

Motilal Oswal Asset Management Company Limited

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| Particulars | Merging Scheme Features | Surviving Scheme Features | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|---|---|---------------------------------------|--------------------------------|-----------------------------|----------------------|---------------|---------------|--------|---|---------------|--------|---------|---|---------------|---------|---------|---|-----------|--------|---------|---|--------|---------------|---------|--------|--------|---------|---------|---------|-----------|---------|---------|---------|--------------|---------------|---------|---|
| | <p>stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. In accordance with clause 1.14.1.2 of SEBI Master Circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, such changes in the investment pattern will be for short term on defensive considerations only and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p>The exposure to multi cap stocks which are classified as such by Securities and Exchange Board of India (SEBI) or Association of Mutual Funds in India (AMFI) from time to time, in terms of clause 2.7.2 of SEBI Master Circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and as per clause 2.7.3, this list would be uploaded on AMFI website and updated every six months; accordingly, the fund manager will rebalance the portfolio of the Scheme within the stipulated period (at present 1 month).</p> | <p>Rebalancing due to Short Term Defensive Consideration:</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute.</p> <p>These proportions can vary depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. In accordance with clause 1.14.1.2 of SEBI Master Circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, such changes in the investment pattern will be for short term on defensive considerations only and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Strategy | <p>The Fund shall follow an active investment style using bottom-up stock picking based on the 'Buy Right: Sit Tight' investment philosophy.</p> <p>The fund shall follow an active investment style using bottom-up stock picking. The fund manager shall identify and invest in shares of businesses run by quality management & having sustainable and scalable business model. The fund's investment framework will be guided by our Investment philosophy of QGLP. QGLP Investment philosophy comprises of four parameters of Quality, Growth, Longevity & Price. In Quality parameter we look at quality of management leadership, growth prospects of Industry, return on equity (ROE) among other things. In growth parameter we consider EPS growth expectations, revenue growth expectations, large and growing addressable market and growth in market share, product mix. Longevity factor is assessment of longevity of industry, business and product over longer time frame. Price parameter considers reasonability of pricing assessed on Price to Earnings Growth (PEG). Price to Book, Price to Equity, Price to Revenue, DFC, replacement value, payback ratio as applicable to different sectors and companies.</p> <p>International Equity: Investments could be in International Equity ETF and Stocks based on assessment of attractiveness of investment opportunity.</p> <p>Debt Investment: The Fund shall invest in various types of permitted Debt Instruments including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments of various maturities and ratings with the objective of providing liquidity and achieving optimal returns. The fund may also invest in perpetual debt and non-convertible preference shares within the limits specified based on relative attractiveness of interest rate carry opportunity available from time to time.</p> <p>REIT & INVIT Investment: The fund may invest in REIT/INVIT within the limits specified based on interest rate carry opportunity available from time to time relative to other interest rate bearing investment options for optimal returns.</p> <p>Arbitrage and Derivative Strategies: The Fund shall undertake Cash/ Futures Arbitrage to take advantage of the volatile situation in the market. The Fund may use Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc.</p> <p>Commodity: Investment in commodity will be made through commodity ETF.</p> <p>Asset Allocation Strategy: The Asset Allocation shall be managed within the specified range for different asset classes as specified in the Scheme Information Document. This is debt oriented scheme and hence a predominant component of portfolio will be invested in debt securities. The scheme will also seek to manage the minimum specified allocation for different asset classes per Scheme Information Document. This mandated minimum allocation to different asset classes adds up to 60% of the portfolio. Balance 40% of the portfolio will be suitably allocated across asset classes based on assessment of relative risk return proposition of different asset classes. This will depend upon macro factors, interest rates, equity valuations, volatility and other factors.</p> <p>Securities Lending</p> <p>Securities Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.</p> <p>The Scheme may lend securities from its portfolio in accordance with the Regulations. The AMC/Fund shall also adhere to guidelines issued under Securities Lending Scheme, 1997. Securities' lending shall enable the Scheme to earn income that may partially offset its expenses and thereby reduce the effect these expenses have on the Scheme's ability to provide investment returns. The Scheme will pay reasonable administrative and custodial fees in connection with the lending of securities. The Scheme may be exposed to the risk of loss should a borrower default on its obligation to return the borrowed securities. The Scheme share of income from the lending collateral will be included in the Scheme's gross income. The Fund will comply with the conditions for securities lending specified by SEBI Regulations and circulars. The Scheme may engage in securities lending upto 20% of total Net Assets of the Scheme and would limit its maximum single party exposure to the extent of 5% of the total net assets at the time of lending.</p> <p>Portfolio Turnover</p> <p>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.</p> | <p>The scheme is dynamically managed, wherein equity and debt exposure can oscillate between 0 to 100% depending upon the market conditions.</p> <p>Further, the fund's equity allocation will be managed as per MOVI indicated band. However, during times when there are expectations of heightened volatility or risks or during times when macroeconomic at domestic or global level or on account of any other factors are expected to lead to opportunity for equity investments, the fund manager may increase/decrease equity allocation as per his assessment of the investment environment. Such equity allocation may not be as per MOVI indicated band. After three months of such deviation of equity allocation from MOVI band, the stance will be reviewed again and if as per the fund manager, investment environment has changed in a way that MOVI band can be followed again, the equity allocation will be adjusted as per MOVI band. If in the assessment of the fund manager, the investment environment is still not conducive to manage equity allocation as per MOVI band, the same would be reviewed again after three months.</p> <table><tr><th>MOVI Levels</th><th>Net Equity (%)</th><th>Equity Arbitrage (%)</th><th>Debt Instruments (%)</th></tr><tr><td>Less than 70</td><td>100</td><td>0</td><td>0</td></tr><tr><td>70</td><td><80</td><td>85 – 95</td><td>0</td></tr><tr><td>80</td><td><90</td><td>75 – 85</td><td>0</td></tr><tr><td>90</td><td><100</td><td>60 – 75</td><td>0</td></tr><tr><td>100</td><td><110</td><td>50 – 60</td><td>5 - 15</td></tr><tr><td>110</td><td><120</td><td>40 – 50</td><td>15 - 25</td></tr><tr><td>120</td><td><130</td><td>30 – 40</td><td>25 - 35</td></tr><tr><td>130 or above</td><td>30 – 40</td><td>25 - 35</td><td>Upto 35</td></tr></table> <p>The scheme shall endeavour to maintain its investment in Equity & equity related instruments atleast 65% of net assets of the Scheme for taxation purpose, however the net long only equity exposure may be a minimum of 30% of the portfolio value. Further, basis on market condition, investment in Equity and Debt shall vary in accordance to the aforesaid asset allocation table.