

COMMON KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Motilal Oswal MOSt Focused Dynamic Equity Fund (MOSt Focused Dynamic Equity) (An open ended equity scheme) Motilal Oswal MOSt Focused Long Term Fund (MOSt Focused Long Term) (An open ended equity linked saving Scheme	 Long term capital appreciation investment in equity, derivatives and debt instruments Long-term capital growth Investment predominantly in equity and equity related instruments 	Riskometer
with a 3 year lock-in) Motilal Oswal MOSt Focused Multicap 35 Fund (MOSt Focused Multicap 35) (An Open Ended Diversified Equity Scheme)	Long-term capital growth Investment in a maximum of 35 equity and equity related instruments across sectors and market-capitalization levels	Moderate Magnetic High
Motilal Oswal MOSt Focused Midcap 30 Fund (MOSt Focused Midcap 30) (An Open Ended Equity Scheme)	 Long-term capital growth 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 	Low High Investors understand that their principal will be at Moderately High risk
Motilal Oswal MOSt Focused 25 Fund (MOSt Focused 25) (An Open Ended Equity Scheme)	 return by investing upto 25 companies with long term sustainable competitive advantage and growth potential investment in Equity and equity related instruments subject to overall limit of 25 companies 	

Motilal Oswal MOSt
Ultra Short Term
Bond Fund (MOSt
Ultra Short Term
Bond Fund)
(An open ended Debt
Scheme)

- Optimal returns consistent with moderate levels of risk
- Investment in debt securities and money market securities with average maturity less than equal to 12 months



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

Continuous Offer of Units of the Schemes at NAV based prices.

Name of Mutual Fund	Motilal Oswal Mutual Fund
Name of Asset Management Company	Motilal Oswal Asset Management Company Limited
(AMC)	
Name of Trustee Company	Motilal Oswal Trustee Company Limited
Address Registered and Corporate Office Address:	
10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road,	
	Parel ST Depot, Prabhadevi, Mumbai – 400025
Website	www.motilaloswalmf.com and www.mostshares.com

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

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 October 15, 2016.

INVESTMENT OBJECTIVE

MOSt Focused Dynamic Equity

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.

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

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.

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

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.

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

MOSt Focused Midcap 30

The investment objective of the Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth.

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

MOSt Focused 25

The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential.

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

MOSt Ultra Short Term Bond Fund

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 PATTERN

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

MOSt Focused Dynamic Equity

Instruments	Indicative Allocations (%of total assets)		Risk Profile	
	Minimum	Maximum	High/Medium/Low	
Equity & equity related instruments	65	100	High	
Equity Derivatives	0	35	Low to Medium	
Debt Instruments, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	0	35	Low to Medium	

Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo.

In the Scheme, the net long only equity exposure shall be a minimum of 30% of the portfolio value. The Scheme may invest in derivative strategies from time to time as permitted by SEBI/RBI. The Scheme may take derivatives position upto 35% of the portfolio value. The Scheme shall not write options or purchase instruments with embedded written options. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.

The Scheme may engage in securities lending upto 20% of total Net Assets of the Scheme and would limit its maximum single party exposure to the extent of 5% of the total net assets at the time of lending.

The Scheme shall not invest in Credit Default Swaps (CDS). The Scheme will not invest in foreign securities, securitized debt, corporate debt repo and corporate reverse repo. The scheme shall not undertake short selling.

MOSt Focused Long Term

Instruments	Indicative Allocations (%of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Equity & Equity related instruments	80	100	High
Debt Instruments, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	0	20	Low

Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo.

The Scheme may invest in derivative products from time to time only if permitted under ELSS Rules. In such event, the exposure to derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Scheme shall not write options or purchase instruments with embedded written options. The Scheme may use derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The cumulative

gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.

The Scheme may engage in Stock Lending, as and when permitted under the applicable regulations and ELSS rules. In such event, the Scheme shall not participate in securities lending of not more than 20% of total Net Assets of the Scheme and would limit its exposure with regard to securities lending for a single intermediary to the extent of 5% of the total net assets at the time of lending.

The scheme will not invest in foreign securities, securitized debt, corporate debt repo and corporate reverse repo. The scheme shall not undertake short selling.

MOSt Focused Multicap 35

Instruments	Indicative Allocations (%of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Equity & Equity related instruments*	65	100	High
Debt Instruments, Money Market Instruments, G-Secs, Cash and Cash at call, etc.	0	35	Low

^{*}subject to overall limit of 35 securities

Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo.

The Scheme may invest in derivative products from time to time as permitted by SEBI/RBI. The exposure to derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Scheme shall not write options or purchase instruments with embedded written options. The Scheme will not participate in securities lending more than 20% of total Net Assets of the Scheme and would limit its exposure with regard to securities lending for a single intermediary to the extent of 5% of the total net assets at the time of lending.

The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.

The Scheme will not invest in Securitised debt, corporate debt repo and reverse repo. The Scheme shall not undertake short selling.

The Scheme may invest in foreign securities including ADRs/GDRs/Foreign equity and equity related instruments upto 10% of the total net assets of the Scheme. Such investments will be subject to SEBI (Mutual Funds) Regulations, 1996 and in compliance with SEBI Circular No. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 and such other regulations from time to time.

MOSt Focused Midcap 30

Instruments	Indicative Allocations (%of total assets)		Risk Profile	
	Minimum	Maximum	High/Medium/Low	
Equity and equity related instruments* selected between Top 101st and 200th listed companies by market capitalization		100	High	

Equity and equity related instruments* beyond the Top 200 th listed company and with market capitalization not lower than INR 600 crs.	0	25	High
Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc.	0	10	Low

^{*}subject to overall limit of 30 companies

Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo.

Exposure by the Scheme in derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Scheme will not participate in securities lending more than 20% of total Net Assets of the Scheme and would limit its exposure with regard to securities lending for a single intermediary to the extent of 5% of the total net assets at the time of lending.

The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.

The scheme will not invest in Securitised debt, corporate debt repo and reverse repo and foreign securities. The scheme shall not undertake short selling.

The scheme shall invest in equity and equity related instruments as per the investment objective of the scheme. 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.

MOSt Focused 25

Instruments	Indicative allocations (% of total assets)		Risk Profile	
	Minimum	Maximum	High/Medium/Low	
Equity and equity related instruments* selected from Top 100 listed companies by market capitalization	65	100	High	
Equity and equity related instruments* of the next 50 companies by market capitalization	0	25	High	
Debt, Money Market Instruments, G-Sec, Bonds, Cash and Cash Equivalents, etc.	0	10	Low	

^{*}subject to overall limit of 25 companies

Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo.

The scheme shall invest in equity and equity related instruments as per the investment objective of the scheme. 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.

Exposure by the Scheme in derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Scheme will not participate in stock lending more than 20% of total Net Assets of the Scheme and would limit its exposure with regard to stock lending for a single intermediary to the extent of 5% of the total net assets at the time of lending.

The scheme will not invest in Securitised debt and foreign securities.

The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.

MOSt Ultra Short Term Bond Fund

Instruments	Indicative allocations (% 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		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

MOSt Focused Dynamic Equity

In the Scheme, the core long only equity exposure shall be a minimum of 30% of the portfolio value. Long only equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.

The Fund will use Motilal Oswal Value Index (MOVI) as an indicator for the asset allocation between Equities, Arbitrage, Derivatives strategies and Debt. The asset allocation shall be reviewed twice a month and the rebalancing will be conducted on 15th of every month and a day prior to derivative expiry day on the Exchange (if the above days are a non-business day, the previous business day shall be considered for rebalancing). However, there may be additional rebalances at the discretion of the Fund manager. However the rebalancing will always be based on the MOVI levels.

The MOVI helps gauge attractiveness of the equity market. The MOVI is calculated taking into account Price to Earnings (P/E), Price to Book (P/B) and Dividend Yield of the Nifty 50 Index. The MOVI is calculated on 30 Daily Moving Average of the above parameters. 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.

The equity allocation based on the MOVI levels is as below:

MOVI Levels		Equity Exposure
Less than 70		100%
70	<80	90%
80	<90	80%
90	<100	70%
100	<110	55%
110	<120	40%
120	<130	25%
130 or above		0%

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.

Any change in methodology of MOVI would be construed as change in Investment Strategy and will 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. Hence, it will be construed as a change in fundamental attribute and accordingly, the relevant regulatory provisions will be applicable.

<u>Equity Investment</u>: The Fund shall follow an active investment style using bottom-up stock picking based on the "Buy Right: Sit Tight' investment philosophy. The Fund managers shall identify and invest in shares of businesses run by high quality management & having sustainable and scalable business models thus using QGLP (Quality, Growth, Longevity & Price) as the key evaluation parameters. The businesses should have strong earnings growth prospects and be available at reasonable valuations.

The Fund Portfolio shall comprise of high conviction stock ideas from across market-capitalization levels/sectors. The portfolio stocks may be potentially concentrated in a few market capitalization levels/sectors which are expected to do well and have lower downside risk

<u>Debt</u>: The Fund shall invest in various types of permitted Debt Instruments including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments of various maturities and ratings with the objective of providing liquidity and achieving optimal returns.

<u>Arbitrage and Derivative Strategies</u>: The Fund shall undertake Cash/Futures Arbitrage to take advantage of the volatile situation in the market. The Fund may use Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc.

Following depicts more clarity on MOVI based Scheme allocation.

MOVI Levels		Equity Exposure	Scheme Allocations		
		as per MOVI	Equity	Equity Arbitrage	Debt Instruments
Less	than 70	100%	100%	0%	0%
70	<80	90%	90%	0%	10%
80	<90	80%	80%	0%	20%
90	<100	70%	70%	0%	30%

100	<110	55%	55%	10%	35%
110	<120	40%	40%	25%	35%
120	<130	25%	30%	35%	35%
130 o	r above	0%	30%	35%	35%

Scenario 1 - Let's assume the MOVI is at 60 which means it falls in the range of 100% equity allocation. Therefore, the fund manager in the above case will take upto 100% long only equity exposure.

Scenario 2 - Let's assume the MOVI level is at 100 which means it falls in the range of 55% equity allocation. Therefore, the fund manager in the above case will take 55% long only equity exposure and minimum 10% in arbitrage opportunity. The balance upto 35% will be invested in debt instruments.

Scenario 3 - Let's assume the MOVI level is at 120 which means it falls in the range of 25% equity allocation. Therefore, the fund manager in the above case will take 30% long only equity exposure and minimum 35% in arbitrage opportunity. The balance upto 35% will be invested in debt instruments.

Scenario 4 - Let's assume the MOVI level is at 150 which means it falls in the range of 0% equity allocation. Therefore, the fund manager in the above case will take 30% long only equity exposure and minimum 35% in arbitrage opportunity. The balance upto 35% will be invested in debt instruments.

In the periods where the MOVI levels indicates a 100% equity allocation, the exposure of the scheme in equity and equity related instruments will increase upto 100%. However, if the MOVI levels reflect high valuation, the Scheme will restrict its investment in equity to 30% and shall take arbitrage positions to the extent of 35% of the portfolio, therefore resulting into an equity category exposure of 65%. In such a scenario the balance will be invested into debt market instruments.

While making investment decisions, besides other factors, the impact of the prevailing economic environment over the medium to long term prospects of the companies will also be taken into consideration. The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

MOSt Focused Long Term

The Scheme will invest in securities across asset classes (debt and equity) and across sectors and capitalization levels. Emphasis will be placed on identifying high quality/high & sustainable growth companies for investment.

The fund shall follow an active investment style using bottom-up stock picking. The fund managers shall identify and invest in shares of high quality businesses having sustainable and scalable business models thus using QGLP (Quality, Growth, Longevity & Price) as the key evaluation parameters. The businesses should have strong earnings growth prospects and be available at reasonable valuations.

The fund shall be benchmark agnostic with a portfolio of high conviction stock ideas from across market-capitalization levels/ sectors. The portfolio stocks could be potentially concentrated in a few market capitalization levels/sectors which have very low downside risk.

While making investment decisions, besides other factors, the impact of the prevailing economic environment over the medium to long term prospects of the companies will also be taken into consideration. The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

MOSt Focused Multicap 35

The Scheme will invest in attractive securities across asset classes (debt and equity) and across sectors and capitalization levels. Emphasis will be placed on identifying high quality/high & sustainable growth companies for investment.

The fund shall follow an active investment style using bottom-up stock picking. The fund managers shall identify and invest in shares of high quality businesses having sustainable and scalable business models thus using QGLP (Quality, Growth, Longevity & Price) as the key evaluation parameters. The businesses should have strong earnings growth prospects and be available at reasonable valuations.

The fund shall be benchmark agnostic with a portfolio of high conviction stock ideas from across market-capitalization levels/ sectors. The portfolio stocks could be potentially concentrated in a few market capitalization levels/ sectors which have very low downside risk.

The fund can invest in compelling opportunities in foreign listed securities (including ETFs and other overseas funds)

The fund may also selectively invest in strong business franchises in the unlisted space, with a scalable business model and available at attractive valuations.

While making investment decisions, besides other factors, the impact of the prevailing economic environment over the medium to long term prospects of the companies will also be taken into consideration.

The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

MOSt Focused Midcap 30

The primary investment objective of the Scheme is to generate returns by investing in a portfolio of midcap equity and equity related instruments, money market instruments, cash and cash equivalents. The Fund may also enter into securities lending or such other transactions, in accordance with the Regulations, as may be allowed to Mutual Funds from time to time.

The portfolio will essentially follow MOAMC's QGLP philosophy – i.e. invest in Quality businesses with reasonable Growth potential and with sufficient Longevity of that growth potential at a fair Price. The scheme shall follow an active investment style and will seek to invest in midcap companies with a strong competitive position or economic moat, good business prospects, run by a competent management that will help them achieve good growth over the medium to long term and available at reasonable valuations. The fund shall practice a focused, high-conviction portfolio strategy with a low-churn, buy and hold approach to investing. It will typically select companies from beyond the Top 100 listed entities on the Indian stock exchanges and companies with market capitalizations not lower than INR 600crs.

The long-term India growth story provides an excellent platform for small and mid-size businesses to unleash their growth potential and to emerge as large cap companies of the future. India has a plethora of mid-size listed companies and their number has only risen in recent years. We believe the midcap universe in India even today presents similar such investment opportunities from a medium to long term perspective. Besides, midcaps are typically found to be under-owned and under-researched and hence provide a large universe of exciting investment prospects.

While making investment decisions, besides other factors, the impact of the prevailing economic environment over the medium to long term prospects of the companies will also be taken into consideration.

