


## KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

### Motilal Oswal MOST Ultra Short Term Bond Fund (MOST Ultra Short Term Bond Fund)

(An open ended Debt Scheme)

|   |  |
|---|--|
| <p><b>This product is suitable for investors who are seeking*</b></p>   |  |
| <ul style="list-style-type: none"> <li>• Optimal returns consistent with moderate levels of risk</li> <li>• Investment in debt securities and money market securities with average maturity less than equal to 12 months</li> </ul> |  |

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

#### Continuous Offer of Units at NAV based prices

|  |   |
|--|---|
| Name of Mutual Fund                    | Motilal Oswal Mutual Fund   |
| Name of Asset Management Company (AMC) | Motilal Oswal Asset Management Company Limited  |
| Name of Trustee Company                | Motilal Oswal Trustee Company Limited   |
| Address                                | <u>Registered and Corporate Office Address:</u><br>10 <sup>th</sup> Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai – 400025 |
| Website                                | <a href="http://www.motilaloswalmf.com">www.motilaloswalmf.com</a> and <a href="http://www.mostshares.com">www.mostshares.com</a>   |

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](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com).**

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

This KIM is dated June 30, 2017.

## INVESTMENT OBJECTIVE

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.

## ASSET ALLOCATION

| Instruments   | Indicative allocations<br>(% of total assets) |         | Risk Profile    |
|---|---|---------|-----------------|
|   | Minimum                                       | Maximum | High/Medium/Low |
| Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with average maturity less than equal to 12 months | 0   | 100     | Low             |

\*Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above, there may be instances when these percentages may be exceeded. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues. The scheme will not invest in Securitised debt, foreign securities and derivatives.

## INVESTMENT STRATEGY

The fund management team will endeavor to maintain a consistent performance in the scheme by maintaining a balance between safety, liquidity and profitability aspects of various investments. The fund manager will try to achieve an optimal risk return balance for management of the fixed income portfolios. The investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. Investment in debt instruments carries various risks like Interest Rate Risk, Liquidity Risk, Credit Risk, etc. While they cannot be eliminated, they can be reduced by diversification and effective use of hedging techniques.

Investment views/decisions will be taken on the basis of following parameters:

1. Liquidity of the security.
2. Maturity profile of the instruments.
3. Quality of the Security/instrument (including the financial health of the issuer).
4. Returns offered relative to alternative investment opportunities.
5. Prevailing interest rate scenario.
6. Any other factors considered relevant in the opinion of the AMC.

## RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

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*KIM of Motilal Oswal MOS Ultra Short Term Bond Fund*

- **Market Risk**  
The Scheme's NAV will react to the interest rate movements. The Investor may lose money over short or long period due to fluctuation in Scheme's NAV in response to factors such as economic and political developments, changes in interest rates, inflation and other monetary factors and also movement in prices of underlining investments.
- **Regulatory Risk**  
Any changes in trading regulations by NSE or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
- **Right to Limit Redemptions**  
The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
- **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 comparison with the general securities markets.
- **Interest Rate Risk**  
Changes in interest rates will affect the Scheme's Net Asset Value. The prices of securities usually increase as interest rates decline and usually decrease as interest rates rise. The extent of fall or rise in the prices is guided by modified duration, which is a function of the existing coupon, days to maturity and increase or decrease in the level of interest rate. The new level of interest rate is determined by the rate at which the government raises new money and/or the price levels at which the market is already dealing in existing securities. Prices of long-term securities generally fluctuate more in response to interest rate changes than short-term securities. The price risk is low in the case of the floating rate or inflation-linked bonds. The price risk does not exist if the investment is made under a repo agreement. Debt markets, especially in developing markets like India, can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

Modified Duration is a measure of price sensitivity, the change in the value of investment to a 1% change in the yield of the investment.

- **Credit Risk**  
Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity. (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.
- **Liquidity or Marketability Risk**  
This refers to the ease 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. 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 period may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. As liquidity of the investments made by the Scheme could, at

times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme.

- **Risks associated with short selling**

Scheme may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Calls for short selling will be taken after considering the liquidity, price movement & volatility of the security by the fund management team. There can be a loss in such a transaction if the price of the security goes up instead of falling down.

**Risk Control:** 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.

## PLANS AND OPTIONS

The Scheme has two Plans:

- (i) Regular Plan and
- (ii) Direct Plan

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 only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not routed through an AMFI Registration Number (ARN) Holder.

Each Plan offers the following Options:

- (a) Growth Option
- Dividend Option (with Payout and Re-investment facility)

Dividend (Payout and Reinvestment) and Growth

**Dividend Option-**

Under this Option, the Trustee reserves the right to declare dividend under the Scheme depending on the net distributable surplus available under the Option. It should, however, be noted that actual declaration of dividends 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.

| Plan               | Options  | Sub-Options/ | Facility               | Frequency   | Record date        |
|--------------------|----------|--------------|------------------------|-------------|--------------------|
| Regular and Direct | Dividend |              | Dividend Re-investment | Daily       | Every business day |
|                    | Dividend |              | Dividend Re-investment | Weekly      | Every Friday*      |
|                    | Dividend |              | Dividend Re-           | Fortnightly | Every 2nd & 4th    |

|  |          |                                |           |                                   |
|--|----------|--------------------------------|-----------|-----------------------------------|
|  |          | investment                     |           | Friday* of the Month              |
|  | Dividend | Dividend Re-investment /Payout | Monthly   | Every last Friday* of the month   |
|  | Dividend | Dividend Re-investment /Payout | Quarterly | Every last Friday* of the quarter |

\* If Friday is a holiday, then the record date shall be the next Business day.

### **Growth Option-**

All Income earned and realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.

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

### **Default Plan/Option:**

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:

| <b>Scenario</b> | <b>Broker Code mentioned by the investor</b> | <b>Plan mentioned by the investor</b> | <b>Default Plan to be captured</b> |
|-----------------|--|---------------------------------------|------------------------------------|
| 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.

In case the investor has not specified any of the following in the application form, the default attributes to be applicable are as under:

Default Option: Growth Option

In case of Dividend Option, default Frequency: Daily

In case of Dividend Option, default between Re-investment and Payout: Re-investment

In case of Dividend Payout Option, default between Monthly and Quarterly Payout: Quarterly Payout

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If dividend payout is less than Rs.500 then it would be compulsorily re-invested.

**APPLICABLE NAV (Net Asset Value)**

**For subscriptions / purchases / switch- ins for an amount less than Rs. 2,00,000 (Rs. Two lakh only)**

For Purchases including switch-ins:

- i. In respect of valid applications received by 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- ii. In respect of valid applications received after 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the following Business Day shall be applicable.
- iii. 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.

**For subscriptions / purchases / switch- ins amount equal to or greater than Rs. 2,00,000 (Rs. Two lakh only)**

- i. In respect of valid applications received for an amount equal to or more than Rs. 2 lakh upto 3.00 p.m. at the Official Point(s) of Acceptance 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.
- ii. In respect of valid applications received for an amount equal to or more than Rs. 2 lakh after 3.00 p.m. at the Official Point(s) of Acceptance 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.
- iii. Irrespective of the time of receipt of applications for an amount equal to or more than Rs. 2 lakh at the Official Point(s) of Acceptance, 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 on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

It is clarified that all multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option/sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 2 lakh or more and to determine the applicable Net Asset Value. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. The criteria for aggregation of multiple transactions shall be as decided by the AMC at its sole discretion from time to time.

In case funds are received on separate days and are available for utilization on different Business Days before the cut off time, the applicable NAV shall be of the Business Days on which the cleared funds are available for utilization for the respective application amount

**For Redemption/ Repurchases/Switch out**

- i. In respect of valid application accepted at an Official Points of Acceptance up to 3 p.m. on a Business Day by the Fund, the closing NAV of that day will be applicable.

- ii. In respect of valid application accepted at an Official Point of Acceptance as listed in the SAI, after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day will be applicable.

Transaction through online facilities/ electronic mode:

The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/redemption/switch/SIP/STP of units is received on the servers of AMC/RTA as per terms and conditions of such facilities.

Transaction through Stock Exchange:

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

**MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS**

**Minimum Application Amount:**

**For Lumpsum:**

Rs. 5,000/- and in multiples of Re. 1/- thereafter.

**For Systematic Investment Plan (SIP):**

Minimum instalment amount - Rs. 1,000, Rs 2,000 and Rs 5,000 respectively for Monthly, Quarterly and Annual frequency respectively and in multiples of Re 1 thereafter

The dates for Auto Debit Facility shall be on the 1st, 7th, 14th, 21st or 28th of every month /quarter and for Annual SIP, investors can choose any date, as applicable of his / her preference as Annual SIP Debit Date for the year. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the every month in which application for SIP registration was received and if the end date is not specified, SIP will continue till it receives termination notice from the investor. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.

**Minimum Additional Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter.

**Minimum Redemption Amount:** Minimum of Rs. 1,000 and in multiples of Re. 1/- thereafter.

**DESPATCH OF REPURCHASE (REDEMPTION) REQUEST**

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

**BENCHMARK INDEX**

CRISIL Short Term Bond Fund Index

**DIVIDEND POLICY**

The Trustees may declare dividend subject to the availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The actual declaration of dividend and the frequency of distribution will be entirely at the discretion of the Trustees. The dividend would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date.

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### NAME AND TENURE OF THE FUND MANAGER

|                                   |   |
|-----------------------------------|---|
| <b>Name of the Fund Manager</b>   | Mr. Abhiroop Mukherjee  |
| <b>Tenure of the Fund Manager</b> | Abhiroop is managing the Scheme since inception i.e. from September 6, 2013. The tenure for which he is managing the debt component of the Scheme is 3.9 years. |

### NAME OF TRUSTEE COMPANY

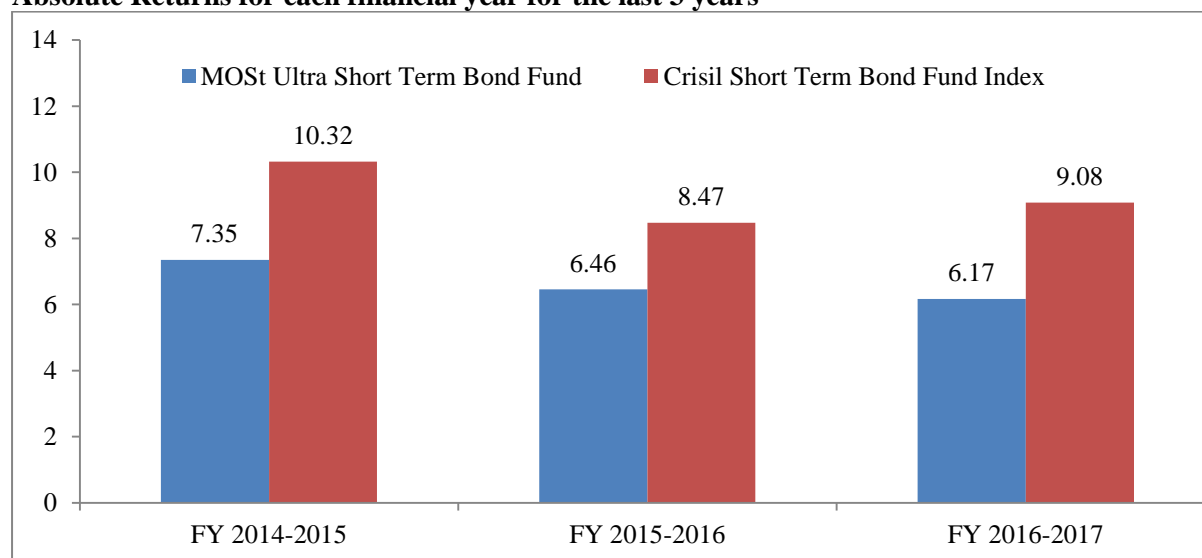
Motilal Oswal Trustee Company Limited

### PERFORMANCE OF THE SCHEME

Performance of the Scheme as on March 31, 2017:

| <b>Compounded Annualised Returns</b> | <b>Scheme Returns (%)</b>               | <b>Benchmark Returns (%)</b>             |
|--------------------------------------|---|--|
|                                      | <b>MOSSt Ultra Short Term Bond Fund</b> | <b>CRISIL Short Term Bond Fund Index</b> |
| Returns for the last 1 year          | 6.06                                    | 8.65                                     |
| Returns for the last 3 year          | 6.86                                    | 9.18                                     |
| Returns since inception              | 7.02                                    | 9.48                                     |

