

# BUY RIGHT : SIT TIGHT

Buying quality companies and riding their growth cycle



We are one of the fastest growing asset management companies in India where wealth creation through equity investing is our sole focus. Be it Mutual Funds or Portfolio Management Services, all our equity products are propelled by our unique investment philosophy- Buy Right : Sit Tight.

To 'Buy Right' we use our unique 'QGLP' methodology to pick quality stocks. And then we 'Sit Tight' on these stocks till they achieve their growth potential.

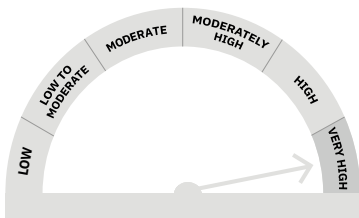
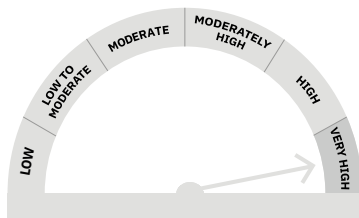
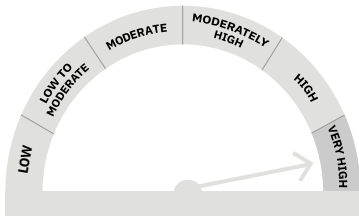
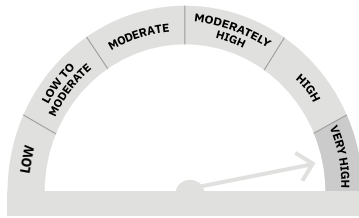
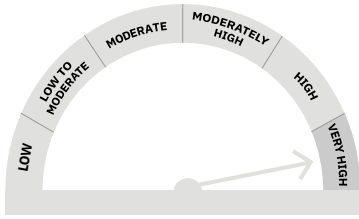
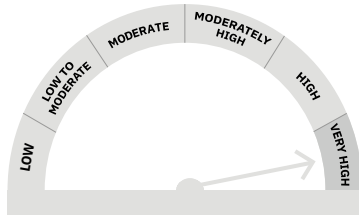
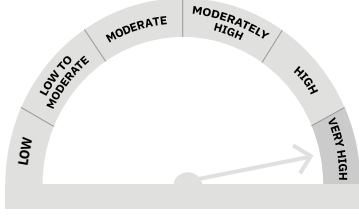
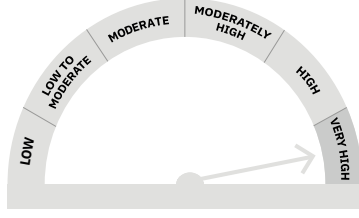
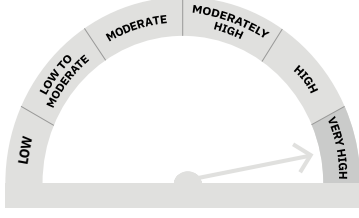
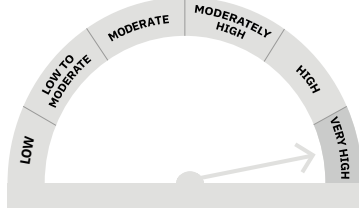
It is this unique investing process that has powered our performance.

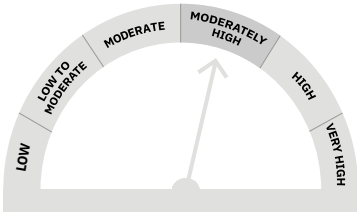
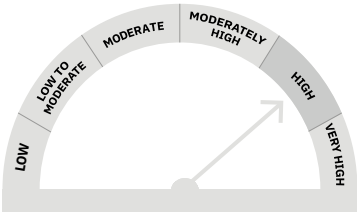
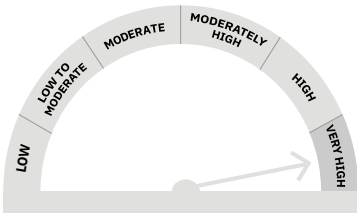
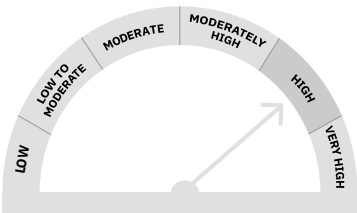
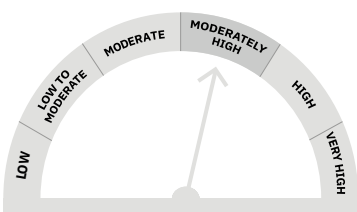
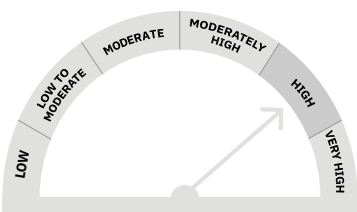
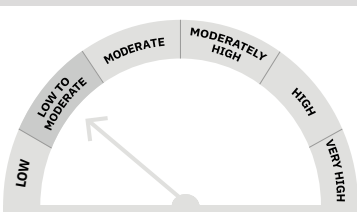
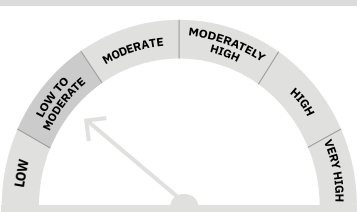
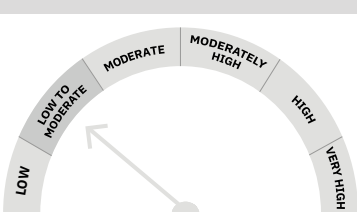
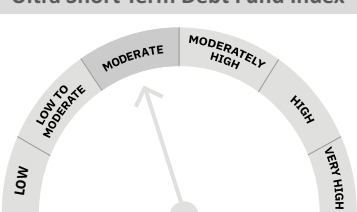
**THINK EQUITY**  
**THINK MOTILAL OSWAL**