</p> <p>The scheme is dynamically managed and debt exposure can go up to 100% in case equity is not found favourable.</p> <p>Risk Control</p> <p>Risk is an inherent part of the investment function. Effective Risk management is critical to fund management for achieving financial soundness. Investment by the Scheme would be made as per the investment objective of the Scheme and in accordance with SEBI Regulations. AMC has adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep in line with the investment objective of the Scheme. The risk control process would include identifying the risk and taking proper measures for the same. The system has incorporated all the investment restrictions as per the SEBI guidelines and enables identifying and measuring the risk through various risk management tools like various portfolio analytics, risk ratios, average duration and analyses the same and acts in a preventive manner.</p> <p>Portfolio Turnover</p> <p>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.</p> | MOVI Levels | Net Equity (%) | Equity Arbitrage (%) | Debt Instruments (%) | Less than 70 | 100 | 0 | 0 | 70 | <80 | 85 – 95 | 0 | 80 | <90 | 75 – 85 | 0 | 90 | <100 | 60 – 75 | 0 | 100 | <110 | 50 – 60 | 5 - 15 | 110 | <120 | 40 – 50 | 15 - 25 | 120 | <130 | 30 – 40 | 25 - 35 | 130 or above | 30 – 40 | 25 - 35 | Upto 35 |
| | MOVI Levels | Net Equity (%) | Equity Arbitrage (%) | Debt Instruments (%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Less than 70 | 100 | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 70 | <80 | 85 – 95 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 80 | <90 | 75 – 85 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 90 | <100 | 60 – 75 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 100 | <110 | 50 – 60 | 5 - 15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 110 | <120 | 40 – 50 | 15 - 25 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 120 | <130 | 30 – 40 | 25 - 35 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 130 or above | 30 – 40 | 25 - 35 | Upto 35 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | 50% Nifty 500 TRI + 35% CRISIL Short Term Bond Fund Index+ 13% Domestic Price of Gold + 2% Domestic Price of Silver. | CRISIL Hybrid 50+50 - Moderate Total Return Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Manager | Mr. Ajay Khandelwal, Mr. Atul Mehra, Mr. Rakesh Shetty and Mr. Sunil Sawant | Mr. Ajay Khandelwal, Mr. Atul Mehra, Mr. Rakesh Shetty and Mr. Sunil Sawant | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Scheme Inception Date | August 04, 2020 | September 27, 2016 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Exit Load | <p>Exit Load:</p> <p>1% - If redeemed on or before 365 days from the date of allotment. Nil - If redeemed after 365 days from the date of allotment.</p> <p>Exit Load will be applicable on switch amongst the Schemes of MOMF. No Load shall be imposed for switching between Options within the Scheme. Further, it is clarified that there will be no exit load charged on a switch-out amongst the plans within the same scheme.</p> | <p>Exit Load:</p> <p>1% - If redeemed on or before 365 days from the date of allotment Nil - If redeemed after 365 days from the date of allotment</p> <p>Exit Load will be applicable on switch amongst the Schemes of MOMF. No Load shall be imposed for switching between Options within the Scheme. Further, it is clarified that there will be no exit load charged on a switch-out amongst the plans within the same scheme..</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plans and Option | <p>The Scheme has two Plans:</p> <p>(i) Regular Plan and</p> <p>(ii) Direct Plan</p> <p>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).</p> <p>Growth Option: -</p> <p>All Income earned and realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.</p> <p>The AMC reserves the right to introduce further Options as and when deemed fit.</p> <p>Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular</td></tr></table> | 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 | <p>The Scheme has two Plans:</p> <p>(i) Regular Plan and</p> <p>(ii) Direct Plan</p> <p>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).</p> <p>IDCW* (IDCW Payout and IDCW Reinvestment) and Growth.</p> <p>IDCW Option: -</p> <p>Under this Option, the Trustee reserves the right to declare IDCW under the Scheme depending on the net distributable surplus available under the Option. It should, however, be noted that actual declaration of IDCWs and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustees or any Committee authorised by them.</p> <p>If IDCW payable under the IDCW payout option is equal to or less than Rs. 500/-, then it would be compulsorily re-invested in the Option of the Scheme.</p> <p>Pursuant to clause 11.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>*Income Distribution cum capital withdrawal option.</p> <p>Growth Option: -</p> <p>All Income earned and realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.</p> <p>The AMC reserves the right to introduce further Options as and when deemed fit.</p> |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Particulars | Merging Scheme Features | Surviving Scheme Features | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|-----------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|--------|---|---------------|--------|--------|---|---------------|---------|--------|---|-----------|--------|--------|---|--------|---------------|--------|---|--------|---------|--------|---|-----------|---------|---------|---|-----------|---------------|---------|
| | 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. | <div>Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</div> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular</td></tr></table> <div>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.</div> <div>If the investor does not clearly specify the choice of option at the time of investing, it will be deemed that the investor has opted for Growth option and in case he does not specify payout/re-investment under IDCW option, it will be deemed to be IDCW reinvestment.</div> | 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 |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expense Ratio as per SID with actual charged (as on May 31, 2025) | Maximum total expense ratio (TER): Upto 2.25% Direct – 0.58 (Base TER) Regular- – 1.90 (Base TER) | Maximum total expense ratio (TER): Upto 2.25% Direct – 0.79 (Base TER) Regular- 2.09 (Base TER) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Number of Folios (as on May 31, 2025) | 13075 | 39891 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUM (as on May 31, 2025 Rs. in crs.) | 94.42 | 923.22 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unclaimed Redemptions and IDCW | Unclaimed Redemptions – NIL Unclaimed IDCW – Rs. 1,20,697.45 | Unclaimed Redemptions – Rs. 3,41,968.31 Unclaimed IDCW – Rs. 12,12,736.11 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Percentage of Total exposure to securities classified as below investment grade or defaults and % of total illiquid assets of the individual schemes | There are no exposure to securities classified as below investment grade or defaults and illiquid assets as on May 31, 2025 in the Schemes. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio | For latest Monthly portfolio details of the respective Schemes, unit holders can refer to the website https://www.motilaloswalmf.com/download/month-end-portfolio . | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Performance of the schemes vis-à-vis the benchmark (since inception) | For latest Performance of the respective Schemes, unit holders can refer to the website https://www.motilaloswalmf.com/download/factsheets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Any other disclosure specified by Trustees | -- | -- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Any other disclosure as directed by SEBI | -- | -- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