### Absolute Returns for each financial year for the last 3 years



**Note: Returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is September 6, 2013. Performance is for Regular Plan Growth option. Different plans have different expense structure. The scheme has been in existence for less than 5 years. Past performance may or may not be sustained in future.**



## ADDITIONAL DISCLOSURE

### A. Scheme's Portfolio Holdings

The top 10 portfolio holdings of the Scheme as on May 31, 2017 are as follows:

| Sr. No. | Name of Issuer                                  | % to Net Assets |
|---------|---|-----------------|
| 1       | ICICI Securities Limited                        | 8.18            |
| 2       | Network 18 Media & Investments Limited          | 4.10            |
| 3       | Godrej Industries Limited                       | 4.10            |
| 4       | Indian Railway Finance Corporation Limited      | 4.07            |
| 5       | Housing Development Finance Corporation Limited | 4.07            |
| 6       | HDB Financial Services Limited                  | 4.06            |
| 7       | Power Finance Corporation Limited               | 4.03            |
| 8       | Housing Development Finance Corporation Limited | 4.02            |
| 9       | Bajaj Finance Limited                           | 3.98            |
| 10      | Kotak Mahindra Investments Limited              | 3.97            |

### B. Sector Allocation by the Scheme

Sector Allocation of the Scheme as recommended by AMFI is as follows: (As on May 31, 2017)

| Sectors                         | % Exposure    |
|---------------------------------|---------------|
| Bank                            | 60.47         |
| NBFC                            | 37.00         |
| CBLO / Reverse Repo Investments | 2.23          |
| Cash & Cash Equivalents         | 0.29          |
| <b>Total</b>                    | <b>100.00</b> |

The Mutual Fund will disclose the portfolio of the Scheme as on the last day of the month on AMC's website ([www.motilalosalwalmf.com](http://www.motilalosalwalmf.com) and [www.mostshares.com](http://www.mostshares.com)) on or before the tenth day of the succeeding month. The Investors will be able to view and download this monthly portfolio from the AMC's website on the following link <http://motilalosalwalmf.com/downloads/mutual-fund/Month-End-Portfolio> and <http://www.mostshares.com/downloads/mutualfund/Month-End-Portfolio>.

### C. Illustration of impact of expense ratio on returns of the Scheme

| Particulars                                    | Amount (Rs.) |
|--|--------------|
| Invested amount (Rs)                           | 10,000       |
| Annualised scheme performance                  | 10%          |
| Net Assets before expenses (Rs)                | 11,000       |
| Annualised expense ratio*                      | 2.5%         |
| Net Assets after expenses (Rs)                 | 10,725       |
| Return on invested amount before expenses (Rs) | 1,000        |
| Return on invested amount after expenses (Rs)  | 725          |

|   |        |
|---|--------|
| Return on invested amount before expenses (%) | 10.00% |
| Return on invested amount after expenses (%)  | 7.25%  |

The figures stated above are for illustration purposes only.

#### D. Investment Disclosure

The aggregate investment in the Scheme by the following person as on May 31, 2017 is as follows:

| Categories                     | Amount (Rs.)  |
|--------------------------------|---------------|
| Directors of AMC               | 411.26        |
| Fund Manager of the Scheme     | Nil           |
| Other Key Managerial Personnel | Nil           |
| Sponsor, Group and Associates  | 62,548,238.54 |

#### EXPENSES OF THE SCHEME

##### (i) Load Structure

| Type of Load | Load Chargeable ( as % of NAV) |
|--------------|--------------------------------|
| Entry Load   | Nil                            |
| Exit Load    | Nil                            |

##### (ii) Recurring Expenses

SEBI has prescribed the maximum annual recurring expenses that can be charged to the Scheme. Annual Scheme Recurring Expenses shall be within the limits stated in Regulations 52(6) and subject to a percentage limit of Daily Net Assets as in the table below:

| First Rs.100 crore | Next Rs.300 crore | Next Rs.300 crore | on the balance of the assets |
|--------------------|-------------------|-------------------|------------------------------|
| 2.25%              | 2.00%             | 1.75%             | 1.50%                        |

The total expenses of the scheme as per Regulation 52(6) schemes shall not exceed 2.25 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:

| Expense Head  | % of daily Net Assets |
|---|-----------------------|
| Investment Management and Advisory Fees   | Upto 2.25%            |
| Trustee fee   |                       |
| Audit fees  |                       |
| Custodian fees  |                       |
| RTA Fees  |                       |
| Marketing & Selling expense incl. agent commission                                |                       |
| Cost related to investor communications   |                       |
| Cost of fund transfer from location to location                                   |                       |
| Cost of providing account statements and dividend redemption cheques and warrants |                       |
| Costs of statutory Advertisements   |                       |
| Cost towards investor education & awareness (at least 2 bps)                      |                       |
| Brokerage & transaction cost over and above 12 bps for cash trades.               |                       |

|   |            |
|---|------------|
| Service tax on expenses other than investment and advisory fees                           |            |
| Service tax on brokerage and transaction cost   |            |
| Other Expenses  |            |
| Maximum total expense ratio (TER) permissible under Regulation 52(6) (a) and (6) (c) (ii) | Upto 2.25% |
| Additional expenses under regulation 52 (6A) (c)  | Upto 0.20% |
| Additional expenses for gross new inflows from specified cities                           | Upto 0.30% |

**Fungibility of expenses:** 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 are fungible in nature. 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 these expense heads.

Any expenditure in excess of the limits specified in the SEBI Regulations shall be borne by the AMC.

#### **Service Tax:**

1. The scheme may charge service tax on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.
2. Service tax on 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 Regulations.
3. Service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.
4. Service tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the 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 15 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 15 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:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 15 cities}}{365^* \times \text{Higher of (a) or (b) above}}$$

\* 366, wherever applicable.

The top 15 cities shall mean top 15 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 15 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment.

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 15 cities.

The current expense ratios will be updated on the Fund's website, [www.motilaloswalmf.com](http://www.motilaloswalmf.com) within two working days mentioning the effective date of the change.

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

Actual expenses for the previous financial year 2016-2017:

|              |       |
|--------------|-------|
| Regular Plan | 1.00% |
| Direct Plan  | 0.75% |

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

#### **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.

|                 | Resident Investors | Mutual Fund  |
|-----------------|--------------------|--|
| Debt Fund       |                    |  |
| Tax on Dividend | Nil                | Dividend Distribution Tax –<br>• 28.84% (including surcharge @12%, |

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|                      |  |  |
|----------------------|--|--|
|                      |  | education cess @2% and Secondary and higher education cess at the rate of 1%), on income distributed to individuals, HUFs and NRIs.<br><ul style="list-style-type: none"> <li>• 34.608% (including surcharge @12%, education cess @2% and Secondary and higher education cess at the rate of 1%), on income distributed to persons other than an individual or a HUF.</li> </ul> |
| <b>Capital Gains</b> |  |  |
| Long Term            | 20% (with indexation) (plus applicable surcharge and education cess)     | Nil  |
| Short Term           | Income tax rate applicable to the Unit holders as per their income slabs | Nil  |

Note: For the purpose of determining the tax payable by the scheme, the amount of distributed income has to be increased to such amount as would, after reduction of tax on such increased amount, be equal to the income distributed by the Mutual Fund. In other words, the amount payable to unit holders is to be grossed up for determining the tax payable and accordingly, the effective tax rate would be higher. Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisors.

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

The NAV of the Scheme will be declared on all business days and will be published at least in two daily newspapers. The NAV can also be viewed on the website [www.mostshares.com](http://www.mostshares.com) and AMFI website [www.amfiindia.com](http://www.amfiindia.com).

#### **FOR INVESTOR GRIEVANCES PLEASE CONTACT**

|  |  |
|--|--|
| <b>Registrar</b>   | <b>Motilal Oswal Mutual Fund</b>   |
| <b>Karvy Computershare Pvt. Ltd.</b><br>Karvy Plaza, H. No. 8-2-596,<br>Avenue 4, Street No. 1,<br>Banjara Hills, Hyderabad-500034<br><b>Tel No.:</b> 040-23320751/752/753<br><b>E-mail Id:</b> <a href="mailto:motilal.karvy@karvy.com">motilal.karvy@karvy.com</a> | <b>Mr. Nilesh Chonkar - Investor Relation Officer</b><br>10 <sup>th</sup> Floor, Motilal Oswal Tower,<br>Rahimtullah Sayani Road, Opp. Parel ST Depot,<br>Prabhadevi, Mumbai – 400 025<br><b>Tel No.:</b> 1800-200-6626 <b>Fax No.:</b> 022 3089 6884<br><b>Email Id:</b> <a href="mailto:mfservice@motilaloswal.com">mfservice@motilaloswal.com</a> |

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.

#### **UNITHOLDERS 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,

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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 manner:

### **I. Investors who do not hold Demat Account**

Further, on acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of receipt of transaction request from the unit holder(s).

The AMC shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an email to the investor's registered address / e-mail address not later than five business days from the date of receipt of subscription request from the unit holder

Consolidated Account Statements (CAS), based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios, transactions have taken place during that month.

CAS shall be sent by AMC/RTA every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.

CAS sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.

### **II. Investors who hold Demat Account**

On acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of receipt of transaction request from the unit holder(s).

Consolidated Account Statements (CAS), based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios, transactions have taken place during that month.

CAS shall be sent by Depositories every half yearly (September/March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.

CAS sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.

**Note:** Investors will have an option not to receive CAS through Depositories. Such Investors will be required to provide negative consent to the Depositories. Investors who have opted not to receive CAS through Depositories will continue to receive CAS from AMC/ the Fund.

Following provisions shall be applicable to CAS sent through AMC/ RTA and CAS sent through depositories:

- i. Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before 10th day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.
- ii. The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC
- iii. In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.
- iv. Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- v. For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.
- vi. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.
- vii. Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.
- viii. Non-transferable Unit Certificates will be sent, if an applicant so desires, within 5 Business Days of the receipt of a request for the certificate. Unit Certificates will not be issued for any fractional Units entitlement.
- ix. Units held, either in the form of Account Statement or Unit Certificates, are non-transferable. The Trustee reserves the right to make the Units transferable at a later date subject to SEBI (MF) Regulations issued from time to time.
- x. In case an investor has multiple accounts across two Depositories, the depository with whom the account has been opened earlier will be the default Depository

**For SIP/STP/SWP transactions:**

Account Statement for SIP/STP/SWP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter.

A soft copy of the Account Statement shall be mailed to the investors under SIP/STP/SWP to their e-mail address on a monthly basis, if so mandated.

However, the first Account Statement under SIP/STP/SWP shall be issued within 10 working days of the initial investment/transfer.

In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 working days from the receipt of such request without any charges.

**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.

**Half yearly Disclosures: Portfolio / Financial Results:**

The Mutual Fund shall publish a complete statement of the Scheme portfolio within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one national English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable). The Portfolio Statement will also be displayed on the website of the AMC/Mutual Fund [www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com) and AMFI i.e. [www.amfiindia.com](http://www.amfiindia.com).

The Mutual Fund shall disclose the portfolio of the Scheme as on the last day of the month on AMC's website (<http://www.motilaloswalmf.com/downloads/mutual-fund/Month-End-Portfolio> and <http://www.mostshares.com/downloads/mutualfund/Month-End-Portfolio>) on or before the tenth day of the succeeding month. The Investors will be able to view and download this monthly portfolio from the AMC's website.

**Half yearly Disclosures: Financial Results**

The Mutual Fund shall within one month from the close of each half year, that is on 31<sup>st</sup> March and on 30<sup>th</sup> 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 at least 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.



The Scheme wise Annual Report or an abridged summary thereof shall be mailed/e-mailed to all the Unitholders of the Scheme, not later than four months from the date of closure of relevant financial year i.e. March 31 each year.

The scheme wise Annual Report or an abridged summary thereof shall be sent (i) by e-mail to the Unitholders whose e-mail address is available with the Fund and (ii) in physical copy to the Unitholders whose e-mail address is not available with the Fund and/or those Unitholders who have opted/requested for the same.

