir	۱					
IFSC Code (11 digit)*									MI	CR C	code	(9 d	igit)*										*	Mer	ntior	ned c	n you	ır cl	neque	eaf			
without assigning any reason thereof, issue a demand draft / payable at parc If however the unit holders wish to rec Cheques should be crossed "A/c Pay	, or if the tra cheque in ca eive a cheq <b>ee only" an</b>	b bank for Direct Credit / NEFT will be given by the Mutual Fund, and such instructions will be adequate discharge of the Mutual Fund towards redemption / refund proceeds. In case the bank does not credit my / our bank account with / e transaction is delayed or not effected at all or credited into the wrong account for reasons of incomplete or incorrect information. I / We would not hold Motilal Oswal Mutual Fund responsible. Further the Mutual Fund reserves the right to incase it in solo possible to make payment by Direct Cash/NEFT. the optimized is not effected at allocation Please tick the box alongside '' and drawn in favour of Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive (Refer Instruction 10)																															
Name		if r	e of Birt nominee s minor			Address Guardian Name (in case Nominee is a Minor) Signature (Guardian in case Nominee is a Minor) Alloca							ocation %																				
Unit Holder's Signature If you do not wish to nominate sign her	re.		First		Applica	ant /							Seco	ond A	pplica	ant									Thin	d Ap	plica	nt				1	00%
10 FATCA AND CRS D												v mot	tilalos	walm	of cor	n Th	o hol	ow i	oform	ation	ie r	anin	od f	or a	11 21	nnlic	ante	aus	ardian				
	vestors should mandatorily fill separate FATCA Form Available on Website:www.motilaloswalmf.com. The below information is required for all applicants/guardian																																
		Pl	Place/City of Birth Country of Birth Country of Ci						ountry of Citizenship / Nationality																								
First Applicant																		In	dian		U.\$	S. [	(	)the	ers	(Ple	ase	spe	cify)_				
Second Applicant																		In	dian		U.9	S. [	0	)the	ers	(Ple	ase	spe	cify)_				
Third Applicant																		In	dian		U.9	S. [	0	)the	ers	(Ple	ase	spe	cify)_				

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes 🗌 No 📃

If 'No' please proceed for the signature of declaration

If'YES', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

	Country of Tax Residency	Tax Identification Number or Functional Equivalent	<b>Identification Type</b> (TIN or other, please specify)	If TIN is not available, please tick ( $\checkmark$ ) the reason A, B, & C (as defired below)
First Applicant				Reason A B C
Second Applicant				Reason A B C
Third Applicant				Reason A B C

**Reason A:** The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents. **Reason B:** No TIN required. (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected). **Reason C:** Others; please state the reason thereof.

## **11** DECLARATION/CONSENT AND SIGNATURE

Having read and understood the contents of the Scheme Information Document of the Scheme(s), I/We hereby apply for the units of the scheme(s) and agree to abide by the terms, conditions, rules and regulation governing the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate Sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the income tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme (s) & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme (s), legally belong to me/us. In the event " Know Your Customer" process is not completed by me/us to the satisfaction of the Mutual Fund, I/we hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme(s), in Favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Funds from amongst which the Scheme is being recommended to me/us. For NRIs only : I/We confirm that I am/we are Non Residents of Indian nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/Non-Resident Ordinary/FCNR Account. I/We confirm that the details provided by me/us are true and correct. I declare that the information is to the best of my Knowledge, belief, accurate and complete. I agree to notify MOMF/AMC immediately in the event of information changes.

FATCA / CRS Certification:

Declaration for Individual: I hereby confirm that the information provided hereinabove is true, correct, and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted above. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of the same being effective and also undertake to provide any other additional information as may be required any intermediary or by domestic or overseas regulators/ tax authorities.

First / Sole Applicant / Guardian / POA	Second Applicant	Third Applicant

Date:

Place:

3

# INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

#### 1 General Information

- ease read the terms of the Key Information Memorandum (KIM) and the Scheme Information Document (SID) and Statement of Additional Information carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for
- relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the Application Form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Applications completed in all respects, must be submitted at the Investor Service Centres (ISCs) /

Official Points of Acceptance. Investors can also subscribe to the Units of all scheme of Motilal Oswal Mutual Fund through the mutual fund trading platforms viz. BSE StAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Karvy or visit our website www.mostshares.com and www.motilaloswalmf.com. Please write the Serial Number of the Application Form / Folio Number on the reverse of the cheque / demand draft. Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application.