The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

MOSt Focused 25

The primary investment objective of the Scheme is to generate returns by investing in a portfolio of primarily in equity and equity related instruments, money market instruments, cash and cash equivalents. The Fund may also enter into "Stock Lending" or such other transactions, in accordance with the Regulations, as may be allowed to Mutual Funds from time to time.

The scheme shall follow an active investment style and it will seek to invest in companies with strong competitive position, good industry prospects, good business prospects along with quality management that may help them to achieve good growth over medium to long term.

While making investment decisions, besides other factors, the impact of the prevailing economic environment over the medium to long term prospects of the companies will also be taken into consideration.

The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

MOSt Ultra Short Term Bond Fund

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

Risk factors for the Schemes, MOSt Focused Dynamic Equity, MOSt Focused Long Term*, MOSt Focused Multicap 35, MOSt Focused Midcap 30 and MOSt Focused 25

Risks associated with investing in Equities

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro economic factors affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, should there be a subsequently decline in the value of the securities held in the Schemes portfolio.

The Scheme may find itself invested in unlisted securities either by choice or due to external events or corporate actions. This may increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

Market Risk

The Scheme's NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations in Scheme's NAV in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in interest rates, inflation and other monetary factors causing 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 subject to the guidelines/circulars issued by the Regulatory Authorities from time to time.

• 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 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.

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.

• 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 unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. This could also happen in the event of receipt of inordinately large number of redemption requests or a restructuring of a Scheme portfolio.

• Risks associated with Investing in Derivatives

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

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability

to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

• Risk associated with securities lending

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

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

• Risk associated with MOVI (Applicable to the scheme, MOSt Focused Dynamic Equity)

The Scheme shall invest a portion of its assets into equity and debt securities based on Motilal Oswal Value Index (MOVI) levels. Hence, the risk associated with the calculation of MOVI and allocations based on MOVI would be applicable to the Scheme. The allocations as per MOVI shall vary due to market conditions. These allocations based on MOVI level may not outperform a fully invested equity portfolio.

• Risk associated with Investment in foreign securities/overseas investments (Applicable to the Scheme, MOSt Focused Multicap 35)

The Scheme may invest in foreign securities. Such overseas investments will be made subject to necessary approvals, conditions thereof as may be stipulated from time to time. The investment in foreign securities carries an exchange rate risks related to depreciation of foreign currency and country risks. The country risks would include events such as change in regulations or political circumstances like introduction of extraordinary exchange rate controls, restrictions on repatriation of capital due to exchange rate controls, bilateral political tensions leading to immobilisation of overseas financial assets and the prevalent tax laws of the respective jurisdiction for the execution of trades or otherwise.

As the Scheme shall invest in securities listed on the overseas stock exchange, all the risk factors pertaining to overseas stock exchange like market trading risk, liquidity risk and volatility risk, as mentioned earlier, are also applicable to the Scheme. The Scheme will also be exposed to settlement risk, as different countries have different settlement periods.

* As per the provision of lock-in under the ELSS Guidelines, the ability of Unitholders to realize returns in the Scheme is restricted for the first three years from the date of their allotment.

Risk factors for the Scheme, MOSt 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

Plans:

Each Scheme has two Plans: Regular Plan and Direct Plan

Regular Plan is for Investors who purchase/subscribe units in a Scheme through any Distributor (AMFI Registered Distributor/ARN Holder).

Direct Plan is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder). Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

There will be no separate portfolio for Direct Plan and Regular Plan. Further, both the options i.e. Growth and Dividend will have common portfolio under the Scheme.

Options:

MOSt Focused Long Term	Each Plan offer following Options: (a) Growth Option (b) Dividend Option (with Payout facility)
	Under Dividend Option, the Fund will endeavor to declare dividends from time to time depending on the availability of

	distributable surplus.
MOSt Focused Dynamic Equity, MOSt Focused Multicap 35, MOSt Focused Midcap 30, MOSt Focused 25 and MOSt Ultra Short Term Bond Fund	Each Plan offer following Options: (a) Growth Option (b) Dividend Option (with Payout and Re-investment facility) Under Dividend Option, the Fund will endeavor to declare dividends from time to time depending on the availability of distributable surplus. Note: If dividend payable under the dividend payout option is equal to or less than Rs. 500/-, then it would be compulsorily re-
	invested in the option of the Scheme.

Sub-Options (Under each Dividend Plan):

MOSt Focused Dynamic	MOSt Foo	used Dynar	nic Equity offers follo	owing sub-opt	ions:
Equity	 Under the Dividend Payout and Re-investment facility: (i) Quarterly Dividend frequency - the Scheme shall endeavor to declare dividend on a quarterly basis. (ii) Annual Dividend frequency - the Scheme shall endeavor to declare dividend on an annual basis 				
MOSt Ultra Short Term	MOSt Ulti	ra Short Ter	m Bond Fund offers	following sub-	-options:
Bond Fund			T	I 	
	Plan	Options /	Facility	Frequency	Record Date
		Sub-			Date
		Options			
	Regular	Dividend	Dividend	Daily	Every
	Plan		Re-Investment		business
	and				day
	Direct	Dividend	Dividend	Weekly	Every
	Plan		Re-Investment		Friday*
		Dividend	Dividend	Fortnightly	Every
			Re-Investment		2nd &
					4th
					Friday*
					of the month
		Dividend	Dividend	Monthly	Every
		Dividend	Re-	Monuny	last
			Investment/Payout		Friday*
			in . Somethy I al out		of the
					Month

	Dividend	Dividend	Quarterly	Every
		Re-		last
		Investment/Payout		Friday*
				of the
				Month
*If Friday	is a holid	lay, then the record	date shall b	e the next
Business I	Day.			

The AMC reserves the right to introduce 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. However, in case Distributor code is mentioned in the application form but "Direct Plan" is mentioned against the Scheme name, then the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received without mentioning Distributor code or where "Direct" is mentioned in the ARN Column, then the application will be processed under Direct Plan.

For the Scheme, MOSt Focused Dynamic Equity

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:

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

In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.

If the investor does not clearly specify the choice of option at the time of investing, it will be deemed that the investor has opted for Growth option and in case he does not specify payout/re-investment under Dividend option, it will be deemed to be dividend re-investment. In case the frequency is not mentioned under the Dividend option, it will be deemed to be annual dividend.

For the Scheme, MOSt Focused Long Term

If the investor does not clearly specify the choice of option at the time of investing, it will be deemed that the investor has opted for Growth option.

For the Schemes, MOSt Focused Multicap 35, MOSt Focused Midcap 30, MOSt Focused 25 and MOSt Ultra Short Term Bond Fund

If the investor does not clearly specify the choice of option at the time of investing, it will be deemed that the investor has opted for Growth option and in case he does not specify payout/re-investment under Dividend option, it will be deemed to be dividend re-investment.

APPLICABLE NAV

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

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.

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.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Particulars	MOSt Focused Long	MOSt Focused Dynamic
	Term*	Equity, MOSt Focused
		Multicap 35, MOSt Focused
		Midcap 30, MOSt Focused 25
		and MOSt Ultra Short Term
		Bond Fund
Minimum Application Amount	Rs. 500/- and in multiples of	Rs. 5,000/- and in multiples of
	Rs. 500/- thereafter.	Re. 1/- thereafter
Minimum Additional Purchase	Rs. 500/- and in multiples of	Rs. 1,000/- and in multiples of
	Rs. 500/- thereafter.	Re. 1/- thereafter.
Minimum amount for	Minimum installment	Minimum installment amount -
Systematic Investment Plan	amount - Rs. 500/	Rs. 1,000/-
(SIP)	(weekly/fortnightly/monthly	(weekly/fortnightly/monthly
	/quarterly frequency) and in	frequency) and Rs. 2,000/-
	multiples of Rs. 500/-	(quarterly frequency) and in
	thereafter. The dates for the	multiples of Re. 1/- thereafter.
	Auto Debit Facility shall be	The dates for the Auto Debit
	on the 1^{st} , 7^{th} , 14^{th} , 21^{st} and	Facility shall be on the 1 st , 7 th ,
	28 th of every month. In case,	14 th , 21 st and 28 th of every
	the date fixed happens to be	month. In case, the date fixed
	a holiday / non-business day,	happens to be a holiday / non-
	the same shall be affected on	business day, the same shall be
	the next business day. No	affected on the next business
	Post Dated cheques would be	day. No Post Dated cheques
	accepted for SIP.	would be accepted for SIP.
Minimum Redemption Amount	Rs. 500/- and in multiples of	Minimum of Rs. 1,000/- and in
	Rs. 1/- thereafter or the	multiples of Re. 1/- thereafter
	balance in the unit holder's	or account balance, whichever
	folio, whichever is lower.	is lower.

^{*}The switch-in request into MOSt Focused Long Term shall be in multiples of Rs. 500/- only. In case of "ALL units" switch-in to MOSt Focused Long Term, the switch-in shall be in multiples of Rs. 500/- and the remaining

DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

BENCHMARK INDEX

Name of the Scheme	Benchmark
MOSt Focused Dynamic Equity	CRISIL Balanced Fund Index
MOSt Focused Long Term	Nifty 500 Index
MOSt Focused Multicap 35	Nifty 500 Index
MOSt Focused Midcap 30	Nifty Free Float Midcap 100 Index
MOSt Focused 25	Nifty 50 Index
MOSt Ultra Short Term Bond Fund	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 (Mutual Funds) Regulations, 1996. The actual declaration of dividend and the frequency of distribution will be entirely at the discretion of the Trustees. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor that the dividends will be declared regularly, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Plan. The dividend would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date.

NAME OF THE FUND MANAGER

Name of the	Name of the Fund Manager /Co-	- Tenure of the Fund Manager	
Scheme	Fund Manager		
MOSt Focused	Mr. Taher Badshah	Taher is managing the Scheme since	
Dynamic Equity	(Fund Manager for Equity	inception i.e. from September 27, 2016	
	Component)		
	Mr. Abhiroop Mukherjee	Abhiroop is managing the Scheme since	
	(Fund Manager for Debt	inception i.e. from September 27, 2016	
	Component)		
MOSt Focused	Mr. Gautam Sinha Roy	Gautam is managing the Scheme since	
Long Term	(Fund Manager for Equity	inception i.e. from January 21, 2015.	
	Component)	The tenure for which he is managing the	
		Scheme is 1.5 years	
	Mr. Abhiroop Mukherjee	Abhiroop is managing the Debt	
	(Fund Manager for Debt	1	
	Component)	inception i.e. January 21, 2015. The	
		tenure for which he is managing the debt	
		component of the Scheme is 1.5 years.	
MOSt Focused	Mr. Gautam Sinha Roy	Gautam is managing the Scheme since	
Multicap 35	(Fund Manager for Equity	inception i.e. from May 5, 2014. The	
	Component)	tenure for which he is managing the	
		Scheme is 2 years.	
	Mr. Taher Badshah	Taher is co-managing the Scheme since	
	(Co-Fund Manager for Equity	May 4, 2015. The tenure for which he is	
	Component)	co-managing the Scheme is 1 year.	
	Mr. Abhiroop Mukherjee	Abhiroop is managing the Debt	
	(Fund Manager for Debt	1	
	Component)	inception i.e. April 24, 2015. The tenure	
		for which he is managing the debt	

		component of the Scheme is 2 years.
	Mr. Swapnil Mayekar (Fund Manager for Foreign Securities)	Swapnil is managing the foreign securities of the Scheme since August 10, 2015. The tenure for which he is managing the foreign securities of the Scheme since 10 months.
MOSt Focused Midcap 30	Mr. Taher Badshah (Fund Manager for Equity Component)	Taher is managing the Scheme since inception i.e. from February 24, 2014. The tenure for which he is managing the Scheme is 2.4 years.
	Mr. Abhiroop Mukherjee (Fund Manager for Debt Component)	Abhiroop is managing the Debt Component of the Scheme since inception i.e. February 24, 2014. The tenure for which he is managing the debt component of the Scheme is 2.4 years.
	Mr. Siddharth Bothra (Co-Fund Manager for Equity Component)	Siddharth is co-managing the Scheme since May 4, 2015. The tenure for which he is co-managing the Scheme is 1 year.
MOSt Focused 25	Mr. Taher Badshah (Fund Manager for Equity Component)	Taher is managing the Scheme since inception i.e. from May 13, 2013. The tenure for which he is managing the Scheme is 3 years.
	Mr. Abhiroop Mukherjee (Fund Manager for Debt Component)	Abhiroop is managing the Scheme since inception i.e. from May 13, 2013. The tenure for which he is managing the Scheme is 3 years.
	Mr. Siddharth Bothra (Co-Fund Manager for Equity Component)	Siddharth is co-managing the Scheme since May 4, 2015. The tenure for which he is co-managing the Scheme is 1 year.
MOSt Ultra Short Term Bond Fund	Mr. Abhiroop Mukherjee	Abhiroop is managing the Scheme since inception i.e. from September 6, 2013. The tenure for which he is managing the Scheme is 2.9 years.

NAME OF TRUSTEE COMPANY

Motilal Oswal Trustee Company Ltd.

PERFORMANCE OF THE SCHEMES

MOSt Focused Dynamic Equity

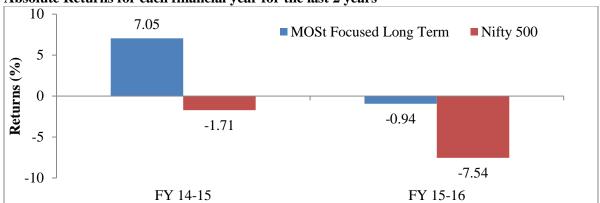
This Scheme is a new scheme and does not have any performance track record.

MOSt Focused Long Term

Performance of the Scheme as on March 31, 2016:

Compounded Annualised	Scheme Returns (%)	Benchmark Returns (%)
Returns	MOSt Focused Long Term	Nifty 500
Returns for the last 1 year	-0.94	-7.54

Absolute Returns for each financial year for the last 2 years



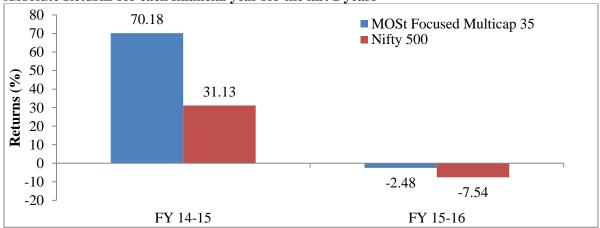
Note: Past performance may or may not be sustained in future. Returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is January 21, 2015.