Further, the annual report will be available for inspection at the registered office of the AMC and copy shall be made available on specific request. Also, the Scheme wise annual report and an abridged summary thereof shall be displayed on our website [www.motilaloswalmf.com](http://www.motilaloswalmf.com) and AMFI's website [www.amfiindia.com](http://www.amfiindia.com) and the link of the same will be displayed prominently on the website of the Fund.

### 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:**

#### **i. 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 time.

The terms and conditions for investing in SIP are as follows:

|   |  |
|---|--|
| Minimum amount per SIP installment under weekly/fortnightly/monthly SIP | Rs. 1,000/- and multiple of Re. 1/- thereafter.  |
| Minimum amount per SIP installment under Quarterly SIP                  | Rs. 2,000/- and multiple of Re. 1/- thereafter.  |
| Minimum amount per SIP installment under Annual SIP                     | Rs. 5,000/- and multiple of Re. 1/- thereafter.  |
| No. of SIP Installments<br>a) Minimum<br><br>b) Maximum                 | Six installments (weekly/fortnightly/monthly)<br>Three installments (quarterly)<br>One installment (Annually)No Limit  |
| Periodicity   | Weekly/fortnightly/Monthly/Quarterly/Annually  |
| Dates available for SIP Facility  | 1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> or 28 <sup>th</sup> of every month.<br><br>In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP. |

|                                 |   |
|---------------------------------|---|
|                                 | In case of Annual SIP, 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. |
| 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 SIP.

## ii. 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 Unit holders to transfer fixed amount periodically from their Unit holdings in the Scheme (Transferor Scheme) to the other schemes (Transferee Scheme) of the Mutual Fund.

The terms and conditions for investing in STP are as follows:

|  |   |
|--|---|
| Minimum amount per STP installment under monthly STP   | Rs. 1,000/- and multiple of Re. 1/- thereafter.   |
| Minimum amount per STP installment under Quarterly STP | Rs. 2,000/- and multiple of Re. 1/- thereafter.   |
| No. of STP Installments<br>a) Minimum<br>b) Maximum    | Six installments (monthly)<br>Three installments (quarterly)<br>No Limit  |
| Periodicity  | Weekly/fortnightly/Monthly/Quarterly  |
| Dates available for STP Facility                       | 1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> or 28 <sup>th</sup> of every month.<br><br>In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. |
| 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.

## iii. 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 amount as per the table below. 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. The AMC may close a unit holder's account if the balance falls below the specified minimum amount for the scheme. Unit holders may change the amount indicated in the SWP, subject to the 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.

The features of Systematic Withdrawal Plan (SWP) are as under:

|  |   |
|--|---|
| Minimum amount per SWP installment under weekly/ fortnightly/monthly SWP | Rs. 1,000/- and multiple of Re. 1/- thereafter.   |
| Minimum amount per SWP installment under Quarterly SWP                   | Rs. 2,000/- and multiples of Re. 1/- thereafter.  |
| No. of SWP Installments<br>a) Minimum<br>b) Maximum                      | Six installments (monthly/weekly/fortnightly)<br>Three installments (quarterly)<br>No Limit                         |
| Periodicity  | Weekly/Fortnightly/Monthly/Quarterly  |
| Dates available for SWP Facility   | 1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> or 28 <sup>th</sup> 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.

#### iv. **Dividend Transfer Plan**

Dividend Transfer Plan (DTP) is a facility wherein the Unitholders under the Dividend Option, can choose to automatically invest the amount of dividend (as reduced by the amount of applicable statutory levy) receivable by them into all equity scheme(s) of the Mutual Fund provided the minimum accumulation of Rs. 1000/- and above and subject to restriction, if any, of the respective equity schemes. If the amount of dividend in the source scheme is less than Rs. 1000/-, the dividend will be reinvested in the same scheme. Unitholders enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the source scheme. The source scheme shall be Motilal Oswal MOSSt Ultra Short Term Bond Fund.

Under this provision, the dividend amount to be invested shall be automatically invested by subscribing to the units of the chosen equity scheme of the Fund on the immediate next Business Day after the record date at the applicable NAV of such equity scheme.

Notwithstanding above provisions relating to Dividend, there is no assurance or guarantee regarding declaration of dividend. The dividends will be declared solely at Trustee's discretion and subject to availability of distributable surplus

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

#### v. **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 1<sup>st</sup>, 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup> or 28<sup>th</sup> 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 under this option 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 on 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 NAV 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.

**vi. Motilal Oswal Value Index (MOVI) Pack Plan**

Motilal Oswal Value Index (MOVI) Pack Plan is a Systematic Transfer Plan (STP) from select debt/liquid scheme into select equity scheme that enables allocation between debt and equity asset classes. It allows Unit holders holding units in non-demat form to take advantage of fluctuations in equity market valuations and not just market levels based on MOVI. Under this facility, Investors may opt to transfer amounts from Motilal Oswal MOST Ultra Short Term Bond Fund (referred to as Transferor Scheme) to Motilal Oswal MOST Focused 25 Fund (MOST Focused 25), Motilal Oswal MOST Focused Midcap 30 Fund (MOST Focused Midcap 30), Motilal Oswal MOST Focused Multicap 35 Fund (MOST Focused Multicap 35) and Motilal Oswal MOST Focused Dynamic Equity Fund (MOST Focused Dynamic Equity), (referred to as Transferee Scheme) with allocations based on MOVI levels. The transfers will be enabled in the reverse as well.

**The Salient features of the Plan are as under:**

a) Motilal Oswal Value Index (MOVI) helps gauge equity market. The Index is calculated taking into account Price to Earnings, Price to Book and Dividend Yield of the Nifty 50 Index.

A low MOVI level indicates that the market valuation appears to be cheap and one may allocate a higher percentage of their investments to Equity as an asset class. A high MOVI level indicates that the market valuation appears to be expensive and that one may reduce their equity allocation.

b) India Index Services & Products Ltd. (IISL) is the calculating agent of NIFTY MOVI. IISL shall calculate, compile, maintain and provide NIFTY MOVI values to Motilal Oswal Asset Management Company Ltd. NIFTY MOVI values will be published on the MOAMC website on a daily basis.

c) Transfer: This transfer is made from the Transferor Scheme to the Transferee Scheme, on the date of allocation based on NIFTY MOVI levels.

Reverse Transfer: This transfer is made from the Transferee Scheme to the Transferor Scheme, when appreciation in the market value of the Transferee Scheme results in a breach of the prescribed allocation level as determined by NIFTY MOVI.

d) This Plan presently offers two enrolment options:

- i. One Time Investment
- ii. Systematic Transfer Plan (STP) with a minimum of 6 installments.

e) Minimum amount under this Plan is as follows:

| Options             | Minimum Amount of Transfer (Rs.)                  |
|---------------------|---|
| One Time Investment | Rs. 5000/- and in multiples of Re. 1/- thereafter |

|     |   |
|-----|---|
| STP | Rs. 1000/- and in multiples of Re. 1/- thereafter |
|-----|---|

- f) The date of allocation will be the 15<sup>th</sup> of every month. In case the date of allocation falls on a Non-Business Day or falls during a book closure period, the immediate following Business Day will be considered as the date of allocation.

**Note:** Under ‘One Time Investment’ enrolment option, in addition to the 15<sup>th</sup> of every month, allocation will occur on the business day succeeding the date of enrolment into the MOVI Pack Plan.

Under ‘STP’ enrolment option, if the Unit holder has an existing Systematic Investment Plan (SIP) in the Transferor scheme where the date of SIP falls on a date later than or on 15<sup>th</sup> of every month, then allocation for that amount will occur on 15<sup>th</sup> of the subsequent month.

- g) On the date of allocation, the prescribed percentage of the amount will be transferred in the Transferee Scheme at the closing NAV of the same day i.e. date of allocation.
- h) The AMC will require upto 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Plan. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of allocation is crossed, then the same will be considered at the next date of allocation.
- i) The amount transferred under this Plan from the Transferor Scheme to Transferee Scheme shall be effective by redeeming units of Transferor Scheme at applicable NAV, (subject to the applicable exit load, if any) and subscribing to the units of the Transferee Scheme at applicable NAV on the date of allocation.
- j) Unit holders can discontinue the Plan at any time by providing a written request which shall be made effective within 7 calendar days of the date of receipt of the said request.
- k) This Plan will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder.
- l) Unit holders should note that investor details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- m) Any change in methodology of MOVI would only be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to Motilal Oswal Mutual Fund.
- n) Given the two way movement of investments between funds, liquidity at times may be restricted by trading volumes, settlement periods, and inordinately large number of redemption requests or restructuring of the Scheme. This may impact the performance of the underlying scheme.
- o) Investors may approach/consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.
- p) Investors are required to refer to the terms and conditions mentioned in the enrolment form.
- q) The Trustee/AMC reserves the right to change/modify the terms and conditions of the MOVI Pack Plan or withdraw this facility.

This facility will also be available for transfer into any other equity scheme of Motilal Oswal Mutual

Fund that may be launched in future.

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| <b>DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND</b> |
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The following table shows the differentiation of the Scheme with the existing equity Schemes of Motilal Oswal Mutual Fund:

| <b>Name of the Scheme</b>  | <b>Investment Objective</b>   | <b>Asset Allocation</b>  | <b>Product Differentiation</b>   | <b>Asset Under Management (Rs. In Crores) (As on May 31, 2017)</b> | <b>Number of Folio's (As on May 31, 2017)</b> |
|--|---|--|--|--|---|
| Motilal Oswal MOST Shares M50 ETF (MOST Shares M50)              | The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the Nifty 50 Index (Underlying Index), subject to tracking error.<br><br>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 Index and the balance in debt and money market instruments and cash at call.                    | MOST Shares M50 is an open ended exchange traded fund which invests in securities constituting Nifty 50 Index.   | 21.21  | 3,608   |
| Motilal Oswal MOST Shares Midcap 100 ETF (MOST Shares Midcap100) | The Scheme seeks investment return that corresponds (before fees and expenses) to the performance of Nifty Free Float Midcap 100 Index (Underlying Index), subject to tracking error.<br><br>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 Free Float Midcap 100 Index and the balance in debt and money market instruments and cash at call. | MOST Shares Midcap100 is an open ended Index exchange traded fund which invests in securities constituting Nifty Free Float Midcap 100 Index in the same proportion as in the Index. | 27.31  | 3,724   |

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|  |   |   |  |               |               |
|--|---|---|--|---------------|---------------|
| <p>Motilal Oswal MOST Shares NASDAQ-100 ETF (MOST Shares NASDAQ 100)</p> | <p>The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 Index, subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>                              | <p>The Scheme would invest at least 95% in the securities constituting NASDAQ-100 Index 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 Index.</p> | <p>The Scheme will invest in the securities which are constituents of NASDAQ-100 Index in the same proportion as in the Index.</p>   | <p>74.59</p>  | <p>3,295</p>  |
| <p>Motilal Oswal MOST Focused 25 Fund (MOST Focused 25)</p>              | <p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>The Scheme would invest at least 90% in Equity and equity related instruments and balance in Debt and Money Market Instruments, G-Secs, Bonds</p>  | <p>The Scheme is an open ended equity scheme 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 25% in equity and equity related instruments of the next 50 companies by market capitalization and the balance upto</p> | <p>571.06</p> | <p>28,889</p> |

|   |  |   |   |         |        |
|---|--|---|---|---------|--------|
|   |  |   | 10% in debt, money market instruments, G-secs, Bonds, cash and cash equivalents, etc.   |         |        |
| Motilal Oswal MOST Ultra Short Term Bond Fund (MOST Ultra Short Term Bond Fund) | <p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>                        | <p>The Scheme would invests in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with average maturity less than equal to 12 months</p>  | <p>The Scheme is an open ended debt Scheme which will invests in debt instruments and money market instruments with average maturity less than or equal to 12 months.</p>   | 606.82  | 9,949  |
| Motilal Oswal MOST Focused Midcap 30 Fund (MOST Focused Midcap 30)              | <p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>The Scheme would invest at least 65-100% in Equity and equity related instruments* selected between Top 101<sup>st</sup> and 200<sup>th</sup> listed companies by market capitalization and upto 25% in Equity and equity related instruments* beyond the Top 200<sup>th</sup> listed company and with market capitalization not lower than the INR 600 crores and balance 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents,</p> | <p>The Scheme is an open ended equity scheme with investment objective to achieve long term capital appreciation by investing in 65-100% in Equity and equity related instruments* selected between Top 101<sup>st</sup> and 200<sup>th</sup> listed companies by market capitalization and upto 25% in Equity and equity related instruments* beyond the Top 200<sup>th</sup> listed company and with market</p> | 1333.99 | 52,327 |