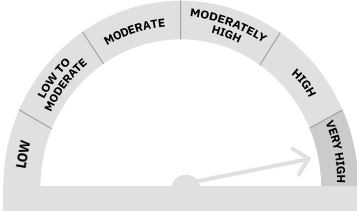
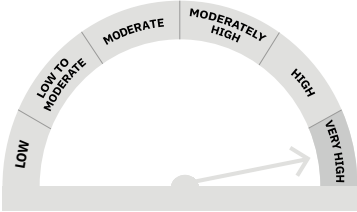
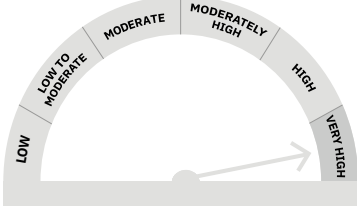
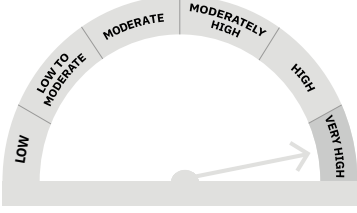
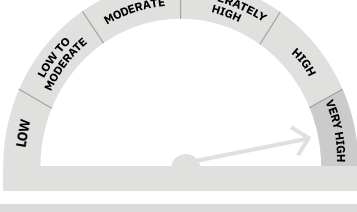
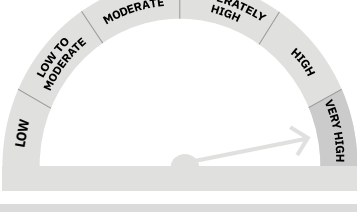
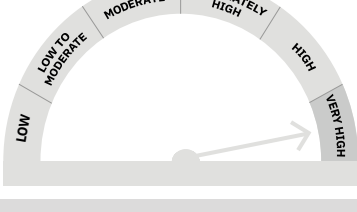
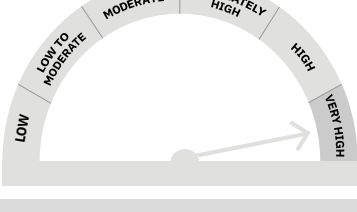
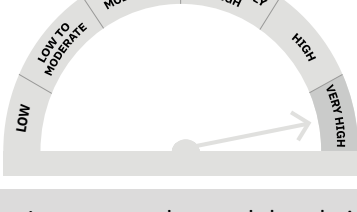
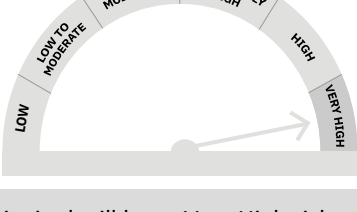


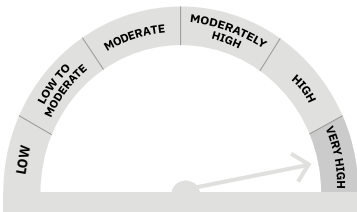
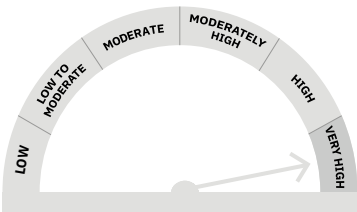
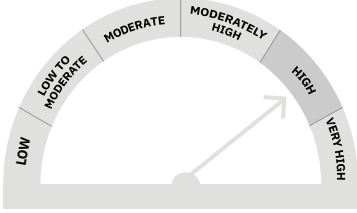
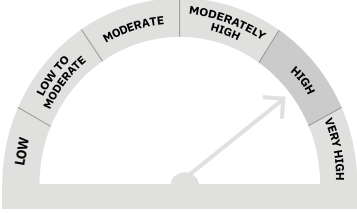
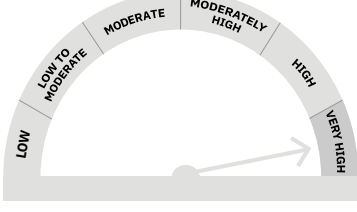
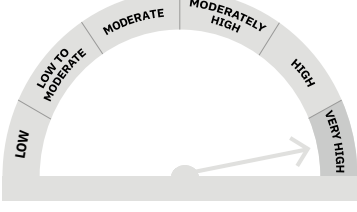
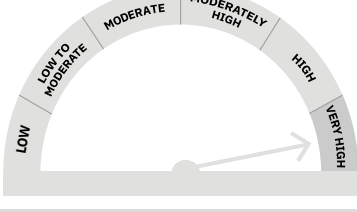
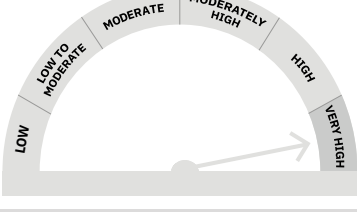
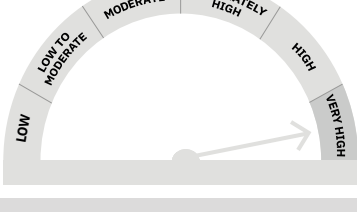
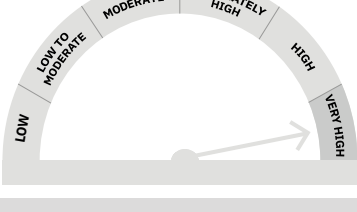
Mutual Fund investments are subject to market risks, read all scheme related documents carefully

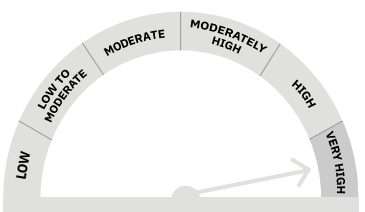
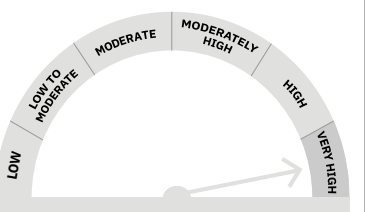
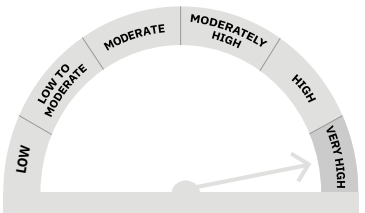
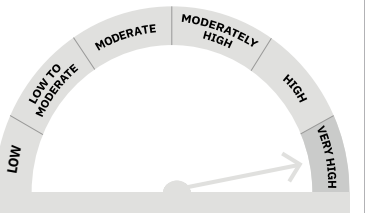
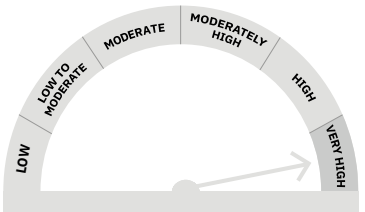
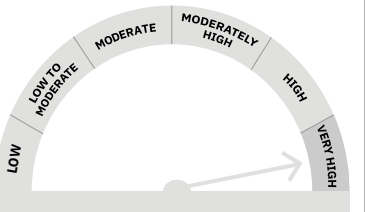
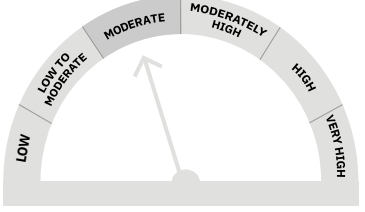
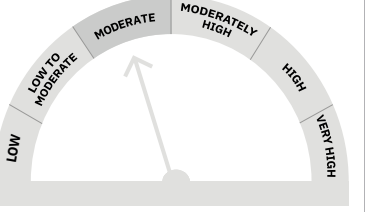
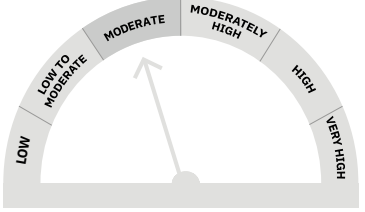
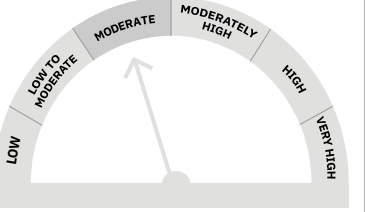
### PRODUCT SUITABILITY

<b>Name of the scheme</b>  Motilal Oswal Focused 25 Fund (MOF25) An open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks  <b>This product is suitable for investors who are seeking*</b>  <ul style="list-style-type: none"> <li>Return by investing in upto 25 companies with long term sustainable competitive advantage and growth potential</li> <li>Investment in Equity and equity related instruments subject to overall limit of 25 companies</li> </ul>	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Very High risk	<b>Benchmark Riskometer</b> <b>Nity 50 TRI</b>    Investors understand that their principal will be at Very High risk
<b>Name of the scheme</b>  Motilal Oswal Midcap 30 Fund (MOF30) An openended equity scheme predominantly investing in mid cap stocks  <b>This product is suitable for investors who are seeking*</b>  <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity and equity related instruments in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth</li> </ul>	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Very High risk	<b>Benchmark Riskometer</b> <b>Nifty Midcap 100 TRI</b>    Investors understand that their principal will be at Very High risk
<b>Name of the scheme</b>  Motilal Oswal Flexi Cap (MOF35) Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks  <b>This product is suitable for investors who are seeking*</b>  <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in a maximum of 35 equity and equity related instruments across sectors and market capitalization levels</li> </ul>	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Very High risk	<b>Benchmark Riskometer</b> <b>Nifty 500 TRI</b>    Investors understand that their principal will be at Very High risk
<b>Name of the scheme</b>  Motilal Oswal Large and Midcap Fund (MOFLM) (Large and Midcap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)  <b>This product is suitable for investors who are seeking*</b>  <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment predominantly in equity and equity related instruments of large and midcap stocks</li> </ul>	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Very High risk	<b>Benchmark Riskometer</b> <b>Nifty Large Midcap 250 TRI</b>    Investors understand that their principal will be at Very High risk
<b>Name of the scheme</b>  Motilal Oswal Long Term Equity Fund (MOFLTE) (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)  <b>This product is suitable for investors who are seeking*</b>  <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment predominantly in equity and equity related instruments</li> </ul>	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Very High risk	<b>Benchmark Riskometer</b> <b>Nifty 500 TRI</b>    Investors understand that their principal will be at Very High risk

<b>Name of the scheme</b>  Motilal Oswal Dynamic Fund (MOFDYNAMIC) An open ended dynamic asset allocation fund	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Moderately High risk	<b>Benchmark Riskometer</b> <b>CRISIL Hybrid 50 + 50 - Moderate</b>    Investors understand that their principal will be at High risk
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity, derivatives and debt instruments</li> </ul>		
<b>Name of the scheme</b>  Motilal Oswal Equity Hybrid Fund (MOFEH) An open ended hybrid scheme investing predominantly in equity and equity related instruments	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Very High risk	<b>Benchmark Riskometer</b> <b>CRISIL Hybrid 35 + 65 - Aggressive Index</b>    Investors understand that their principal will be at High risk
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Long term capital appreciation by generating equity linked returns</li> <li>Investment predominantly in equity and equity related instruments</li> </ul>		
<b>Name of the scheme</b>  Motilal Oswal Multi Asset Fund (MOFMAF) (An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds)	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Moderately High risk	<b>Benchmark Riskometer</b> <b>30% Nifty 50 TRI + 50 % Crisil Short Term Gilt Index + 10% Domestic Price of Gold + 10% S&amp;P 500 Index (TRI)</b>    Investors understand that their principal will be at High risk
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Long term capital appreciation by investing in a diversified portfolio.</li> <li>Investing in Equity, International Equity Index Funds/ Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds</li> </ul>		
<b>Name of the scheme</b>  Motilal Oswal Liquid Fund (MOFLF) (An open ended liquid fund)	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Low to Moderate risk	<b>Benchmark Riskometer</b> <b>CRISIL Liquid Fund Index</b>    Investors understand that their principal will be at Low to Moderate risk
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Regular income over short term</li> <li>Investment in money market securities</li> </ul>		
<b>Name of the scheme</b>  Motilal Oswal Ultra Short Term Fund (MOFUSTF) (An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months)	<b>Scheme Riskometer</b>    Investors understand that their principal will be at Low to Moderate risk	<b>Benchmark Riskometer</b> <b>CRISIL Ultra Short Term Debt Fund Index</b>    Investors understand that their principal will be at Moderate risk
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Optimal returns consistent with moderate levels of risk</li> <li>Investment in debt securities and money market securities with Macaulay duration of the portfolio between 3 months and 6 months.</li> </ul>		

<b>Name of the scheme</b>  Motilal Oswal M50 ETF (MOM50) (An open ended scheme replicating/tracking Nifty 50 Index)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer Nifty 50 TRI</b>  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of the Nifty 50 Index (Underlying Index), subject to tracking error</li> <li>Investment in equity securities of Nifty 50 Index</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b>  Motilal Oswal Midcap 100 ETF (MOFM100) (An open ended scheme replicating/tracking Nifty Midcap 100 Index)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer Nifty Midcap 100 TRI</b>  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of the Nifty Midcap 100 Index, subject to tracking error</li> <li>Investment in equity securities of Nifty Midcap 100 Index</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b>  Motilal Oswal Nasdaq 100 ETF (MOFN100) (An open ended scheme replicating/tracking NASDAQ-100 Index)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer NASDAQ 100 TRI (INR)</b>  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of the Nasdaq-100 Index, subject to tracking error</li> <li>Investment in equity securities of NASDAQ-100 Index</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b>  Motilal Oswal S&P 500 Index Fund (MOFSP500) (An open ended scheme replicating / tracking S&P 500 Index)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer S&amp;P 500 TRI (INR)</b>  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of S&amp;P 500 Index subject to tracking error</li> <li>Investment in equity securities of S&amp;P 500 Index</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b>  Motilal Oswal Nasdaq 100 Fund of Fund (MOFN100FOF) (An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer NASDAQ 100 TRI (INR)</b>  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Return that corresponds generally to the performance of the Scheme, Motilal Oswal Nasdaq 100 ETF (MOFN100) through investment in units of MOFN100</li> </ul>	Investors understand that their principal will be at Very High risk	

<b>Name of the scheme</b>  Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive (MOFAAPFOF-A) (An open ended fund of funds scheme investing in passive funds)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer</b> 50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec Index  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation by offering asset allocation</li> <li>Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold.</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b>  Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative (MOFAAPFOF-C) (An open ended fund of funds scheme investing in passive funds)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer</b> 50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec Index  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation with relatively lower volatility by offering asset allocation</li> <li>Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold</li> </ul>	Investors understand that their principal will be at High risk	
<b>Name of the scheme</b>  Motilal Oswal Nifty Bank Index Fund (MOFNIFTYBANK) (An open ended scheme replicating / tracking Nifty Bank Index)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer</b> Nifty Bank TRI  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Bank Index subject to tracking error</li> <li>Equity and equity related securities covered by Nifty Bank Index</li> <li>Long term capital growth</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b>  Motilal Oswal Nifty 500 Fund (MOFNIFTY500) (An open ended scheme replicating / tracking Nifty 500 Index)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer</b> Nifty 500 TRI  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty 500 Index subject to tracking error</li> <li>Equity and equity related securities covered by Nifty 500 Index</li> <li>Long term capital growth</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b>  Motilal Oswal Nifty Smallcap 250 Index Fund (MOFSMALLCAP) (An open ended scheme replicating / tracking Nifty Smallcap 250 Index)	<b>Scheme Riskometer</b>  	<b>Benchmark Riskometer</b> Nifty Smallcap 250 TRI  
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Smallcap 250 Index subject to tracking error</li> <li>Equity and equity related securities covered by Nifty Smallcap 250 Index</li> <li>Long term capital growth</li> </ul>	Investors understand that their principal will be at Very High risk	

<b>Name of the scheme</b> Motilal Oswal Nifty Midcap 150 Index Fund (MOFMIDCAP) (An open ended scheme replicating/ tracking Nifty Midcap 150 Index)	<b>Scheme Riskometer</b> 	<b>Benchmark Riskometer</b> <b>Nifty Midcap 150 TRI</b> 
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error</li> <li>Equity and equity related securities covered by Nifty Midcap 150 Index</li> <li>Long term capital growth</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b> Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50) (An open ended scheme replicating/tracking Nifty 50 Index)	<b>Scheme Riskometer</b> 	<b>Benchmark Riskometer</b> <b>Nifty 50 TRI</b> 
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty 50 Index subject to tracking error</li> <li>Equity and equity related securities covered by Nifty 50 Index</li> <li>Long term capital growth</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b> Motilal Oswal Nifty Next 50 Index Fund (MOFNEXT50) (An open ended scheme replicating / tracking Nifty Next 50 Index)	<b>Scheme Riskometer</b> 	<b>Benchmark Riskometer</b> <b>Nifty Next 50 TRI</b> 
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Next 50 Index subject to tracking error</li> <li>Equity and equity related securities covered by Nifty Next 50 Index</li> <li>Long term capital growth</li> </ul>	Investors understand that their principal will be at Very High risk	
<b>Name of the scheme</b> Motilal Oswal 5 Year G – Sec ETF (MOFGSEC) (An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index)	<b>Scheme Riskometer</b> 	<b>Benchmark Riskometer</b> <b>Nifty 5 yr Benchmark G-Sec Index</b> 
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of the Nifty 5 yr Benchmark G – Sec Index, subject to tracking error.</li> <li>Investment in securities of Nifty 5 yr Benchmark G-Sec Index</li> </ul>	Investors understand that their principal will be at Moderate risk	
<b>Name of the scheme</b> Motilal Oswal 5 Year G-Sec Fund of Fund (An open ended fund of funds scheme investing in units of Motilal Oswal 5 Year G-Sec ETF)	<b>Scheme Riskometer</b> 	<b>Benchmark Riskometer</b> <b>Nifty 5 yr Benchmark G-Sec Index</b> 
<b>This product is suitable for investors who are seeking*</b> <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Return that corresponds generally to the performance of the Scheme, Motilal Oswal 5 Year G-Sec ETF through investment in units of Motilal Oswal 5 Year G-Sec ETF.</li> </ul>	Investors understand that their principal will be at Moderate risk	

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





### THIRD APPLICANT'S DETAILS

☐ Mr. ☐ Ms. ☐ M/s

Name: F I R S T M I D D L E L A S T  
 Father's Name: F I R S T M I D D L E L A S T  
 PAN /PEKRN\*\* Email ID Mobile

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

KIN (KYC identification number)

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

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

Gross Annual Income OR Net-worth\* in ₹ ☐ <1L ☐ 1-5L ☐ 5-10L ☐ 10-25L ☐ 25L-1CR ☐ >1CR  
 network as on D D M M Y Y  
 Any other information

Politically Exposed Person (PEP) Status

☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

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

### 5 DEMAT ACCOUNT DETAILS

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

☐ NSDL ☐ CDSL Depository Participant (DP) Name

DP ID Beneficiary A/c No.

Enclose for Demat option ☐ Client Master List ☐ Transaction/Holding Statement ☐ DIS Copy

### 6 EMAIL COMMUNICATION

Email ID provided pertains to ☐ Self ☐ Family Member (Note: If Email pertains to Family Member please select any one) ☐ Spouse ☐ Dependent Parents ☐ Dependent Children

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. ☐ I hereby authorize MOAMC to send important information and regular updates to me. ☐ I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)

### 7 INVESTMENT & PAYMENT DETAILS

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

☐ Lumpsum ☐ Zero Balance ☐ SYSTEMATIC INVESTMENT PLAN\* / MICRO SIP-ECS (please fill OTM Debit Mandate form NACH/ ECS/ Direct Debit Form-2)

Scheme name	Plan	Option *Growth (Default Option)	Dividend Frequency	Cheque Date	Amount Invested (₹)	DD Charges	Net Amount Paid (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
Motilal Oswal	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment						

Drawn on Bank/Branch:

A/c no.

A/c Type (Please Tick): ☐ Current ☐ Savings ☐ NRO ☐ NRE ☐ FCNR

\*For Index Fund Only Growth Option is Available

Subsequent SIP Instalment Amount (₹)

Fortnightly ☐ 1<sup>st</sup>-14<sup>th</sup> ☐ 7<sup>th</sup>-21<sup>st</sup> ☐ 14<sup>th</sup>-28<sup>th</sup>

Annual SIP: D D M M Y Y Y Y Y Y

Any Day/ Date SIP ☐ Weekly - Any Day of Transfer (Monday to Friday)

☐ Monthly SIP- Any date of the month D D except (29th, 30th and 31st)

☐ Quarterly SIP- Any date of the month for each quarter (i.e. January, April, July, October) D D except (29th, 30th and 31st)

SIP Period From: M M Y Y Y Y To End date: M M Y Y Y Y Or ☐ Perpetual

\*Incise if no date is selected, 7th would be the default SIP Date.

### MOTILAL OSWAL CASHFLOW PLAN DETAILS (MO-CP)

Options: ☐ \*7.5% ☐ 10% ☐ 12% Frequency: ☐ \*Monthly ☐ Quarterly ☐ Annually Date: ☐ 1<sup>st</sup> ☐ \*7<sup>th</sup> ☐ 14<sup>th</sup> ☐ 21<sup>st</sup> ☐ 28<sup>th</sup>

For Multi Asset Fund: ☐ 6% ☐ \*7.5% ☐ 9%

Period: Start: M M Y Y Y Y End: M M Y Y Y Y ☐ Perpetual From Scheme

\*Default Option Please refer to page number 7 for Terms & Conditions

### SYSTEMATIC WITHDRAWAL PLAN DETAILS (SWP)

Rs. (in figures) Rs. (in words)

SWP Frequency: ☐ Weekly ☐ Fortnightly ☐ \*Monthly ☐ Quarterly ☐ Annually SWP Date: ☐ 1<sup>st</sup> ☐ \*7<sup>th</sup> ☐ 14<sup>th</sup> ☐ 21<sup>st</sup> ☐ 28<sup>th</sup>

SWP Period: Start: M M Y Y Y Y End: M M Y Y Y Y

\*Default Option



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

Bank Name

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

Branch Name  City  Pin

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

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

Cheque should be crossed "A/C payee only" drawn in favor of the scheme name.

## 9 NOMINATION DETAILS (Refer Instruction 10)

Name	Date of Birth if nominee is minor	Address	Guardian Name (in case Nominee is a Minor)	Signature (Guardian in case Nominee is a Minor)	Allocation %
Unit Holder's Signature If you do not wish to nominate sign here.	First / Sole Applicant / Guardian	Second Applicant	Third Applicant		100%

## 10 FATCA- CRS Declaration and Supplementary Information

### 10A Declaration for Individual

Non-Individual investors should mandatorily fill separate FATCA Form Available on Website:www.motilaloswalmf.com. The below information is required for all applicants/guardian

	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____

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

If 'No' please proceed for the signature of declaration

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

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

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

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

## 11 DECLARATION/CONSENT AND SIGNATURE

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

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

### FATCA / CRS Certification:

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

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

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

Date:

Place:

- 1 General 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 canceling and re-writing the correct details and counter-signing the same. Applications completed in all respects, must be submitted at the Investor Service Centres (ISCs) / Official Points of Acceptance.  
Investors can also subscribe to the Units of all scheme of Motilal Oswal Mutual Fund through the mutual fund trading platforms viz. BSE SIAF MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Karvy or visit our website [www.mostshares.com](http://www.mostshares.com) and [www.motilaloswalmf.com](http://www.motilaloswalmf.com). Please write the Serial Number of the Application Form / Folio Number on the reverse of the cheque / demand draft. Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application.
  - Investments through distributors**  
As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination.  
Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).
  - Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/ joint holder is permitted with the minor beneficiary
  - Employee Unique Identification Number (EUIIN)**  
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 EUIIN obtained by him/her from AMFI. EUIIN 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 EUIIN is correctly filled in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.
  - Direct Investments**  
Investors applying under Direct Plan must mention "Direct" in ARN No. column. In case Distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme/ Series name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme/ Series name and without any Distributor Code mentioned on the form, the application will be processed under "Direct 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 investor has provided an email address, the same will be registered in our records for communication and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email . These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including 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.

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

- 3 Applicant's Personal Information**
- Please furnish your name and complete postal address with the Pin Code (**P.O. Box No. Not enough**) and your Contact Nos. This would help us reach you faster.
  - Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust/ Society/ Ffils / 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.

- 4 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.

Name	Type
Motilal Oswal Focused 25 Fund (MOF25)	An open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks
Motilal Oswal Midcap 30 Fund (MOF30)	Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks
Motilal Oswal Flexi Cap Fund (MOF35)	Multi Cap Fund - an open ended equity scheme investing across larg cap, mid cap, small cap stocks
Motilal Oswal Long Term Equity Fund (MOFLTE)	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
Motilal Oswal Dynamic Fund (MODYNAMIC)	An open ended dynamic asset allocation fund
Motilal Oswal Equity Hybrid Fund (MOFEH)	An open ended hybrid scheme investing predominantly in equity and equity related instruments
Motilal Oswal Multi Asset Fund (MOFMAF)	An open ended scheme investing in Equity, International Equity Index Funds/Equity ETFs, Debt and Money Market Instruments and Gold Exchange Traded Funds

Motilal Oswal Ultra Short Term Fund (MOFUSTF)	An open ended ultra - short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months
Motilal Oswal Liquid Fund (MOFLF)	An Open Ended Liquid Scheme
Motilal Oswal Large and Midcap Fund (MOFLM)	An open ended equity scheme investing in both large cap and mid cap stocks
Motilal Oswal M50 ETF (MOM50)	An open ended scheme replicating/tracking Nifty 50 Index
Motilal Oswal Midcap 100 ETF (MOFM100)	An open ended scheme replicating/tracking Nifty Midcap 100 Index
Motilal Oswal Nasdaq 100 ETF (MOFN100)	An open ended scheme replicating/tracking NASDAQ-100 Index
Motilal Oswal S&P 500 Index Fund (MOFSP500)	An open ended scheme replicating / tracking S&P 500 Index
Motilal Oswal Nasdaq 100 Fund of Fund (MOFN100FOF)	An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF
Motilal Oswal Nifty Bank Index Fund (MOFNIFTYBANK)	An open ended scheme replicating / tracking Nifty Bank Index
Motilal Oswal Nifty 500 Fund (MOFNIFTY500)	An open ended scheme replicating / tracking Nifty 500 Index
Motilal Oswal Nifty Smallcap 250 Index Fund (MOFSMALLCAP)	An open ended scheme replicating / tracking Nifty Smallcap 250 Index
Motilal Oswal Nifty Midcap 150 Index Fund (MOFMIDCAP)	An open ended scheme replicating/ tracking Nifty Midcap 150 Index
Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50)	An open ended scheme replicating/tracking Nifty 50 Index
Motilal Oswal Nifty Next 50 Index Fund (MOFNEXT50)	An open ended scheme replicating / tracking Nifty Next 50 Index
Motilal Oswal 5 Year G – Sec ETF (MOFGSEC)	An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index
Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive (MOFAAPFOF-A)	An open ended fund of funds scheme investing in passive funds
Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative (MOFAAPFOF-C)	An open ended fund of funds scheme investing in passive funds
Motilal Oswal 5 Year G-Sec Fund of Fund (MOFGSECFOF)	An open ended fund of funds scheme investing in units of Motilal Oswal 5 Year G-Sec ETF

- 6 Payment Details**
- Cheques should be crossed “**A/c Payee only**” and drawn in favour of **Motilal Oswal Long Term Equity Fund (MOFLTE), Motilal Oswal Flexi Cap Fund (MOF35), Motilal Oswal Midcap 30 Fund (MOF30), Motilal Oswal Focused 25 Fund (MOF25), Motilal Oswal Dynamic Fund (MOFDYNAMIC), Motilal Oswal Equity Hybrid Fund (MOFEH), Motilal Oswal Multi Asset Fund (MOFMAF), Motilal Oswal Ultra Short Term Fund (MOFUSTF), Motilal Oswal Nasdaq 100 Fund Of Fund (MOFN100FOF), Motilal Oswal Liquid Fund (MOFLF), Motilal Oswal Large and Midcap Fund (MOFLM), Motilal Oswal Nifty 500 Fund (MOFNIFTY500), Motilal Oswal Nifty Midcap 150 Index Fund (MOFMIDCAP), Motilal Oswal Nifty Bank Index Fund (MOFNIFTYBANK), Motilal Oswal Nifty Smallcap 250 Index Fund (MOFSMALLCAP), Motilal Oswal Nifty 50 Index Fund (MOFNIFTY50), Motilal Oswal Nifty Next 50 Index Fund (MOFNEXT50) and Motilal Oswal S&P 500 Index Fund (MOFSP500).**
  - 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.

- 7 Third Party Payments**  
Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as:  
(i) Investment made through instruments issued from an account other than that of the beneficiary investor,  
(ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:  
1) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift. However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.  
2) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription through Payroll deductions.  
3) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.  
The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
  - Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.
  - Verifying the source of funds to ensure that funds have come from the drawer’s account only.
- The Schemes will accept payment of any amount from any donor for making investment in the Schemes on behalf of a minor. However, the following conditions have to be fulfilled:
- Investment is made in the name of a minor.
  - Mandatory KYC for the investors and the person making the payment i.e. third party.
  - Submission of Third Party declaration form(s) by persons other than the Registered Guardian. Please contact the nearest Investor Service Centre (ISC) of the Fund or visit our website [www.motilaloswalmf.com](http://www.motilaloswalmf.com) for the said Declaration Form.
  - Submission of all documents as applicable for making investment in these Schemes. Motilal Oswal Asset Management Company Limited (the AMC) reserves a right to seek information and/or obtain such other additional documents other than the aforesaid documents from third party for establishing the identity of the Third Party, before processing such applications.
- In case of investment/subscriptions made via Pay Order, Demand Draft, Banker’s cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:
- If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker’s cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder’s name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such prefunded instrument issued against cash payment of less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
  - If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating

the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder.

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

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

Refer Third Party Payment Declaration form available on our website [www.motilaloswalmf.com](http://www.motilaloswalmf.com) or in Motilal Oswal Mutual Fund branch offices.

#### 8 Demat Account

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

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

#### 9 NRIs/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.

#### 10 Nomination Details

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

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

Request for Nomination/ Cancellation of nomination have to be mandatorily signed by all the holders irrespective of the Holding, POA holder cannot request/ cancel nominations.

#### 11 Declaration and Signatures

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.

#### 12 Transaction Charges

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

• @ ₹100/- per subscription of ₹10,000/- and above in respect of existing unit holders; 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 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:

a. where the Distributor of the investor has not opted to receive any Transaction Charges

b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-;

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

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

e. for purchases / subscriptions routed through Stock Exchange(s).

#### 13 Systematic Investment Plan (SIP)

Monthly, Weekly, Fortnightly : Minimum ₹ 500 & in multiples of Re. 1/- & 12 installments

Incase SIP Amount ₹ 1000/- and above Minimum installments 6

Systematic Investment Plan (SIP)

(For Motilal Oswal Long Term Equity Fund (MOFLTE))

Minimum installment amount - Rs.500/- and in multiples of Rs. 500/- thereafter (weekly/fortnightly/monthly frequency)/Minimum 12 installments.

Incase SIP Amount ₹ 1000/- and above Minimum installments 6

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

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

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

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

#### Micro Systematic Investment Plan (SIP)

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, (hereafter referred to as "Micro Investments").

PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIs, Joint Holders", Minor acting through Guardian and Sole proprietary firms not having PAN). Person of Indian Origin, Hindu Undivided Family, (HUF), Qualified Foreign Investor (QFI) and other categories of investors will not be eligible for this exemption. However the eligible investors are required to submit PAN exempt KYC issued by SEBI registered KRA (KYC Registration Authority). In case of joint holders, first holder must possess a PAN.

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

Any day / date SIP: SIP Frequency Choice of Day/Date\*

a. Fortnightly SIP dates available – 1st – 14th, \*7th – 21st, 14th – 28th

b. Weekly SIP - Any day of transfer from Monday to Friday.

c. Monthly SIP - Any date of the month except 29th, 30th and 31st

d. Quarterly SIP - Any date of the month for each quarter (i.e. January-March, April-June, July-September, October-December) except 29th, 30th and 31st

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

#### 14 PAN Details

It is mandatory for all investors to quote their Permanent Account Number (PAN) submit certified copy of the PAN card issued by the 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. In the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Investment through Systematic Investment Plans (SIPs) upto ₹ 50,000/- (aggregate of installments in a rolling 12 months period or in a financial year i.e. April - March) per year per investor shall be exempt from the requirement of PAN.

#### 15 KYC REQUIREMENTS AND DETAILS

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 complied 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, 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 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 applicant.

e. 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.

f. KYC Identification Number (KIN) is mandatory if KYC done via CKYC. Incase KIN is not available kindly fill CKYC form as per the requirements of the Regulations. CKYC is applicable to all investors.

#### 9. Ultimate Beneficiary Owners

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

#### 16 MODE OF PAYMENT

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges 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.

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

2. 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.

18. To submit the Form please refer to the addresses of Investor Service Centers on our website.



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

- It is applicable for lump sum investments only. The payout will be calculated on the basis of respective lump sum investment
  - The eligible schemes for this facility are Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Flexi Cap Fund, Motilal Oswal Dynamic Fund, Motilal Oswal Equity Hybrid Fund, Motilal Oswal Large and Midcap Fund, Motilal Oswal Nifty 500 Fund, Motilal Oswal Nifty Midcap 150, Motilal Oswal Nifty Smallcap, Motilal Oswal Nifty 50 Index Fund, Motilal Oswal Nifty Next 50 Index, Motilal Oswal Nifty Bank Fund, Motilal Oswal S&P 500 Index Fund and Motilal Oswal Multi Asset Fund.
  - Frequency available Monthly, Quarterly or Annually. In case if no frequency is selected, Monthly would be the default option.
  - This Facility currently offers MO-CP@7.5%, 10%, 12% p.a of original cost of investment. In case if no option is selected, 7.5% would be the default option.
  - The dates available under this plan for the schemes of Motilal Oswal Mutual Fund is 1, 7, 14, 21 or 28. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. In case if no date is selected, 7th would be default date.
  - In case of partial redemptions, the payouts will further trigger on the original investment cost and not on the balance investment
  - In case of the account balance available under the folio is less than the desired payout amount, the redemption will be processed for the available amount in the folio and the folio would be closed.
  - The AMC will require 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Facility. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of trigger is crossed, then the same will be considered at the next date of trigger
  - Unit holders can discontinue the Facility at any time by providing a form which shall be made effective within 7 calendar days of the date of receipt of the said request
  - This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder
  - Motilal Oswal Cashflow Plan can be opted if minimum lumpsum purchase is Rs. 5,000/-
- For Multi Asset Fund**
- This Facility currently offers MO-CP@ 6%, 7.5%, 9% p.a of original cost of investment. In case if no option is selected, 7.5% would be the default option.

## SIP Booster" facility (SIP Booster)

- SIP Booster Physical facility offers frequency at i, quarterly, half-yearly and yearly intervals. In case the SIP Booster frequency is not specified, it will be considered as yearly frequency.
- The minimum SIP Booster amount would be Rs.100/- and in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP facility except Motilal Oswal Long Term Equity Fund Plan wherein minimum SIP Booster amount would be Rs.500/- and in multiples of Rs.500 thereafter.
- In case the investor does not specify SIP Booster amount, Rs.100/- will be considered as the SIP Booster amount (in case of Motilal Oswal Long Term Equity Fund, Rs.500/- will be considered as SIP Booster amount) and the request will be processed accordingly.
- SIP Booster facility would be available to all Existing and new SIP enrollments. Existing investors who have enrolled for SIP with the maximum amount for debit are also eligible to avail SIP Booster facility and will be required to submit OTM Mandate' at least 20 calendar days before the SIP Booster start month. In case SIP Installment after SIP Booster exceeds the maximum amount for debit, then the request for SIP Booster will be processed up to the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such an increase in amount will be effective from the next SIP Booster cycle. However, the maximum amount registered for the debit mandate cannot be reduced.
- Existing investors registered for SIP through ECS / Direct Debit facility and intending to avail SIP Booster facility will be required to register for new OTM mandate and on activation of the OTM, the same would be applied on their active SIP to perform uninterrupted SIP debit instructions with SIP Booster details.
- Maximum Limit will allow investors to set a highest SIP amount. Once the SIP reaches this set maximum limit it would stop any further additions and the SIP would thereafter continue with the last boosted amount, until the investor upgrades the limit.

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

Details of SIP registered	SIP Booster facility
<ul style="list-style-type: none"> <li>Fixed SIP Instalment amount: ₹ 5,000/-</li> <li>SIP Period: April 1, 2019 till March 31, 2022 (3 years)</li> <li>SIP date: 1st of every month (36 Instalments)</li> </ul>	<p>By providing / choosing the following additional details, an investor can avail SIP Booster facility. Example:</p> <ul style="list-style-type: none"> <li>SIP Booster Amount: ₹ 1,000/-</li> <li>SIP Booster Frequency: Every 6 months</li> <li>Max Sip limit :10,000</li> </ul>



## FATCA & CRS Instructions

### FATCA Instructions & Definitions Individual

#### FATCA & CRS TERMS & CONDITIONS

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
<b>U.S. place of birth</b>	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 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
<b>Residence/mailling address in a country other than India</b>	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
<b>Telephone number in a country other than India</b>	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 prevail in respect to interpretation of the terms specified in the form)

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

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

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

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.

- 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;  
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

#### 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:

activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05 and 06 and 07- refer point 2c.)
- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- (vi) FI not required to apply for GILIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

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

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

(Continued overleaf)

### SYSTEMATIC INVESTMENT PLAN DETAILS

1. The Mandate will be registered under the best suited mode i.e. NACH or ECS or Direct Debit at the discretion of its appointed payment Aggregator through whom the mandate will be registered for the SIP debit facility.
2. 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.
3. Where the cancelled cheque or a copy of the cheque does not mention the bank account holder's name(s), Investor should provide self-attested bank pass book copy/ bank statement/ bank letter to substantiate that the first unit holder is one of the joint holder of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances:
  - a) 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.
  - b) 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

- a) declaration in the prescribed format signed by employee and employer is also required along with the application form
  - c) Custodian on behalf of an FI or a Client provided KYC is completed for the investor and custodian. Additional declaration in the prescribed format signed by Custodian and FI/ Client is also required along with the application form.
- Please note that in the event of a minor mismatch between the bank account number mentioned in the application form and as appearing in the cheque leaf submitted, bank account number will 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 forms.
- AMC or other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. The investor assumes the entire risk of using this facility and takes full responsibility.
- 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)

1. The cities/ banks/ branches in the list may be modified/ updated / changed / removed at any time in future entirely at the discretion of Motilal Oswal Mutual Fund without assigning any reasons or prior notice. If any city / bank/ branch is removed, SIP instructions for investors in such city/bank/branch via (ECS) (Debit Clearing) Direct Debit route will be discontinued without prior notice.
2. **List of Banks for SIP Direct Debit Facility:-**  
Allahabad Bank, Axis Bank, Bank of Baroda, Bank of India, Citi Bank, Corporation Bank, Federal Bank, ICICI Bank, IDBI Bank, Industrial Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, State Bank of India, State Bank of Patiala, UCO Bank, Union Bank of India, United Bank of India

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

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

1. UMRN Code, Sponsor Code, and Utility Code are for official use only. Please do not write anything in these boxes/spaces.
2. The following information has to be mandatorily filled in the Mandates. In case any of these fields are not filled, the mandate is liable for rejection.
  - a) Please tick the Appropriate Account Type and furnish the Bank Account Number from which the SIP installment/s is/are to be debited.
  - b) Please mention the Bank Name, 11 Digit IFSC code, 9 Digit MICR Code of your Bank in the appropriate boxes provided for the purpose. The MICR code is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of these information, Mandate registration is liable to be rejected.

- 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 signed by all the account holders in line with the mode of holding recorded with the investor's bank. The Account holder's names have to be mentioned as per their mode of holding in Account.





## FATCA Instructions & Definitions Non-Individual

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

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

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

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

### 3. Other definitions:

- (i) Related entity
- An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control for this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
- (ii) Passive NFE
- The term passive NFE means
- (i) any non-financial entity which is not an active non-financial entity; or
  - (ii) an investment entity defined in clause 1 (iv) (b) of these instructions
  - (iii) a withholding foreign partnership or withholding foreign trust;
- (iii) Passive income
- The term passive income includes income by way of :
- (1) Dividends,
  - (2) Interest,
  - (3) Income equivalent to interest,
  - (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
  - (5) Annuities
  - (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
  - (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
  - (8) The excess of foreign currency gains over foreign currency losses
  - (9) Net income from swaps
  - (10) Amounts received under cash value insurance contracts

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

#### (iv) Controlling persons

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

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

- (i) DBOD, AML. BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India, or
- (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India, or
- (iii) IRDA/SOD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

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

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

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

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

#### (vi) Direct reporting NFE

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

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

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