MOSt Focused Multicap 35

Performance of the Scheme as on March 31, 2016:

Compounded A	unded Annualised Scheme Returns (%)		Benchmark Returns (%)	
Returns		MOSt Focused Multicap 35	Nifty 500 Index	
Returns for the last 1	year	-2.48	-7.54	
Returns since inception	on	30.09	10.52	

Absolute Returns for each financial year for the last 2 years



Note: Past performance may or may not be sustained in future. Returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is April 28, 2014.

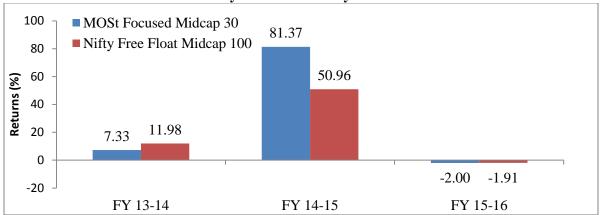
MOSt Focused Midcap 30

Performance of the Scheme as on March 31, 2016:

Compounded	Annualised	Scheme Returns (%)	Benchmark Returns (%)
Returns		MOSt Focused Midcap 30	Nifty Free Float Midcap 100
Returns for the la	st 1 year	-2.00	-1.91

Returns since inception	36.04	27.25

Absolute Returns for each financial year for the last 3 years



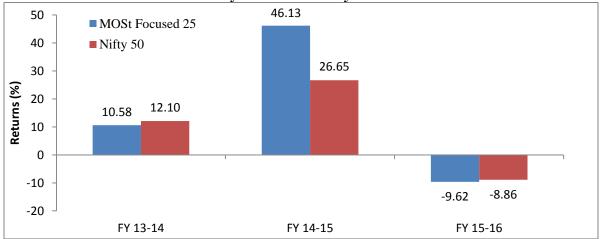
Note: Past performance may or may not be sustained in future. Returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is February 24, 2014.

MOSt Focused 25

Performance of the Scheme as on March 31, 2016:

Compounded	Annualised	Scheme Returns (%)	Benchmark Returns (%)
Returns		MOSt Focused 25	Nifty 50 Index
Returns for the last 1 year		-9.62	-8.86
Returns since ince	eption	14.03	9.34

Absolute Returns for each financial year for the last 3 years



Note: Past performance may or may not be sustained in future. Returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is May 13, 2013.

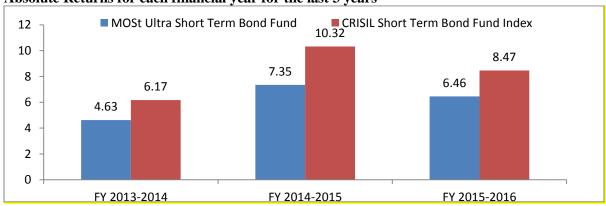
MOSt Ultra Short Term Bond Fund

Performance of the Scheme as on March 31, 2016:

Compounded Annualised	Scheme Returns (%)	Benchmark Returns (%)
Compounded Aimuansed	Scheme Keturns (70)	Deficilliark Returns (70)

Returns	MOSt Ultra Short Term Bond Fund	CRISIL Short Term Bond Fund Index	
Returns for the last 1 year	6.46	8.47	
Returns since inception	7.38	8.14	

Absolute Returns for each financial year for the last 3 years



Note: Past performance may or may not be sustained in future. *Returns are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is September 6, 2013.

ADDITIONAL DICLOSURES

A. Scheme's Portfolio Holdings

The top 10 portfolio holdings of the Scheme as on September 30, 2016 are as follows:

MOSt Focused	Sr. No.	Top 10 Holdings	% to Net
Dynamic Equity			Assets
	1.	HDFC Bank Limited	5.64
	2.	Indusind Bank Limited	5.53
	3.	Eicher Motors Limited	4.26
	4.	4. Hindustan Petroleum Corporation Limited	
	5.	Britannia Industries Limited	3.81
	6.	Interglobe Aviation Limited	3.66
	7.	Bharat Petroleum Corporation Limited	3.58
	8.	Maruti Suzuki India Limited	3.52
	9.	Ajanta Pharma Limited	3.14
	10.	Infosys Limited	3.06
MOSt Focused Long			
Term	Sr. No.	Top 10 Holdings	% to Net
			Assets
	1.	IndusInd Bank Limited	9.00
	2.	HDFC Bank Limited	8.96
	3.	Eicher Motors Limited	7.17
	4.	Infosys Limited	5.95
	5.	Britannia Industries Limited	5.17
	6.	Interglobe Aviation Limited	5.14
	7.	Bharat Petroleum Corporation Limited	5.03
	8.	Mahanagar Gas Limited	4.75

	TT a		T
	9.	Maruti Suzuki India Limited	4.56
	10.	Gruh Finance Limited	4.33
MOG/ E I			
MOSt Focused	C., N.,	N	0/ 4- NI-4
Multicap 35	Sr. No.	Name of Issuer	% to Net
	1	IIDECD 11: '-1	Assets
	1.	HDFC Bank Limited	9.31
	2.	IndusInd Bank Limited	9.22
	3.	Eicher Motors Limited	6.98
	4.	Infosys Limited	6.73
	5.	Hindustan Petroleum Corporation Limited	6.47
	6.	Britannia Industries Limited	6.22
	7.	Bharat Petroleum Corporation Limited	6.07
	8.	Interglobe Aviation Limited	6.04
	9.	Maruti Suzuki India Limited	5.75
	10.	Ajanta Pharma Limited	5.13
	'	1 4	<u>'</u>
MOSt Focused			0/ / 77 :
Midcap 30	Sr. No.	Name of Issuer	% to Net
			Assets
	1.	Max Financial Services Limited	9.32
	2.	Amara Raja Batteries Limited	7.44
	3.	Bharat Financial Inclusion Limited	6.63
	4.	Havells India Limited	6.39
	5.	Ajanta Pharma Limited	6.29
	6.	TVS Motor Company Limited	6.18
	7.	CRISIL Limited	6.13
	8.	Repco Home Finance Limited	5.98
	9.	WABCO India Limited	4.95
	10.	Bajaj Finance Limited	4.26
7500.7	-	1 3 3	
MOSt Focused 25	G 37		0 () 37 (
	Sr. No.	Name of Issuer	% to Net
			Assets
	1.	HDFC Bank Limited	9.47
	2.	Maruti Suzuki India Limited	8.99
	3.	Kotak Mahindra Bank Limited	8.82
	4.	Eicher Motors Limited	8.80
	5.	Britannia Industries Limited	8.45
	6.	Hindustan Petroleum Corporation Limited	7.54
	7.	State Bank of India	7.27
	8.	Max Financial Services Limited	7.17
	9.	Tata Motors Limited	6.73
	10.	Lupin Limited	5.41
MOGA THA GI A			
MOSt Ultra Short	G 37	T 40 11 11	0/ / 37 :
Term Bond Fund	Sr. No.	Top 10 Holdings	% to Net
		E A D 1 CCV !!	Assets
	1	Export Import Bank Of India	8.18
	2	Small Industries Development Bank	8.14

	of India	
3	National Bank for Agriculture and	
	Rural Development	6.23
4	Andhra Bank	6.13
5	Punjab & Sind Bank	6.13
6	Bank of Maharashtra	6.13
7	Housing Development Finance	
	Corporation Limited	4.17
8	IDBI Bank Limited	4.10
9	Canara Bank	4.09
10	ICICI Bank Limited	4.09
•		

B. Sector Allocation of the Scheme

Sector Allocation of the Scheme as recommended by AMFI is as follows: (As on September 30, 2016)

MOSt Focused	Sectors	% Exposure
Dynamic Equity	Banks	14.22
	Consumer Non-Durables	9.36
	Pharmaceuticals	8.09
	Auto	7.78
	Petroleum Products	7.54
	Finance	5.64
	Crisil Aaa	4.62
	Transportation	3.66
	Sovereign	3.10
	Software	3.06
MOSt Focused		
Long Term	Sector	% Exposure
	Banks	21.48
	Consumer Non-Durables	15.07
	Auto	11.74
	Finance	11.18
	Petroleum Products	10.50
	Pharmaceuticals	10.14
	Software	5.95
	Transportation	5.14
	Gas	4.75
	Pesticides	2.90
Mod. E		
MOSt Focused	<u> </u>	2/5
Multicap 35	Sectors	% Exposure
	Banks	23.51
	Consumer Non-Durables	13.95
	Pharmaceuticals	13.08
	Auto	12.73

	Petroleum Products	12.55
	Finance	9.35
	Software	6.73
	Transportation	6.04
	Industrial Products	1.57
	Cash & Equivalent	0.48
MOSt Focused		
Midcap 30	Sector	% Exposure
Mucup 50	Finance	36.37
	Auto Ancillaries	12.38
	Pharmaceuticals	10.34
	Consumer Durables Consumer Non-Durables	6.39 9.92
		6.18
	Auto	
	Software	5.31
	Banks	3.05
	Industrial Capital Goods	2.81
	Cement	2.39
MOSt Focused		
MOSt Focused 25	Sectors	% Exposure
MOSt Focused 25	Sectors Banks	% Exposure 29.80
	Sectors Banks Auto	% Exposure 29.80 24.51
	Banks	29.80 24.51
	Banks Auto	29.80
	Banks Auto Finance	29.80 24.51 11.57
	Banks Auto Finance Consumer Non Durables	29.80 24.51 11.57 8.45%
	Banks Auto Finance Consumer Non Durables Petroleum Products	29.80 24.51 11.57 8.45% 7.54%
	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals	29.80 24.51 11.57 8.45% 7.54% 5.41%
	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42%
	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software Transportation	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42% 4.31%
25	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software Transportation Chemicals	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42% 4.31% 3.74%
25	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software Transportation Chemicals	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42% 4.31% 3.74%
MOSt Ultra	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software Transportation Chemicals Cash & Equivalent Sector	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42% 4.31% 3.74% 0.25%
MOSt Ultra Short Term	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software Transportation Chemicals Cash & Equivalent Sector Bank	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42% 4.31% 3.74% 0.25% **Exposure* 53.22%
MOSt Ultra Short Term	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software Transportation Chemicals Cash & Equivalent Sector Bank Non-Banking Financial Company	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42% 4.31% 3.74% 0.25% **Exposure 53.22% 4.17%
MOSt Ultra Short Term	Banks Auto Finance Consumer Non Durables Petroleum Products Pharmaceuticals Software Transportation Chemicals Cash & Equivalent Sector Bank	29.80 24.51 11.57 8.45% 7.54% 5.41% 4.42% 4.31% 3.74% 0.25% **Exposure* 53.22%

The Mutual Fund will disclose the portfolio of the Scheme as on the last day of the month on AMC's website (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://motilaloswalmf.com/downloads/mutual-fund/Month-End-Portfolio.

C. Scheme's Portfolio Turnover Ratio

The Portfolio Turnover Ratio of the Schemes as on September 30, 2016 is as follows:

Scheme Name	Portfolio Turnover Ratio
MOSt Focused Dynamic Equity Not Applicable. Since, the Scheme is a new Sch	
MOSt Focused Long Term	0.86
MOSt Focused Multicap 35	0.61
MOSt Focused Midcap 30	0.54
MOSt Focused 25	0.89
MOSt Ultra Short Term Bond Fund	Not Applicable

D. 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
Returns on invested amount before expenses (Rs)	1,000
Returns on invested amount after expenses (Rs)	725
Returns on invested amount before expenses (%)	10.00%
Returns on invested amount after expenses (%)	7.25%

The figures stated above are for illustration purposes only.

E. Investment Disclosure

The aggregate investment in the Scheme by the following person as on September 30, 2016 is as follows:

Categories	MOSt	MOSt Focused	MOSt Focused	MOSt Focused	MOSt Focused	MOSt
	Focused	Long Term	Multicap 35	Midcap 30	25	Ultra Short
	Dynamic					Term Bond
	Equity					Fund
Directors of	NIL	392,151.00	3,097,633,420.36	1,129,509,359.88	65,356.52	400.37
AMC						
Fund Manager	NIL	1,020,332.36	1,405,835.91	372,917.53	53,734.05	NIL
of the Scheme						
Other Key	NIL	222,348.03	2,884,564.45	1,333,216.00	1,279,904.41	NIL
Managerial						
Personnel						

EXPENSES OF THE SCHEME

(1) Load Structure:

Type of load	Load Chargeable (as %age of NAV)

Entry	Nil
Exit	Nil

(2) Recurring Expenses:

For the Schemes, MOSt Focused Dynamic Equity, MOSt Focused Long Term, MOSt Focused Multicap 35, MOSt Focused Midcap 30 and MOSt Focused 25

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer agents' fees & expenses, marketing and selling costs etc.

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

Particulars	% p.a. of daily Net Assets
Investment Management and Advisory Fees	Upto 2.50%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent Fees	
Marketing & Selling expense including agents' 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 and 5 bps for cash and derivative market trades respectively	
Service tax on expenses other than investment management and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Upto 2.50%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)	Upto 0.30%

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the AMC and the above expenses (including investment management and advisory fees) are subject to inter-se change and may increase/decrease as per actual and/or any change in the Regulations, as amended from time to time.

The TER of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan.

The recurring expenses of the Scheme (excluding additional expenses under regulation 52(6A)(c) and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

- (i) On the first Rs. 100 crores of the daily net assets 2.50%
- (ii) On the next Rs. 300 crores of the daily net assets 2.25%
- (iii) On the next Rs. 300 crores of the daily net assets 2.00%
- (iv) On the balance of the assets 1.75%

In accordance with Regulation 52(6A), the following expenses can be charged in addition to the existing total recurring expenses charged under Regulation 52(6):

a. brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 % in case of cash market transactions and 0.05 % in case of derivatives transactions;

Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market and derivatives transactions respectively, shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52 of SEBI Regulations. Any expenditure in excess of the said limit will be borne by the AMC/Trustees/Sponsors.

b. additional expenses upto 30 basis points on daily net assets of the scheme, if the new inflows from such cities as specified by SEBI from time to time 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.

In case, the inflows from such cities is less than the higher of (a) or (b) above, such additional expenses on daily net assets of the scheme will be charged on a proportionate basis.

The expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities

The amount incurred as expenses on account of inflows from such cities so charged shall be credited back to the Scheme in case, the said inflows are redeemed within a period of 1 year from the date of investment.

Currently, SEBI has specified that the above additional expenses may be charged for inflows from beyond "Top 15 cities.' 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.

c. additional expenses not exceeding 0.20% of daily net assets of the scheme, towards investment & advisory fees and/or towards recurring expenses as specified under 52(2) and 52(4) of the Regulations.