*KIM of Motilal Oswal MOST Ultra Short Term Bond Fund*



|  |   |  |   |         |         |
|--|---|--|---|---------|---------|
|  |   | etc.<br>*subject to overall limit of 30 companies  | capitalization not lower than the INR 600 crores and balance 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc.<br>*subject to overall limit of 30 companies      |         |         |
| Motilal Oswal MOST Focused Multicap 35 Fund (MOST Focused Multicap 35) | The investment objective 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.  | 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.<br>*subject to overall limit of 35 securities | The scheme is an open ended diversified equity scheme which with an objective to achieve long term capital appreciation by investing in securities across sectors and market capitalization levels. | 6798.22 | 193,585 |
| Motilal Oswal MOST Focused Long Term Fund (MOST Focused Long Term)     | The investment objective of the scheme is to generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments.<br><br>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. | The scheme would invest 80% to 100% in Equity and equity related instruments and balance up to 20% in debt instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc.  | The scheme is an open ended equity linked saving scheme with a 3 year lock in with an objective to generate long term capital appreciation.   | 491.95  | 55,901  |
| Motilal Oswal MOST Focused   | The investment objective is to generate long term   | The scheme would invest 65% to 100%  | The scheme shall change its allocation between  | 770.67  | 36,971  |

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*KIM of Motilal Oswal MOST Ultra Short Term Bond Fund*

|   |   |   |   |  |  |
|---|---|---|---|--|--|
| <p>Dynamic Equity Fund (MOSSt Focused Dynamic Equity)</p> | <p>capital appreciation by investing in equity and equity related instruments including equity derivatives as well as debt instruments.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> | <p>in Equity and equity related instruments including equity derivatives and balance up to 35% in Debt Instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc.</p> | <p>equity, derivatives and debt, based on MOVI.</p> |  |  |
|---|---|---|---|--|--|

This KIM is dated June 30, 2017.

**MOTILAL OSWAL MUTUAL FUND****a) Official Point of Acceptance of Transactions**

|                      |   |
|----------------------|---|
| <b>Hyderabad</b>     | 201, Lumbini Amrutha Chambers, Near Nagarjuna Circle, Road 3, Banjara Hills, Hyderabad - 500 082                            |
| <b>Mumbai</b>        | 10 <sup>th</sup> Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025      |
| <b>Mumbai - Fort</b> | 2nd Floor, Queens mansion, Behind Khadi Bhandar, A K Nayak Marg, Fort, Mumbai- 400001                                       |
| <b>Pune</b>          | Millennium Towers, 5 Floor, Sr. No 885/1/A, Bhandarkar Road, Above Cosmos Bank, Shivaji Nagar, Pune 411004                  |
| <b>Ahmedabad</b>     | 403, Third Eye Building, Panchwati Cross Roads, Opp. Centre Point, C. G. Road, Ahmedabad-380006                             |
| <b>Delhi</b>         | 801-815, 8th Floor, Tolstoy House, Tolstoy Marg, Connaught Place, New Delhi - 110001  |
| <b>Chennai</b>       | NO: 121/46, First Floor, Dr. Radhakrishnan Salai, Above “Arvind Store”, Opposite to CITI Center, Mylapore, Chennai – 600004 |
| <b>Bangalore</b>     | Unit No.S-806, 8th floor, South Block, Manipal Centre, Dickenson Road, Bangalore- 560 042                                   |
| <b>Kolkata</b>       | 3rd Floor, Constantia Building, 11, Dr. U. N. Bramachari Street, Kolkata - 700 017  |
| <b>Surat</b>         | Office No. 2006, Mezzanine Floor, 21st Century Business Center, Near Udhna Char Rasta, Ring Road, Surat-395002              |

**b) Investor Service Center**

|                   |  |
|-------------------|--|
| <b>Jaipur</b>     | 301 & 304, 3rd Floor, Luhadia tower, Ashok Marg, C Scheme, Jaipur - 302001             |
| <b>Lucknow</b>    | 710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow, Uttar Pradesh - 226001 |
| <b>Chandigarh</b> | SCO 86 First Floor, Sector - 38C, Chandigarh - 160036(U.T)                             |
| <b>Cochin</b>     | 41/418E, 4th Floor, Chicago plaza, Rajaji Road, Cochin, Kerala -682035                 |
| <b>Coimbatore</b> | Old No. 171, New No. 60, Subramaniam Road, R.S. Puram, Coimbatore-641002               |

**KARVY COMPUTERSHARE PRIVATE LIMITED (Official Collection Centres)**

|            |             |             |            |             |             |                |
|------------|-------------|-------------|------------|-------------|-------------|----------------|
| Agartala   | Bhagalpur   | Durgapur    | Jalpaiguri | Mathura     | Pudukottai  | Solapur        |
| Agra       | Bharuch     | Eluru       | Jammu      | Meerut      | Pune        | Sonepat        |
| Ahmedabad  | Bhatinda    | Erode       | Jamnagar   | Mehsana     | Raipur      | Sri Ganganagar |
| Ajmer      | Bhavnagar   | Faridabad   | Jamshedpur | Mirzapur    | Rajahmundry | Srikakulam     |
| Akola      | Bhilai      | Ferozpur    | Jaunpur    | Moga        | Rajapalayam | Sultanpur      |
| Aligarh    | Bhilwara    | Gandhidham  | Jhansi     | Moradabad   | Rajkot      | Surat          |
| Allahabad  | Bhopal      | Gandhinagar | Jodhpur    | Morena      | -           | Thanjavur      |
| Alleppy    | Bhubaneswar | Gaya        | Junagadh   | Mumbai      | Ratlam      | Thodupuzha     |
| Alwar      | Bikaner     | Ghaziabad   | Kannur     | Muzaffarpur | Renukoot    | Tirunelveli    |
| Amaravathi | Bilaspur    | Ghazipur    | Kanpur     | Mysore      | Rewa        | Tirupathi      |
| Ambala     | Bokaro      | Gonda       | Karaijadi  | Nadiad      | Rohtak      | Tirupur        |
| Amritsar   | Burdwan     | Gorakhpur   | Karimnagar | Nagercoil   | Roorkee     | Tiruvalla      |
| Anand      | Calicut     | Gulbarga    | Karnal     | Nagpur      | Rourkela    | Trichur        |
| Ananthapur | Chandigarh  | Guntur      | Karur      | Namakkal    | Sagar       | Trichy         |
| Ankleshwar | Chandrapur  | Gurgaon     | Kharagpur  | Nanded      | Saharanpur  | Trivandrum     |
| Asansol    | Chennai     | Guwahati    | Kolhapur   | Nasik       | Salem       | Tuticorin      |
| Aurangabad | Chinsura    | Gwalior     | Kolkata    | Navsari     | Sambalpur   | Udaipur        |
| Azamgarh   | Cochin      | Haldwani    | Kollam     | Nellore     | Satna       | Ujjain         |
| Balasore   | Coimbatore  | Haridwar    | Korba      | New Delhi   | Shaktinagar | Valsad         |
| Bangalore  | Cuttack     | Hassan      | Kota       | Nizamabad   | Shillong    | Vapi           |
| Bankura    | Darbhangha  | Hissar      | Kottayam   | Noida       | Shimla      | Varanasi       |

|                 |           |            |            |             |          |               |
|-----------------|-----------|------------|------------|-------------|----------|---------------|
| Bareilly        | Davangere | Hoshiarpur | Kurnool    | Palghat     | Shimoga  | Vellore       |
| Barhampore (Wb) | Dehradun  | Hubli      | Lucknow    | Panipat     | Shivpuri | Vijayanagaram |
| Baroda          | Deoria    | Hyderabad  | Ludhiana   | Panjim      | Sikar    | Vijayawada    |
| Begusarai       | Dewas     | Indore     | Madurai    | Pathankot   | Silchar  | Visakhapatnam |
| Belgaum         | Dhanbad   | Jabalpur   | Malappuram | Patiala     | Siliguri | Warangal      |
| Bellary         | Dharwad   | Jaipur     | Malda      | Patna       | Sitapur  | Yamuna Nagar  |
| Berhampur(Or)   | Dhule     | Jalandhar  | Mangalore  | Pollachi    | Sivakasi | Ranchi        |
| Betul           | Dindigul  | Jalgaon    | Margoa     | Pondicherry | Solan    | -             |

Visit the link <https://www.karvymfs.com/karvy/GeneralPages/locateUs.aspx?frm=cu> to view the complete details of designated collection centres / Investor Service centres of Karvy Computershare Private Limited

**MF UTILITIES INDIA PRIVATE LIMITED (OFFICIAL COLLECTION CENTRES)**

Please visit [www.mfuindia.com](http://www.mfuindia.com) for Point of Services (“POS”) locations of MF Utilities India Private Limited (“MFU”) which are Official Points of Acceptance (OPAs) for ongoing transactions.

| Distributor ARN / RIA# | Distributor Name | Sub-Distributor ARN/RIA# | Internal Sub-Broker/Employee Code | EUIN |
|------------------------|------------------|--------------------------|-----------------------------------|------|
| ARN/RIA                |                  | ARN                      |                                   |      |

#By mentioning RIA code, I/We authorize you to share with the SEBI Registered Investment Advisor the details of my/our transactions in the scheme(s) of Motilal Oswal Mutual Fund.

**Investors applying under Direct Plan must mention "Direct" in ARN Column**

**Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.**

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

First / Sole Applicant /  
Guardian

Second Applicant

Third Applicant

Power of Attorney  
Holder

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY** (Refer Instruction 11) In case the subscription amount is ₹10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

Transaction Charges for per subscription ₹ 10,000 and above

Existing Investor - ₹100  
 New Investor - ₹150

**1 EXISTING INVESTOR'S DETAILS** (Please fill your Folio No., Name, Section 2,7,10 &12)

Folio No.  Name  F I R S T  M I D D L E  L A S T

**2 FIRST APPLICANT'S DETAILS** (Non-individual investor please fill in FATCA, CRS & UBO Declaration in Section 10B, 11 & 12)

Mr.  Ms.  M/s

Name  F I R S T  M I D D L E  L A S T

Father's Name  F I R S T  M I D D L E  L A S T

PAN /PEKRN\*\*  CIN

Date of Birth / Incorporation  D D M M Y Y Y Y  Place of Birth / Incorporation  Country of Birth / Incorporation  Nationality  Indian  US  Others (Please Specify)

City of Incorporation

**For Investments "On behalf of Minor"**  Birth Certificate  School Certificate  Passport  Others  Specify  Guardian named below is  Father  Mother  Court Appointed (Refer Instruction 1d)

Name of the Guardian (In case of minor) / Contact person for non individuals / PoA holder name  Guardian / PoA PAN

F I R S T  M I D D L E  L A S T

Tax Residence Address (for KYC Address)  Residential  Registered office  Business  Residential or Business

Correspondence Address

City  State  Pin Code

Overseas address  Mandatory incase of NRI's

Email ID  Mobile  Tel.