- In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, all the existing unit holders under the Motilal Oswal Multi Asset Fund and Motilal Oswal Balanced Advantage Fund, if applicable, are given an option to exit the Scheme at the applicable Net Asset Value without any exit load on such redemption. This option is valid for a period of 30 days.
- Please note that unit holders of Motilal Oswal Multi Asset Fund and Motilal Oswal Balanced Advantage Fund, if applicable, who do not opt for redemption on or before July 17, 2025 (up to 3.00 p.m.) shall be deemed to have consented to the changes specified herein above and shall continue to hold units in the Motilal Oswal Balanced Advantage Fund.
- In case the unitholders, who have been given an exit option without any exit load, disagree with the aforesaid changes, they may redeem all or part of the units of the scheme held by them by exercising the Exit Option, without exit load, within the Exit Option Period. Unitholders need to submit a redemption/switch request online or through a physical application form at any official point of acceptance/investor service centre of the AMC or the Registrar and Transfer Agents of the Fund or to the depository participant (DP) (in case of units held in Demat mode). The above information is also available on the website of Motilal Oswal Mutual Fund viz., <https://www.motilaloswalmf.com>. The redemption warrant/cheque will be mailed or the amount of redemption will be credited to the unit holders bank account (as registered in the records of the Registrar) within 3 (three) working days from the date of receipt of redemption request.
- Unit holders can also submit the normal redemption form for this purpose. The redemption/ switch requests shall be processed at applicable NAV as per time stamping provisions contained in the SID of the Scheme. Unit holders should ensure that any changes in address or pay-out bank details if required by them, are updated in Motilal Oswal Mutual Fund's records at least 10 (Ten) working days before exercising the Exit Option. Unit holders holding Units in dematerialized form may approach their DP for such changes.
- Unit holders who have pledged/encumbered their units will not have the option to exit unless they submit a release of their pledges/ encumbrances prior to submitting their redemption/switch requests.
- In case investors, who had registered for Systematic investment facilities such as SIP/STP/SWP in the Merging Scheme, decide to continue their investments i.e. do not opt for the Exit Option, then such SIP/STP/SWP registrations will continue to be processed under the respective Plan/Option of the surviving scheme from the Effective Date and no fresh registration will be required. Further, investors who have registered for Systematic investment facilities in the Scheme and who do not wish to continue their future investment facilities must apply for cancellation of such registrations.
- It may however be noted that the offer to exit is purely optional and not compulsory. If the Unit holder has no objection to the aforesaid change, no action is required to be taken and it would be deemed that such Unit holder has consented to the aforesaid change other than closed ended scheme/s. However, we, at Motilal Oswal Mutual Fund would like the Unit holders to continue their investments with us to help them achieve their financial goals.
- The expenses related to the proposed changes and other consequential changes as outlined above will not be charged to the unit holders of the scheme of Motilal Oswal Mutual Fund.
- Tax Consequences:** As regards the unitholders who redeem their investments during the Exit Option Period, the tax consequences as set forth in the Statement of Additional Information of Motilal Oswal Mutual Fund and Scheme Information Document of relevant scheme of Motilal Oswal Mutual Fund would apply. In view of the individual nature of tax consequences, you are advised to consult your professional tax advisor for detailed tax advice.

The following provisions would apply in case of consolidation of mutual fund schemes.:

As per section 47(xviii) of Income Tax Act, 1961 (the Act), any transfer of units held by the investor in the consolidating scheme of the mutual fund in consideration of allotment of units in the consolidated scheme, shall not to be regarded as a taxable transfer, provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund.

Further, as per section 49(2AD) of the Act, the cost of acquisition of units in the consolidated scheme shall be deemed to be the cost of acquisition of the units in the consolidating scheme. Also, as per section 2(42A) of the Act, the period of holding of the units in the consolidated scheme shall include the period of holding of the units in the consolidating scheme.

'Consolidating scheme' has been defined under section 47(xviii) of the Act as the scheme of a Mutual Fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996. 'Consolidated scheme' has been defined as the scheme with which the consolidating scheme merges or which is formed as a result of such merger.

Redemption/switch-out of units from the Scheme may entail capital gain/loss in the hands of the unitholder. For unit holders who redeem their investments during the Exit Option Period, the tax consequences as set forth in the Statement of Additional Information of Motilal Oswal Mutual Fund and Scheme Information Document of the scheme of Motilal Oswal Mutual Fund would be applicable. In case of NRI investors, TDS shall be deducted from the redemption proceeds in accordance with the prevailing income tax laws, in view of the individual nature of tax consequences, Unitholders are advised to consult their professional tax advisors for tax advice. The redemption/switch-out of units from the Scheme are liable for deduction of Securities Transaction Tax (STT), wherever applicable; however, such STT shall be borne by AMC and will not be borne by the investor.

All the other terms and conditions of the SID and KIM of the transferee scheme shall remain unchanged.

This notice cum addendum forms an integral part of the SID and KIM of the schemes as amended from time to time, read with the addendum issued.

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

Sd/-
Prateek Agrawal
Place : Mumbai
Date : June 10, 2025
Managing Director & Chief Executive Officer

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.