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

- 1. Service tax on investment and advisory fees charged to the scheme will be in addition to the maximum limit of TER as prescribed in regulation 52 (6) of the SEBI 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 SEBI Regulations.
- 3. Service tax on exit load, if any, will 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 execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI Regulations.

The Direct Plan shall have a lower expense ratio to the extent of distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.

The AMC shall charge the investment management and advisory fees and the total recurring expenses of the Scheme in accordance with the limits prescribed from time to time under the SEBI Regulations. Expenses over and above the prescribed ceiling will be borne by the AMC / Trustee / Sponsor.

The current expense ratios will be updated on the Fund's website, <u>www.motilaloswalmf.com</u> within two working days mentioning the effective date of the change.

For the Scheme, MOSt Ultra Short Term Bond Fund

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	
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	Upto 2.25%
Cost of providing account statements and dividend redemption	Орю 2.2370
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%

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:

<u>Daily net assets **X** 30 basis points **X** New inflows from beyond top 15 cities 365* **X** Higher of (a) or (b) above</u>

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.

^{* 366,} wherever applicable.

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, <u>www.motilaloswalmf.com</u> 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 2015-16:

Scheme Name	Regular Plan (%)	Direct Plan (%)
MOSt Focused Long Term	3.24	1.77
MOSt Focused Multicap 35	2.46	1.63
MOSt Focused Midcap 30	2.83	1.62
MOSt Focused 25	2.94	1.65
MOSt Ultra Short Term Bond Fund	1.00	0.55

WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

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.motilaloswalmf.com and AMFI website www.amfiindia.com.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

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

UNITHODLERS INFORMATION

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

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

I. Investors who do not hold Demat Account

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

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.

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 email 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.

Monthly Portfolio Disclosures:

The Mutual Fund shall disclose the portfolio of the Scheme as on the last day of the month on AMC's website (www.mostshares.com and 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.

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 and AMFI.

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

Annual Report:

The 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 and AMFI's website www.amfiindia.com and the link of the same will be displayed prominently on the website of the Fund.

SPECIAL PRODUCTS 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:

Particulars	MOSt Focused Long Term (This shall be subject to compulsory lock in period of 3 years and subject to ELSS guidelines.)	MOSt Focused Dynamic Equity, MOSt Focused Multicap 35, MOSt Focused Midcap 30, MOSt Focused 25 and MOSt Ultra Short Term Bond Fund
Minimum amount per SIP installment under Weekly / Fortnightly / Monthly / Quarterly SIP	Rs. 500 and multiple of Rs.500/-thereafter	Rs. 1,000/- and multiple of Re. 1/- thereafter for Weekly / Fortnightly / Monthly SIP and Rs. 2,000/- and multiple of Re. 1/- thereafter for Quarterly SIP
No. of SIP Installments a) Minimum	Twelve installments (Weekly / Fortnightly / Monthly/ Quarterly)	Six installments (Weekly/Fortnightly/Monthly) Three installments (Quarterly)
b) Maximum	No Limit	No Limit
Periodicity Dates available for SIP Facility	* *	be a holiday / non-business day, next business day. No Post Dated
Applicable NAV and Cut-off time		time as prescribed under the

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:

Particulars	MOSt Focused Long Term (This shall be subject to compulsory lock in period of 3 years and subject to ELSS guidelines.)	MOSt Focused Dynamic Equity, MOSt Focused Multicap 35, MOSt Focused Midcap 30, MOSt Focused 25 and MOSt Ultra Short Term Bond Fund
Minimum amount per STP installment under Weekly / Fortnightly / Monthly / Quarterly SIP	Rs. 500/- and multiple of Re. 1/- thereafter.	Rs. 1,000/- and multiple of Re. 1/- thereafter for Weekly / Fortnightly / Monthly STP and Rs. 2,000/- and multiple of Re. 1/- thereafter for Quarterly STP
No. of STP Installments a) Minimum	Twelve installments (Weekly / Fortnightly / Monthly/ Quarterly)	Six installments (Weekly/Fortnightly/Monthly) Three installments (Quarterly)
b) Maximum	No Limit	No Limit
Periodicity Dates available for STP Facility	In case, the date fixed happens to	onth. be a holiday / non-business day, next business day. No Post Dated
Applicable NAV and Cut-off time	Applicable NAV and cut-off Regulation shall be applicable.	time as prescribed under the

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:

Particulars	MOSt Focused Long Term (This shall be subject to compulsory lock in period of 3 years and subject to ELSS guidelines.)	and MOSt Ultra Short Term
Minimum amount per SWP installment under Weekly / Fortnightly / Monthly / Quarterly SIP	Rs. 500/- and multiple of Re. 1/- thereafter.	Rs. 1,000/- and multiple of Re. 1/- thereafter for Weekly / Fortnightly / Monthly SWP and Rs. 2,000/- and multiple of Re. 1/- thereafter for Quarterly SWP
No. of SWP Installments a) Minimum	Twelve installments (Weekly / Fortnightly / Monthly/ Quarterly)	Six installments (Weekly/Fortnightly/Monthly) Three installments (Quarterly)
b) Maximum Periodicity Dates available for SWP Facility	In case, the date fixed happens to	
Applicable NAV and Cut-off time	cheques would be accepted for SI	· ·

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

IV. Motilal Oswal Value Index (MOVI) Pack Plan:

(Applicable to the Schemes, MOSt Focused Multicap 35, MOSt Focused Midcap 30, MOSt Focused 25 and MOSt Ultra Short Term Bond Fund)

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) and Motilal Oswal MOSt Focused Multicap 35 Fund (MOSt Focused Multicap 35), (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:

1. 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.

- 2. 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.
- 3. 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.

- 4. This Plan presently offers two enrolment options:
 - a. One Time Investment
 - b. Systematic Transfer Plan (STP) with a minimum of 6 installments.
- 5. 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		

6. The date of allocation will be the 15th 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 15th 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 15th of every month, then allocation for that amount will occur on 15th of the subsequent month.

- 7. On the date of allocation, the prescribed percentage of the amount will be transferred in the Transferree Scheme at the closing NAV of the same day i.e. date of allocation.
- 8. 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.
- 9. 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.
- 10. 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.

- 11. 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.
- 12. 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.
- 13. 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.
- 14. 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.
- 15. Investors may approach/consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.
- 16. Investors are required to refer to the terms and conditions mentioned in the enrolment form.
- 17. 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.

V. NAV Appreciation facility

(Applicable to the Schemes, MOSt Focused Multicap 35, MOSt Focused Midcap 30 and MOSt Ultra Short Term Bond Fund)

Under this option, Unitholder are being provided with an option to switch an amount equal to the periodic appreciation on the investment on weekly, fortnightly and monthly frequencies. Under this option, the Unitholder transfers only proportionate amount equal to the appreciation in the investment over the last month. The Unitholder has to mention a "Start Date". The Dates available under this facility are 1st, 7th, 14th, 21st or 28th of the month. The first Switch will happen after one month from the start date. In case the Unitholder purchases additional Units, the amount to be transfered 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.

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

VI. 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 MOSt 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.

DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on September 30, 2016)	Number of Folio's (As on September 30, 2016)
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. 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.	21.19	3,882
Motilal Oswal MOSt	The Scheme seeks investment return that corresponds (before	The Scheme would invest at least 95% in the	MOSt Shares Midcap100 is an open ended Index	26.19	3,540

Shares Midcap 100 ETF (MOSt Shares Midcap100)	fees and expenses) to the performance of Nifty Free Float Midcap 100 Index (Underlying Index), subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be	constituting Nifty Free Float	exchange traded fund which invests in securities constituting Nifty Free Float Midcap 100 Index in the same proportion as in the Index.		
Motilal Oswal MOSt Shares NASDAQ- 100 ETF (MOSt Shares NASDAQ 100)	achieved. The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 Index, subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	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	The Scheme will invest in the securities which are constituents of NASDAQ-100 Index in the same proportion as in the Index.	63.08	2,999
Motilal Oswal MOSt Focused 25 Fund (MOSt Focused 25)	The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	least 90% in Equity and equity related instruments and	objective to achieve long term	364.49	24,291

	T	T			
			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		
			10% in debt,		
			money market		
			instruments, G-		
			secs, Bonds, cash		
			and cash		
			equivalents, etc.		
Motilal	The investment	The Scheme	The Scheme is an	237.78	5,507
Oswal	objective of the	would invests in	open ended debt		,
MOSt Ultra	Scheme is to generate	Debt Instruments	Scheme which		
Short Term	optimal returns		will invests in		
Bond Fund	consistent with	_	debt instruments		
(MOSt	moderate levels of risk		_		
Ultra Short		,	and money market		
Term Bond	1 2	•	instruments with		
	•				
Fund)	securities and money	instruments,	average maturity		
	market securities.	Term Deposits	less than or equal		
	11 4 1	and Money	to 12 months.		
	However, there can be				
	no assurance or	Instruments with			
	guarantee that the	average maturity			
	investment objective of				
	the Scheme would be	12 months			
	achieved.				
Motilal	The investment	The Scheme	The Scheme is an	1,287.35	43,554
Oswal	objective of the	would invest at	open ended equity		
MOSt	Scheme is to achieve	least 65-100%	scheme with		
Focused	long term capital	in Equity and	investment		
Midcap 30	appreciation by	equity related	objective to		
Fund	investing in a	instruments*	achieve long term		
(MOSt	maximum of 30 quality	selected between	capital		
Focused	mid-cap companies	Top 101 st and	appreciation by		
Midcap 30)	having long-term	200 th listed	investing in 65-		
windcap 50)	competitive advantages	companies by	100% in Equity		
	and potential for	market	and equity related		

	growth. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	capitalization and upto 25% in Equity and equity related instruments* beyond the Top 200th listed company and with market capitalization not lower than the smallest company in the Nifty Free Float Midcap 100 Index and balance 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. *subject to overall limit of 30 companies	instruments* selected between Top 101st and 200th listed companies by market capitalization and upto 25% in Equity and equity related instruments* beyond the Top 200th listed company and with market capitalization not lower than the smallest company in the Nifty Free Float Midcap 100 Index and balance 10% in Debt, Money Market Instruments, G- Sec, Bonds, Cash and cash equivalents, etc. *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.	1 2	with an objective to achieve long term capital appreciation by	4,495.70	117,244

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. 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.	194.31	25,401
Motilal Oswal MOSt Focused Dynamic Equity Fund (MOSt Focused Dynamic Equity)	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. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest 65% to 100% 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.	The scheme shall change its allocation between equity, derivatives and debt, based on MOVI.	331.27	26,310

This KIM is dated October 15, 2016.

MOTILAL OSWAL MUTUAL FUND

a) Designated Collection Center

Hyderabad	201, Lumbini Amrutha Chambers, Near Nagarjuna Circle, Road 3,Banjara Hills, Hyderabad - 500 082
Mumbai	10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025
Mumbai - Fort	2nd Floor, Queens Mansion, 44, A. K. Naik Marg, Fort, Mumbai - 400001
Pune	Millennium Towers, 5 Floor, Sr No 885/1/A, Bhandarkar Road, Above Cosmos Bank, Shivaji Nagar, Pune 411004
Ahmedabad	403, Third Eye Building, Panchwati Cross Roads, Opp. Centre Point, C. G. Road, Ahmedabad-380006
Delhi	801-815, 8th Floor, Tolstoy House, Tolstoy Marg, Connaught Place, New Delhi - 110001
Chennai	NO: 121/46, Frist Floor, Dr.Radhakrishnan Salai, Above "Arvind Store", Opposite to CITI Center, Mylapore, Chennai -
	600004
Bangalore	Unit No.S-806, 8th floor, South Block, Manipal Centre, Dickenson Road, Bangalore – 560 042
Kolkata	3rd Floor, Constantia Building, 11, Dr. U. N. Bramachari Street, Kolkata - 700 017

b) Investor Service Center

Surat	Office No.2006, Mezzanine Floor, 21St Century Business Centre, Ring Road, Surat-395 002
Jaipur	301 & 304, 3rd Floor, Luhadia tower ,Ashok Marg, C Scheme, Jaipur - 302001
Lucknow	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow – 226001, Uttar Pradesh
Chandigarh	SCO 86 First Floor, Sector - 38C, Chandigarh - 160036(U.T)
Cochin	41/418E, 4th Floor, Chicago Plaza, Rajaji Road, Cochin, Kerala - 682035

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	Rajapalaym	Sultanpur
Aligarh	Bhilwara	Gandhidham	Jhansi	Moradabad	Rajkot	Surat
Allahabad	Bhopal	Gandhinagar	Jodhpur	Morena	Ranchi	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	Karaikudi	Nadiad	Rohtak	Tirupur
Amritsar	Burdwan	Gorakhpur	Karimnagar	Nagerkoil	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	Darbhanga	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	
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 centers of Karvy Computershare Private Limited

CHECKLIST

Please ensure that:

- Your Application Form is complete in all respects. Name, Address and Contact Details are mentioned in full & signed by all applicants.
- Bank Account Details are entered completely and correctly.
- KYC Compliance for all applications is mentioned irrespective of the investment amount and necessary documents are enclosed.
- DPID is filled correctly in the form.
- Cheques should be crossed "A/c Payee only" and drawn in favour of
 - MOSt Focused 25
 - MOSt Focused MidCap 30
 - MOSt Focused MultiCap 35
 - MOSt Focused Ultra Short Term Bond Fund
 - MOSt Focused Long Term
- Application Number and applicants name is mentioned on the reverse of the cheque/DD.
- Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Companies	Trusts	Societies	Partnership Firms	NRIs/PIOs	FIIs*	Investments through Constituted Attorney
кус	✓	✓	1	✓	1	✓	✓
Resolution/Authorisation to invest	✓	√	1	✓		√	
List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
Memorandum & Articles of Association	1						
Trust Deed		✓					
Bye-laws			1				
Partnership Deed				✓			
Notarised Power of Attorney							✓
Account Debit/Foreign inward Remittance Certificate from remitting Bank					✓		

^{*}For FIIs, copy of the SEBI registration certificate should be provided.

All documents above should be originals / true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public. If PAN / KYC proof of minor is not available, PAN / KYC proof of guardian should be provided.