Email ID & Mobile No. are essential to enable us to communicate better with you

\*\* Please mention PAN/PEKRN(PAN Exempted KYC Reference Number) as it is mandatory

**3 KYC Details** (Mandatory)

Status  Partnership Firm  HUF  Private Limited Company  Public Limited Company  Listed Company  Society  AOP/BOI  Trust H Liquidator  
 Artificial Juridical Person  Resident Individual  Proprietor  Minor  FI/ FPI  NRI  PIO  Limited Liability Partnership  Trust  
 Body Corporate  NGO  FI  Govt. Body  Bank  Defence Establishments  NPO  Others  Specify

Occupation  Pvt. Sector Service  Public Sector  Gov. Service  Housewife  Defence  Professional  Retired  Business  Agriculture  Student  Forex Dealer  Others  Specify

| INDIVIDUALS   | NON-INDIVIDUALS   | Is the entity involved in any of the following:   |
|---|---|---|
| Gross Annual Income OR Net-worth* in ₹<br>Not older than one year<br><input type="checkbox"/> <1L <input type="checkbox"/> 1-5L <input type="checkbox"/> 5-10L <input type="checkbox"/> 10-25L <input type="checkbox"/> 25L-1CR <input type="checkbox"/> >1CR<br>network as on <input type="text"/> D D M M Y Y Y Y<br>Any other information <input type="text"/> | <input type="checkbox"/> <1L <input type="checkbox"/> 1-5L <input type="checkbox"/> 5-10L <input type="checkbox"/> 10-25L <input type="checkbox"/> 25L-1CR <input type="checkbox"/> >1CR<br>network as on <input type="text"/> D D M M Y Y Y Y<br>(Networth is mandatory for Non-individuals)<br>Any other information <input type="text"/> | 1 Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No<br>2 Gaming / Gambling / Lottery (casinos, Betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No<br>3 Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No |

**Politically Exposed Person (PEP) Status** (Also applicable for authorised signatories/Promoters/ Karta/ Trustee/ Whole time Directors)  I am PEP  I am Related to PEP  Not Applicable

**4 JOINT APPLICANT'S DETAILS**

**SECOND APPLICANT'S DETAILS**

Mr.  Ms.  M/s

Mode of Holding  Joint  Anyone or Survivor (Default)

Name  F I R S T  M I D D L E  L A S T

**ACKNOWLEDGMENT SLIP** Received subject to realisation, verification and conditions, an application for purchase of Units as mentioned in the application form. **Application No.**

From

| Cheque no. | Date | Amount | Scheme |
|------------|------|--------|--------|
|            |      |        |        |

Stamp & Signature

Father's Name

PAN /PEKRN\*\*  Email ID  Mobile

Email ID & Mobile No. are essential to enable us to communicate better with you

Date of Birth  Place of Birth  Country of Birth  Nationality  Indian  US  Others (Please Specify)

Occupation  Pvt. Sector Service  Public Sector  Gov. Service  Housewife  Defence  Professional  Retired  Business  Agriculture  Student  Forex Dealer  Others Specify

|             |  |  |   |
|-------------|--|--|---|
| INDIVIDUALS | Gross Annual Income OR Net-worth* in ₹<br>Not older than one year  | <input type="checkbox"/> <1L <input type="checkbox"/> 1-5L <input type="checkbox"/> 5-10L <input type="checkbox"/> 10-25L <input type="checkbox"/> 25L-1CR <input type="checkbox"/> >1CR | Politically Exposed Person (PEP) Status<br><input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable |
|             | <input type="text" value="networth"/> as on <input type="text" value="D D M M Y Y Y Y"/><br><input type="text" value="Any other information"/> |  |   |

**THIRD APPLICANT'S DETAILS**  Mr.  Ms.  M/s

Name

Father's Name

PAN /PEKRN\*\*  Email ID  Mobile

Email ID & Mobile No. are essential to enable us to communicate better with you

Date of Birth  Place of Birth  Country of Birth  Nationality  Indian  US  Others (Please Specify)

Occupation  Pvt. Sector Service  Public Sector  Gov. Service  Housewife  Defence  Professional  Retired  Business  Agriculture  Student  Forex Dealer  Others Specify

|             |  |  |   |
|-------------|--|--|---|
| INDIVIDUALS | Gross Annual Income OR Net-worth* in ₹<br>Not older than one year  | <input type="checkbox"/> <1L <input type="checkbox"/> 1-5L <input type="checkbox"/> 5-10L <input type="checkbox"/> 10-25L <input type="checkbox"/> 25L-1CR <input type="checkbox"/> >1CR | Politically Exposed Person (PEP) Status<br><input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable |
|             | <input type="text" value="networth"/> as on <input type="text" value="D D M M Y Y Y Y"/><br><input type="text" value="Any other information"/> |  |   |

\*\*Please mention PAN/PEKRN (PAN Exempted KYC Reference Number) as it is mandatory

**5 DEMAT ACCOUNT DETAILS** (Mandatory, only if you require units in the demat form. Please fill in all details, else the application is liable to be rejected. Nomination provided in demat account shall be considered.)

NSDL  CDSL Depository Participant (DP) Name

DP ID  Beneficiary A/c No.

**6 EMAIL COMMUNICATION**

All communications will be sent by default to the registered E-mail id / Mobile No. In case you wish to receive physical communication please

**7 INVESTMENT & PAYMENT DETAILS**

Payment Type (Please ✓)  Non - Third party payment  Third party payment (Please fill the Third Party Payment Declaration Form)

Scheme  Motilal Oswal MOST Focused Dynamic Equity Fund  Motilal Oswal MOST Focused Multicap 35 Fund  Motilal Oswal MOST Focused 25 Fund  
 Motilal Oswal MOST Focused Long Term Fund  Motilal Oswal MOST Focused Midcap 30 Fund  Motilal Oswal MOST Ultra Short Term Bond Fund

Plan and Option  Regular  Direct (Default Plan)  Option  Growth (Default Option)  Div - Payout  Div - Reinvest (Default Option) (N/A for MOST Focused Long Term)  
 Applicable for Motilal Oswal MOST Focused Dynamic Equity Fund  Quarterly  Annually (Default Option)  
 Applicable for Motilal Oswal MOST Ultra Short Term Bond Fund  Daily  Weekly  Fortnightly  Monthly  Quarterly (Not Applicable for Dividend Payout Option)

|                     |   |  |
|---------------------|---|--|
| LUMP SUM INVESTMENT | <input type="checkbox"/> LUMP SUM INVESTMENT OR <input type="checkbox"/> ZERO BALANCE OR  | <input type="checkbox"/> SYSTEMATIC INVESTMENT PLAN / MICRO SIP-ECS (please fill ECS Debit Form-2) |
|                     | Payment Mode: <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds Transfer | 1 <sup>st</sup> SIP Instalment Amount (₹) <input type="text"/>                                     |
|                     | Amount (₹) (i) <input type="text"/>   | Cheque /DD No. <input type="text"/> Date <input type="text" value="D D M M Y Y Y Y"/>              |
|                     | DD charges (₹) (ii) <input type="text"/>  | Drawn on Bank <input type="text" value="Bank &amp; Branch"/>                                       |
|                     | Total Amt. (₹) (i)+(ii) <input type="text"/>  | Subsequent SIP Instalment Amount (₹) <input type="text"/>  |
|                     | Instrument No. <input type="text"/> Date <input type="text" value="D D M M Y Y Y Y"/>   | <input type="text" value="In words"/>  |

Bank Name  Bank A/c No.  Branch Name & City

Account Type:  Current  Savings  NRO  NRE  FCNR

Weekly  (1<sup>st</sup>, 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup>)  
 Fortnightly  1<sup>st</sup>-14<sup>th</sup>  7<sup>th</sup>-21<sup>st</sup>  14<sup>th</sup>-28<sup>th</sup>  
 Monthly  1<sup>st</sup>  7<sup>th</sup>(Default)  14<sup>th</sup>  21<sup>st</sup>  28<sup>th</sup>  
 Quarterly  1<sup>st</sup>  7<sup>th</sup>(Default)  14<sup>th</sup>  21<sup>st</sup>  28<sup>th</sup>  
 SIP Period From  To  Perpetual  other



Motilal Oswal Asset Management Company Limited  
 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road,  
 Opposite Parel ST Depot, Prabhadevi, Mumbai - 400025  
 Email: mfservice@motilaloswal.com. Toll Free No.: 1800-200-6626  
 website: www.motilaloswalmf.com

**8 BANK DETAILS** (Mandatory) Redemption / Dividend / Refund payouts will be credited into this bank account in case it is in the current list of banks with whom Motilal Oswal Mutual Fund has Direct Credit facility.

Bank Name

Bank A/c No.  Type  Current  Savings  NRO  NRE  FCNR  Others  Specify

Branch Name  City  Pin

IFSC Code (11 digit)\*  MICR Code (9 digit)\*  \*Mentioned on your cheque leaf

I / We understand that the instructions to the bank for Direct Credit / NEFT / ECS will be given by the Mutual Fund, and such instructions will be adequate discharge of the Mutual Fund towards redemption / dividend / refund proceeds. In case the bank does not credit my / our bank account with / without assigning any reason thereof, or if the 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 issue a demand draft / payable at par cheque in case it is not possible to make payment by Direct Cash/NEFT/ECS. If however the unit holders wish to receive a cheque (instead of a direct credit into their bank account) Please tick the box alongside

**9 NOMINATION DETAILS** (Refer Instruction 9)

| Name<br>(Date of Birth if nominee is minor)   | Address                           | Guardian Name<br>(in case Nominee is a Minor) | Signature<br>(Guardian in case Nominee is a Minor) | Allocation %             |
|---|-----------------------------------|---|--|--------------------------|
| <input type="text"/>  | <input type="text"/>              | <input type="text"/>                          | <input type="text"/>                               | <input type="text"/>     |
| <input type="text"/>  | <input type="text"/>              | <input type="text"/>                          | <input type="text"/>                               | <input type="text"/>     |
| <input type="text"/>  | <input type="text"/>              | <input type="text"/>                          | <input type="text"/>                               | <input type="text"/>     |
| Unit Holder's Signature<br><small>If you do not wish to nominate sign here.</small> | First / Sole Applicant / Guardian | Second Applicant                              | Third Applicant                                    | Power of Attorney Holder |
| <input type="text"/>  | <input type="text"/>              | <input type="text"/>                          | <input type="text"/>                               | 100%                     |

**10 FATCA- CRS Declaration and Supplementary Information**

**10A Declaration for Individual**

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<sup>#</sup>

|                  | Country of Tax Residency | Tax Identification Number or Functional Equivalent | Identification Type<br>(TIN or other, please specify) | If TIN is not available, please tick (✓) the reason A, B, & C (as defined below)        |
|------------------|--------------------------|--|---|---|
| First Applicant  | <input type="text"/>     | <input type="text"/>                               | <input type="text"/>                                  | Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| Second Applicant | <input type="text"/>     | <input type="text"/>                               | <input type="text"/>                                  | Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C |
| Third Applicant  | <input type="text"/>     | <input type="text"/>                               | <input type="text"/>                                  | Reason <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> 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.

<sup>#</sup>Please attach additional sheets if necessary

**10B Declaration for Non-Individual / Legal Entity**

1. Is "Entity" a tax resident of any country other than India  Yes  No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

| Country              | Tax Identification Number <sup>%</sup> | Identification Type (TIN or Other, please specify) |
|----------------------|--|--|
| <input type="text"/> | <input type="text"/>                   | <input type="text"/>                               |
| <input type="text"/> | <input type="text"/>                   | <input type="text"/>                               |
| <input type="text"/> | <input type="text"/>                   | <input type="text"/>                               |

<sup>%</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

Please refer to para 3(vii) Exemption code for U.S. persons of FATCA instructions & Definitions Non-Individual.

**Part A** (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a,  Financial institution  Direct reporting NFE (please tick as appropriate)

GIIN not available (please tick as applicable)  If the entity is a financial institution,

Global Intermediary Identification Number (GIIN)

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

Applied for  Not required to apply for - please specify 2 digits sub-category  Not obtained - Non-participating FI

**Part B** (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) No  Yes  (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange

2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) No  Yes  (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company  Nature of relation  Subsidiary of the Listed Company or  Controlled by a Listed Company Name of stock exchange

3. Is the Entity an active Non Financial Entity (NFE) No  Yes  Nature of Business  Please specify the sub-category of Active NFE  (Mention code -refer 2 FATCA instruction and definition for non-individual)

4. Is the Entity a passive NFE No  Yes  (If yes, please fill UBO declaration in the next section.) Nature of Business

For details please refer FATCA Instructions and Definitions (for Non-Individuals)

# If passive NFE, please provide below additional details for each controlling person. (Please attach additional sheets if necessary.)

| Name/ PAN/ Any other Identification Number (PAN, Aadhar, Passport Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)<br>City of Birth - Country of Birth | Occupation Type: Service, Business, Others<br>Nationality:<br>Father's Name: Mandatory if PAN is not available    | DOB: Date of Birth<br>Gender: Male, Female, Other  |
|--|---|--|
| 1. Name: <input type="text"/><br>PAN: <input type="text"/><br>City of Birth: <input type="text"/><br>Country of Birth: <input type="text"/>                          | Occupation Type: <input type="text"/><br>Nationality: <input type="text"/><br>Father's Name: <input type="text"/> | Date Of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other |
| 2. Name: <input type="text"/><br>PAN: <input type="text"/><br>City of Birth: <input type="text"/><br>Country of Birth: <input type="text"/>                          | Occupation Type: <input type="text"/><br>Nationality: <input type="text"/><br>Father's Name: <input type="text"/> | Date Of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other |
| 3. Name: <input type="text"/><br>PAN: <input type="text"/><br>City of Birth: <input type="text"/><br>Country of Birth: <input type="text"/>                          | Occupation Type: <input type="text"/><br>Nationality: <input type="text"/><br>Father's Name: <input type="text"/> | Date Of Birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/><br>Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other |

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India.