#### C.

Investments through distributors As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed)

# d and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/joint holder is permitted with the minor beneficiary

Employee Unique Identification Number (EUIN) Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote in the Application Form the EUIN obtained by him/her from AMFI. EUIN would assist in addressing any instance of mis-selling even if the employee/ relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form. Direct Investments

Investors applying under Direct Plan must mention "Direct" in ARN No. column. In case Distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme/ Series name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme/ Series name and without any Distributor Code mentioned on the form, the application will be processed under "Direct

- All Applicants are subject to detailed scrutiny and verification. Application Form incomplete in any respect or not accompanied q. by a Cheque /Demand Draft are liable to be rejected either at the collection centre itself or subsequently after detailed verification at the back office of the Registrars.
- h. If the Scheme name on the application form and on the payment instrument are different, the application will be processed and units will be allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s)

#### E-mail Communication

If the investor has provided an email address, the same will be registered in our records for communication and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including

the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third partly interception of the documents and contents of the documents becoming known to third parties. The AMC / Trustee reserve the right to send any communication in physical mode. **2 Compliance and Prevention of Anti Money Laundering** Your attention is particularly drawn to the section on "Prevention of Money Laundering and Know Your Customer". All the applications with incomplete/incorrect information/not accompanied with the necessary documents, shall be treated as invalid and shall be liable to be rejected. Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering (AML) and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. It is mandatory for all applicants to submit necessary documents for compliance with Anti Money Laundering (aurotion is near of mice). The AMC records the interview in the necessary documents for compliance with Anti Money Laundering (aurotion is near of mice). The AMC records the target the the interview in the horeboard of anomprice and address(es) of investors. It is mandatory for all applicants to submit necessary documents for compliance with Anti Money Laundering (aurotion is near of mice). The AMC records the interview interview interview in the horeboard or applicants in the horeboard or and the interview interview in the horeboard or applicants in the horeboard or appli Laundering (guardian in case of minor). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AMLLaws.

#### Applicant's Personal Information

- Please furnish your name and complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos. This would help us reach you faster.
- Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust / Society / FIIs / b.
- Association of Person / Body of Individual: A relision in case of investments by Company, budy Corporate 7 rules / Society 7 rules / KYC Compliance : KYC is mandatory for all investors (including joint holders, guardians of minors and NRIs) to enclose a copy of KYC compliance to the application for investing in mutual fund schemes. If you have not indicated your Tax Status in the Application Form, the same would be assumed to be others.

#### Bank Account Details 4

3

An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which

redemption/proceeds are to be paid). Bank account details provided in the application will be used for refunding rejected applications where DP ID is not matching. Investors are requested to provide Bank Account Detail linked with their Demat Account. In case of discrepancies Bank Account Details as per depository records will prevail.

#### 5 Payment Details

- а
- b
- yment Details Cheques should be crossed "A/c Payee only" and drawn in favour of Motilal Oswal Asset Allocation Passive Fund of Fund Aggressive Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres. If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand draft payable at your nearest city where we have such office. Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post-dated cheques will rethe accented. C. d.
- not be accepted.

#### 6 Third Party Payments

- Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as:
- (i) Investment made through instruments issued from an account other than that of the beneficiary investor,
   (i) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below: 1) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through

Payroll deductions

2) Custodian on behalf of a Foreign Institutional Investor (FII) or a client. The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

attactive along with the purchase transaction slip/application form, as stated below: 1) Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment. 2) Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the

- beneficiary.
- beneticary. 3) Verifying the source of funds to ensure that funds have come from the drawer's account only. 1) If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of ₹ 50,000/- or more. Such prefunded
- Instrument issued by the bark against cash, it shall not be accepted for investments or < 0,000- or more, such prelimbed instrument issued against cash payment of less than ₹ 0,000- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft. 2) If payment is made by RTGS, NEFT, bank transfer, etc. a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder.

Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of

the mutual fund. In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party

paymenis. Refer Third Party Payment Declaration form available on our website www.motilaloswalmf.com or in Motilal Oswal Mutual Fund

# branch offices. Name and Type of Scheme

Name	Туре
Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive (MOFAAPFOF-A)	An open ended fund of funds scheme investing in passive funds

#### 8 Demat Account

Investors have an option to hold the Units in dematerialized form. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master

From / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In

case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

non-dematform i.e. in physical mode if the application is otherwise valid. All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. Holding / transacting of units held in demat mode shall be in accordance with the procedures /requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder

#### 9 NRIs/FIIs

- In case of NRI / Persons of Indian Origin, payment must be made either by cheque or demand draft by means of: (a) inward remittance through normal banking channels; or (b) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis. (In case of Indian Rupee drafts purchased from abroad or payments from FCNR/NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case
- by integration a paint and a labor submitted). Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

D Nomination Details Applicants applying for units singly / jointly can make a nomination at the time of initial investment or during subsequent investments / during the tenure of the investment.

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

In mixed numbers minuted any declinate making at least of two percent. In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable. Request for Nomination/ Cancelation of nomination have to be mandatorily signed by all the holders irrespective of the Holding, POA holder cannot request/ cancel nominations.