MOTILAL OSWAL Mutual Fund Key Information Memorandum and Common Application Form Application No. Continuous Offer of Units at Applicable NAV Form - 1

Distributor ARN / RIA		ributor Name		Sub-Dis					Inte	rnal	Sub	-Brol	ker/l	Emp	loye	e C	ode			E	UIN		
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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

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Name/ PAN/ Any other Identification Num Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)			n additional sheets if necessa	3-7				
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INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

General Information

- neral Information
 Please read the terms of the Key Information Memorandum (KIM) and the Scheme Information Document (SID) and Statement of
 Additional Information carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to
 which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
 The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for
 relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the Application
 Form, the sole/all applicants are requested to authenticate the same by cancelling and re-writing the correct details and counter-signing the same. Applications completed in all respects, must be submitted at the Investor Service Centres (ISCs) / Official
 Points of Acceptance.
 Investors can also subscribe to the Units of all scheme of Motifal Swall Mutual Fund through the mutual fund trading platforms
 viz RSF SIAR MF of Rombay Stock Exchange Limited and Mutual Fund Service System MISS) of National Stock Exchange Limited and Mutual Fund Service System MISS) of National Stock Exchange (in

viz. BSE SIAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Karyy or visit our website www.mostshares.com aww.mottlabowalmf.com, Please write the Serial Number of the Application Form / Folio Number of the order of the cheque / demand draft. Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute

deniant urant. Applications incomplete in any respect are nable to be rejected. The AWC / Trustee retains the sole and absolute discretion to reject any application.

Investments through distributors
As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination.

Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMF).

Applications in behalf of miners should be made by natural guarding for a father green behalf of miners should be made by natural guarding for the property of long granting for year application.

Mutual Funds in India (AMFI). Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/joint holder is permitted with the minor beneficiary. New cadre distributors: SEB has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFIJAMC from time to time. Such New Cadre distributor can sell only 'simple and performing diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application from

quoted in the application form.

Employee Unique Identification Number (EUIN)

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

distribution ras not given you any advorce pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

Overseas Distributors

Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ARN-41/12-13 dated July 13, 2012 and the EUIN requirement as per AMFI Circular No. 135/BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the range for distributors.

ASEDITION THE BOTH IN THE BATTER AND ASSESSED TO A STATE OF THE BATTER AND ASSESSED TO ASSESSED TO ASSESSED TO ASSESSED THE BATTER ASSESSED TO ASSESS ASSESSED TO application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme/ Series name and without any Distributor Code mentioned on the form, the application will be processed under "Direct

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

 E-mail Communication

 If the investor has provided an email address, the same will be registered in our records for communication and will be treated as substructions to be substructed to be substructed to execute the topical vertication and will be treated as

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

The AMC / Trustee reserve the right to send any communication in physical mode.

Compliance and Prevention of Anti Money Laundering

Your attention is particularly drawn to the section on "Prevention of Money Laundering and Know Your Customer" All the applications with incomplete/incorrect information/not accompanied with the necessary documents, shall be treated as invalid and shall be liable to be rejected. Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering (AML) and the Client Identification implementation procedures prescribed by AMF1 inter alial require the AMC to verify the records of identity and address(es) of investors. It is mandatory for all applicants to submit necessary documents for compliance with Anti Money Laundering (guardian in case of minor). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

Applicant's Personal Information

- Please furnish your name and complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos.
- Please turnist your internet and complete pusal about as with the Time Code (1.3. Local Activation Language, and your Castler.

 This would help us reachyour daster.

 Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust / Society / Fils / Association of Person / Body of Individuals.

 KYC Compliance: KYC is mandatory for all investors (including joint holders, guardians of minors and NRIs) to enclose a copy
- of KYC compliance to the application for investing in mutual fund schemes. If you have not indicated your Tax Status in the Application Form, the same would be assumed to be others.

Bank Account Details

An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption) dividend proceeds are to be paid).

Bank account details provided in the application will be used for refunding rejected applications where DP ID is not matching. Investors

are requested to provide Bank Account Detail linked with their Demat Account. In case of discrepancies Bank Account Details as per depository records will prevail.

Payment Details

ment Details
Cheques should be crossed "A/c Payee only" and drawn in favour of
Motilal Oswal MOSt Focused Long Term Fund, Motilal Oswal MOSt Focused Multicap 35 Fund, Motilal Oswal MOSt
Focused Midcap 30 Fund, Motilal Oswal MOSt Focused 25 Fund, Motilal Oswal MOSt Focused Dynamic Equity Fund, Motilal Oswal MOSt Ultra Short Term Bond Fund.

Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres.

If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand draft payable at your nearest city where we have such office.

Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post-dated cheques will

not be accepted.

not be accepted.

Restriction on acceptance of Third Party Payments for subscription of units

a. Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also

- construed to be at third party payment.

 Application with Third Party payment will not be accepted except in the following cases:

 (Payment by Parents/Grandparents/reblated persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/
 (Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.

 (iii) Custodian on behalf of an Fil or a client.

Demat Account

Demat Account
Investors have an option to hold the Units in dematerialized form. Investors desiring to get allotment of units in demat mode must
have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited
(NSDL)/ Central Depository Services Limited (CDSL).
If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form/
DP statement showing active demat account details for verification.
Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid. All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. Holding / transacting of units held in demat mode shall be in accordance with the procedures /requirements laid down by the Depositories, viz. NSDL/CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

8 NRIs/FIIs

- Is/Fils
 In case of NRI / Persons of Indian Origin, payment must be made either by cheque or demand draft by means of: (a) inward remittance through normal banking channels; or (b) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis. (In case of Indian Rupee drafts purchased from abroad or payments from FCNRINRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted).

 Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

Nomination Details

Applicants applying for units singly / jointly can make a nomination at the time of initial investment or during subsequent investments / during the tenure of the investment. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers

In favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent. In case of units held in demain mode, the nomination details provided to the Depository Participant shall be applicable.

Declaration and Signatures

a. Signature can be in English or in any other Indian Language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal.

b. Applications by minors must be signed on their behalf by their guardians.

c. If you are investing through your constituted attorney, please ensure that the PoA document is signed by you and your constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney. The signature is on your behalf by the Constituted Attorney.

Transaction Charges

Interms of SEBI circular, Cirl IMD/ DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions:

-@ *100/- per subscription of *10,000/- and above in respect of existing unitholders: and
-@ *150/- for subscription of *10,000/- and above in respect of a first time investor in mutual funds.

The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.

TRANSACTION CHARGES IN CASE OF INVESTIMENTS THROUGH SIP:

Transaction Charges in case of investments through SIP are ded

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4

- or installments in installments announced in Society of the Investor has not opted to receive any Transaction Charges

 b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹10.000/-

₹ 10,000/:

c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;

d. for purchases/ subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases/ subscriptions routed through Stock Exchange(s).

Systematic Investment Plan (SIP)
Monthly, Weekly, Fortnightly: Minimum ₹1,000 & 6 instalments

Quarterly: Minimum ₹ 2,000 & 3 instalments

The dates for the Auto Debit Facility or all schemes of Moltial Oswal Mutual Fund is 1", 7", 14", 21" or 28" of every month. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day, incase if no date is selected, 7th would be the default SIP Date. No Post Dated cheques would be accepted for SIP. The default cycle date of SIP & STP Monthly/Quarterly will be 7th. Monthly/Quarterly will be 7th

Monthly/Quarterty will be 7th Micro Systematic Investment Plan (SIP)
SEBI vide its circular dated 24th July 2012, conveyed that the investments aggregating ₹ 50,000 in a rolling 12 month period or in a financial year i.e. April to March, in all the schemes of Mutual Funds are exempt from the PAN requirement. Where the aggregate of the Lumpsum Investment (Fresh Purchase & Additional Purchase) and Micro SIP installments by an investor based on the rolling 12 month period in a financial year i.e. April to March does not exceed ₹ 50,000/-, it shall be exempt from the requirement of PAN, Chereafter referred to as "Micro Investments"). PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIs, Joint Holders", Minor acting through Guardian and Sole proprietory firms not having PAN). Person of Indian Origin, Hindu Undivided Family, (HUF), Qualified Foreign Investor (GFI) and other categories of investors will not be eligible for this exemption. However the eligible investors are required to submit PAN exempt KYC issued by SEBI registered KRA (KYC Registration Authority). In case of ionin holders. first holder must possess a PAN. In case of joint holders, first holder must possess a PAN.

(Application not complying with any of the above instruction/guidelines would be rejected.)

13 PAN DETAILS

It is mandatory for all investors to guote their Permanent Account Number (PAN) (except SIP Investments) and submit certified copy of the

In Striandardy of an investor's depute their Permianter Account volume (PAN) (except shir Investments) and submitched and only of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission: however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Investment through

- Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Investment through Systematic Investment Plans (SIPs) uplo ₹ 50,000/- (aggregate of installments in a rolling 12 months period or in a financial year Le. April-March) per year per investor shall be exempt from the requirement of PAN.

 14 KYC RÉQUIREMENTS AND DETAILS

 a. Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already compiled with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, cocupation details, gross annual income, two other of Attorney Holders as well. B. Additional Details: Additional Details: Succession of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.

 c. Non Individual applicants, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed company or is controlled by such listed company, are also required to submit a declaration of ultimate beneficial ownership in the mandated format as available on the website of the fund.

 d. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the additional details are not mentioned for any of the additional details are not mentioned for any of the additional d

 - for any of the applicant.
 - torany of the applicant. Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.

the same in a separate sheet, cuty stigned and attach in our eapproximate.

Utilinate Beneficiary Owners

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

or is a majority owner substitute of the provided.

Non-individual applicants/investors are mandated to provide the details on "Ultimate Beneficial Owner(s) (UBO(s))" by filling up the declaration form for "Ultimate Beneficial Ownership". Please contact the nearest Investor Service Centre (USC) of Motifial Oswal Mutual Fund or visit our website www.motifaloswalmf.com.

15 MODE OF PAYMENT

MODE OF PATHEM.)

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for investors.

- a bank where there is not is available for investor.

 The AMC will not accept any request for refund of demand draft charges, in such cases.

 16. FOREIGN ACCOUNT TAX COMPULANCE (FATCA)

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

MOTILAL OSWAL NACH/ ECS	S/ Direct Debit Ma	ndate Form	Appl Form	ication No. 1-2	
Distributor ARN / RIA# Distr	ibutor 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 I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as by the employee/relationship manager/sales person of the distributor and the distributor has the distrib	this is an "execution-only" transaction without twithstanding the advice of in-appropriatene	ut any interaction or advice ss, if any, provided by the	al Oswal Mutual Fund. First Holder	Second Holder	Third Holder
1 UNIT HOLDER INFORMATION				☐ Mr. ☐ Ms.	M/s
Existing Folio Number	Mobile No.		Email ID		
Name FIRST		M I D D L E		L	A S T
2 SYSTEMATIC INVESTMENT PLAN DETAILS					
Scheme Names	SIP Frequency	and Date		Month / Year/ Perpetual	SIP Amount Min. ₹ 1000/- (Weekly/Fortnightly/ Monthly) & ₹ 2000/- (Qtrly)
Motilal Oswal MOSt Focused 25 Fund Plan: □ Regular □ Direct* Option: □ Growth* □ Div Payout □ Div Reinvestment	Weekly (1st, 7th, 14th, 2) Fortnightly 1st 7th Monthly 1st 7th Quarterly 1st 7th Total	21 st , 28 th) 7 th -21 st	M M Y Y to	Y Y Or Perpetual SIP	
Motilal Oswal MOSt Focused Midcap 30 Fund Plan: □ Regular □ Direct* Option: □ Growth* □ Div Payout □ Div Reinvestment	Monthly 1st 7th*		M M Y Y to M M Y Y	Y Y Or Perpetual SIP	
Motilal Oswal MOSt Focused Multicap 35 Fund Plan: Regular Direct* Option: Growth* Div Payout Div Reinvestment	Weekly (1 st , 7 th , 14 th , 2 Fortnightly 1 st -14	21 st , 28 th) 7 th -21 st	M M Y Y to M M Y Y	Y Y Or Perpetual SIP	
Motilal Oswal MOSt Focused Long Term Fund Plan: □ Regular □ Direct* Option: □ Growth* □ Div Payout	Weekly (1st, 7th, 14th, 2) Fortnightly 1st-14 (Monthly 1st 7th)	21 st , 28 th) 7 th -21 st 14 th -28 th	M M Y Y to M M Y Y	y y or Perpetual SIP	
Motilal Oswal MOSt Focused Dynamic Equity Fund Plan: □ Regular □ Direct* Option: □ Growth* □ Div Payout □ Quarterly □ Annually* □ Div Reinvestment* □ Quarterly □ Annually*		7 th -21 st	M M Y Y to M M Y Y	y y or Perpetual SIP	
Motilal Oswal MOSt Ultra Short Term Bond Fund Plan: Regular Direct* Option: Growth* Div Payout Div Reinvestment	- 3 - 3	7 th -21 st	M M Y Y to M M Y Y	Y Y or Perpetual SIP	
DECLARATION AND SIGNATURE (To be signed by Al This is to confirm that the declaration/instruction has been carefully read entity or the bank where I have authorized the debit and express my w (Debits)/Direct Debits //Standing Instructions. Authorization to Bank: This Oswal Mutual Fund shall be made from my/our bank account with your Bank First / Sole Applicant / Guardian / Authorised Signato (To be signed by all holders if mode of operation of Bank Account is 'Joint')	d. understood. I/We have understood the illingness and authorize to make paym is to inform that I/We have registered for ink. I/We authorize the representatives N		nend this mandate by /ECS/Direct Debit/St tt Debit/Standing ins this mandate form to	(Plea	cancellation/amendment request to the Use onfirm adherence to the terms of NACH/ECS yment towards my/our investment in Motilal se attach a cancelled cheque/cheque copy) d Applicant
Tick (UMRN Sponsor Bank Code I/We hereby authorize MM	t Debit Mandate Form [A For Official Use Utiotilal Oswal Mutual Fund		For Of		tte D D M M Y Y Y Y SB-NRO Other
Modify Cancel Bank a/c number with Bank an amount of Rupees	Name of customer bank	IFSC IFSC		Or MICR [
FREQUENCY Reference 1 H.Yr	ly Yrly As & when	presented	DEBIT TYPE Mob. No.		Maximum Amount
From D D M M Y Y Y Y Y T T T T T T T T T T T T T	that the declaration has been carefully d by me.	2. Signature 2. read. understood & made by me/	e of account holde	3. Series 3. Series 3. Series 4. Series 4. Series 4. Series 4. Series 4. Series 5. Series 5. Series 6. Ser	ignature of account holder my account based on the instruction as ne User entity/ corporate or the bank where
ACKNOWLEDGMENT SLIP (To be filled by the investor)		Application No.			
Folio No. Scheme Name SIP Period From D D M M Y Y To D D M	Investor Name Plan	Perpetual SIP	Option		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 inform 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

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

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

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes: 1. Certificate of residence issued by an authorized government body*

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

FATCA Instructions & Definitions Non-Individual

(Note: The Guidance Note/notification issued by the CBDT shall prevall 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.