\* To include US, where controlling person is a US citizen or green card holder

% In case Tax Identification Number is not available, kindly provide functional equivalent

### 11 DETAILS OF ULTIMATE BENEFICIAL OWNERS / ULTIMATE BENEFICIAL OWNERSHIP (UBO) DECLARATION [Mandatory]

(If the given space below is not adequate, please attach multiple declaration forms)

\*This declaration is not needed for Companies that are listed on any recognized stock exchange or is a Subsidiary of such Listed Company or is Controlled by such Listed Company. Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E.

| Name of UBO | Address<br>(Include State, Country, PIN/ZIP Code & Contact Details) | Address Type  | PAN/Tax Payer Identification No./ Equivalent ID No. % | Country of tax Residency* | Controlling Person Type <sup>1</sup> (Mandatory) | % of beneficial interest |
|-------------|---|---|---|---------------------------|--|--------------------------|
|             |   | <input type="checkbox"/> Residential<br><input type="checkbox"/> Business<br><input type="checkbox"/> Registered Office | No.:<br>Type:   |                           |  |                          |
|             |   | <input type="checkbox"/> Residential<br><input type="checkbox"/> Business<br><input type="checkbox"/> Registered Office | No.:<br>Type:   |                           |  |                          |
|             |   | <input type="checkbox"/> Residential<br><input type="checkbox"/> Business<br><input type="checkbox"/> Registered Office | No.:<br>Type:   |                           |  |                          |

Attached documents should be self certified by the UBO and certified by the applicant or Authorised Signatory.

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are found to be false/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and the AMC/Trustee/Mutual Fund shall not be liable for the same. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

### 12 DECLARATION 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

**Declaration for Non-Individual:** I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same.

|                                   |                  |                 |                          |
|-----------------------------------|------------------|-----------------|--------------------------|
| First / Sole Applicant / Guardian | Second Applicant | Third Applicant | Power of Attorney Holder |
|-----------------------------------|------------------|-----------------|--------------------------|

Date: \_\_\_\_\_ Place: \_\_\_\_\_





|                        |                  |                          |                                   |      |
|------------------------|------------------|--------------------------|-----------------------------------|------|
| Distributor ARN / RIA# | Distributor Name | Sub-Distributor ARN/RIA# | Internal Sub-Broker/Employee Code | EUIN |
| ARN/RIA :              |                  | ARN                      |                                   |      |

#By mentioning RIA code, I/We authorize you to share with the SEBI Registered Investment Advisor the details of my/our transactions in the scheme(s) of Motilal Oswal Mutual Fund. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

|              |               |              |
|--------------|---------------|--------------|
| First Holder | Second Holder | Third Holder |
|--------------|---------------|--------------|

**1 UNIT HOLDER INFORMATION**

Mr.  Ms.  M/s

Existing Folio Number  Mobile No.  Email ID

Name

**2 SYSTEMATIC INVESTMENT PLAN DETAILS**

| Scheme Names   | SIP Frequency and Date   | SIP Month / Year/ Perpetual   | SIP Amount Min. ₹ 1000/- (Weekly/Fortnightly/Monthly) & ₹ 2000/- (Qtrly) |   |   |   |   |   |    |  |   |   |   |   |  |
|--|--|---|--|---|---|---|---|---|----|--|---|---|---|---|--|
| <input type="checkbox"/> Motilal Oswal MOST Focused 25 Fund<br>Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct*<br>Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Div Payout <input type="checkbox"/> Div Reinvestment   | Weekly <input type="checkbox"/> (1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup> )<br>Fortnightly <input type="checkbox"/> 1 <sup>st</sup> -14 <input type="checkbox"/> 7 <sup>th</sup> -21 <sup>st</sup> <input type="checkbox"/> 14 <sup>th</sup> -28 <sup>th</sup><br>Monthly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup><br>Quarterly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup> | <table border="1"> <tr> <td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td colspan="2">to</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> or <input type="checkbox"/> Perpetual SIP | M  | M | Y | Y | Y | Y | to |  | Y | Y | Y | Y |  |
| M  | M  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| to   |  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| <input type="checkbox"/> Motilal Oswal MOST Focused Midcap 30 Fund<br>Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct*<br>Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Div Payout <input type="checkbox"/> Div Reinvestment  | Weekly <input type="checkbox"/> (1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup> )<br>Fortnightly <input type="checkbox"/> 1 <sup>st</sup> -14 <input type="checkbox"/> 7 <sup>th</sup> -21 <sup>st</sup> <input type="checkbox"/> 14 <sup>th</sup> -28 <sup>th</sup><br>Monthly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup><br>Quarterly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup> | <table border="1"> <tr> <td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td colspan="2">to</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> or <input type="checkbox"/> Perpetual SIP | M  | M | Y | Y | Y | Y | to |  | Y | Y | Y | Y |  |
| M  | M  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| to   |  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| <input type="checkbox"/> Motilal Oswal MOST Focused Multicap 35 Fund<br>Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct*<br>Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Div Payout <input type="checkbox"/> Div Reinvestment  | Weekly <input type="checkbox"/> (1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup> )<br>Fortnightly <input type="checkbox"/> 1 <sup>st</sup> -14 <input type="checkbox"/> 7 <sup>th</sup> -21 <sup>st</sup> <input type="checkbox"/> 14 <sup>th</sup> -28 <sup>th</sup><br>Monthly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup><br>Quarterly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup> | <table border="1"> <tr> <td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td colspan="2">to</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> or <input type="checkbox"/> Perpetual SIP | M  | M | Y | Y | Y | Y | to |  | Y | Y | Y | Y |  |
| M  | M  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| to   |  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| <input type="checkbox"/> Motilal Oswal MOST Focused Long Term Fund<br>Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct*<br>Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Div Payout  | Weekly <input type="checkbox"/> (1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup> )<br>Fortnightly <input type="checkbox"/> 1 <sup>st</sup> -14 <input type="checkbox"/> 7 <sup>th</sup> -21 <sup>st</sup> <input type="checkbox"/> 14 <sup>th</sup> -28 <sup>th</sup><br>Monthly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup><br>Quarterly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup> | <table border="1"> <tr> <td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td colspan="2">to</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> or <input type="checkbox"/> Perpetual SIP | M  | M | Y | Y | Y | Y | to |  | Y | Y | Y | Y |  |
| M  | M  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| to   |  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| <input type="checkbox"/> Motilal Oswal MOST Focused Dynamic Equity Fund<br>Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct*<br>Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Div Payout <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually*<br><input type="checkbox"/> Div Reinvestment* <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually* | Weekly <input type="checkbox"/> (1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup> )<br>Fortnightly <input type="checkbox"/> 1 <sup>st</sup> -14 <input type="checkbox"/> 7 <sup>th</sup> -21 <sup>st</sup> <input type="checkbox"/> 14 <sup>th</sup> -28 <sup>th</sup><br>Monthly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup><br>Quarterly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup> | <table border="1"> <tr> <td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td colspan="2">to</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> or <input type="checkbox"/> Perpetual SIP | M  | M | Y | Y | Y | Y | to |  | Y | Y | Y | Y |  |
| M  | M  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| to   |  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| <input type="checkbox"/> Motilal Oswal MOST Ultra Short Term Bond Fund<br>Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct*<br>Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Div Payout <input type="checkbox"/> Div Reinvestment  | Weekly <input type="checkbox"/> (1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> , 28 <sup>th</sup> )<br>Fortnightly <input type="checkbox"/> 1 <sup>st</sup> -14 <input type="checkbox"/> 7 <sup>th</sup> -21 <sup>st</sup> <input type="checkbox"/> 14 <sup>th</sup> -28 <sup>th</sup><br>Monthly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup><br>Quarterly <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 7 <sup>th</sup> * <input type="checkbox"/> 14 <sup>th</sup> <input type="checkbox"/> 21 <sup>st</sup> <input type="checkbox"/> 28 <sup>th</sup> | <table border="1"> <tr> <td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> <tr> <td colspan="2">to</td> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> or <input type="checkbox"/> Perpetual SIP | M  | M | Y | Y | Y | Y | to |  | Y | Y | Y | Y |  |
| M  | M  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |
| to   |  | Y   | Y  | Y | Y |   |   |   |    |  |   |   |   |   |  |

\*Default

**3 DECLARATION AND SIGNATURE** (To be signed by ALL UNIT HOLDERS if mode of holding is 'joint')

This is to confirm that the declaration/instruction has been carefully read, understood, I/We have understood that I/we are authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity or the bank where I have authorized the debit and express my willingness and authorize to make payments through participation in NACH/ECS/Direct Debit/Standing Instructions. I/We hereby confirm adherence to the terms of NACH/ECS (Debits)/Direct Debits/Standing Instructions. Authorization to Bank: This is to inform that I/We have registered for ECS /NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in Motilal Oswal Mutual Fund shall be made from my/our bank account with your Bank. I/We authorize the representatives Motilal Oswal Mutual Fund carrying this mandate form to get it verified and executed.

(Please attach a cancelled cheque/cheque copy)

|  |                  |                 |
|--|------------------|-----------------|
| First / Sole Applicant / Guardian / Authorised Signatory | Second Applicant | Third Applicant |
|--|------------------|-----------------|

(To be signed by all holders if mode of operation of Bank Account is 'Joint')

**NACH/ ECS/ Direct Debit Mandate Form** [Applicable for Lumpsum Additional Purchases as well as SIP Registrations]

UMRN  For Official Use  Date

Sponsor Bank Code  For Official Use  Utility Code  For Official Use

I/We hereby authorize  Motilal Oswal Mutual Fund To Debit (to tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other

Bank a/c number

with Bank  Name of customer bank  IFSC  Or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtrly  H.Yrly  Yrly  As & when presented

DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1  Mob. No.

Reference 2  Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

Period From  To

1.  Signature Primary account holder 2.  Signature of account holder 3.  Signature of account holder

1.  2.  3.

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account based on the instruction as agreed and signed by me. I have understood that I am authorized to cancel/ amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/ corporate or the bank where I have authorized the debit.

**ACKNOWLEDGMENT SLIP** (To be filled by the investor)

Application No.

Folio No.  Investor Name

Scheme Name  Plan  Option

SIP Period From  To   Perpetual SIP

Stamp & Signature

# 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 previously requested information.

### 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 is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following India 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:

| FATCA & CRS Indicia observed (ticked)                          | Documentation required for Cure of FATCA/ CRS Indicia   |
|--|---|
| <b>U.S. place of birth</b>                                     | 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;<br>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); and<br>3. Any one of the following documents:<br>Certified Copy of "Certificate of Loss of Nationality<br>or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;<br>or Reason the customer did not obtain U.S. citizenship at birth             |
| <b>Residence/mailing address in a country other than India</b> | 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<br>2. Documentary evidence (refer list below)  |
| <b>Telephone number in a country other than India</b>          | If no Indian telephone number is provided:<br>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<br>2. Documentary evidence (refer list below)<br>If Indian telephone number is provided along with a foreign country telephone number:<br>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 country other than India; OR<br>2. Documentary evidence (refer list below) |

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body\*
  - 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 resident.

## FATCA Instructions & Definitions Non-Individual

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

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. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the 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 is yet available or has not yet been issued, please provide an explanation and attach this to the form.

1. (i) **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

(ii) **Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.

(iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:

- The three financial years preceding the year in which determination is made; or
- The period during which the entity has been in existence, whichever is less.

(iv) Investment entity is any entity;

(a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

(i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or

(ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

(b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance

company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or  
 (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05 and 06 and 07- refer point 2c.)