11 Declaration and Signatures

- Signature can be in English or in any other Indian Language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors must be signed on their behalf by their guardians.
- b. If you are investing through your constituted attorney, please ensure that the PoA document is signed by you and your constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney. C

behalf by the Constituted Attorney. **12 Transaction Charges** In terms of SEBI circular, Cir/IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions : • @ ₹100- for subscription of ₹1,0,000- and above in respect of existing unitholders; and • @ ₹150- for subscription of ₹1,0,000- and above in respect of a first time investor in mutual funds. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Schemer. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. TEANER CETION CLARGES IN CARGE OF UNCESTENTE TUPOLICUE SID.

TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000 or more. In such cases, Transaction Charges shall be deducted

#### 13

per SIP installment XNo. of installments) amounts to ₹ 10,000 or more. In such cases, Transaction Charges small be deducted: a. where the Distributor of the investor has not opted to receive any Transaction Charges b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-; c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.; d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions made directly with the fund (SIP) (SIP)

## Quarterly : Minimum ₹ 1,500 & in multiples of ₹ 1/- & 4 installments

Investors can choose any date, as applicable, of his / H at instantients Investors can choose any date, as applicable, of his / her preference as Quarterly SIP Debit Date for the year. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. Incase if no date is selected, 7th would be the default SIP Date. No Post Dated cheques would be accepted for SIP. The default cycle date of SIP & TTALE, the location of the same shall be accepted for SIP. The default cycle date of SIP & STP Monthly/Quarterly will be 7th

## Annual SIP : Minimum ₹ 6,000 & in multiples of ₹1/- & 1 installments

Investors can choose any date, as applicable, of his /her preference as Annual SIP Debit Date for the year. In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the subsequent month in which application for SIP registration was received. In case the end date is not specified, SIP will continue till it receives termination notice from the investor

#### Micro Systematic Investment Plan (SIP)

BEBI vide its circular dated 24th July 2012, conveyed that the investments aggregating ₹ 50,000 in a rolling 12 month period or in a financial year i.e. April to March, in all the schemes of Mutual Funds are exempt from the PAN requirement. Where the aggregate of the Lumpsum Investment (Fresh Purchase &Additional Purchase) and Micro SIP installments by an

Where the aggregate of the Lumpsum Investment (Fresh Purchase &Additional Purchase) and Micro SIP installments by an investor based on the rolling 12 month period/ in a financial year i.e. April to March does not exceed ₹ 50,000/-, it shall be exempt from the requirement of PAN, (hereafter referred to as "Micro Investments").
PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIS), Joint Holders", Minor acting through Ouer group of the proprietory firms not having PAN). Person of Indian Origin, Hindu Undivided Family (HUF), Qualified Foreign Investor (QFI) and other categories of investors will not be eligible for this exemption. However the eligible investors are required to submit PAN exempt KYC issued by SEBI registered KRA (KYC Registration Authority). In case of joint holders, first holder must possess a PAN.
(Application not complying with any of the above instruction/guidelines would be rejected.)
Any day / data SIP: SIP Frequency Choice of Day/Date"
a. Fortnightly SIP dates available – 1st – 14th, "7th – 21st, 14th – 28th
b. Weekly SIP- Any day of the month except 29th, 30th and 31st
d. Quarterly SIP- Any date of the month for each quarter (i.e. January-March, April-June, July-September, October-December)

except 29th, 30th and 31st

c. the SIP will be processed on the immediate next Business Day. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the subsequent month in which application for SIP registration was received. In case the end date is not specified, SIP will continue till it receives termination notice. All other terms and conditions of SIP facility will remain unchanged.

#### PAN Details

It is mandatory for all investors to quote their Permanent Account Number (PAN) submit certified copy of the PAN card issued by the Its initialation for all investors to good their Permanent. Account Number (PAN) submit certained copy on the PAN card subue by the Income Tax Department irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Investment through Systematic Investment Plans. (SIPs) upto '50.000/ (aggregate of installments in a rolling 12 months period or in a financial year i.e. April - March) per year per investor shall be exempt from the requirement of PAN.

#### 15 KYC REQUIREMENTS AND DETAILS

Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already complied with basic KYC through some other

# INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

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- intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well. Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is h
- within one year of the application. c. Non Individual applications, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed company or is controlled by such listed Company, are also required to submit a declaration of ultimate beneficial ownership in the mandated format as available on the website of the fund.
- Applications are liable to be rejected without any intransion to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned d. for any of the applicant.
- Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention e
- the same in a separate sheet, duly signed and attach to the application. KYC Identification Number (KIN) is mandatory if KYC done via CKYC. Incase KIN is not available kindly fill CKYC form as per the requirements of the Regulations. CKYC is applicable to all investors.