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

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:
 - (I) The three financial years preceding the year in which determination is made; or
 - (ii) 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
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
 - 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 (b)

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:

- $(i) The three-year period ending on 31\,March of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year in which the determination is made; or a support of the year preceding the year preceding$
- (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) F1 not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisifed as "non-reporting financial institution and Guidance issued by CBDT in this regard.

A. Reasons why FI not required to apply for GIIN:

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 soley because it is an investment enity
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 of stated before the cancelled cheque or a copy of the cheque does not mention the bank account holder's name(s), investor should provide of stated before the cancel of the laid to be of the laid the left of stated before the laid to be of the laid the left of the laid.
- 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 exceptunder the following
 - 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 to be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio. Additional declaration in the prescribed format signed by the guardian and parents/grand -parents/ related person is also required along with the application form.
 - Payment by an Employer on behalf of employee under Systematic Investment plans through, Payroll deductions provided KYC is completed for the employee who is the beneficiary investor and the employer who is making the payment. Additional
- declaration in the prescribed format signed by employee and employer is also required along with the application form
 Custodian on behalf of an FII or a Client provided KYC is completed for the investor and custodian. Additional declaration in the prescribed format
- signed by Custodian and FII/ Client is also required along with the application form.

 Please not that in the event of a minor mismatch between the bank account number mentioned in the application from and as appearing in the cheque leaf submitted, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf
- AUTHORISATION BY BANK ACCOUNT HOLDER(S)
- a) Please indicate the name of the bank & branch, bank account number.
 b) If the mode of operation of bank account is joint, all bank account holders would need to sign at the place marked.
 Applications incomplete in any respect are liable to be rejected. AMC/ Service Provider shall have absolute discretion to reject any such Application
- AMC or other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. The investor assumes

 - Ame of unless evide growers shall not be responsible and habe for any damages? Compensation of any loss, damage etc. The investor assumes the entire risk of using this facility and takes full responsibility.

 DECLARATION & SIGNATURES

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

TERMS AND CONDITIONS FOR 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 Motifal Oswal Mutual Fund without assigning any reasons or prior notice. If any city / bank/ branch is removed, 51 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, Bhiliwara, Bhopal, Bhubanashwar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Colimbatore, Cuttack, Davanggar, Dehradun, Dehilh, Dhanhad, Durgour, Erode, Gadag, Ganglok, Gao, Gorakhpur, Gulbarga, Guwhardt, Kwalior, Haldia, Hasan, H u b I i, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, 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, Tirupeti, Tirupeti,
- Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Viiaywada, Vizaq

Thors, meanurin, tankan, beapain, supply, variables, reply value, vizing List of Banks for SIP Direct Debit Facility:- Allahabad Bank, Avis 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

- 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.

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

 b) Please mention the Bank Name, 11 Digit IFSC code, 9 Digit MICR Code of your Bank in the appropriate boxes provided for the purpose. The MICR code is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of these information, Mandate registration is liable to be rejected.

- 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'.
 SIGNATURES
 The mandate needs to be identify all the account to the control of the provide and the please tick the check box for 'Until Cancelled'.
- 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 prevall 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
	.,

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 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 fo 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 b 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 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 capita 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 i 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 no 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 Financial Institution;
80	Any NFE that fulfills all of the following requirements:
	 It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, o educational purposes; or it is established and operated in India and it is a professional organization, busines league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or a organization operated exclusively for the promotion of social welfare;
	• It is exempt from income tax in India;
	• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do no 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 or reasonable compensation for services rendered, or as payment representing the fair market value of propert which the NFE has purchased; and The applicable laws of the NFE's country or territory of residensed; and The applicable laws of the NFE's country or territory of residensed to the NFE's injudiation or dissolution, all of its assets be distributed to governmental entity or other non-profit organization, or escheat to the government of the NFE's country of territory of residence or any optical subdivision thereof.
	Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-

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

(i) an Investor Protection Fund referred to in clause (23EA);

(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and

(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

- (ii) an investment entity defined in clause 1 (iv) (b) of these instructions
- $\label{eq:continuous} \mbox{(iii) a withholding for eign partnership or withholding for eign trust;}$

(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 subrule (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/S0D/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 Trust.

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:
 - $(i) \quad a \ corporation \ the \ stock \ of \ which \ is \ regularly \ traded \ on \ one \ or \ more \ established \ securities \ markets;$
 - (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):
 - $\label{thm:continuity} \mbox{(iii) the United States or any wholly owned agency or instrumentality thereof;}$
 - (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©) 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 $\! @$) 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
Α	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	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 $1.1472-1(C)(1)(I)$
Е	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472- $1(c)(1)(l)$
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
Н	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
1	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	Abroker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan



THIRD PARTY PAYMENT DECLARATION FORM

THIRD PARTY PAYMENT DECLARATION FORM should be completed in English and in BLOCK LETTERS only. (Please read the Third Party Payment Rules and Instructions carefully before completing this Form.)

Application No.

FOR OFFICE USE ONLY				
Date of Receipt		Folio No.	Branch Trans. No.	
1 DENETICIAL INVESTOR INFORMAT	TION			
1. BENEFICIAL INVESTOR INFORMAT	IION		Application No.	
FOLIO NO. (For existing investor) NAME OF FIRST/ SOLE APPLICANT (Be	eneficial Investor)		Application No	_
Mr. / Ms. / M/s. F R S 7	_	M I D D L E	LAST	
FIRST		M I D D L E		
2. THIRD PARTY INFORMATION				
NAME OF THIRD PARTY (Person Makin	ng the Payment)			
,	_			
Mr. / Ms. / M/s. F I R S T		M I D D L E	L A S T	
NationalityPAN [#] _		KYC** (Please ✓) ☐ Attached (N	Mandatory for any amount)	
#Mandatory for any amount. Please at	attach PAN Proof.			
NAME OF CONTACT PERSON & DESIG	SNATION (in case of non-Individual Thi	rd Party)		
Mr. / Ms. FIRST	Т	M I D D L E	L A S T	
Designation				
MAILING ADDRESS (P.O. Box Address r	may not be sufficient)			
City	State	Pin	Code	
CONTACT DETAILS	Otate	1 111	oout	
Tel.: Off. STD Code		STD Code	Mobile	
Fax STD Code	Email Email			
	LEVE BENEFICIAL INVESTOR ON	7 (II) II II 7		
RELATIONSHIP OF THIRD PARTY WITH				_
Status of the Mino	or	☐ FII ☐ Client	Employee (s)	
Beneficial Investor Relationship of Third Party Pare	ant		Frankrier	-
· · · · · · · · · · · · · · · · · · ·	and Parent	Custodian SEBI Registration No. of Custodian	Employer	
	ated Person	Registration Valid Till		
		D D M M Y Y Y Y		
	(Please specify)			_
	eclare that the payment made on behalf or is in consideration of natural love and	I/We declare that the payment is made Client and the source of this payment is		1
	on or as a gift.	to us by FII/Client.	Investment Plans through Payroll Deductions	
3. THIRD PARTY PAYMENT DETAILS				
	Mandatory Enclosure(s)*			
Cheque			ted on the cheque then a copy of the bank passbook /	
	Statement of bank account or letter from the			\dashv
	Number debited for issue of the instrument	the Bank Account Holder's Name and Bank t	K ACCOUNT.	
Banker's Cheque	realiser desired for issue of the institution			
RTGS				7
NEFT (Copy of the Instruction to the Bank stating	the Bank Account Number which has been	debited.	
Fund Transfer				
* Motilal Oswal Mutual Fund/ Motilal Oswal Third Party for establishing the identity of t	l Asset Management Company Limited resetthe Third Party.	erves the right to seek information and /or o	obtain such other additional documents/information from the	
Amount* in figures	in words			\neg
Cheque/DD/PO/UTR No.	III WOIGO	Cheque/DD/PO	VRTGS Date D D M M Y Y Y Y	\dashv
Pay- in Bank A/c No.		Onoquo, DDN O.		\dashv
Name of the Bank				\dashv
Branch		Bank City		\neg
	CURRENT NRE NRO F	COR OTHERS	(please specify)	
# including Demand Draft charges, if any.	-			

4. DECLARATIONS & SIGNATURE/S

THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which Motilal Oswal Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as Motilal Oswal Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, Motilal Oswal Mutual Fund/Motilal Oswal AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that Motilal Oswal Mutual Fund/Motilal Oswal AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

Applicable to NRIs only

	nat I am/We are Non-Resident of Indian Resident External / Ordinary Account /FC	Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in NRAccount.
Please (✓)	Yes No	
If yes, (\checkmark)	Repatriation basis	
	Non-repatriation basis	Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that Motilal Oswal Mutual Fund reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. Motilal Oswal Mutual Fund/ Motilal Oswal AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of Motilal Oswal Mutual Fund/Motilal Oswal AMC.

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the legal guardian of the Minor, registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

		SIGNATURE/S	
X First / Sole Applicar	nt / Guardian	Second Applicant	Third Applicant

THIRD PARTY PAYMENT RULES

- 1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions.
- $2. \quad \text{The following words and expressions shall have the meaning specified herein:} \\$
 - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y.This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

- Motilal Oswal Mutual Fund/Motilal Oswal Asset Management Company will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/declarations:
 - (i) Payment by Parents / Grand-Parents / Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-each regular Purchase or per SIP installment.
 - (ii) Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions.
 - (iii) Custodian on behalf of an FII or a Client.
 - * 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- Applications submitted through the above mentioned 'exceptional cases' are required to comply
 with the following, without which applications for subscriptions for units will be rejected / not
 processed/refunded.
 - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
 - (iii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of Motilal Oswal Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of Motilal Oswal AMC or visit our website for any further information or updates on the same.



SYSTEMATIC TRANSFER PLAN / SYSTEMATIC WITHDRAWAL PLAN

				Application N	0.	
Distributor ARN/RIA#	ARN Name		Sub-Distributor ARN/RIA#	Internal Sub-Broker/Emp	loyee Code	EUIN
ARN/RIA			ARN	1		
ereby confirm that the EUIN box has bee that any interaction or advice by the e hstanding the advice of in-appropriatene utor and the distributor has not charged a	en intentionally left blank by me/us as this is an " employee/relationship manager/sales person o sss, if any, provided by the employee/relationship r any advisory fees on this transaction.	execution-only" transaction f the above distributor or nanager/sales person of the	First Holder	Second Holde	r	Third Holder
EXISTING UNIT HOLDER I	NFORMATION					
Name of the First Holder:	F I R S T		M I D D L	. Е		L A S T
Folio No. PAN/PERN (mandatory)		/ E	Enclosed PAN/PERN Proof	KYC Complica	ane	
SYSTEMATIC TRANSFER	PLAN (STP) (Please mention the PAN/	PERN without which, thi	is application form will be considered	incomplete and is liable to	be rejected.)	
Please arrange for STP wit	th the following options					
From Scheme				Plan		
Option Growth /	Dividend-Payout / Dividen	d - Reinvest Divi	dend Frequency (In case of Dividen	d option)		
To Scheme				Plan		
		d Poinvoet Divi	dend Frequency (In case of Dividen			
	(Minimum Rs.1000)		ransfer Plan (Minimum Rs.1000)			ation (Minimum Rs.1000)
. , Mo	eekly Fortnightly onthly Quarterly		except Daily Dividend		Only in cas	se of Growth Option
STP Amount :	7 th 14 th 21 st 28 th	STP Dates :	1^{st} 7^{th} 14^{th} 21^{st}	28 th STP Dates	: 1 st	7 th 14 th 21 st 28
STP Period: Start:	D D M M Y Y	STP Period:	Start: D D M M Y	Y STP Period	l: Star	D D M M Y Y
End:	D D M M Y Y		End: D D M M Y	Υ	End:	D D M M Y Y
Please arrange for SWP wi	AL PLAN (SWP) (Please mention the Plant the following options - Fixed Am		□1 st □7 th □14 th □			
SWP Period: Start:	M M Y Y End: M M	YY				
From Scheme						
Plan	0	ption 🔲 Growth /	☐ Dividend-Payout / ☐ □	ividend - Reinvest		
Dividend Frequency (In cas	e of Dividend option)					
terms, conditions, rules and not designed for the purpos Laws or any other applicable by any rebate or gifts, direct is not completed by me / us NAV prevailing on the date of state of the ARN holder has disclose amongst which the Scheme is For NRIs only: I / We confirm / our Non-Resident External / N	action the contents of the Scheme regulation governing the Scheme(s). The of the contravention of any Act, Ruse laws enacted by the Government of the contravention of the Mutual Fund such redemption and undertake such other det on me/us all the commissions (in the being recommended to me/us. In that I am / we are Non Residents of lon-Resident Ordinary / FCNR account. de by me/us are true and correct.	I / We hereby declare iles, Regulations, Notifi India from time to time ent. I / We confirm tha .1 / We hereby authoriz action with such funds the ne form of trail commis	that the amount invested in the S ications or Directions fo the provisine. I / We have understood the deta at the funds invested in the Scheme ze the Mutual Fund, to redeem the futual fund by the Law. ssion or any other mode), payable to	cheme(s) is through legit ons of the Income Tax Ar ils of the Scheme(s) and (s), legally belong to me / unds invested in the Scher o him for the different co	mate source tt, Anti Mone / We have i us. In the e ne(s), in favo	s only and does not involve and y Laundering Laws, Anti Corrupti not received nor have been induc vent "Know Your Customer" proce ur of the applicant, at the applical emes of various Mutual Funds fro
First / Sole Applicar	nt / Guardian S	econd Applicant	Third App	olicant		POA Holder
350 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,		P P				
X						
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ACKNOWLEDGMENT SLIF	Received subject to realisation, verification a	nd conditions, an applicatio	on for purchase of Units as mentioned in the	application form. Applicati	on No.	
Cheque no.	Date Amount		Scheme			

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

General Information

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

 Investors can also subscribe to the Units of all scheme of Motilal Oswal Mutual Fund through the mutual fund trading platforms

The state of the charge of the the sole and absolute discretion to reject any application.

Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged As per unecurous or securines and exertingle observed in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributions are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Applications for mother or positions of the space of the provided in the Application form. No joint constant of the provided in the Application form.

applicant/joint holder is permitted with the minor beneficiary

New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semigovernment officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFL/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing 'diversified equity schemes, index and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form.

Employee Unique Identification Number (EUIN)

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

Overseas Distributors

Overseas Distributors
Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ARN-14/
12-13 dated July 13, 2012 and the EUIN requirement as per AMFI Circular No. 135/BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

Direct Investments

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

Plan.
All Applicants are subject to detailed scrutiny and verification. Application Form incomplete in any respect or not accompanied by a Cheque /Demand Draft are liable to be rejected either at the collection centre itself or subsequently after detailed verification at the back office of the Registrars.

If the Scheme name on the application form and on the payment instrument are different, the application will be processed and

units will be allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s) E-mail Communication

If the invest or has provided an email address, the same will be registered in our records for communication and will be treated as your consent to receive. Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory of other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in

shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. The AMC / Truster esserve the right to send any communication in physical mode.

Compliance and Prevention of Anti Money Laundering Your attention is particularly drawn to the section on "Prevention of Money Laundering and Know Your Customer". All the applications with incomplete/incorrect information/not accompanied with the necessary documents, shall be treated as invalid and shall be liable to be rejected. Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering (AML) and the Client identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. It is mandatory for all applicants to submit necessary documents for compliance with Anti Money Laundering (guardian in case of minor). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Lavs.

Applicant's Personal Information

a. Please furnish your name and complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos. This would help us reach you faster.

- would help us reach you faster.
- Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust / Society / Fils /
- D. Please turnish in the name of contact Person in case of investments by Company; Body Corporate / Trust / Society / Filis / Association of Person / Body of Individuals.
 KYC Compilance: KYC is mandatory for all investors (including joint holders, guardians of minors and NRIs) to enclose a copy of KYC compilance to the application for investing in mutual fund schemes.
 If you have not indicated your Tax Status in the Application Form, the same would be assumed to be others.
 Bank Account Details

 An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which advancables (distinct and respective pass he have).

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

- ment Details
 Cheques should be crossed "A/c Payee only" and drawn in favour of
 "Motilal Oswal MOSt 10 Year Gilt Fund"
 Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres.
 If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand draft
- payable at your nearest city where we have such office. Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post-dated cheques will not
- be accepted.

Restriction on acceptance of Third Party Payments for subscription of units

a. Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also

The construct to be at third party payment.

Application with Third Party payments will not be accepted except in the following cases:

() Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-.

(i) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.

(ii) Custodian on behalf of an Fil or a client.

(iii) Custodian on behalf of an Filor a client.

Demat Account

Investors have an option to hold the Units in dematerialized form. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL)

Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form/

DP statement showing active demat account details for verification.

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the

ries, viz. NSDL/CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereund

Deposituries, viz. Hobor Cook. In accordance with the photosconding and object with the MRIs/Fils

a. In case of NRI / Persons of Indian Origin, payment must be made either by cheque or demand draft by means of: (a) inward remittance through normal banking channels; or (b) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis.

- (In case of Indian Rupee drafts purchased from abroad or payments from FCNR/NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not
- submitted). B Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

 Nomination Details

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

during the tenure of the investment.

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share Nomination can be made for maximum number of three nominees, in case of multiple nominees, the percentage of an uncotaconorsarie in favour of each of the nominees should be in whole numbers without any decimals making a total of 100 percent. In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable.

Declaration and Signatures

a. Signature can be in English or in any other Indian Language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal.

b. Applications by minors must be signed on their behalf by their guardians.

If you are investing through your constituted attorney, please ensure that the PoA document is signed by you and your constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.

Constituted Attorney.

Transaction Charges
In terms of SEBI circular, Cir/IMD/ DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions:

② ₹100/- per subscription of ₹10,000/- and above in respect of existing unitholders; and

② ₹150/- for subscription of ₹10,000/- and above in respect of a first time investor in mutual funds.

The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Schemer. The transaction charges and the parties respect to the parties and the parties respect to the parties and the parties respect to the scheme the parties and the parties respect to the distributor is and the balance shall be invested.

in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in

the Account Statement issued by the Mutual Fund. TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4

installments. Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹10.000/-:
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers /

c. To transactions other than purchases / subscriptions relating to new inhows i.e. through switches / systematic iransfers / Dividend Transfers / Dividend Transfers / Dividend Transfers / Dividend Transfers / Dividend Reinvestment, etc.;
d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and e. for purchases / subscriptions routed through Stock Exchange(s).
Systematic Investment Plan (SIP)
(For Motifal Oswal MOST Focused Long Term Fund)
Minimum installment amount – Rs. 500/- and in multiples of Rs. 500/- thereafter (weekly/fortnightly/monthly/quarterly frequency).
Minimum installment amount – Rs. 500/- and in multiples of Rs. 500/- thereafter (weekly/fortnightly/monthly/quarterly frequency). Minimum twelve installments.

(For Other Schemes)

Monthly, Weekly, Fortnightly : Minimum`1.000 & 6 instalments

Quarterly: Minimum 12,000 & 3 instalments

The dates for the Auto Debit Facility for all schemes of Motial Oswal Mutual Fund is 1", 7", 14", 21" or 28" of every month. In case, the date fixed happens to be a holidary I non-business day, the same shall be affected on the next business day, Incase if no date is selected, 7th would be the default SIP Date. No Post Dated cheques would be accepted for SIP. The default cycle date of SIP & STP

Monthly/Quarterly will be 7th
Micro Systematic Investment Plan (SIP)

Micro Systematic Investment Plan (SIP)

SEBI vide its circular dated 24th July 2012, conveyed that the investments aggregating ₹ 50,000 in a rolling 12 month period or in a financial year i.e.April to March, in all the schemes of Mutual Funds are exempt from the PAN requirement.

Where the aggregate of the Lumpsum Investment (Fresh Purchases Additional Purchases) and Micro SIP installments by an investor based on the rolling 12 month period/ in a financial year i.e. April to March does not exceed ₹ 50,000/-; it shall be exempt from the requirement of PAN, (hereafter referred to as "Micro Investments").

PAN requirement mexemption will be available only to Micro Investments made by the individuals being Indian Citizens (including NRIs, Joint Holders", Minor acting through Guardian and Sole proprietory firms not having PAN). Person of Indian Origin, Hind Undivided Family (AllE) Qualified Foreign Investor (CIS) and other categories of investors will not be eligible for this even, thind undivided.

Family, (HUF), Qualified Foreign Investor (QFI) and other categories of investors will not be eligible for this exemption. However the eligible investors are required to submit PAN exempt KYC issued by SEBI registered KRA (KYC Registration Authority). In case of joint holders, first holder must not possess a PAN.

holders, first holder must not possess a PAN.

(Application not complying with any of the above instruction/guidelines would be rejected.)

13 PAN DETAILS

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except SIP Investments) and submit certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandator requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Investment through Systematic Investment Plans (SIPS) upbit \$ 50,000 - (aggregate of installments in a rolling 12 months period or in a financial year i.e. April - March) per year per investor shall be exempt from the requirement of PAN.

14 KY CREQUIREMENTS AND DETAILS

March) per year per investor shall be
 14 KYC REQUIREMENTS AND DETAILS

- March) per year per investor shall be exempt from the requirement of PAN.

I KYC REQUIREMENTS AND DETAILS

Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authornity (RRA) systems. If applicants have already complied with basic KYC through some othe intermediany, they may just provide a KYC acknowledgment of valid KYC status available through the KRA Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.

b. Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.

c. Non Individual applicants, not being a company that is listed on any recognized stock exchange or is a subsidiary of such listed company or is controlled by such listed Company, are also required to submit a declaration of utilimate beneficial ownership in the mandated format as available on the website of the fund.

d. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgment is not enclosed or any of the additional details are not mentioned for any of the applicant is not enclosed or any of the additional details are not mentioned for any of the applicant is not enclosed or any of the additional details are not mentioned for any of the applicant is not enclosed or any of the additional details are not mentioned for any of the applicant is not the applicant or that KYC a enclosed with mis form & also available at www.mostsnares.com. In case the investor or owner or the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

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

15 MODE OF PAYMENT

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

The AMC will not accept any request for refund of demand draft charges, in such cases.

16. FOREIGN ACCOUNT TAX COMPLANCE (FATCA)

1. Politically Exposed Persons (PEP) are defined as Individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

- executives of state-owned corporations, important political party ornicials, etc.

 Country of Tax Residence and Tax ID number: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number.

FATCA INSTRUCTIONS & DEFINITIONS (For Non- Individuals)

- 1 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.

 Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 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 at tributale to holding financial assets and related financial services equals or exceeds 20 percent of
- the entity's gross income during the shorter of-(i) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.
- a) Investment entity is any entity:

 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

 - (ii) Individual and collective portfolio management; or (iii) Investing, administering or managing funds, money or financial asset or money on behalf of

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 03, 04, 05 and 06 - refer point

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.

FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code

- Sub-category
 Governmental Entity, International Organization or Central Bank
- Treaty Qualified Retirement Fund: a Broad Participation Retirement Fund: a Narrow Participation Retirement Fund: or a 02 Pension Fund of a Governmental Entity, International Organization or Central Bank
 Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a
- 03 nrovident fund
- Entity is an Indian FI solely because it is an investment entity
- 05 Qualified credit card issue
- Investment Advisors, Investment Managers & Executing Brokers
 Exempt collective investment vehicle 06
- 08 Trustee of an Indian Trust
- FI with a local client base Non-registering local banks
- 09 10
- FFI with only Low-Value Accounts
 Sponsored investment entity and controlled foreign corporation
 Sponsored, Closely Held Investment Vehicle
- Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

- Publicly traded company (listed company): A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- Related entity of a publicly traded company: The NFE is a related entity of an entity of which is regularly traded on an established securities market;
- Active NFE : (is any one of the following):

Code Sub-category

- 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
- 02 The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
- $Substantially \ all \ of the \ activities \ of the \ NFE \ consist \ of \ holding \ (in \ whole \ or \ in \ part) \ the \ outstanding \ stock \ of, \ or \ providing$ 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;
- 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 04 exception after the date that is 24 months after the date of the initial organization of the NFE;
- The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is 05 reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution:
- 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;

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 ofmorethan 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (ii) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or

 (iii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of:

- Dividends, (1) (2)
- Interest
- (3) Income equivalent to interest.
- 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
- The excess of gains over losses from the sale or exchange of financial assets that gives rise (6) to passive income
- The excess of gains over losses from transactions (including futures, forwards, options and (7) 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 of Records) Rules, 2005.In the case of a 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. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no

CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- $More\ than\ 25\%\ of\ shares\ or\ capital\ or\ profits\ of\ the\ juridical\ person, where\ the\ juridical\ person\ is\ a\ company;$ More than 15% of the capital\ or\ profits\ of\ the\ juridical\ person,\ where\ the\ juridical\ person\ is\ a partnership; or
- partnership; or More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals. Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control

- 07 Any NFE that fulfills all of the following requirements:
- 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;
 - It is exempt from income tax in India;
- It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

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.

Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said subclause, namely:-

- an Investor Protection Fund referred to in clause (23EA);
- (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
- an Investor Protection Fund referred to in clause (23EC),

of section 10 of the Act:

over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

- Code Sub-category

 O1 CP of legal person-ownership
- CP of legal person-other means CP of legal person-senior managing official 02
- 03 CP of legal arrangement-trust-settlor CP of legal arrangement--trust-trustee 04
- 06
- CP of legal arrangement--trust-protector CP of legal arrangement--trust-beneficiary 07
- 08
- CP of legal arrangement—trust-other
 CP of legal arrangement—Other-settlor equivalent
 CP of legal arrangement—Other-trustee equivalent
 CP of legal arrangement—Other-protector equivalent 10 11
- 12
- CP of legal arrangement—Other-beneficiary equivalent CP of legal arrangement—Other-other equivalent
- Unknown

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

- a corporation the stock of which is regularly traded on one or more established securities markets;
- 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
- the United States or any wholly owned agency or instrumentality thereof;
- 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
- 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 RevenueCode;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vi) any paink as definited insection 5 of tritle U.S. Internal Revenue Code;
 (vii) any regulated 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 Actof 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 orthatis 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) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

- The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- The FFI does not maintain a financial account for any non participating FFI:
- The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- to notify the withholding agent if there is a change in circumstances; and The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

vii) 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.

(viii) Exemption code for U.S. persons

Code Sub-category

An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

- The United States or any of its agencies or instrumentalities A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- 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)
- Е 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)

 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
 - A real estate investment trust
- G 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

 A common trust fund as defined in section 584(a)
- A bank as defined in section 581
- 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

FATCA & CRS Instructions (For Individuals)

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

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

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

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

FATCA & CRS TERMS & CONDITIONS

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. 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.

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.

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

sit 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.





Application No.

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 Unitholders 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 to Motilal Oswal MOSt Focused 25 Fund, Motilal Oswal MOSt Focused Midcap 30 Fund and Motilal Oswal MOSt Focused Multicap 35 Fund (referred to as Transferee Scheme) with allocations based on MOVI levels. The transfers will be enabled in the

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5.	INVESTMENT & PAYMENT DETAILS	
	Payment Type (Please ✓): Non - Third Party Payment Third Party	Payment (please fill the attached Third Party Payment Declaration Form - 4)
	MOVI Pack Plan Motilal Oswal Value Index (MOVI) Pack Plan is a Systematic Transfer Plan (STP) from	m select debt/liquid scheme into select equity scheme that enables allocation between debt and equity asset classes.
	A. One Time Investment	☐ B. STP
	Motilal Oswal MOSt Ultra Short Term Bond Fund	Motilal Oswal MOSt Ultra Short Term Bond Fund
	Plan: Direct Regular (*Default Plan)	Plan: Direct* Regular (*Default Plan)
	Option: Growth Div - Payout Monthly Quarterly	Option: Growth** Div - Payout Monthly Quarterly
	☐ Div - Reinvest ☐ Daily ☐ Weekly ☐ Fortnig	htly Div - Reinvest (Default Option)
	(Default Option) Monthly Quarterly	Daily Weekly Fortnightly Monthly Quarterly
		STP Amount (₹) Min ₹ 1000 STP Date : 15 of every month
		STP Period From # minimum 6 installments MM M Y Y To Perpetual Other MM Y Y
	Motilal Oswal MOSt Focused 25 Fund* (*Default Transferee Scheme)	Motilal Oswal MOSt Focused 25 Fund* (*Default Transferee Scheme)
	Motilal Oswal MOSt Focused Midcap 30 Fund	Motilal Oswal MOSt Focused Midcap 30 Fund
	Motilal Oswal MOSt Focused Multicap 35 Fund Motilal Oswal MOSt Focused Dynamic Equity Fund	Motilal Oswal MOSt Focused Multicap 35 Fund Motilal Oswal MOSt Focused Dynamic Equity Fund
		Motifal Oswai Most rocused Dynamic Equity i und
	Payment Detail (Please provide details for investment in MOVI Pack Plan) Cheque DD RTGS NEFT Funds transfer	
	Amount (₹)	
	Instrument No. Date D D M M Y Y	
	Bank Name	Branch & City
	Account No.	
	Account Type Current Savings NRO NRE FCNF	3
	Note:-Transfer:This transfer is made from the Transferor Scheme (Motilal Oswal MOSt Ultra	Short Term Bond Fund) to the Transferee Scheme (Motilal Oswal MOSt Focussed 25 Fund – Growth), Motilal Oswal
		tte or allocation based on MOV levels. le, when appreciation in the market value of the Transferee Scheme results in a breach of the prescribed allocation
	level as determined by MOVI.	into their hands account account is in the assument link of hands with subsur-
6.	BANK DETAILS (Mandatory) Redemption/ Dividend/ Refund payout will be credited Motilal Oswal Mutual Fund has Direct Credit facility.	into this dank account case it is in the current list of dank with whom
	Name of the Bank	Branch Branch
	Account Number	City
	Account Type Current Savings NRO N	RE Ches Others (please specify)
	MICR Code RTGS/NEFT Code	
	does not credit my /our bank account with / without assigning any reason thereof, or if the transaction is delayed o	nd such instructions will be adequate discharge of the Mutual Fund towards redemption / dividend / refund proceeds. In case the bank Ir not effected at all or credited into the wrong account for reasons of incomplete or incorrect information, I / We would not hold Motila
	Oswal Mutual Fund responsible. Further the Mutual Fund reserves the right to issue a demand draft/payable at par If however the unit holders wish to receive a cheque (instead of a direct credit into their bank account) please tick th	
7.	NOMINATION DETAILS (Mandatory information. Please select the desired option.)	
	I/We wish to nominate. I/We D0 N0T wish to nominate and sign here	1st Applicant Signature (Mandatory)
	Nominee Name Guard	dian Name (In case of Minor) % (Percentage) Nominee Signature
	Nominee 1	
	Nominee 2	
	Nominee 3	
	Address	Total = 100%
8.	DECLARATION & SIGNATURES	
	Having read and understood the contents of the Scheme Information Documents of the Scheme(s), I/We hereby apply for the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose. Ant i Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We have understood / We confirm that the funds invested in the Scheme(s), legally belong to me / us. In the event "Know Your Customer" process Scheme(s) in dayour of the annoticent at this counties below the requiring not the detent six by the depending and understake such other	e units of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations governing the Scheme(s). If We hereby declare that the of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Law this details of the Scheme(s). If We have not received nor have been induced by any rebate or gifts, directly origits investment is is not completed by me / us to the satisfaction of the Mutual Fund, I / We hereby authorise the Mutual Fund, to redeem the funds invested in the raction with such funds that may be required by the Law. If or the different competing Schemes of various Mutual Funds from amongest which the Scheme is being recommended to me / us. m abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary / FCNR Account. It in the schemes. Use understand that upon such act, MOAMC or its associates are not liable for any loss arising out of such authorization.
	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 NRIs only: I/We confirm that I am / we are Non Residents of Indian nationality/ origin and that I/We have remitted funds fro I/we having read the SID, do hereby authorize MOAMC upon my/our request being valid, to allocate or rebalance my/our investment I/We confirm that the details provided by me / us are true and correct. I/We having read and understood the terms and condition	for the different competing Schemes of various Mutual Funds from amongest which the Scheme is being recommended to me / us m abroad through approved banking channels or from funds in my / our Non-Resident Steternal / Non-Resident Ordinary / FCNR Account. In the schemes. We understand that upon such act, MOAMC or its associates are not liable for any loss arising out of such authorization. ns of MOVIEPACK PLAN.
	X First / Sole Applicant / Guardian Second Applicant	Third Applicant POA Holder
	*Applicable to application under Direct Plan: I/We hereby declare and confirm that I/We have read and understood	
}<	is/are made at my own discretion. Motilal Oswal Mutual Fund/MOAMC/Trustee shall not be liable for any consequen	
	Motifal Oswal Asset Management Company	/ Limited



TERMS AND CONDITIONS

Motilal Oswal Value Indicator (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 Unitholders 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 Focused Short Term Bond Fund (referred to as Transferor Scheme) to Motilal Oswal MOSt Focused Midcap 30 Fund and Motilal Oswal MOSt Focused Midcap 30 Fund and Motilal Oswal MOSt Focused Multicap 35 Fund (referred to as Transferoe Scheme) with allocations based on MOVI levels. The transfers will be enabled in the reverse as well.

- 1. The Enrolment Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box and do not overwrite. The Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of Motilal Oswal Mutual Fund.
- 2. Enrolment forms incomplete in any respect are liable to be rejected. The AMC / Trustee retain the sole and absolute discretion to reject any enrolment form.
- 3. Investors are advised to read the Scheme Information Document of the Schemes and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) of the Scheme(s) and Statement of Additional Information are available with the ISCs of Motilal Oswal Mutual Fund, brokers/distributors and also displayed at the Motilal Oswal Mutual Fund website i.e. www.motilaloswal.com/Assetmanagement
- 4. Motilal Oswal Value Indicator (MOVI) helps gauge equity market. The Indicator is calculated taking into account Price to Earnings, Price to Book and Dividend Yield of the CNX Nifty 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.
 - India Index Services & Products Ltd. (IISL) is the calculating agent of MOVI. IISL shall calculate, compile, maintain and provide MOVI values to Motilal Oswal Asset Management Company Ltd.
- 5. Transfer: This transfer is made from the Transferor Scheme to the Transferee Scheme, on the date of allocation based on 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 MOVI.

Illustrations:

Equity and Debt Allocation Matrix at different MOVI levels

MOVILev	/els	Equity	Debt				
LessTha	n 70	100%	0%				
70	<80	90%	10%				
80	<90	80%	20%				
90	<100	70%	30%				
100	<110	55%	45%				
110	<120	40%	60%				
120	<130	25%	75%				
Greater T	han 130	0%	100%				

Equity and Debt allocations based on 90 Day Moving Average of MOVI to eliminate anomalies. Equity & Debt allocations arrived at by using historical data.

How does the MOVI Pack Plan work? – Motilal Oswal MOVI Pack Plan consists of two parts as explained below; transfer & reverse transfer. The following example illustrates how MOVI Pack Plan with a Monthly Interval will work.

Transfer

Case 1 (STP):

			As per Allo	cation Matrix	Market M	ovements	Allocation of Balance (I		Allocation on Cumulative Balance (Ideal)		
Date	Installment Amount		Equity	Debt	Equity	Debt	Equity	Debt	Equity	Debt	
15th Jan	1,000	85	80%	20%	-	-	800	200	800	200	
15th Feb	1,000	95	70%	30%	10%	10%	700	300	1442	618	
15th Mar	1,000	105	55%	45%	0%	0%	550	450	1683	1377	
			Total Inve	stments			2050	950	1683	1377	
	% Spilt							31.67%	55.00%	45.00%	

Let's assume, an Investor opts for a Systematic Transfer Plan under the MOVI Pack Plan for an amount of ₹ 1,000 (Column B) on a monthly basis. Starting the plan from January (Column A), we observe the MOVI value to be 85 (Column C) on 15th January. As per the allocation matrix, (Columns D and E) the Equity and Debt allocation is 80% in Equity and 20% in Debt. Out of the first installment of ₹ 1,000, ₹ 800 will be invested in Motilal Oswal MOSt Focused Multicap 35 Fund (Equity) and ₹ 200 will be invested in Motilal Oswal Ultra Short Term Bond Fund (Debt).

Now let's assume in the next month, on 15th February, MOVI is at 95. As per the allocation matrix, the allocation is 70% in Equity and 30% in Debt. Before we go ahead and allocate the second installment of ₹1,000, we need to account for the change in value of the previous investment (Columns F and G). This is the most critical part of the allocation. Assuming the initial ₹800 in Equity has risen by 10% to ₹880 and ₹200 in Debt has fallen by 10% to ₹180, then a mechanical allocation of ₹700 in Equity and ₹300 in Debt (Columns H and I) would not be ideal as it eliminates the impact of market movements on previous investments.

Therefore, we need to ensure that allocation of the 2nd installment of ₹ 1,000 is made in such a way that allocation for investments at the cumulative level is aligned to the allocation matrix. Hence, we will invest ₹ 562 in Equity and ₹ 438 in Debt (Columns J and K) which will take the total value of investments under Equity to ₹ 1,442 and under Debt to ₹ 648 thus translating into an allocation of 70% in Equity and 30% in Debt. The same applies to the third installment made in the month of March assuming no change in market value.

Reverse Transfer

This transfer is made from the transferee scheme to the transferor scheme for any excess value in the transferee scheme that cannot be adjusted by deployment of fresh capital to ensure that overall allocation is aligned to the allocation matrix. Reverse transfer, if required, will occur on the date of allocation.

Case 2 (One Time Investment):

			As per Alloc	ation Matrix	Market Mo	ovements	Allocation of Balance (N		Allocation on Cumulative Balance (Ideal)		
Date	Installment Amount	MOVI	Equity	Debt	Equity	Debt	Equity	Debt	Equity	Debt	
15th Jan	10,000	85	80%	20%	-	-	8,000	2,000	8,000	2,000	
15th Feb	-	95	70%	30%	10%	10%	8,800	1,800	7,420	3,180	
1st Mar	10,000	98	70%	30%	-5%	5%	15,360	4,890	14,272	6,116	
15th Mar	-	105	55%	45%	0%	0%	15,360	4,890	11,213	9,175	
			Total Inves	stments			15,360	4,890	11,213	9,175	
			% Sp	oilt			75.85%	24.15%	55.00%	45.00%	

TERMS AND CONDITIONS (CONTD.)

Assuming an Investor opts for a One Time investment option under the MOVI Pack Plan for an amount of ₹ 10,000 (Column B), let's say on 15th of January (Column A). Starting the plan from January, we observe the MOVI value to be 85 (Column C) on 15th January. As per the allocation matrix, the Equity and Debt allocation is 80% in Equity and 20% in Debt (Columns D and E). Out of the first installment of ₹ 10,000, ₹ 8,000 will be invested in Motilal Oswal Focused 25 Fund/ Motilal Oswal MOSt Focused Multicap 35 Fund (Equity) and ₹ 2,000 will be invested in Motilal Oswal Ultra Short Term Bond Fund (Debt).

Now let's assume in the next month, on 15th February, MOVI is at 95. As per the allocation matrix the Equity and Debt allocation is 70% in Equity and 30% in Debt. Since there is no fresh incoming capital, unlike in the STP enrolment option, we need to take into consideration the change in value of the initial investment and re-allocate.

Assuming the initial $\stackrel{?}{\sim} 8,000$ in Equity has risen by 10% to $\stackrel{?}{\sim} 8,800$ and $\stackrel{?}{\sim} 2,000$ in Debt has fallen by 10% to $\stackrel{?}{\sim} 1,800$, (Columns F and G) we need to re-allocate the investments so as to align them to the allocation matrix. This is done by redeeming units (Reverse Transfer) in Motilal Oswal Focused 25 Fund, Motilal Oswal MOSt Focused Midcap 30 Fund and Motilal Oswal MOSt Focused Multicap 35 Fund to bring down its value to $\stackrel{?}{\sim} 7,420$ (Column J) which means that the Equity allocation is now 70%, and transferring to Motilal Oswal Ultra Short Term Bond Fund to raise its value to $\stackrel{?}{\sim} 3,180$ (Column K) which takes the Debt allocation to 30%, in-line with the Allocation Matrix as of 15th February.

Any additional investment, under One Time Investment enrolment option, will be allocated in a way similar to the systematic enrolment option to ensure allocation at the cumulative level is aligned to the allocation matrix

For example, on 1st March there is an additional investment of ₹ 10,000. The Equity and Debt funds have returned -5% and 5% respectively as of 1st March, from the last date of allocation i.e. 15th of February. The Equity and Debt allocation as per the allocation matrix is unchanged at 70% and 30% respectively, since MOVI is at 98. Therefore, this investment of ₹ 10,000 will be allocated in a way which ensures investments at the cumulative level are aligned to the allocation matrix.

Under the 'One Time Investment' enrolment option, in addition to the 15th, reverse transfer may occur on any other date when an additional investment is made into the MOVI Pack Plan.

Disclaimer: The above are only illustrations explaining the concept of MOVI Pack Plan using assumed figures. The illustrations are merely indicative in nature and should not be construed as investment advice. They do not in any manner imply or suggest performance of any Motilal Oswal Mutual Fund Schemes(s). MOVI Pack Plan neither assures a profit nor guarantees protection against a loss in declining market.

- 6. This Plan presently offers two enrolment options:
 - a. One Time Investment
 - b. Systematic Transfer Plan (STP) with a minimum of 6 installments.
- 7. Minimum amount under this Plan is as follows:

Options	Minimum Amount of Transfer (₹)								
One Time Investment	₹ 5000/- and in multiples of ₹ 1/- thereafter								
STP	₹ 1000/- and in multiples of ₹ 1/- thereafter								

8. The date of allocation will be the 15th 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 15th of every month, allocation will occur on the business day succeeding the date of enrolment into the MOVI Pack Plan.

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

- 9. 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.
- 10. The AMC will require 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.
- 11. 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. The units will be subscribed to the growth option in the Transferee Scheme and processed accordingly.
- 12. Unitholders 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.
- 13. 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.
- 14. Unitholders 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.
- 15. The redemption of units under this Plan by way of transfer/ Reverse transfer would be subject to applicable taxes, if any. For details on taxation, please refer to the Section on 'Taxation on investing in Mutual Funds' in SAI. In view of individual nature of tax consequences, each client is advised to consult their professional tax advisor in regard to tax treatment for their investments/redemption.
- 16. In case the amounts (as specified) to be transferred are not available in the Transferor Scheme in the Unitholder's account, the Plan will be discontinued. Further, in case there is all unit redemption and Unit balance in the Transferor Scheme is reduced to Nil then this Plan will be discontinued.
- 17. One folio will allow only one MOVI Registration for Plan A (Source: US & Target: MF/FM/CP).
- 18. MOVI Pack Plan in any manner whatsoever is not an assurance or promise or guarantee on part of Motilal Oswal Mutual Fund/Motilal Oswal Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.
- 19. Movi Pack Plan will not be applicable on the fresh inflows in the Transferee Scheme.
- 20. If no Scheme is selected in the Transferee scheme, Motilal Oswal Most Focused 25 Fund will be considered as the default scheme.
- 21. The Trustee reserves the right to change/modify the terms and conditions of this Plan or withdraw this Plan at a later date.