(v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

(vi) FI not required to apply for GILTI: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

### A. Reasons why FI not required to apply for GILTI:

| Code | Sub-category  |
|------|---|
| 01   | Governmental Entity, International Organization, or Central Bank  |
| 02   | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03   | Non-public fund of the armed forces, an employees state insurance fund, a gratuity fund or provident fund   |
| 04   | Entity is an Indian FI solely because it is an investment entity  |
| 05   | Qualified credit card issuer  |
| 06   | Investment Advisors, Investment Managers & Executing Brokers  |
| 07   | Exempt collective investment vehicle  |
| 08   | Trust   |

(Continued overleaf)

## SYSTEMATIC INVESTMENT PLAN DETAILS

- The Mandate will be registered under the best suited mode i.e. NACH or ECS or SI at the discretion of its appointed payment 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 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 except under the following exceptional circumstances:
  - Payment by parents / grand-parents / related person on behalf of a minor in consideration of natural love and affection or 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 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  
 c) Custodian on behalf of an FI or a Client provided KYC is completed for the investor and custodian. Additional declaration in the prescribed format signed by Custodian and FI/ Client is also required along with the application form.

4. Please note that in the event of a minor mismatch between the bank account number mentioned in the application form 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.

5. AUTHORIZATION 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.

7. AMC or other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. The investor assumes the entire risk of using this facility and takes full responsibility.

8. 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 ECS (Debit Clearing)

- The cities/banks/branches in the list may be modified / updated / changed / removed at any time in future entirely at the 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 ECS (Debit Clearing) Direct Debit route will be discontinued without prior notice.
- List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing):-**  
 Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhiwara, Bhopal, Bhubaneswar, Bikaner, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, H u b l i, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshepur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur,

Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada, Vizag

**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

- Applications for SIP Auto Debit (ECS/ 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 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 NACH / ECS / SI MANDATE

- UMRN Code, Sponsor Code, and Utility Code are for official use only. Please do not write anything in these boxes/spaces.
- 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.
  - Please tick the Appropriate Account Type and furnish the Bank Account Number from which the SIP installment/s is/are to be debited.
  - 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.

c) Please mention the maximum amount that can be debited using this mandate. The amount needs to be mentioned both in words as well as numbers.

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. If you do not wish to provide an End date, please tick the check box for 'Until Cancelled'.

3. 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.

## FATCA Instructions & Definitions Non-Individual

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

|     |  |
|-----|--|
| 09  | Non-registering local banks                                    |
| 10. | FFI with only Low-Value Accounts                               |
| 11. | Sponsored investment entity and controlled foreign corporation |
| 12. | Sponsored, Closely Held Investment Vehicle                     |

### 2. Active Non-financial entity (NFE) - Foreign entity that is not a financial institution: (any one of the following): Refer Explanation (A) to 114F(6) of income Tax Reule, 1962 for details.

| Code | Sub-category   |
|------|--|
| 01   | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;   |
| 02   | The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.  |
| 03   | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;  |
| 04   | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;  |
| 05   | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;  |
| 06   | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;  |
| 07   | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;   |
| 08   | Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. <p>Explanation - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> (i) an Investor Protection Fund referred to in clause (23EA);<br>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and<br>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act; |

### 3. Other definitions:

#### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control for this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

#### (ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity; or
- (ii) an investment entity defined in clause 1 (iv) (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

#### (iii) Passive income

The term passive income includes income by way of:

- (1) Dividends,
- (2) Interest,
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

#### (iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

(i) DBOD, AML, BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India, or

(ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India, or

(iii) IRDA/SOD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;(A) Controlling Person Type:

| Code | Sub-category:  |
|------|--|
| 01   | CP of legal person-ownership                           |
| 02   | CP of legal person-other means                         |
| 03   | CP of legal person-senior managing official            |
| 04   | CP of legal arrangement - trust-settlor                |
| 05   | CP of legal arrangement - trust-trustee                |
| 06   | CP of legal arrangement - trust-protector              |
| 07   | CP of legal arrangement - trust-beneficiary            |
| 08   | CP of legal arrangement - trust-other                  |
| 09   | CP of legal arrangement - Other-settlor equivalent     |
| 10   | CP of legal arrangement - Other-trustee equivalent     |
| 11   | CP of legal arrangement - Other-protector equivalent   |
| 12   | CP of legal arrangement - Other-beneficiary equivalent |
| 13   | CP of legal arrangement - Other-other equivalent       |
| 14   | Unknown  |

#### (v) Specified U.S. person - A U.S person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

#### (vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

#### (vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details).

| Code | Sub-category  |
|------|---|
| A    | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)  |
| B    | The United States or any of its agencies or instrumentalities   |
| C    | A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities   |
| D    | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(C)(1)(i)  |
| E    | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)   |
| F    | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G    | A real estate investment trust  |
| H    | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940  |
| I    | A common trust fund as defined in section 584(a)  |
| J    | A bank as defined in section 581  |
| K    | A broker  |
| L    | A trust exempt from tax under section 664 or described in section 4947(a)(1)  |
| M    | A tax exempt trust under a section 403(b) plan or section 457(g) plan   |

**Application Type\***  New  Update KYC No.

**KYC Type\***  Normal (PAN is mandatory)  PAN Exempt Investors (Refer instruction K)

**1 Identity Details** (Please refer instruction A at the end)

PAN  Please enclose a duly attested copy of your PAN Card

Name\* (same as ID Proof)

Maiden Name (if any\*)

Father / Spouse Name\*

Mother Name\*

Date of Birth  Gender\*  Male  Female  Transgender Marital Status\*  Married  Unmarried  Other

Citizenship\*  Indian  Others – Country  Country Code

Residential Status\*  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin

Occupation Type\*  Service  Private Sector  Public Sector  Government Sector  Professional  Self Employed  Retired  
 Housewife  Student  Business  Not Categorized  Others

Photo

Signature/Thumb Impression

**2 Proof of Identity (PoI)\*** (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

Passport Number  Passport Expiry Date

Voter ID Card  Aadhaar Card

Driving Licence  Driving Licence Expiry Date

NREGA Job Card

Others (any document notified by the central government)  Identification No

**3 Proof of Address (PoA)\***  3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address

City / Town / Village\*  Distric\*  Pin Code\*

State/UT\*  State/UT Code  Country\*  Country Code   
as per Indian Motor Vehicle Act, 1988 as per ISO 3166

Address Type\*  Residential / Business  Residential  Business  Registered Office  Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Proof of Address\*

Passport Number  Passport Expiry Date

Voter ID Card  Aadhaar Card

Driving Licence  Driving Licence Expiry Date

NREGA Job Card

Others (any document notified by the central government)  Identification No

**3.2 Correspondence / Local Address Details\* (Please see instruction E at the end)**

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please 'Annexure A1', Submit relevant documentary proof)

City / Town / Village\*  Distric\*  Pin Code\*

State/UT\*  State/UT Code  Country\*  Country Code   
as per Indian Motor Vehicle Act, 1988 as per ISO 3166

**4 Contact Details** (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID  Mobile

Tel. (off)  Tel. (Resi)



# INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

## General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (i) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [i].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/P/IOCard/OCI/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

## A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

## B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

## C. Clarification / Guidelines on filling 'Proof of Identity [PoI]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z - Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

## D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/

State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

## E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoAs required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

## F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

## G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

## H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

### I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

### J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

### K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

## List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

| State / U.T            | Code | State / U.T      | Code | State / U.T   | Code |
|------------------------|------|------------------|------|---------------|------|
| Andaman & Nicobar      | AN   | Himachal Pradesh | HP   | Pondicherry   | PY   |
| Andhra Pradesh         | AP   | Jammu & Kashmir  | JK   | Punjab        | PB   |
| Arunachal Pradesh      | AR   | Jharkhand        | JS   | Rajasthan     | RJ   |
| Assam                  | AS   | Karnataka        | KA   | Sikkim        | SK   |
| Bihar                  | BR   | Kerala           | KL   | Tamil Nadu    | TN   |
| Chandigarh             | CH   | Lakshadweep      | LD   | Telangana     | TS   |
| Chhattisgarh           | CG   | Madhya Pradesh   | MP   | Tripura       | TR   |
| Dadra and Nagar Haveli | DN   | Maharashtra      | MH   | Uttar Pradesh | UP   |
| Daman & Diu            | DD   | Manipur          | MN   | Uttarakhand   | UK   |
| Delhi                  | DL   | Meghalaya        | ML   | West Bengal   | WB   |
| Goa                    | GA   | Mizoram          | MZ   | Other         | XX   |
| Gujarat                | GJ   | Nagaland         | NL   |               |      |
| Haryana                | HR   | Orissa           | OR   |               |      |