#### q

Utilimate Beneficiary Owners Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' in the separate format enclosed with this form & also available at www.mostshares.com. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to he provided

# Non-individual applicants/investors are mandated to provide the details on 'Utimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Utimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of Motilal Oswal Mutual Fund or visit our website www.motilaloswalmf.com.

#### 16 MODE OF PAYMENT

MODE OF PAYMENT Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges situated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is on ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

### 17. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

- Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials,
- country on tax restructive and tax ID number. Iax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number. Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's 4 2 5
- 18. To submit the Form please refer to the addresses of Investor Service Centers on our website www.motilaloswalmf.com

 Switching Option During the NFO period (Switch request will be accepted upto 3.00 p.m. till the last day of the NFO), the Unit holders will be able to invest in the NFO under the Scheme by switching part or all of their Unit holdings held in the respective option(s) /plan(s) of the existing

scheme(s) established by the Mutual Fund. This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the Units of the scheme(s) from where the Units are being switched) in order to meet their changed investment needs.

The Switch will be effected by way of a Redemption of Units from the Scheme/ Plan and a reinvestment of the Redemption proceeds in respective Plan(s) under the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme/ Plan and the issue rules of the respective Plan(s) under the Scheme (e.g. as to the minimum number of Units that may be redeemed or

hand and based by the topological of the second of the observation of the second of the second of the term of the second of the

# TERMS AND CONDITIONS FOR MOTILAL OSWAL CASHFLOW PLAN (MO-CP)

- It is applicable for lump sum investments only. The payout will be calculated on the basis of respective lump sum investment It is applicable for lump sum investments only. The payour will be calculated on the basis or respective lump sum investment. The eligible schemes for this facility are Motifal Oswal Focused 25 Fund, Motifal Oswal Muterag 30 Fund, Motifal Oswal Nutrag 35 Fund, Motifal Oswal Dynamic Fund and Motifal Oswal Equity Hybrid Fund, Motifal Oswal Nithy Sonalcap 25 Und, Motifal Oswal Nithy Bank Index Fund, Motifal Oswal Nithy Midcap 150 Index Fund, Motifal Oswal Nithy Smallcap 250 Index Fund, Motifal Oswal Large and Midcap Fund and Motifal Oswal Asset Allocation Passive Fund of Fund – Aggressive. Frequency available Monthly, Quarterty or Annually. Incase if no frequency is selected, Monthly would be the default option. The Gottime respective field MOC 2007 EFU (1997).
- This Facility currently offers MO-CP@7.5%, 10%, 12% p.a of original cost of investment. Incase if no option is selected, 7.5% would be the default option.
- The dates available under this plan for the schemes of Motilal Oswal Mutual Fund is 1, 7, 14, 21 or 28. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. Incase if no date is selected 7th would be default date
- In case of partial redemptions, the payouts will further trigger on the original investment cost and not on the balance investment In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed
- The AMC will require 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Facility. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of trigger is crossed, then the same will be considered at the next date of trigger
- Unit holders and iscontinue the Facility at any time by providing a form which shall be made effective within 7 calendar days of the date of receipt of the said request
- This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder
- Motilal Oswal Cashflow Plan can be opted if minimum lumpsum purchase is ₹5,000/-
- The AMC/Trustee reserve the right to change/modify the terms and conditions of the MO-CP or withdrawal of this facility

### FATCA & CRS Instructions

# FATCA Instructions & Definitions Individual

FATCA & CRS TERMS & CONDITIONS

Note : The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form) Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Motilal Oswal Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any isly reques

## FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN 🕏 yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

# Documentation required for Cure of FATCA/ CRS Indicia

U.S. place of birth: 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); and 3. Any one of the following documents: i) Certified Copy of "Certificate of Loss of Nationality ii) or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; iii) or Reason the customer did not obtain U.S citizenship at birth

Residence/mailing address in a country other than India: 1. Self-certification that the account holder is neither a citizen of

# country other than India; OR 2. Documentary evidence (refer list below) List of acceptable documentary evidence needed to establish the residence(s) for tax purposes: 1. Certificate of residence issued by an authorized government body\*

2. Valid identification issued by an authorized government body\* (e.g. Passport, National identity card, etc.) \*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a

United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) Telephone number in a country other than India If no Indian telephone number is provided: 1. Self-certification that the

account holder is neither a citizen of United States of America nor a tax resident of any country other than India: and 2 Documentary evidence (refer list below) If Indian telephone number is provided along with a foreign country telephone number: 1 Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any

resident.

## SYSTEMATIC INVESTMENT PLAN DETAILS

- The Mandate will be registered under the best suited mode i.e. NACH or Direct Debit at the discretion of its appointed payment 1. Aggregator through whom the mandate will be registered for the SIP debit facility. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account
- 2. number pre-printed of the bank account to be registered for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.

Where the cancelled cheque or a copy of the cheque does not mention the bank account holder's name(s), Investor should provide self-attested bank pass book copy / bank statement / bank letter to substantiate that the first unit holder is one of the joint holder of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected exceptund er the following exceptional circumstances

- Payment by parents / grand-parents / related person on behalf of a minor in consideration of natural love and affection or a) as gift provided the purchase value is less than or equal to `50,000/- and KYC is completed for the registered Guardian and the person making the payment. However, single subscription value shall not exceed above `50,000/- (including investment through each regular purchase or single SIP instalment). However, this restriction will not to be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio. Additional declaration in the prescribed format signed by the guardian and parents/grand -parents/ related person is also required along with the application form.
- Payment by an Employer on behalf of employee under Systematic Investment plans through, Payroll deductions provided KYC is completed for the employee who is the beneficiary investor and the employer who is making the payment. Additional declaration in the prescribed format signed by employee and employer is also required along with the application form
- Custodian on behalf of an FII or a Client provided KYC is completed for the investor and custodian. Additional declaration C) in the prescribed format signed by Custodian and FII/ Client is also required along with the application form
- Please note that in the event of a minor mismatch between the bank account number mentioned in the application from and as appearing in the cheque leaf submitted, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf.

AUTHORISATION BY BANK ACCOUNT HOLDER(S)

- a) Please indicate the name of the bank & branch bank account number b) If the mode of operation of bank account is joint, all bank account holders would need to sign at the place marked.
- 6 Applications incomplete in any respect are liable to be rejected. AMC/ Service Provider shall have absolute discretion to reject any such Application forms.
- AMC or other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. 7 The investor assumes the entire risk of using this facility and takes full responsibility.

**DECLARATION & SIGNATURES** This section need to be signed by the applicant(s) / unit holder(s) at the places marked as per the mode of holding recorded with us (i.e. "Single", " Anyone or Survivor" or "Joint").

## **TERMS AND CONDITIONS FOR (Debit Clearing)**

The cities/ banks/ branches in the list may be modified /updated / changed / removed at any time in future entirely at the 1. discretion of Motilal Oswal Mutual Fund without assigning any reasons or prior notice. If any city / bank/ branch is removed, SIP instructions for investors in such city/bank/branch via (Debit Clearing) Direct Debit route will be discontinued without prior notice

2

List of Banks for SIP Direct Debit Facility:-Allahabad Bank, Axis Bank, Bank of Baroda, Bank of India, Citi Bank, Corporation Bank, Federal Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, State Bank of India, State Bank of Patiala, UCO Bank, Union Bank of India, United Bank of India

- 3 Applications for SIP Auto Debit (Direct Debit) Facility would be accepted only if the bank branch participates in local MICR/ECS clearing.
- In case the investor's bank chooses to cross verify the auto debit mandate with him/ her as the bank's customer, investor 4. would need to promptly act on the same.AMC / Service Provider will not be liable for any transaction failures due to rejection of the transaction by investor's bank / branch or its refusal to register the SIP mandate or any charges that may be levied by the Bank/Branch on investor / applicant.

## **INSTRUCTIONS TO FILL THE OTM Debit Mandate form NACH/Direct Debit**

LIMBN Code. Sponsor Code, and Utility Code are for official use only. Please do not write anything in these hoxes/spaces 2. The following information has to be mandatorily filled in the Mandates. In case any of these fields are not filled, the mandate is liable for rejection

a) Please tick the Appropriate Account Type and furnish the Bank Account Number from which the SIP installment/s is/are to be debited.

- b) Please mention the Bank Name, 11 Digit IFSC code, 9 Digit MICR Code of your Bank in the appropriate boxes provided for the purpose. The MICR code is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of these information, Mandate registration is liable to be rejected. Please mention the maximum amount that can be debited using this mandate. The amount needs to be mentioned both in
- d) Please mention your Mobile Number and Email Id on the mandate form
- e) Please provide the Start and End date for the period which the Mandate should be active
  - SIGNATURES
- The mandate needs to be signed by all the account holders in line with the mode of holding recorded with the investor's bank The Account holder's names have to be mentioned as per their mode of holding in Account

C)

3.

# MOTILAL OSWAL

# **OTM Debit Mandate form NACH/ ECS/ Direct Debit** New Fund Offer / On Going Application Form Motilal Oswal Asset Allocation Passive Fund of Fund -Aggressive (MOFAAPFOF-A)

Application No.

Form-2

(An open ended fund of funds scheme investing in passive funds) New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: 19th February, 2021 NFO Closes on: 05th March 2021 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

Distributor ARN / RIA#	Distributor Name	Sub-Distributor ARN	Internal Sub-Broker/Employee Code	EUIN
ARN/RIA :		ARN	deal Fund	
I/We hereby confirm that the EUIN box has been inten by the employee/relationship manager/sales person	rare with the SEBI Registered Investment Advisor the details of my/our tra- ntionally left blank by me/us as this is an "execution-only" transaction without of the above distributor or notwithstanding the advice of in-appropriateness listributor and the distributor has not charged any advisory fees on this transac	t any interaction or advice s, if any, provided by the First Ho		Third Holder
1 UNIT HOLDER INFORMATIO	IN		☐ Mr. ☐ Ms. ☐ M/	's
Existing Folio Number	Existing UMRN			
Name		A I D D L E	LAS	S T
2 SYSTEMATIC INVESTMENT	PLAN DETAILS			
Scheme name	Plan Option SIP Inst Amo	and in multiplice of De	(Weekly/Fortnightly/ Monthly), ₹ 1,500/- (Qtrly .1	/) & ₹ 6,000/- (Annual SIP)
Motilal Oswal Asset Allocation Passive F Aggressive	Fund of Fund – $\square$ Regular $\square$ Growth $(\overline{\tau})$ $\square$ Direct $\square$ Direct $\square$ Direct			
SIP Frequency and Date*		SIP Period		
Fortnightly 1 <sup>st</sup> -14 *7 <sup>th</sup>	-21 <sup>st</sup> 14 <sup>th</sup> -28 <sup>th</sup>	From	M Y Y Y Y To M M Y	Y Y Y
Annual SIP D D M M Y	Y Y Y			
Any Day/ 🗌 Weekly - Any Day Date SIP		or	Perpetual SIP	
Monthly SIP- Any	date of the month D D except (29th, 30th and 3			
	y date of the month for each quarter (i.e. January, April,	, *First sip	instalment will be debited on or after 5 <sup>th</sup> April :	2021.
*Incase if no date is selected, 7th woul				
SIP cheque No.	SIP cheque Date D D M M Y Y Y Y			
	TURE (To be signed by ALL UNIT HOLDERS if mode of holding is 'join			
entity or the bank where I have authorized the	ion has been carefully read, understood. I/We have understood that I e debit and express my willingness and authorize to make paymen	ts through participation in NACH/ECS/Direc	t Debit/Standing Instructions. I/We hereby confirm ad	herence to the terms of NACH/EC
	uthorization to Bank: This is to inform that I/We have registered for E0 bank account with your Bank. I/We authorize the representatives Mo		te form to get it verified and executed	owards my/our investment in Motila h a cancelled cheque/cheque cop
				n a canceneu cheque/cheque cop
First / Sole Applicant / Guardian /	/ Authorised Signatory	econd Applicant	Third Appli	cant
(To be signed by all holders if mode of operation of Bank	k Account is 'Joint')			
	Debit Mandate form NACH/ ECS/ Direct Debit [Ap		chases as well as SIP Registrations]	
MOTILAL OSWAL Mutual Fund			Date	
		ity Code N A C H 0 0		6
Create I/We hereby author Modify	rize Motilal Oswal Mutual Fund	To Debit (to tick ✓)	SB CA CC SB-NRE SB-N	NRO Other
Cancel X Bank a/c numb	per			
with Ba	Ank Bank name and branch	IFSC	Or MICR	
an amount of Rupees			₹	
FREQUENCY	Qtly H.Yrly Yrly As & when p	presented DEBIT T	YPE Fixed Amount 🗸 Maxim	num Amount
Reference 1 Folio No.		Mob	. No.	
Reference 2 Application No.		Ema	il ID	
l agree for the debit of mandate proc	essing charges by the bank whom I am authorizing to d	lebit my account as per latest sched	ule of charges of the bank.	
Period	1. Signature Primary account holder	2. Signature of acco	unt holder 3. Signatu	re of account holder
From D D M M Y Y Y	1. Name in bank records	2. Name in bank	01	
				e in bank records
To $\begin{bmatrix} 3 & 1 & 1 & 2 & 2 & 0 & 9 \end{bmatrix}$		read, understood & made by me/us. I am ai this mandate by appropriately communicat	in the cancellation/amendment request to the User	ount based on the instruction as
To         3         1         1         2         2         0         9           Or         Until cancelled	9 This is to confirm that the declaration has been carefully r agreed and signed by me. I Have understood that I am authorized to cancel/ amend have authorized the debit	read, understood & made by me/us. I am an this mandate by appropriately communicat	ithonzing the User entity/ Corporate to debit my acco ing the cancellation/amendment request to the User	ount based on the instruction as
Or Until cancelled	agreed and signed by me. I Have understood that I am authorized to cancel/ amend in have authorized the debit	this mandate by appropriately communicat	ithorizing the User entity/ Corporate to debit my acco	ount based on the instruction as
Or Until cancelled	agreed and signed by me. I Have understood that I am authorized to cancel/ amend i have authorized the debit (To be filled by the investor)	read, understood & made by me/us. I am and this mandate by appropriately communical Application No.	ithonzing the User entity/ Corporate to debit my accc	ount based on the instruction as
Or Until cancelled	agreed and signed by me. I Have understood that I am authorized to cancel/ amend in have authorized the debit	this mandate by appropriately communical Application No.	intonizing the User entity/ Corporate to debit my accc ing the cancellation/amendment request to the User	ount based on the instruction as



# Systematic Transfer Plan / Dividend Transfer Plan / Nav Appreciation Facility / Systematic Withdrawal Plan

Application No.

Version: 17.09.2019

Distributor ARN / RIA#	Distributor Name	Sub-Distributor ARN	Internal Sub-Broker/ Employee Code	EUIN
ARN/RIA-		ARN-		
estors applying under Direct Plan must menti	investor to the AMFI registered distributor based on blank by me/us as this transaction is executed ager/sales person of the above distributor/sub	the investor's assessment of various fact	Third Applicant	ndered by the distribute Power of Attorney Holder
AN/PERN (mandatory)	Enclosed P	AN/PEKRN Proof KYC Complicant	}	
	N (STP/DTP AND NAV APPRECIATION	S)		
Please arrange for STP with the followin	g options		1	
From Scheme Motilal Oswal Asset A	Ilocation Passive Fund of Fund – Aggressive (MOI	FAAPFOF-A)	Plan	
Option 🗌 Growth				
To Scheme			Plan	
Option 🗌 Growth / 🔲 Dividend-Pa	ayout / 🗌 Dividend - Reinvest 🛛 Dividend Fr	equency (In case of Dividend option)		
(Min amount ₹ 500 - (Daily, W	leekly, Fortnightly, Monthly) NAV Apprecia	tion (Minimum ₹ 1000)		
I Fixed Amount (Min amount ₹ 1,500 for Quarks) STP Frequency: Daily We		e of Growth Option		
STP Amount : Monthly C STP Dates : 1 <sup>st</sup> 7 <sup>th</sup> 1. STP Period: Start: D Instalments 12 For Other Frequency Minimum End: D	$uarterly$ STP Dates : $1^{st}$ $4^{th}$ $21^{st}$ $28^{th}$ M       M       Y         M       M       Y         M       M       Y         M       M       Y	7 <sup>m</sup> 14 <sup>m</sup> 21 <sup>st</sup> 28 <sup>m</sup> D       D       M       M       Y         D       D       M       M       Y		
SYSTEMATIC WITHDRAWAL P	LAN (SWP)			
Please arrange for SWP with the followi	ng options - Fixed Amount			
Rs. (in figures)	Rs. (in words)			
SWP Frequency:     Weekly       SWP Period:     Start:	Fortnightly       Monthly       Quarterly         Y       End:       M       Y       Y	☐ Annualy SWP Date: ☐1 <sup>st</sup> [	] 7 <sup>th</sup> ] 14 <sup>th</sup> ] 21 <sup>st</sup>	28 <sup>th</sup>
From Scheme Motilal Oswal Asset All	ocation Passive Fund of Fund – Aggressive (MOFA	APFOF-A)		
Plan	Option 🗌 Growth			
Dividend Frequency (In case of Dividend of	otion)	*Minimum No. of SWP Installme *Minimum No. of SWP Installme *Minimum No. of SWP Installme	nts 4 - instalments (quarte	e ,,
terms, conditions, rules and regulation gov not designed for the purpose of the contr Laws or any other applicable laws enacted by any rebate or gifts, directly or indirectly is not completed by me / us to the satisfac NAV prevailing on the date of such redemption The ARN holder has disclosed to me/us all amongst which the Scheme is being recomme	re are Non Residents of Indian nationality / origin and dinary/FCNR account.	e amount invested in the Scheme(s) is thr or Directions fo the provisions of the Inco e have understood the details of the Schem nds invested in the Scheme(s), legally belor utual Fund, to redeem the funds invested in be required by the Law. any other mode), payable to him for the c	bugh legitimate sources only me Tax Act, Anti Money Laur ne(s) and I / We have not rec ng to me / us. In the event "I the Scheme(s), in favour of t ifferent competing Schemes	and does not involve a ndering Laws, Anti Corr seived nor have been in Know Your Customer" pi he applicant, at the appl of various Mutual Funds
First / Sole Applicant / Guardian	Second Applicant	Third Applicant	PO	A Holder
			Application No	
ACKNOWLEDGMENT SLIP			Application No.	

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🗌 Systematic Transfer Plan 🔄 Nav Appreciation Facility 🔲 Systematic Withdrawal Plan

Distributor ARN / RIA# ARN/RIA Please tick if the EUIN space			FOR OFFICE USE ONLY	Appli	cation No.
	Sub Broker Code	Employee Code (E-UIN)	SCSB	SCSB IFSC	Syndicate Member Co
Please tick if the EUIN space	ARN		Name & Code	11 digit Code	Name & Code
distributor and the distributo	anager/sales person of the above r has not charged any advisor fees	n that the EUIN box has been intenti distributor of notwithstanding the a on this transaction. JGH DISTRIBUTORS ONLY (P	dvice of in-appropriateness, if any	, provided by the employee/relation	
☐ I confirm that I am a Fi (₹ 150 deductible as Trans In case the purchase/ subscr subscription amount and pay	rst time investor across Mut action Charge and payable to the ption amount is ₹ 10,000 or mor able to the Distributor. Units will	ual Funds.	R I confirm that I a (₹ 100 deductible a n to receive Transaction Charges, punt invested.	m an existing investor in Mu is Transaction Charge and payabl the same are deductible as appli	tual Funds. e to the Distributor)
me of Sole/ 1st Applicant	on (name should be as ave	mable in Demat Account in c	ase of Demat Account nonce	(5)	
F I R S	Т	M I D	D L E		L A S T
ime of 2nd Applicant					
F I R S	Т	M I D	D L E		L A S T
me of 3rd Applicant					
F I R S	T	M I D	D L E		L A S T
me of Guardian/ contact Perso	n   _	MID	DLE		LAST
tegory (Please ✓) □Retail Ir		Institutional Investor(s)			LASI
Scheme Name: Motilal Oswa	<b>Please</b> $\checkmark$ where applicable)	**			
Plan and Option	Regular Growth Direct G				
Bank Account Number			Bank Name		
Branch Name where accou	nt in held				
Total Amount to be blocked			₹ (in wor	ds)	
* Minimum ₹500/- and mu	tiples of ₹ 1/- therefter	At	t.: NRI Investors : Payment sho	Id be made through their NRE	/FCNR accounts.
UNDERTAKING BY ASBA	e am/are an ASBA investor as per the ovided in the SEBI Regulations and as above in the "SCSB/ ASBA Account deta	applicable provisions of the SEBI (Issu disclosed in this application, I/We auth ails" or unblocking of funds in the bank a ions from the Registrar and Transfer Age the Bank Account specific in the applic	prize(a) the SCSB to all necessary acts ccount maintained with the SCSB spec nt after the allotment of the Units entitlii ation, upon allotment of Units and to tra o the application money toward the Sut	including blocking of application mon fife in this application form, transfer of ig me/us to receive Units on such trans sfer the requisite money to the Schem scription of Units, the SCB shall reject	ey toward the Subscription of Units funds to the Bank Account of the Sc fer of funds, etc. (b) Registrar and Tr e's account / Bank Account of MOA the application. 4) If the DP ID, Bene lutual Fund or SCSBs shall not be lia
accordance with ASBA process pr Scheme, to the extent mentioned a Motilal Oswal Asset management Agent to issue instructions to the S In case the amount available in the Account No. or PAN furnished by m losses, if any. All future communic	bank account specific in the application is incorrect or in	complete of not matching with the depose addressed to the SCSB/RTA/AMC quo		blicant, NFO Application Number, ASBA	Application Number, Depository Ac
accordance with ASBA process pr Scheme, to the extent mentioned a Motilal Oswal Asset management Agent to issue instructions to the S In case the amount available in the Account No. or PAN furnished by m losses, if any. All future communic	bank account specific in the application e/us in the application is incorrect or in ation in connection with NFO should be nount applied for and the account number	complete of not matching with the depose addressed to the SCSB/RTA/AMC quo		Dicant, NFO Application Number, ASBA	M Y Y Y Y
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accordance with ASBA process pr Scheme, to the extent mentioned a Motilal Oswal Asset management Agent to issue instructions to the S In case the amount available in the Account No. or PAN furnished by m losses, if any. All future communic details 9if it has been provided), An Signature of the Applicant(s Sole /1st Applica	bank account specific in the application e/us in the application is incorrect or in ation in connection with NFO should to pount applied for and the account numb s)	complete of not matching with the depos le addressed to the SCSB/RTA/AMC quo eer for where NFO amount was locked. 2nd Applic	ting the full name of the Sole/ First App	Date D D M	

Address		
SCSB Account	details :	

A/c No.:	Bank Name_
Total Amount to be Blocked:	₹ (in figures)

	Branch Name _
. ₹ (in words)	
(	
	8

Acknowledgement Stamp & Date

Date D D