### List of ISO 3166 Two-Digit Country Code

| Country                               | Country Code | Country                                | Country Code | Country                                      | Country Code | Country                                      | Country Code |
|---------------------------------------|--------------|--|--------------|--|--------------|--|--------------|
| Afghanistan                           | AF           | Dominican Republic                     | DO           | Libya  | LY           | Saint Pierre and Miquelon                    | PM           |
| Åland Islands                         | AX           | Ecuador                                | EC           | Liechtenstein                                | LI           | Saint Vincent and the Grenadines             | VC           |
| Albania                               | AL           | Egypt                                  | EG           | Lithuania                                    | LT           | Samoa  | WS           |
| Algeria                               | DZ           | El Salvador                            | SV           | Luxembourg                                   | LU           | San Marino                                   | SM           |
| American Samoa                        | AS           | Equatorial Guinea                      | GQ           | Macao  | MO           | Sao Tome and Principe                        | ST           |
| Andorra                               | AD           | Eritrea                                | ER           | Macedonia, the Former Yugoslav Republic of   | MK           | Saudi Arabia                                 | SA           |
| Angola                                | AO           | Estonia                                | EE           | Madagascar                                   | MG           | Senegal                                      | SN           |
| Anguilla                              | AI           | Ethiopia                               | ET           | Malawi                                       | MW           | Serbia                                       | RS           |
| Antarctica                            | AQ           | Falkland Islands (Malvinas)            | FK           | Malaysia                                     | MY           | Seychelles                                   | SC           |
| Antigua and Barbuda                   | AG           | Faroe Islands                          | FO           | Maldives                                     | MV           | Sierra Leone                                 | SL           |
| Argentina                             | AR           | Fiji                                   | FJ           | Mali   | ML           | Singapore                                    | SG           |
| Armenia                               | AM           | Finland                                | FI           | Malta  | MT           | Sint Maarten (Dutch part)                    | SX           |
| Aruba                                 | AW           | France                                 | FR           | Marshall Islands                             | MH           | Slovakia                                     | SK           |
| Australia                             | AU           | French Guiana                          | GF           | Martinique                                   | MQ           | Slovenia                                     | SI           |
| Austria                               | AT           | French Polynesia                       | PF           | Mauritania                                   | MR           | Solomon Islands                              | SB           |
| Azerbaijan                            | AZ           | French Southern Territories            | TF           | Mauritius                                    | MU           | Somalia                                      | SO           |
| Bahamas                               | BS           | Gabon                                  | GA           | Mayotte                                      | YT           | South Africa                                 | ZA           |
| Bahrain                               | BH           | Gambia                                 | GM           | Mexico                                       | MX           | South Georgia and the South Sandwich Islands | GS           |
| Bangladesh                            | BD           | Georgia                                | GE           | Micronesia, Federated States of              | FM           | South Sudan                                  | SS           |
| Barbados                              | BB           | Germany                                | DE           | Moldova, Republic of                         | MD           | Spain  | ES           |
| Belarus                               | BY           | Ghana                                  | GH           | Monaco                                       | MC           | Sri Lanka                                    | LK           |
| Belgium                               | BE           | Gibraltar                              | GI           | Mongolia                                     | MN           | Sudan  | SD           |
| Belize                                | BZ           | Greece                                 | GR           | Montenegro                                   | ME           | Suriname                                     | SR           |
| Benin                                 | BJ           | Greenland                              | GL           | Montserrat                                   | MS           | Svalbard and Jan Mayen                       | SJ           |
| Bermuda                               | BM           | Grenada                                | GD           | Morocco                                      | MA           | Swaziland                                    | SZ           |
| Bhutan                                | BT           | Guadeloupe                             | GP           | Mozambique                                   | MZ           | Sweden                                       | SE           |
| Bolivia, Plurinational State of       | BO           | Guam                                   | GU           | Myanmar                                      | MM           | Switzerland                                  | CH           |
| Bonaire, Sint Eustatius and Saba      | BQ           | Guatemala                              | GT           | Namibia                                      | NA           | Syrian Arab Republic                         | SY           |
| Bosnia and Herzegovina                | BA           | Guernsey                               | GG           | Nauru  | NR           | Taiwan, Province of China                    | TW           |
| Botswana                              | BW           | Guinea                                 | GN           | Nepal  | NP           | Tajikistan                                   | TJ           |
| Bouvet Island                         | BV           | Guinea-Bissau                          | GW           | Netherlands                                  | NL           | Tanzania, United Republic of                 | TZ           |
| Brazil                                | BR           | Guyana                                 | GY           | New Caledonia                                | NC           | Thailand                                     | TH           |
| British Indian Ocean Territory        | IO           | Haiti                                  | HT           | New Zealand                                  | NZ           | Timor-Leste                                  | TL           |
| Brunei Darussalam                     | BN           | Heard Island and McDonald Islands      | HM           | Nicaragua                                    | NI           | Togo   | TG           |
| Bulgaria                              | BG           | Holy See (Vatican City State)          | VA           | Niger  | NE           | Tokelau                                      | TK           |
| Burkina Faso                          | BF           | Honduras                               | HN           | Nigeria                                      | NG           | Tonga  | TO           |
| Burundi                               | BI           | Hong Kong                              | HK           | Niue   | NU           | Trinidad and Tobago                          | TT           |
| Cambodia                              | KH           | Hungary                                | HU           | Norfolk Island                               | NF           | Tunisia                                      | TN           |
| Cameroon                              | CM           | Iceland                                | IS           | Northern Mariana Islands                     | MP           | Turkey                                       | TR           |
| Canada                                | CA           | India                                  | IN           | Norway                                       | NO           | Turkmenistan                                 | TM           |
| Cape Verde                            | CV           | Indonesia                              | ID           | Oman   | OM           | Turks and Caicos Islands                     | TC           |
| Cayman Islands                        | KY           | Iran, Islamic Republic of              | IR           | Pakistan                                     | PK           | Tuvalu                                       | TV           |
| Central African Republic              | CF           | Iraq                                   | IQ           | Palau  | PW           | Uganda                                       | UG           |
| Chad                                  | TD           | Ireland                                | IE           | Palestine, State of                          | PS           | Ukraine                                      | UA           |
| Chile                                 | CL           | Isle of Man                            | IM           | Panama                                       | PA           | United Arab Emirates                         | AE           |
| China                                 | CN           | Israel                                 | IL           | Papua New Guinea                             | PG           | United Kingdom                               | GB           |
| Christmas Island                      | CX           | Italy                                  | IT           | Paraguay                                     | PY           | United States                                | US           |
| Cocos (Keeling) Islands               | CC           | Jamaica                                | JM           | Peru   | PE           | United States Minor Outlying Islands         | UM           |
| Colombia                              | CO           | Japan                                  | JP           | Philippines                                  | PH           | Uruguay                                      | UY           |
| Comoros                               | KM           | Jersey                                 | JE           | Pitcairn                                     | PN           | Uzbekistan                                   | UZ           |
| Congo                                 | CG           | Jordan                                 | JO           | Poland                                       | PL           | Vanuatu                                      | VU           |
| Congo, the Democratic Republic of the | CD           | Kazakhstan                             | KZ           | Portugal                                     | PT           | Venezuela, Bolivarian Republic of            | VE           |
| Cook Islands                          | CK           | Kenya                                  | KE           | Puerto Rico                                  | PR           | Viet Nam                                     | VN           |
| Costa Rica                            | CR           | Kiribati                               | KI           | Qatar  | QA           | Virgin Islands, British                      | VG           |
| Côte d'Ivoire                         | CI           | Korea, Democratic People's Republic of | KP           | Réunion                                      | RE           | Virgin Islands, U.S.                         | VI           |
| Croatia                               | HR           | Korea, Republic of                     | KR           | Romania                                      | RO           | Wallis and Futuna                            | WF           |
| Cuba                                  | CU           | Kuwait                                 | KW           | Russian Federation                           | RU           | Western Sahara                               | EH           |
| Curaçao                               | CW           | Kyrgyzstan                             | KG           | Rwanda                                       | RW           | Yemen  | YE           |
| Cyprus                                | CY           | Lao People's Democratic Republic       | LA           | Saint Barthélemy                             | BL           | Zambia                                       | ZM           |
| Czech Republic                        | CZ           | Latvia                                 | LV           | Saint Helena, Ascension and Tristan da Cunha | SH           | Zimbabwe                                     | ZW           |
| Denmark                               | DK           | Lebanon                                | LB           | Saint Kitts and Nevis                        | KN           |  |              |
| Djibouti                              | DJ           | Lesotho                                | LS           | Saint Lucia                                  | LC           |  |              |
| Dominica                              | DM           | Liberia                                | LR           | Saint Martin (French part)                   | MF           |  |              |





# Supplementary CKYC Form

## Know Your Client (KYC) Application Form (For Individuals only)

(Please fill the form in English and in BLOCK Letters) Fields marked with '\*\*' are mandatory fields

**KYC Type\***  Normal (PAN is mandatory)  PAN Exempt Investors

### 1 Identity Details (Please refer instruction A at the end)

PAN  Please enclose a duly attested copy of your PAN Card

Name\* (same as ID Proof) F I R S T M I D D L E L A S T

Maiden Name (If any\*) F I R S T M I D D L E L A S T

Mother Name\* F I R S T M I D D L E L A S T

Residential Status\*  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin

Occupation Type\*  Service  Private Sector  Public Sector  Government Sector  Others  Professional  Self Employed  Retired   
  Housewife  Student  Business  Not Categorised

### 2 FATCA/CRS information (Tick if Applicable) Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required\* (Mandatory only if above option is ticked)

Country of Jurisdiction of Residence\*  Country Code of Jurisdiction of Residence  as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)\*

Place / City of Birth\*  Country of Birth\*  Country Code  as per ISO 3166

Address

City / Town / Village\*  Distric\*  Pin Code\*

State/UT\*  Country  Country Code  as per ISO 3166 State/UT Code  as per Indian Motor Vehicle Act, 1988

### 3 Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please II 'Annexure B1')

Related Person  Deletion of Related Person KYC Number of Related Person (if available\*)

Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative

Name\* F I R S T M I D D L E L A S T

(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [PoI] of Related Person\* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

Passport Number  Passport Expiry Date

Voter ID Card  Aadhaar Card

Pan Card

Driving Licence  Driving Licence Expiry Date

NREGA Job Card

Others (any document notified by the central government)  Identification No

### 4 Remarks (If any)

### 5 Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature / Thumb Impression]

Date  Place

Signature / Thumb Impression of Applicant

## Instructions/Guidelines for filling Individual KYC Application Form

### General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (i) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCI Card and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.
12. Note - supplementary form is mandatory for existing investor who is KYC compliant.


### A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)Instructions/Guidelines for filling Individual KYC Application Form Page

|  | <b>MOST Focused 25</b>   | <b>MOST Focused Midcap 30</b>   | <b>MOST Focused Multicap 35</b>  | <b>MOST Focused Dynamic equity</b>   | <b>MOST Focused Long Term</b>  |
|--|--|---|--|--|--|
| <b>Type of Scheme:</b>                   | An open ended equity scheme  | An open ended equity scheme   | An open ended diversified equity scheme  | An open ended equity scheme  | An open ended equity linked saving scheme with a 3 year lock-in  |
| <b>Investment Objective:</b>             | 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.   | 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. | The investment objective 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. | The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives as well as debt instruments. | 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 achieved.   |   |  |  |  |
| <b>Benchmark:</b>                        | Nifty 50 Index   | Nifty Free Float Midcap 100 Index   | Nifty 500 Index  | CRISIL Balanced Fund Index   | Nifty 500 Index  |
| <b>Entry &amp; Exit load:</b>            | Nil  |   |  |  |  |
| <b>Plans:</b>                            | Regular Plan and Direct Plan   |   |  |  |  |
| <b>Options (Under each plan):</b>        | Dividend (Payout and Reinvestment) and Growth  |   |  |  | Dividend (Payout) and Growth   |
| <b>Application Amount:</b>               | Minimum Rs. 5,000/- and in multiples of Re. 1/- thereafter<br>Additional Rs. 1,000/- and in multiples of Re. 1/-thereafter   |   |  |  | Rs. 500/- and in multiples of Rs. 500/- thereafter   |
| <b>Minimum Redemption Amount:</b>        | Rs. 1,000/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.   |   |  |  | Rs. 500/- and in multiples of Re.1/- thereafter or the balance in the unit holder's folio, whichever is lower.   |
| <b>Systematic Investment Plan (SIP):</b> | Minimum installment amount - Rs. 1,000/-(weekly / fortnightly/monthly) and Rs. 2,000/- (quarterly) and in multiples of Re. 1/- thereafter with minimum of 6 installments for weekly /fortnightly/monthly frequency and minimum 3 installments for quarterly frequency. |   |  |  | Minimum installment amount - Rs. 500 - and in multiples of Rs. 500 /- thereafter (weekly / fortnightly / monthly/ quarterly frequency). Minimum twelve installments. |
| <b>SIP Dates:</b>                        | The dates for Auto Debit Facility shall be on the 1st, 7th, 14th, 21st or 28th of every month.   |   |  |  |  |

| <b>Name of the scheme</b>   | <b>This product is suitable for investors who are seeking*</b>   |  |
|---|--|--|
| Motilal Oswal MOST Focused 25 Fund (MOST Focused 25): An Open Ended Equity Scheme   | <ul style="list-style-type: none"> <li>Return by investing in upto 25 companies with long term sustainable competitive advantage and growth potential</li> <li>Investment in Equity and equity related instruments subject to overall limit of 25 companies</li> </ul> | <div style="text-align: center;">  <p><b>Riskometer</b></p> <p>Low    Moderately Low    Moderate    Moderately High    High</p> <p>Investors understand that their principal will be at Moderately High risk</p> </div> |
| Motilal Oswal MOST Focused Midcap 30 Fund (MOST Focused Midcap 30): An Open Ended Equity Scheme                                     | <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity and equity related instruments in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth</li> </ul>                  |  |
| Motilal Oswal MOST Focused Multicap 35 Fund (MOST Focused Multicap 35): An Open Ended Diversified Equity Scheme                     | <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in a maximum of 35 equity and equity related instruments across sectors and market-capitalization levels</li> </ul>  |  |
| Motilal Oswal MOST Focused Long Term Fund (MOST Focused Long Term): An open ended equity linked saving scheme with a 3 year lock-in | <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment predominantly in equity and equity related instruments;</li> </ul>   |  |
| Motilal Oswal MOST Focused Dynamic Equity Fund (MOST Focused Dynamic Equity): An open ended equity scheme                           | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity, derivatives and debt instruments</li> </ul>   |  |

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

# BUY RIGHT : SIT TIGHT

Buying quality companies and riding their growth cycle



No load

Focused  
Portfolio

Low Churn  
Portfolio

QGLP<sup>#</sup>  
Stocks

We are one of the fastest growing asset management companies in India where wealth creation through equity investing is our sole focus. We inherit our expertise of investing in equities from our sponsor, Motilal Oswal Securities Ltd. which has 30 years of equity market experience as India's foremost research based broking company.

All our equity products are propelled by our unique investment philosophy, "Buy Right : Sit Tight". 'Buy Right: Sit Tight'. 'Buy Right' means buying quality companies at a reasonable price and 'Sit Tight' means staying invested in them for a longer time to realise the full growth potential of the stocks.

## 'Buy Right' Stocks Characteristics

### QGLP

- **'Q'uality** - quality of the business and management
- **'G'rowth** - growth in earnings and sustained Return on Equity
- **'L'ongevity** - longevity of the competitive advantage or economic moat of the business
- **'P'rice** - our approach of buying a good business for a fair price rather than buying a fair business for a good price

## Sit Tight Approach

- **Buy and Hold:** We are strictly buy and hold investors and believe that picking the right business needs skill and holding onto these businesses to enable our investors to benefit from the entire growth cycle, needs even more skill.
- **Focus:** Our portfolios are high conviction portfolios with 20 to 25 stocks being our ideal number. We believe in adequate diversification but over-diversification results in diluting returns for our investors and adding market risk.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully