

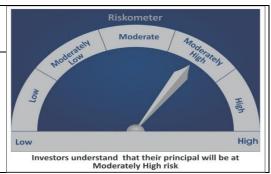
#### KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

#### Motilal Oswal MOSt Focused 25 Fund (MOSt Focused 25)

(An open ended equity scheme)

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

- return by investing upto 25 companies with long term sustainable competitive advantage and growth potential
- investment in Equity and equity related instruments subject to overall limit of 25 companies



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

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

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

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

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

This KIM is dated June 30, 2017.

#### INVESTMENT OBJECTIVE

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

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

#### ASSET ALLOCATION

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

<sup>\*</sup>subject to overall limit of 25 companies

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

The scheme shall invest in equity and equity related instruments as per the investment objective of the scheme. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above, there may be instances when these percentages may be exceeded. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues.

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

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

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

#### INVESTMENT STRATEGY

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

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

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

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

#### RISK PROFILE OF THE SCHEME

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

#### Market Risk

The Scheme's NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations in Scheme's NAV in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in interest rates, inflation and other monetary factors causing movement in prices of underlining investments.

#### • Asset Class Risk

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

#### • Interest Rate Risk

Changes in interest rates will affect the Scheme's Net Asset Value. The prices of securities usually increase as interest rates decline and usually decrease as interest rates rise. The extent of fall or rise in the prices is guided by duration, which is a function of the existing coupon, days to maturity and increase or decrease in the level of interest rate. The new level of interest rate is determined by the rate at which the government raises new money and/or the price levels at which the market is already dealing in existing securities. Prices of long-term securities generally fluctuate more in response to interest rate changes than short-term securities. The price risk is low in the case of the floating rate or inflation-linked bonds. The price risk does not exist if the investment is made under a repo agreement. Debt markets, especially in developing markets like India, can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

#### Credit Risk

Credit Risk means that the issuer of a security may default on interest payments or even paying back the principal amount on maturity. (i.e. the issuer may be unable to make timely principal and interest payments on the security). Even where no default occurs, the prices of security may go down because the credit rating of an issuer goes down. It must be, however, noted that where the Scheme has invested in Government securities, there is no risk to that extent.

#### • Liquidity or Marketability Risk

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market. Trading Volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such period may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. As liquidity of the investments made by the Scheme

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

#### • Right to Limit Redemptions

The Trustee, in the general interest of the unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day subject to the guidelines/circulars issued by the Regulatory Authorities from time to time.

## • Risks associated with investing in Equities

Equity and Equity related instruments on account of its volatile nature are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, should there be a subsequently decline in the value of the securities held in the Schemes portfolio. The Scheme may find itself invested in unlisted securities either by choice or due to external events or corporate actions. This may increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

#### • Risks associated with Investing in Derivatives

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

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

#### Risk associated with securities lending

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

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

#### **Risk Mitigation Measures**

The Fund will make the Investment as per the investment objective of the Scheme and in accordance with SEBI Regulations.

#### PLANS AND OPTIONS

The Scheme offers two Plans: Regular Plan and Direct Plan

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

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

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

Each Plan offers the following Options:

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

Under Dividend Option, the Fund will endeavor to declare dividends from time to time depending on the availability of distributable surplus.

Note: If dividend payable under the dividend payout option is equal to or less than Rs. 500/-, then it would be compulsorily re-invested in the option of the Scheme.

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

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

Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:

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

5	Direct	Not Mentioned	Direct
6	Direct	Regular	Direct
7	Mentioned	Regular	Regular
8	Mentioned	Not Mentioned	Regular

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

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

#### APPLICABLE NAV

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

For Purchases including switch-ins:

- i. In respect of valid applications received by 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- ii. In respect of valid applications received after 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the following Business Day shall be applicable.
- iii. In respect of valid applications with an outstation cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.

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

- i. In respect of valid applications received for an amount equal to or more than Rs. 2 lakh upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable.
- ii. In respect of valid applications received for an amount equal to or more than Rs. 2 lakh after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day the closing NAV of the next Business Day shall be applicable.
- iii. Irrespective of the time of receipt of applications for an amount equal to or more than Rs. 2 lakh at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase/ switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day the closing NAV of such subsequent Business Day shall be applicable.

It is clarified that all multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option/sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 2 lakh or

more and to determine the applicable Net Asset Value. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. The criteria for aggregation of multiple transactions shall be as decided by the AMC at its sole discretion from time to time.

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

#### For Redemption/ Repurchases/Switch out

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

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

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

#### Transaction through Stock Exchange:

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

#### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

#### **Minimum Application Amount:**

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

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

Minimum installment amount - Rs. 1,000/- (weekly/fortnightly/monthly frequency), Rs. 2,000/- (quarterly frequency) and Rs .5,000/- (Annually) and in multiples of Re. 1/- thereafter. The dates for the Auto Debit Facility shall be on the 1st, 7th, 14th, 21st and 28th of every month and for Annual SIP, investors can choose any date, as applicable of his / her preference as Annual SIP Debit Date for the year.

In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the every month in which application for SIP registration was received and if the end date is not specified, SIP will continue till it receives termination notice from the investor In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.

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

**Minimum Redemption Amount:** Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter or account balance whichever is lower.

### DESPATCH OF REPURCHASE (REDEMPTION) REQUEST

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

#### BENCHMARK INDEX

Nifty 50 Index

## DIVIDEND POLICY

The Trustees may declare dividend subject to the availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of dividend and the frequency of distribution will be entirely at the discretion of the Trustees. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor that the dividends will be declared regularly, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Plan. The dividend would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date.

#### NAME AND TENURE OF THE FUND MANAGER

Name of Fund Manager / Co- Fund	Tenure of the Fund Manager / Co – Fund
Manager	Manager
Mr. Siddharth Bothra	Siddharth is managing the Scheme since November
(Fund Manager for Equity Component)	23, 2016. The tenure for which he is managing the
	Scheme is 8 months.
Mr. Gautam Sinha Roy	Gautam is co-managing the Scheme since December
(Co – Fund Manager for Equity Component)	26, 2016. The tenure for which he is co-managing the
	Scheme is 7 months.
Mr. Abhiroop Mukherjee	Abhiroop is managing the Debt Component of the
(Fund Manager for Debt Component)	Scheme since inception i.e. May 13, 2013. The tenure
	for which he is managing the debt component of the
	Scheme is 4 years and 1 month.

#### NAME OF TRUSTEE COMPANY

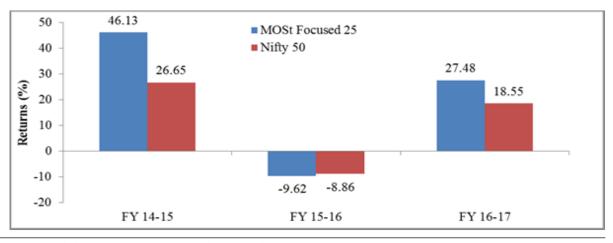
Motilal Oswal Trustee Company Limited

### PERFORMANCE OF THE SCHEME

Performance of the Scheme as on May 31, 2017:

Compounded Annualised	Scheme Returns (%)	Benchmark Returns (%)
Returns	MOSt Focused 25	Nifty 50 Index
Returns for the last 1 year	26.87	17.91
Returns for the last 3 year	19.48	9.98
Returns since inception*	18.16	12.45

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



KIM of Motilal Oswal MOSt Focused 25 Fund

Note: \*Returns for one year are absolute returns and returns for more than one year are compounded annualized and date of inception is deemed to be date of allotment. Date of Allotment is May 13, 2013. Performance is for Regular Plan Growth option. Different plans have different expense structure. The scheme has been in existence for less than 5 years. Past performance may or may not be sustained in future.

#### ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016

#### A. Scheme's Portfolio Holdings

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

Sr. No.	Name of Issuer	% to Net Assets
1.	Maruti Suzuki India Limited	9.73
2.	HDFC Bank Limited	9.57
3.	Kotak Mahindra Bank Limited	9.14
4.	Max Financial Services Limited	8.56
5.	Housing Development Finance Corporation Limited	7.48
6.	ICICI Prudential Life Insurance Company Limited	6.45
7.	Indian Oil Corporation Limited	5.84
8.	Eicher Motors Limited	5.39
9.	Bosch Limited	5.30
10.	Britannia Industries Limited	4.57

#### **B.** Sector Allocation of the Scheme

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

Sectors	% Exposure
Banks	23.18
Finance	22.50
Auto	15.12
Petroleum Products	9.86
Consumer Non-Durables	7.88
Transportation	5.54
Auto Ancillaries	5.30
Industrial Capital Goods	3.86
Pesticides	2.75
Pharmaceuticals	2.66
Retailing	0.41
Cash & Equivalent	0.95
Total	100

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

#### C. Scheme's Portfolio Turnover Ratio

The Portfolio Turnover Ratio of the Scheme, MOSt Focused 25 as on May 31, 2017 is **0.86**.

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

Particulars	Amount (Rs.)
Invested amount (Rs)	10,000
Annualised scheme performance	10%
Net Assets before expenses (Rs)	11,000
Annualised expense ratio*	2.5%
Net Assets after expenses (Rs)	10,725
Returns on invested amount before expenses (Rs)	1,000
Returns on invested amount after expenses (Rs)	725
Returns on invested amount before expenses (%)	10.00%
Returns on invested amount after expenses (%)	7.25%

The figures stated above are for illustration purposes only.

#### **E.** Investment Disclosure

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

Categories	Amount (Rs.)
Directors of AMC	Nil
Fund Manager of the Scheme	13,019,596.85
Other Key Managerial Personnel	1,734,158.01
Sponsor, Group and Associates	700,966,586.17

### EXPENSES OF THE SCHEME

#### (i) Load Structure

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

#### (ii) Recurring Expenses

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

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

Particulars	% p.a. of daily Net Assets
Investment Management and Advisory Fees	Upto 2.50%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent Fees	

Marketing & Selling expense including agents' commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend/ redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Service tax on expenses other than investment management and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Upto 2.50%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)	Upto 0.30%

**Fungibility of expenses:** The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards any of these expense heads.

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

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

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

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

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

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

Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market and derivatives transactions respectively, shall be charged to the Scheme within

the total recurring expenses limit specified under Regulation 52 of SEBI Regulations. Any expenditure in excess of the said limit will be borne by the AMC/Trustees/Sponsors.

b. additional expenses upto 30 basis points on daily net assets of the scheme, if the new inflows from such cities as specified by SEBI from time to time are at least: (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

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

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

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

Currently, SEBI has specified that the above additional expenses may be charged for inflows from beyond 'Top 15 cities.' The top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

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

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

- 1. Service tax on investment and advisory fees charged to the scheme will be in addition to the maximum limit of TER as prescribed in regulation 52 (6) of the SEBI Regulations.
- 2. Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the SEBI Regulations.
- 3. Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme.
- 4. Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI Regulations.

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

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

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

Actual expenses for the previous financial year 2016-17:

Regular Plan	•	2.96%
Direct Plan		1.61%

## WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

#### TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

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

	Resident Investors	Mutual Fund
Equity Funds		
Tax on Dividend	Nil	Nil
Capital Gains		
Long Term	Nil	Nil
Short Term	15% (In addition to the aforesaid tax, surcharge	Nil
	and education cess is also payable)	

Note: Equity Funds will also attract Securities Transaction Tax at applicable rates. Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisors.

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

The NAV of the Scheme will be declared on all business days and will be published at least in two daily newspapers. The NAV can also be viewed on the website <a href="www.motilaloswalmf.com">www.motilaloswalmf.com</a> and AMFI website <a href="www.amfiindia.com">www.amfiindia.com</a>.

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

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

Investor may also approach the Compliance Officer / CEO of the AMC. The details including, interalia, name & address of Compliance Officer & CEO, their e-mail addresses and telephone numbers are displayed at each offices of the AMC.

#### **UNITHODLERS INFORMATION**

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/ RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio, transaction has taken place during the month. Further, SEBI vide its circular having ref. no.

CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

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

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

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

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

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

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

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

#### II. Investors who hold Demat Account

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

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

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

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

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

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

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

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

#### **Annual Account Statement:**

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

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

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

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

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

#### Half yearly Disclosures: Financial Results

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

#### **Annual Report:**

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

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

Further, the annual report will be available for inspection at the registered office of the AMC and copy shall be made available on specific request. Also, the Scheme wise annual report and an abridged summary thereof shall be displayed on our website <a href="https://www.motilaloswalmf.com">www.motilaloswalmf.com</a> and AMFI's

website <u>www.amfiindia.com</u> and the link of the same will be displayed prominently on the website of the Fund.

#### **Product Dashboard**

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

#### SPECIAL PRODUCTS AVAILABLE

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

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

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

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

Minimum amount per SIP installment under Weekly/Fortnightly/Monthly SIP	Rs. 1,000/- and multiple of Re. 1/- thereafter.
Minimum amount per SIP installment under	Rs. 2,000/- and multiple of Re. 1/- thereafter.
Quarterly SIP	16. 2,000/ und martiple of Re. 1/ diefearter.
Minimum amount per SIP installment under	Rs. 5,000/- and multiple of Re. 1/- thereafter.
Annual SIP	•
No. of SIP Installments	
a) Minimum	Six installments (Weekly/Fortnightly/Monthly)
	Three installments (quarterly)
	One installment (Annually)
b) Maximum	No Limit
Periodicity	Weekly, Fortnightly, Monthly, Quarterly and
	Annually
Dates available for SIP Facility	Annually $1^{st}, 7^{th}, 14^{th}, 21^{st} \text{ or } 28^{th} \text{ of every month.}$
	In case, the date fixed happens to be a holiday /
	non-business day, the same shall be affected on
	the next business day. No Post Dated cheques
	would be accepted for SIP.
	In case of Annual SIP, Investors can choose any
	date, as applicable, of his / her preference as
	Annual SIP Debit Date for the year. In case the
	chosen date falls on a Non-Business Day, then
	the SIP will be processed on the immediate next
	Business Day. In case the SIP date is not
	specified or in case of ambiguity, the SIP
	transaction will be processed on 7th of the
	subsequent month in which application for SIP
	registration was received. In case the end date is
	not specified, SIP will continue till it receives
	termination notice from the investor.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed

under the Regulation shall be applicable

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

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

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

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

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

Minimum amount per STP installment under	Rs. 1,000/- and multiple of	
Weekly/Fortnightly/Monthly STP	Re. 1/- thereafter.	
Minimum amount per STP installment under	Rs. 2,000/- and multiple of	
Quarterly STP	Re. 1/- thereafter.	
No. of STP Installments		
a) Minimum	Six installments (Weekly/Fortnightly/Monthly)	
	Three installments (Quarterly)	
b) Maximum	No Limit	
Periodicity	Weekly/Fortnightly/Monthly/Quarterly	
Dates available for STP Facility	1st, 7th, 14th, 21st or 28th of every	
	Month/Quarter.	
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed	
	under the Regulation shall be applicable	

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

#### III. Systematic Withdrawal Plan (SWP):

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. The AMC may close a unit holder's account if the balance falls below the specified minimum amount for the scheme. Unit holders may change the amount indicated in the SWP, subject to the minimum amount specified. The SWP may be terminated on written notice from the unit holder and it will terminate automatically when all the units of the unit holder are liquidated or withdrawn from the account.

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

Minimum amount per SWP installment under	Rs. 1,000/- and multiple of	
Weekly/Fortnightly/Monthly STP	Re. 1/- thereafter.	
Minimum amount per SWP installment under	Rs. 2,000/- and multiple of	
Quarterly STP	Re. 1/- thereafter.	
No. of STP Installments		
c) Minimum	Six installments (Weekly/Fortnightly/Monthly)	
	Three installments (Quarterly)	
d) Maximum	No Limit	
Periodicity	Weekly/Fortnightly/Monthly/Quarterly	
Dates available for STP Facility	1st, 7th, 14th, 21st or 28th of every	
	Month/Quarter.	

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

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

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

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

The Salient features of the Plan are as under:

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

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

- India Index Services & Products Ltd. (IISL) is the calculating agent of NIFTY MOVI. IISL shall
  calculate, compile, maintain and provide NIFTY MOVI values to Motilal Oswal Asset
  Management Company Ltd. NIFTY MOVI values will be published on the MOAMC website on
  a daily basis.
- 3. Transfer: This transfer is made from the Transferor Scheme to the Transferee Scheme, on the date of allocation based on NIFTY MOVI levels.

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

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

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

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

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

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

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

This facility will also be available for transfer into any other equity scheme of Motilal Oswal Mutual Fund that may be launched in future.

#### V. Motilal Oswal Focused CashFlow Plan (MOF – CP)

MOF – CP enables investor to withdraw a regular sum from his investments in the eligible Schemes of Motilal Oswal Mutual Fund at fixed percentage of original investments at a predefined frequency

irrespective of the movement in market value of the investments and would be subject to the availability of account balance of the investor.

#### The Salient features of the MOF – CP are as under:

- 1. MOF CP offers an investor the advantage of withdrawing a fixed percentage from his or her investments at the specified date for a designated tenure period at a predefined frequency i.e. monthly, quarterly and annually.
- 2. MOF CP is offered under Motilal Oswal MOSt Focused 25 Fund, Motilal Oswal MOSt Focused Midcap 30 Fund, Motilal Oswal MOSt Focused Multicap 35 Fund and Motilal Oswal MOSt Focused Dynamic Fund (eligible Schemes).
- 3. It is applicable for lump sum investments only. The payout will be calculated on the basis of each lump sum investment.
- 4. It presently offers two options:
  - a. MOF CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.6045% and 1.8245% respectively.
  - b. MOF CP @ 10% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.7974% and 2.4114% respectively.

### **Illustration:**

#### For calculation of MOF – CP @ 7.5% p.a. and 10% p.a. for Quarterly frequency:

Particulars	At 7.5% p.a.	At 10% p.a.
<b>Investment Date (First Lump sum Investment)</b>	01-Apr-17	01-Apr-17
Cost of Investment	1,00,000.00	1,00,000.00
NAV at the time of investment	10.3789	10.3789
Units Allotted	9,634.9324	9,634.9324
First Cashflow Date	01-Apr-18	01-Apr-18
NAV	11.8648	11.8648
Amount to be Redeemed	7,500.00	10,000.00
Units Redeemed	632.1219	842.8292
Balance Units	9,002.811	8,792.1032
Second Cashflow Date	01-July-18	01-July-18
NAV	11.6121	11.6121
Amount to be Redeemed	1,824.5	2411.4
Units Redeemed	157.1206	207.6627
Balance Units	8,845.6904	8,548.4405

- 5. The first payout will be processed only after completion of one year period from date of investment and thereafter at the desired frequency opted by the investor.
- 6. Dates available for MOF CP:

Monthly & Quarterly Frequency	1st, 7th, 14th, 21st or 28th
Annual Frequency	Any day of the year

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

- 8. 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.
- 9. The AMC will require 7 calendar days from the date of submission of valid enrolment form to register the Investor under MOF CP. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.
- 10. Investors can discontinue with this facility at any time by providing a valid form which shall be made effective within 7 calendar days of the date of receipt of the said request. Therefore, in the intervening period i.e. date of submission of form and date of registration, if the date of payout is crossed, then the same will be considered at the next date of payout.
- 11. This facility will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the investor.
- 12. Investors are required to refer to the terms and conditions mentioned in the form.
- 13. The Trustee/AMC reserves the right to change/modify the terms and conditions of the MOF CP or withdraw of this facility.

# DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND

The following table shows the differentiation of the Scheme with the existing equity Schemes of Motilal Oswal Mutual Fund:

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management	
				(Rs. In Crores)	(As on May 31,
				(As on May 31, 2017)	2017)
Motilal Oswal MOSt Shares M50 ETF (MOSt Shares M50)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the Nifty 50 Index (Underlying Index), subject to tracking error.  However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting Nifty 50 Index and the balance in debt and money market instruments and cash at call.	ended exchange traded fund which invests in securities	21.21	3,608
Motilal	The Scheme seeks	The Scheme	MOSt Shares	27.31	3,724
Oswal MOSt	investment return	would invest	Midcap100 is		

		T	T		1
Shares Midcap 100 ETF (MOSt Shares Midcap100)	that corresponds (before fees and expenses) to the performance of Nifty Free Float Midcap 100 Index (Underlying Index), subject to tracking error.  However, there can be no assurance or guarantee that the	at least 95% in the securities constituting Nifty Free Float Midcap 100 Index and the balance in debt and money market instruments	an open ended Index exchange traded fund which invests in securities constituting Nifty Free Float Midcap 100 Index in the same proportion as in the Index.		
	investment objective of the Scheme would be achieved.	and cash at call.			
Motilal Oswal MOSt Shares NASDAQ- 100 ETF (MOSt Shares NASDAQ 100)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 Index, subject to tracking error.  However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting NASDAQ-100 Index and the balance in Overseas Debt and Money market instruments and cash at call, mutual fund schemes or exchange traded funds based on NASDAQ-100 Index.	The Scheme will invest in the securities which are constituents of NASDAQ-100 Index in the same proportion as in the Index.	74.59	3,295
Motilal Oswal MOSt Focused 25 Fund (MOSt Focused 25)	Scheme is to	The Scheme would invest at least 90% in Equity and equity related instruments and balance in Debt and Money Market Instruments, G-Secs, Bonds	The Scheme is an open ended equity scheme with an investment objective to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive	571.06	28,889

	T				
	guarantee that the		advantage and		
	investment objective		growth		
	of the Scheme		potential. The		
	would be achieved.		asset allocation		
			of the Scheme		
			is investing		
			upto 65% in		
			equity and		
			equity related		
			instruments		
			from Top 100		
			listed		
			companies by		
			market		
			capitalization		
			and upto 25%		
			in equity and		
			equity related		
			instruments of		
			the next 50		
			companies by market		
			capitalization		
			and the balance		
			upto 10% in		
			debt, money		
			market		
			instruments, G-		
			secs, Bonds,		
			cash and cash		
			equivalents, etc.		
Motilal	The investment	The Scheme	The Scheme is	606.82	9,949
Oswal MOSt	3	would	an open ended		
Ultra Short		invests in	debt Scheme		
Term Bond	generate optimal	Debt	which will		
Fund (MOSt		Instruments	invests in debt		
Ultra Short		including	instruments and		
Term Bond	levels of risk and	Government	money market		
Fund)	liquidity by	Securities,	instruments		
	<u> </u>	Corporate	with average		
	securities and	Debt, Other	maturity less		
	money market	debt	than or equal to		
	securities.	instruments,	12 months.		
		Term			
	However, there can	Deposits and			
	be no assurance or	Money			
	guarantee that the	Market			
	investment objective	Instruments			
	of the Scheme	with average			
	would be achieved.	maturity less			
		than equal to			
		12 months			
Motilal	The investment	The Scheme	The Scheme is	1333.99	52,327
Oswal MOSt		would invest	an open ended		·
			L		

Focused Midcap 30 Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth.  However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.  However, there can be no assurance or guarantee would be achieved.  However, there can be no assurance or guarantee that the investment objective to equity related instruments* selected appreciation by investing in 65-100% in Equity and equity related instruments* selected selected appreciation by investing in 65-100% in Equity and equity related instruments* selected selected appreciation by investing in 65-100% in Equity and equity related instruments* selected sompanies by instruments* selected appreciation by investing in 65-100% in Equity and equity related instruments* selected appreciation by investing in 65-100% in Equity and equity related instruments* selected appreciation by investing in 65-100% in Equity and equity related companies by instruments* selected appreciation by investing in 65-100% in Equity and equity related instruments* selected appreciation by investing in 65-100% in Equity and equity related instruments* selected appreciation by investing in 65-100% in Equity and equity related instruments* selected and upto between Top 101st and 200th listed companies by market capitalization and upto 25% in Equity and equity related instruments* beyond the Top 200th listed company and with market capitalization not lower than the INR 600 crores and balance 10% in Debt, Money between Top 101st and 200th listed companies by market capitalization and upto 25% in Equity and equity related instruments.
Fund (MOSt Focused Midcap 30)  Record Midcap 30)  Midcap 30)  Record Midcap 30  Record Midcap 30)  Record Midcap 30  Record Mid
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Instruments, balance 10% in
G-Sec, Deat, Money
Bonds, Cash   Market
and cash Instruments, G-
equivalents, Sec, Bonds,
etc. Cash and cash
*subject to equivalents, etc.
overall limit   *subject to   of 30   overall limit of
companies 30 companies
Motilal The investment The scheme The scheme is 6798.22 193,585
Oswal MOSt   objective of the would invest an open ended
Focused Scheme is to 65% to 100% diversified
Multicap 35 achieve long term in Equity and equity scheme
Fund (MOSt capital appreciation equity related which with an
Focused by primarily instruments objective to
Multicap 35) investing in a and balance achieve long
maximum of 35 up to 35% in term capital
equity & equity debt appreciation by
related instruments, investing in
across sectors and Money securities across
market- Market sectors and
capitalization levels.   Instruments,   market

G-Secs, Cash capitalization and cash levels.	
and cash levels.	
equivalents.	
*subject to	
overall limit	
of 35	
securities	
Motilal The investment The scheme The scheme is 491.95 55	,901
Oswal MOSt   objective of the   would invest   an open ended	
Focused scheme is to 80% to 100% equity linked	
Long Term   generate long term   in Equity and   saving scheme	
Fund (MOSt   capital   equity related   with a 3 year	
Focused appreciation from a instruments lock in with an	
Long Term) diversified portfolio and balance objective to	
of predominantly up to 20% in generate long	
equity and equity debt term capital	
related instruments. instruments, appreciation.	
Money	
However, there can Market	
be no Instruments,	
assurance or G-Secs, Cash	
guarantee that the and cash at	
investment objective call, etc.	
of the Scheme	
would be achieved.	
Motilal The investment The scheme The scheme 770.67 36	,971
Oswal MOSt   objective is to   would   shall	
Focused generate long term invest 65% change its	
Dynamic capital appreciation to 100% allocation	
Equity Fund by in Equity and between	
(MOSt investing in equity equity equity,	
Focused and equity related related derivatives	
Dynamic instruments instruments and debt, based	
Equity) including equity including on	
Derivatives as well equity MOVI.	
as debt instruments. derivatives	
and	
balance up to	
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be no assurance or in Debt	
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investment Money Objective of the Market Scheme would be Instruments, achieved. G-Secs, Cash	

This KIM is dated June 30, 2017.

# MOTILAL OSWAL MUTUAL FUND

# a) Official Point of Acceptance of Transactions

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

#### b) Investor Service Center

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

# KARVY COMPUTERSHARE PRIVATE LIMITED (Official Collection Centres)

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

KIM of Motilal Oswal MOSt Focused 25 Fund

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

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

# MF UTILITIES INDIA PRIVATE LIMITED (OFFICIAL COLLECTION CENTRES)

Please visit <a href="www.mfuindia.com">www.mfuindia.com</a> for Point of Services ("POS") locations of MF Utilities India Private Limited ("MFU") which are Official Points of Acceptance (OPAs) for ongoing transactions.



# **Motilal Oswal Asset Management Company Limited**

Registered Office: 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025. • Toll Free No.: 1800-200-6626 • CIN: U67120MH2008PLC188186 • Email: mfservice@motilaloswal.com • Website: http://www.motilaloswalmf.com and www.mostshares.com

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF SCHEMES OF MOTILAL OSWAL MUTUAL FUND

Unitholders are hereby informed that the Board of Directors of Motilal Oswal Trustee Company Limited (MOTC), Trustee to Motilal Oswal Mutual Fund (MOMF) has approved the following changes in the Schemes of MOMF with effect from March 16, 2018:

- Change in Fundamental Attributes of Schemes, Motilal Oswal MOSt Focused 25 Fund, Motilal Oswal MOSt Focused Midcap 30 Fund, Motilal Oswal MOSt Ultra Short Term Bond Fund and Motilal Oswal MOSt Focused Dynamic Equity Fund (Designated Schemes):
- Pursuant to SEBI Circular dated October 6, 2017 and December 4, 2017 providing Categorization and Rationalization of Mutual Fund Schemes and SEBI Circular dated February 28, 2017 relating to investments in the units of Real Estate Investment Trust (REITs) & Infrastructure Investment Trust (InvITs), following changes in Fundamental Attributes of Motilal Oswal MOSt Focused 25 Fund, Motilal Oswal MOSt Focused Midcap 30 Fund and Motilal Oswal MOSt Ultra Short Term Bond Fund are proposed to be carried out:

#### 1. Motilal Oswal MOSt Focused 25 Fund:

Sr. No.	Particulars	Existi	Existing Provision				Proposed Provision			
1.	Name of the Scheme	Motilal Oswal MOSt Focus	sed 25 Fun	d (MOSt Fo	ocused 25)	Motilal Oswal Focused 25 Fund (MOF25)				
2.	Type of the Scheme	An open ended equity sch	neme			An open ended equity so stocks intending to focus			mum 25	
3.	Category	Not Applicable				Focused Fund intending	to invest in	large cap s	tocks	
4.	Definition of Large Cap	Nil				1st -100th company in terr	ns of full ma	ırket capital	ization	
5.	Asset Allocation Pattern	Instruments	Indicative Risk allocations Profile (% of total assets)			Instruments	alloca	Indicative allocations (% of total assets)		
			Minimum	Maximum	High/ Medium/ Low		Minimum	Maximum	High/ Medium/ Low	
		Equity and equity related instruments* selected from Top 100 listed companies by market capitalization	65	100	High	Equity and equity related instruments* selected from Top 100 listed companies by full market capitalization	65	100	High	
		Equity and equity related instruments* of the next 50 companies by market	0	25	High	Equity and equity related instruments* other than above	0	35	High	
		Debt, Money Market Instruments, G-Sec, Bonds, Cash and Cash	0	10	Low	Debt, Money Market Instruments, G-Sec, Bonds, Cash and Cash Equivalents, etc.	0	10	Low	
		Equivalents, etc. *subject to overall limit of 25 companies			Units issued by REITs and InvITs	0	10	Medium to High		
						*subject to overall limit of 25 companies				
						The Scheme may invest in	n units of RE	ITs/InvITs to	the extent	

#### 2. Motilal Oswal MOSt Focused Midcap 30 Fund:

Sr. No.	Particulars	Existi	ng Provision		Proposed Provision			
1.	Name of the Scheme	Motilal Oswal MOSt Fo Focused Midcap 30)	cused Midcap 30 Fu	ınd (MOSt	Motilal Oswal Midcap 30 Fund (MOF30)			
2.	Type of the Scheme	An open ended equity sch	neme		Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks			
3.	Category	Not Applicable			Mid Cap Fund			
4.	Definition of Mid Cap	Nil			101st -250th company in terms of full market capital			
5.	Asset Allocation	Instruments	Indicative allocations	Risk Profile	Instruments	Indicative allocations	Risk Profile	

Oi	IVII	101-230 Company in terms of full market capitalization						
	Instruments	Indicative allocations (% of total assets)		Risk Profile	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/ Medium/ Low		Minimum	Maximum	High/ Medium/ Low
	Equity and equity related instruments* selected between Top 101st and 200th listed companies by market capitalization	65	100	High	Equity and equity related instruments* selected between Top 101st and 250th listed companies by full market	65	100	High
	Equity and equity related instruments* beyond the Top 200 <sup>th</sup> listed company and with	0	25	High	capitalization  Equity and equity related instruments* other than above	0	35	High
	market capitalization not lower than INR 600 crs  Debt, Money Market				Debt, Money Market Instruments, G-Sec, Bonds, Cash and Cash	0	10	Low
	Instruments, G-Sec, Bonds, Cash and Cash	0	10	Low	Equivalents, etc.  Units issued by REITs		10	Medium
	Equivalents, etc. *subject to overall limit of	l 30 compar	nies		and InvITs *subject to overall limit of	30 compar	nies	to High

The Scheme may invest in units of REITs/InvITs to the extent mentioned in asset allocation and in line with, SEBI (Mutual Funds) (Amendment) Regulations, 2017. The Cumulative Gross Exposure to Equity, Debt, REITs and InvITs will not exceed 100% of the Net Assets of the Scheme.

mentioned in asset allocation and in line with, SEBI (Mutual

The Cumulative Gross Exposure to Equity Debt, REITs and InvITs will not exceed 100% of the Net Assets of the Scheme.

Funds) (Amendment) Regulations, 2017.

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

from time to time. The portfolio will essentially follow MOAMC's QGLP The portfolio will essentially follow MOAMC's QGLP philosophy – i.e. invest in Quality businesses with reasonable | philosophy – i.e. invest in Quality businesses with reasonable Growth potential and with sufficient Longevity of that growth | Growth potential and with sufficient Longevity of that growth potential at a fair Price. The scheme shall follow an active potential at a fair Price. The scheme shall follow an active investment style and will seek to invest in midcap companies | investment style and will seek to invest in midcap companies with a strong competitive position or economic moat, good with a strong competitive position or economic moat, good business prospects, run by a competent management that | business prospects, run by a competent management that will help them achieve good growth over the medium to long | will help them achieve good growth over the medium to long term and available at reasonable valuations. The fund shall | term and available at reasonable valuations. The fund shall

select companies from beyond the Top 100 listed entities typically select companies with full market capitalization on the Indian stock exchanges and companies with market | within the range from 101st to 250th on recognized stock capitalization not lower than INR 600 crs. The long-term India growth story provides an excellent | The long-term India growth story provides an excellent platform for small and mid-size businesses to unleash their platform for small and mid-size businesses to unleash their growth potential and to emerge as large cap companies of growth potential and to emerge as large cap companies of the future. India has a plethora of mid-size listed companies the future. India has a plethora of mid-size listed companies and their number has only risen in recent years. We believe and their number has only risen in recent years. We believe the midcap universe in India even today presents similar the midcap universe in India even today presents similar

such investment opportunities from a medium to long term such investment opportunities from a medium to long term perspective. Besides, midcaps are typically found to be perspective. Besides, midcaps are typically found to be under-owned and under-researched and hence provide a under-owned and under-researched and hence provide a large universe of exciting investment prospects. While making investment decisions, besides other factors, While making investment decisions, besides other factors,

medium to long term prospects of the companies will also | medium to long term prospects of the companies will also be taken into consideration.

liquidity and return on investments

Investment | The primary investment objective of the Scheme is to | The primary investment objective of the Scheme is to

practice a focused, high-conviction portfolio strategy with a practice a concentrated, high-conviction portfolio strategy low-churn, buy and hold approach to investing. It will typically with a low-churn, buy and hold approach to investing. It will exchange.

large universe of exciting investment prospects.

the impact of the prevailing economic environment over the the impact of the prevailing economic environment over the be taken into consideration.

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

# 3. Motilal Oswal MOSt Ultra Short Term Bond Fund:

Sr. No.	Particulars	Existing Provision	Proposed Provision
1.	Name of the Scheme	Motilal Oswal MOSt Ultra Short Term Bond Fund (MOSt Ultra Short Term Bond Fund)	Motilal Oswal Ultra Short Term Fund (MOFUSTF)
2.	Type of the Scheme	An open ended debt scheme	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 (please refer to page no)#
3.	Category	Not Applicable	Ultra Short Duration Fund
4.	Product Labeling	optimal returns consistent with moderate levels of risk     Investment in debt securities and money market securities with average maturity less than equal to 12 months.	optimal returns consistent with moderate levels of risk     Investment in debt securities and money market securities with Macaulay duration of the portfolio between 3 months and 6 months.

5.	Asset Allocation	Instruments		Risk Profile	Instruments	Indicative	Risk Profile				
	Pattern		Pattern	High/ Medium/ Low		allocations (% of total assets)	High/ Medium/ Low				
		Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with average maturity less than equal to 12 months	0% to 100%	Low	Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with portfolio Macaulay* duration between 3 months and 6 months*	00/ to 1000/	Low				
					Units issued by REITs and InvITs	0% to 10%	Medium to High				
					* Though the Macaulay duration between 3 months and 6 months will be less than equal to 12 more is the weighted average term the from a bond. The weight of each by dividing the present value of	s, individual se oths.#The Mac o maturity of the och cash flow	curity duration aulay duration he cash flow is determined				
					The Scheme may invest in units mentioned in asset allocation a Funds) (Amendment) Regulation	nd in line with,					
					The Cumulative Gross Exposure to Debt and REITs and InvITs will not exceed 100% of the Net Assets of the Scheme.						
6.	Benchmark	CRISIL Short Term Bond Fund	Index		CRISIL Ultra Short Term Debt I	ndex					
	of the Scheme				Rationale: CRISIL Ultra Short Te the performance of ultra-short te of short term AAA/AA rated bor CPs and CDs.	erm debt portfo	lio comprisin				
					Derived index from the following	g sub-indices					
					CRISIL 6 Month CD Index (25.0 CRISIL 1 Year CD Index (20.00 CRISIL 6 Month CP Index (20.00 CRISIL 1 Year CP Index (15.00 CRISIL AA Short Term Bond In CRISIL AAA Short Term Bond I	0%) 00%) 0%) dex (9.00%)	)				
					It is most suited for comparing Hence it is an appropriate bend						

#### Additional changes in fundamental attributes of Motilal Oswal MOSt Focused Dynamic Equity Fund:

Unitholders are hereby informed that the Board of Directors of MOTC has approved additional changes in fundamental attributes of Motilal Oswal MOSt Focused Dynamic Equity Fund as follow

Sr. No.	Particulars	Existi	ng Provisi	on		Proposed Provision									
1.	Name of the Scheme	Motilal Oswal MOSt Focu (MOSt Focused Dynamic		nic Equity F	und	Motilal Oswal Dynamic Fund (MOFDYNAMIC)									
2.	Type of the Scheme	An open ended equity sch	neme			An open ended dynamic asset allocation fund									
3.	Category	Not applicable				Dynamic Asset Allocation	1								
4.	Investment Objective	The investment objective appreciation by investir instruments including equinstruments.	ng in equit	y and equ	ity related	The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives, debt, money market instruments and units issued by REITs and InvITs.									
		However, there can be no investment objective of the			However, there can be no investment objective of the										
5.	Asset Allocation Pattern	Instruments	Indicative allocations (% of total assets)		Risk Profile	Instruments	alloca	ative ations al assets)	Risk Profile						
			Minimum	Maximum	High/ Medium/ Low		Minimum	Maximum	High/ Mediun Low						
		Equity and equity related instruments	65	100	High	Equity and equity related instruments	65	100	High						
		Equity Derivatives	0	35	Low to Medium	Equity Derivatives	0	35	Low to						
		Debt Instruments, Money Market Instruments, G-Sec.	0	35	Low to	Debt Instruments, Money Market Instruments, G-Sec.	0	35	Low to						

# 6. Investment strategy:

regulatory provisions will be applicable.

The Scheme uses Motilal Oswal Value Index (MOVI) as an indicator for the asset allocation between Equities, Arbitrage, Derivatives strategies and Debt. The Asset Allocation is reviewed twice a month and rebalanced on every 15th of the month based on the MOVI levels. In this regard, it is proposed to make minor changes in the Investment Strategy of the Scheme to provide operational flexibility for the Fund to allocate as per MOVI defined levels and to align the scheme allocation table with the explanation already provided thereunder. With the constant change in market dynamics, change in MOVI levels and the nature of flows, the Fund needs to change the proportionate exposure based on MOVI levels which amounts to sharp drop in the equity allocation of the Fund and are unable to hold good stocks in the desired quantity in the Fund. For instance, if the MOVI level is in the range of 100 - 110 which means it falls under the range of 55% equity allocation. Therefore, the fund manager in the above case will take 55% net long only equity exposure and 10% in arbitrage opportunity. The balance upto 35% will be invested in debt instruments. If the MOVI level reaches the range of 110 – 120, then the fund manager will have to sharply drop net long only equity exposure to 40% from 55%

Units issued by REITs and InvITs

The Scheme may invest in units of REITs/InvITs to the extent mentioned in asset allocation and in line with, SEBI (Mutual

The Cumulative Gross Exposure to Equity, Debt, Derivatives and REITs and InvITs will not exceed 100% of the Net Assets

Funds) (Amendment) Regulations, 2017.

The proposed revision in the Investment Strategy of the Scheme is as follows:

rne proposed revision	in the investment Stra	ategy of the Scheme is as	TOIIOWS:
Cu	irrent Investment Sti	ategy	Proposed Investment Strategy
of 30% of the portfo	lio value. Long only	osure shall be a minimum equity exposure means a corresponding equity	No change
the asset allocation be and Debt. The asset a the rebalancing will be prior to derivative exp a non-business day, t for rebalancing). How	tween Equities, Arbitra allocation shall be reve e conducted on 15th of irry day on the Exchar the previous business ever, there may be ad manager. However th	(MOVI) as an indicator for age, Derivatives strategies iewed twice a month and of every month and a day age (if the above days are a day shall be considered ditional rebalances at the rebalancing will always	No change
is calculated taking int (P/B) and Dividend Yie on 30 Daily Moving Av- indicates that the marl allocate a higher perce	o account Price to Ear eld of the Nifty 50 Inde erage of the above par ket valuation appears entage of their investm el indicates that the m	equity market. The MOVI nings (P/E), Price to Book x. The MOVI is calculated ameters. A low MOVI level to be cheap and one may lents to Equity as an asset arket valuation appears to r equity allocation.	No change
The equity allocation I	pased on the MOVI le	vels is as below:	
MOVI	Levels	Equity Exposure	
Less t	han 70	100%	
70	<80	90%	
80	<90	80%	No change
90	<100	70%	No change
100	<110	55%	
110	<120	40%	
120	<130	25%	
130 or	above	0%	
NIFTY MOVI. IISL sha MOVI values to Motilal	ll calculate, compile, m Oswal Asset Manager	is the calculating agent of aintain and provide NIFTY ment Company Ltd. NIFTY C website on a daily basis.	No change
Investment Strategy a of the Board of Truste the Trustees to Motilal as a change in fundation	nd will be carried out lees of Motilal Oswal T Oswal Mutual Fund. I	pe construed as change in by obtaining prior consent trustee Company Limited, Hence, it will be construed accordingly, the relevant	No change

Page 1 Continued.

Medium



# Motilal Oswal Asset Management Company Limited

Registered Office: 10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025. • Toll Free No.: 1800-200-6626

• CIN: U67120MH2008PLC188186 • Email: mfservice@motilaloswal.com • Website: http://www.motilaloswalmf.com and www.mostshares.com

contd..

Current Investment Strategy	Proposed Investment Strategy
Equity Investment: The Fund shall follow an active investment style using bottom-up stock picking based on the 'Buy Right: Sit Tight' investment philosophy. The Fund managers shall identify and invest in shares of businesses run by high quality management & having sustainable and scalable business models thus using QGLP (Quality, Growth, Longevity & Price) as the key evaluation parameters. The businesses should have strong earnings growth prospects and be available at reasonable valuations.	No change
The Fund Portfolio shall comprise of high conviction stock ideas from across market-capitalization levels/sectors. The portfolio stocks may be potentially concentrated in a few market capitalization levels/sectors which are expected to do well and have lower downside risk.	No change
<b>Debt:</b> The Fund shall invest in various types of permitted Debt Instruments including Government Securities, Corporate Debt, Other debt instruments and Money Market Instruments of various maturities and ratings with the objective of providing liquidity and achieving optimal returns.	
Arbitrage and Derivative Strategies: The Fund shall undertake Cash/Futures Arbitrage to take advantage of the volatile situation in the market. The Fund may use Derivative including Index Futures, Stock Futures, Index Options and Stock Options etc.	No change
Following depicts more clarity on MOVI based Scheme allocation.	The proposed revision in the Investment Strategy of the Scheme is

	, aopieto	more clarity cir		u 00.101110						atogy of the	0 001101110 10
MOVI	Levels	Equity	Equity (%)	Equity	Debt	as follow	s:				
		Exposure as		Arbitrage	Instruments	MOVI Levels		Equity	<b>Net Equity</b>	Equity	Debt
		per MOVI		(%)	(%)			Exposure as	(%)	Arbitrage	Instruments
Less tl	han 70	100	100%	0%	0%			per MOVI		(%)	(%)
70	<80	90	90%	0%	10%	Less t	han 70	100	100	0	0
80	<90	80	80%	0%	20%	70	<80	90	90 – 95	0	Upto 10
90	<100	70	70%	0%	30%	80	<90	80	80 – 85	0	Upto 20
100	<110	55	55%	10%	35%	90	<100	70	70 – 75	0	Upto 30
						100	<110	55	55 – 60	5 – 35	Upto 35
110	<120	40	45%	25%	35%						
120	<130	25	25%	35%	35%	110	<120	40	40 – 45	20 – 35	Upto 35
130 or	above	0	0%	35%	35%	120 <130		25	30 – 40	25 - 35	Upto 35
130 01	above	0	0 70	3370	3370	130 or	above	0	30 – 40	25 – 35	Upto 35

Scenario 1 - Let's assume the MOVI level is at 00 which means it falls
in the range of 100% equity allocation. Therefore, the fund manager in
the above case will take upto 100% long only equity exposure.

Scenario 2 - Let's assume the MOVI level is at 100 which means it falls Scenario 2 - Let's assume the MOVI level is at 100 which means it falls in the range of 55% equity allocation. Therefore, the fund manager in the above case will take 55% long only equity exposure and minimum the above case will take 55% to 60% long only equity exposure and 10% in arbitrage opportunity. The balance upto 35% will be invested

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

Scenario 4 - Let's assume the MOVI level is at 150 which means it falls | Scenario 4 - Let's assume the MOVI level is at 150 which means it falls in the range of 0% equity allocation. Therefore, the fund manager in | in the range of 0% equity allocation. Therefore, the fund manager in the above case will take 30% long only equity exposure and minimum the above case will take 30% to 40% long only equity exposure and 35% in arbitrage opportunity. The balance upto 35% will be invested

In the periods where the MOVI levels indicates a 100% equity allocation, the exposure of the scheme in equity and equity related instruments | the exposure of the scheme in equity and equity related instruments will will increase upto 100%. However, if the MOVI levels reflect high valuation, the Scheme will restrict its investment in equity to 30% and the Scheme will restrict its investment in equity to 30% - 40% and shall shall take arbitrage positions to the extent of 35% of the portfolio, take arbitrage positions to the extent of 25% - 35% of the portfolio, therefore resulting into an equity category exposure of 65%. In such a scenario the balance will be invested into debt market instruments. a scenario the balance will be invested into debt market instruments.

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

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

> minimum 5% in arbitrage opportunity. The balance upto 35% will be invested in debt instruments. Scenario 3 - Let's assume the MOVI level is at 120 which means it falls

> the above case will take 30% to 40% long only equity exposure and minimum 25% in arbitrage opportunity. The balance upto 35% will be invested in debt instruments.

> invested in debt instruments. In the periods where the MOVI levels indicates a 100% equity allocation. increase upto 100%. However, if the MOVI levels reflect high valuation. therefore resulting into an equity category exposure of 65%. In such

> minimum 25% in arbitrage opportunity. The balance upto 35% will be

No change

Following applicable limits for investment in units of REITs/InvITs and risk factors shall be added in SIDs of Motilal Oswal MOSt Focused 25 Fund, Motilal Oswal MOSt Focused Midcap 30 Fund, Motilal Oswal MOSt Ultra Short Term Bond Fund and Motilal Oswal **MOSt Focused Dynamic Equity Fund:** 

# Applicable limits for investment in units of REITs/InvITs:

Apart from investment restrictions specified under Seventh schedule of Securities and Exchange Board of India (Mutual Funds) Regulations 1996, additional investment restriction shall be as follows:

- No Mutual Fund under all its scheme shall own more than 10% of units issued by a single issuer of REIT and InvITs
- At a single Mutual Fund scheme level:
- not more than 10% of its NAV in the units of REIT and InvITs and
- not more than 5% of its NAV in the units of REIT and InvITs issued by a single issuer

# Risk Factors Associated with Investments in REITs and InvITs:

- Risk of lower than expected distributions: The distributions by the REIT or InvITs will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/ InvITs receives as dividends on the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate primarily based on the below, amongst other things:
  - Success and economic viability of tenants and off-takers
  - Economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets Force majeure events related such as earthquakes, floods, etc. rendering the portfolio assets inoperable
- Debt service requirements and other liabilities of the portfolio assets Fluctuations in the working capital needs of the portfolio assets

- Ability of portfolio assets to borrow funds and access capital markets
- Changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
- Amount and timing of capital expenditures on portfolio assets
- Insurance policies may not provide adequate protection against various risks associated with operations of the REIT/ InvITs such as fire, natural disasters, accidents, etc.
- Taxation and regulatory factors
- > Price Risk: The valuation of REIT/ InvITs units may fluctuate based on economic conditions, fluctuations in markets (e.g. Real estate) in which the REIT/ InvITs operates and resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events, etc. REITs and InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian Law in the event to insolvency or liquidation of any of the portfolio
- > Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
- Liquidity Risk: As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk
- Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in

form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower return The aforementioned changes in the Designated Schemes amounts to change in the fundamental attribute of the respective Schemes as per Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996

Hence, the Unitholders under the Designated Schemes as on February 9, 2018 who are not in agreement with the aforesaid change may redeem or switch their units to other available/eligible Schemes of MOMF at the prevailing Net Asset Value without payment of exit load, if any, for a period of 30 days starting from February 14, 2018 to March 15, 2018 (both days inclusive). Redemption/Switch request, if any, may be lodged at any of the Official Point of Acceptance of MOMF on or before March 15, 2018 (upto 3.00 p.m.). The Unitholders who have pledged/ lien marked their units will have to procure a release of the pledge/lien prior to submitting the request to exit. Also note that if the Unitholder wish to exercise the exit option, please ensure that any change in the existing bank mandate is duly registered with MOMF

Unitholders may note that no action is required in case they are in agreement with the proposed change and the same shall be deemed as their acceptance to the proposed change

A written communication is also being sent to all the Unitholders of the Designated Schemes informing them of the proposed change and the

SEBI vide its letter dated February 8, 2018 having reference no. IMD/DF3/OW/P/2018/4212/1 has taken note of the aforementioned changes in the fundamental attribute of the Schemes of MOME

#### Change in features of Schemes of MOMF (not amounting to change in Fundamental Attribute)

Pursuant to SEBI Circular dated October 6, 2017 and December 4, 2017 providing Categorization and Rationalization of Mutual Fund Schemes, the following changes in features of the Schemes will be carried out:

Sr. No.	Existing Provision	Proposed Provision
1.	Name of Scheme: Motilal Oswal MOSt Focused Multicap 35 Fund	Name of Scheme: Motilal Oswal Multicap 35 Fund (MOF35)
	(MOSt Focused Multicap 35)  Type of Scheme: An open ended equity scheme	Type of Scheme:  Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks
	Category of Scheme: Not applicable	Category of Scheme: Multicap
	Definition of Large Cap, Mid Cap and Small Cap: Nil	Definition of Large Cap, Mid Cap and Small Cap: Large Cap: 1st - 100th company in terms of full market capitalization Mid Cap: 101st - 250th company in terms of full market capitalization Small Cap: 251st company onward in terms of full market capitalization
2.	Name of Scheme: Motilal Oswal MOSt Focused Long Term Fund (MOSt Focused Long Term)	Name of Scheme: Motilal Oswal Long Term Equity Fund (MOFLTE)
	Type of Scheme: An open ended equity linked saving Scheme with a 3 year lock-in	Type of Scheme: An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
	Category of Scheme: Not applicable	Category of Scheme: ELSS
3.	Name of Scheme: Motilal Oswal MOSt Shares M50 ETF (MOSt Shares M50)	Name of Scheme: Motilal Oswal M50 ETF (MOFM50)
	Type of Scheme: An open ended index Exchange Traded Fund	Type of Scheme: An open ended scheme replicating Nifty 50 Index
	Category of Scheme: Not applicable	Category of Scheme: ETF
4.	Name of Scheme: Motilal Oswal MOSt Shares Midcap 100 ETF	Name of Scheme: Motilal Oswal Midcap 100 ETF (MOFM100)
	(MOSt Shares Midcap 100)  Type of Scheme:	Type of Scheme: An open ended scheme replicating Nifty Free Float Midcap 100 Index
	An open ended index Exchange Traded Fund	Category of Scheme: ETF
	Category of Scheme: Not applicable	
5.	Name of Scheme: Motilal Oswal MOSt Shares Nasdaq 100 ETF	Name of Scheme: Motilal Oswal Nasdaq 100 ETF (MOFN100)
	(MOSt Shares Nasdaq 100) <b>Type of Scheme:</b> An open ended index Exchange Traded Fund	Type of Scheme: An open ended scheme replicating NASDAQ-100 Index Category of Scheme: ETF
	Category of Scheme: Not applicable	

This notice cum addendum forms an integral part of the SID and KIM of the aforementioned schemes of MOMF. The SID and KIM of the Schemes of MOMF shall be suitably modified. All other terms & conditions of the aforementioned Scheme shall remain unchanged

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

Aashish P Somaiyaa

Place: Mumbai Date: February 9, 2018 **Chief Executive Officer** 

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

Page 2

**Key Information Memorandum and Common Application Form** Application No. Motilal Oswai Continuous Offer of Units at Applicable NAV Version: 08.03.18 Internal Sub-Broker/Employee Code Distributor ARN / RIA# **Distributor Name** Sub-Distributor ARN **EUIN** ARN/RIA ARN-#By mentioning RIA code, I/We authorize you to share with the SEBI Registered Investment Advisor the details of my/our transactions in the scheme(s) of Motilal Oswal Mutual Fund. Investors applying under Direct Plan must mention "Direct" in ARN Column Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor. "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." Transaction Charges for Existing Investor - ₹100 TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 11) In case the subscription amount is ₹10,000 per subscription ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor Units will be issued against the balance amount invested. New Investor - ₹150 and above EXISTING INVESTOR'S DETAILS (Please fill your Folio No., Name, Section 1,7,10 &12) Folio No. Name Name Father's Name PAN /PEKRN\*\* CIN KIN (KYC identification number) Aadhaar No3 Date of Birth / Incorporation Nationality Indian US Others (Please Specify) City of Incorporation Aadhaar No. of Guardian For Investments "On behalf of Minor" ☐ Birth Certificate ☐ School Certificate ☐ Passport ☐ Others Guardian named below is Father Mother Court Appointed (Refer Instruction 1d) KIN of Guardian/ PoA (KYC identification number) Guardian / PoA PAN Name of the Guardian (In case of minor) / Contact person for non individuals / PoA holder name Tax Residence Address (for KYC Address) Residential Registered office Business Residential or Business Correspondence Address City State Pin Code Overseas address Email ID Email ID & Mobile No. are essential to enable us to communicate better with you Mobile Tel. \*\* Please mention PAN/PEKRN(PAN Exempted KYC Reference Number) as it is mandatory \* Please refer to point no. 17 on the instruction page \* Non Individual- use Aadhaar linking Form for Non Individual KYC Details (Mandatory) Status HUF Partnership Firm Private Limited Company ☐ Public Limited Company ☐ Listed Company Society AOP/BOI Trust H Liquidator Resident Individual Proprietor Minor FII/ FPI NRI Limited Liability Partnership Trust Artificial Juridical Person ☐ NGO Bank Others Body Corporate \_\_\_ FI Govt. Body Defence Establishments NP0 Is the entity involved in any of the following: <1L 1-5L 5-10L 10-25L 25L-1CR >1CR \_<1L \_\_1-5L \_\_5-10L \_\_10-25L \_\_25L-1CR \_\_>1CR Gross Annual 1 Foreign Exchange/ Money Changer No Income OR

Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others Specify as on D D M Net-worth\* as on D 2 Gaming / Gambling / Lottery Yes No (Networth is mandatory for Non-individuals)

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

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

From Cheque no. Date Amount Scheme

Not older

than one year

Yes No

3 Money Lending/ Pawning

4 JOINT APPLICANT'S DETAILS								
SECOND APPLICANT'S DETAILS	M/s							
Mode of Holding								
Email ID Atabita								
PAINTERNIN								
KIN (KYC identification number)  Aadhaar No*								
Date of Birth D D M M Y Y Y Y Place of Birth Country of Birth Country of Birth Nationality Indian US Others (Please Spe	cify)							
Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others Specific	fy							
Gross Annual Income OR Net-								
worth* in ₹   networth   as on   D   D   M   M   Y   Y     I am PEP   I am Related to PEP   Not Applicable								
one year Any other information								
THIRD APPLICANT'S DETAILS								
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  Aadhaar No*								
KIN (KYC identification number)								
Date of Birth D D M M Y Y Y Place of Birth Country of Birth Nationality Indian US Others (Please Spe	ecify)							
Occupation Pvt. Sector Service Public Sector Gov. Service Housewife Defence Professional Retired Business Agriculture Student Forex Dealer Others Specific								
Gross Annual V								
Income OR Net- worth* in ₹  networth  as on D D M M Y Y  I am PEP □ I am Related to PEP □ Not Applicable								
Not older than one year Any other information								
**Please mention PAN/PEKRN (PAN Exempted KYC Reference Number) as it is mandatory								
5 DEMAT ACCOUNT DETAILS (Mandatory, only if you require units in the demat form. Please fill in all details, else the application is liable to be rejected).  Mandatory, only if you require units in the demat form. Please fill in all details, else the application is liable to be rejected).								
NSDL CDSL Depository Participant (DP) Name								
DP ID Beneficiary A/c No.								
6 EMAIL COMMUNICATION								
All communications will be sent by default to the registered E-mail id / Mobile No. In case you wish to receive physical communication please 🗸 🗌								
Payment Type (Please ) Non - Third party payment Third party payment (Please fill the Third Party Payment Declaration Form)								
Scheme Motilal Oswal Dynamic Fund (MOFDYNAMIC) Motilal Oswal Multicap 35 Fund (MOF35) Motilal Oswal Focused 25 Fund (MOF25)								
Motilal Oswal Long Term Equity Fund (MOFLTE) Motilal Oswal Midcap 30 Fund (MOF30) Motilal Oswal Ultra Short Term Fund (MOFUSTF)								
Plan and Option Regular Option Growth (Default Option) Div - Payout Applicable for Motilal Oswal Dynamic Fund (MOFDYNAMIC)  Quartely Annually (Default Option)								
(N/A for Motilal Oswal Ultra Short Term Fund (MOFUSTF)								
Equity Fund (MOFLTE))  Daily Weekly Fortnightly Monthly Qua (Not Applicable for Dividend Payout Option)	artely							
LUMPSUM INVESTMENT OR ZERO BALANCE OR SYSTEMATIC INVESTMENT PLAN* / MICRO SIP-ECS (please fill OTM Debit Mandate form	NACH/							
Payment Mode: ☐ Cheque ☐ DD ☐ RTGS ☐ NEFT ☐ Funds Transfer Amount (₹)								
Amount (₹) (i) Cheque /DD No. Date D D M M Y								
Total Amt. (₹) (i)+(ii) Subsequent SIP Instalment Amount (₹)								
Instrument No. Date D D M M Y Y In words								
Bank Name  Fortnightty 1st-14th 7th-21st 14th-28th								
Bank A/c No								
Branch Name & City Any Day of Transfer (Monday to Friday)  Date SIP Monthly SIP- Any date of the month D D except (29th, 30th and 3	31st)							
Account Type: Quarterly SIP- Any date of the month for each quarter (i.e. January, Apri	,							
July, October) D   D   except (29th, 30th and 31st)	1							
From M N Y Y Y Y Or Or Felpett	ıdl							
*Incase if no date is selected, 7th would be the default SIP Date.	> 0							
Kenner of the company Limited Motilal Oswal Asset Management Company Limited	-><							

MOTILAL OSWAL Mutual Fund

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

8 BANK DETAILS (M	landatory) I	Redemption / Divid	lend /Refun	d payout	s will be cre	dited int	to this bar	nk accou	nt in case	e it is in	the o	current	list o	of bank	(S Wi	th wh	nom	Motil	al Os	wal N	lutua	Fund	has I	Direct	Credit	acility.	
Bank Name																											
Bank A/c No.									Ty	/pe [	C	urrent		Savi	ngs		VR0		NRE		FCN	IR 🗌	] Oth	ners		Speci	fy
Branch Name								City														Pin					
FSC Code (11 digit)*						MI	CR Code	e (9 dig	it)*								Τ		*Mer	itione	ed on	your	chea	jue lea	af		
	s to the bank	for Direct Credit / NEF	T /ECS will be	given by t	he Mutual Fun	d, and suc	h instructio	ons will be	adequate o	lischarge	e of the	e Mutual	Fund	toward	s rede	mption	n / di	videno	d / refu	nd pro	ceeds	. In cas	e the b	ank doe	es not cr	edit my	our bank
reserves the right to issue a demand of If however the unit holders wish to rec	lraft/payable	at par cheque in case	it is not possib	le to make	payment by D	irect Cash.	/NEFT/ECS.		110000113	oi illooni	ipiete e	л шоопс	JGE IIII	omatic	111.17	IVC VVOI	ruiu ii	OL HON	J WOU	ai Oov	vai iviu	tuai i ui	iu roo <sub>i</sub>	ропоши	o. i ui ui o	I UIC IVIC	ituai i uiiu
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9 NOMINATION DET	TAILS (Re	efer Instruction 9)																									
Name		Date of Birth													Т	G	Gua	rdiar	n Nar	ne				natur		Al	location
Namo		if nominee is minor				/	Address								(	in cas	se N	omin	ee is	a Min	nor)			lian in e is a	Case Minor)		%
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		F: 1//	2 1 4 1	. /											1												
Unit Holder's Signature If you do not wish to nominate sign he	re.		Sole Applic Guardian						Second A		ant								1		App	licant					100%
10 F4T04 0D0 D1-		. 1.0		!!																							
10 FATCA- CRS Decla 10A Declaration for Indi		iu Supplement	ary infori	nation																							
Are you a tax resident (i.e., f 'No' please proceed for th				ner cou	ntry outsid	e India	?	Yes	No																		
f'YES', please fill for ALL co	0			ou are a	Resident f	for tax p	ourposes	i.e., wh	ere you	are a (	Citize	en / Re	side	nt / G	reen	Caro	d Ho	older	/Tax	Res	iden	t in th	e res	specti	ve cou	ntries	Ŧ
	idency	ency Tax Identification Number or							ntifi	catior	ı Ty	pe		If TIN is not available, please tick ( </td <td></td>													
	_		Functi	ional E	quivale	nt		(TIN o	or oth	er, ple	ease	spec	ify)		t	he r	easo	n A	, В,	& C (	as d	efire	d belo	w)			
First Applicant	**																Re	aso	n		Α	В С					
Second Applicant																	Re	aso	n		A		В		C		
Third Applicant																	Re	easo	n		Α		В		C		
<b>10B Declaration for Non</b> 1. Is "Entity" a tax resident of any co			_	s, please p	rovide country.	/ies in whi	ch the entity	y is a resid	ent for tax p	urposes	and th	e associa	ated T	ax ID nu	ımber	below.	1.)										
Cou	ntry				Tax	Ident	ificatio	n Num	ber <sup>%</sup>						I	dent	tifi	catio	on T	ype	(TIN	or O	ther,	pleas	e spec	ify)	
'In case Tax Identification Number n case TIN or its functional equivale					n number or G	ilobal Enti	ity Identific	ation Nun	nber or GII	N, etc.																	
n case the Entity's Country of Inco			-				ntion Entity	y's exemp	tion code	here																	
Please refer to para 3(vii) Exemption	code for U.S	5. persons of FATCA	nstructions &	Definitio	ns Non-Indivi	dual.																					
Part A (to be filled by Fir	nancial In	stitutions or Di	rect Repo	rting N	IFEs)																						
1. We are a,		Glob	al Interme	ediary l	dentificatio	n Num	ber (GIIN	l)																			
Financial institution					N but you are	sponsored	d by anothe	r entity, pl	ease provid	de your s	sponso	r's GIIN	above	and in	dicate	your s	spon	sor's i	name I	pelow	_		_			1	
or Direct reporting NFE		Nan	ne of spon	soring	entity																	<u></u>	<u>_</u>				
(please tick as appropriate)																											
GIIN not available (please If the entity is a financial institu		icable)	Applied f	or	Not requ	uired to	apply fo	or - plea	se spec	ify 2 d	ligits	sub-c	ateg	jory		No	t ob	tain	ed –	Non	-parl	ticipat	ting I	FI			
	uon,																										
Part B (please fill any on	e as app	ropriate "to be	filled by N	IFEs ot	her than [	Direct F	Reportin	g NFEs	")																		
1. Is the Entity a public			s, a compa	any wh	ose shares	are re	gularly		Yes	(If ye	es, ple	ase spec	cify ar	y one s	stock	exchar	nge o	n whi	ch the	stock	is reg	ularly tı	raded)				
traded on an establi	shed secu	urities market)					N	0	Name	of sto	ck ex	xchan	ge														
2. Is the Entity a related	l entity of	a publicly trade	d compan	/ (a cor	npany who	se sha	res N	0 🗆	Yes	(If ye	es, ple	ase spec	cify na	me of	the lis	ted co	mpa	ny and	d one s	tock e	exchar	ige on v	which	the stoo	ck is reg	ularly tra	aded)
are regularly traded of							.,		Name														$\top$		T	T	
									Natur	e of re	latior	n 🔲	Sub	sidiar	y of	the L	List	ed C	ompa	any (	or _	Cor	ıtroll	ed by	a List	ed Co	mpany
									Name	of sto	ck ex	xchan	ge								T		$\top$				
Is the Entity an activ	e Non Fin	ancial Fntity (NF	·E)				N	n 🖂	Yes	N	Jatur	e of Bı	lein	200	$\overline{}$				Ť	Ť	$\overline{}$	=	$\mp$	$\overline{}$		$\overline{}$	
and and an about		=	7				IV	<b>у</b> П							Of A	otive	, NIE						 er 2 FA	TCA ins	struction	and def	inition
4 lo the Felikers	IO NICE								Please			e sub-		-					<u> </u>		n-indiv						
<ol> <li>Is the Entity a passive For details please refer FATCA Institute</li> </ol>		d Definitions (for No	n-Individuals	:)			N	0	Yes _ Nature				,50 di	oorai all	OH III	e (16)	AL SE	ouull.)				$\top$	$\top$				

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 informatic 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 he 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/ta	# If passive NFE, please provide below ac	Iditional details for each con	trolling person. (Please attac	h additional sheets if r	necessary.)				
State - Country of Birch    Name				, Business, Others		DOB: Da	te of Birth		
Tables   County of Britis   Coun		j		y if PAN is not available		Gender:	Male, Female, Other		
Out of Binks   Subsect   S	1.Name:			,					
College of Barbel.  2. Rame:    Occupation Type:   Date Of Barbel.			Occupation Type:			Date Of I	Birth: D D M	MYYY	Υ
Construction   Security of Brink:   Father's Name:   Occupation Type:   Outs 01 Brink:   Father's Name:   Outs 01 Brink:   Out	City of Birth:		Nationality:			Condor			Other
2. Name:    Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Failure 1 Name:   Occupion Type:   Nationality:   Occupion Type:   O			Father's Name:			deliuei	Ividic	I citiale	Ottici
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3. Name			Father's Name:			Gender	Male	Female	Other
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Additional details to be filled by controlling parameter with tax residency / parameter residency / citizonahip / Green Card in any country other than India.  To included its, where controlling persons as at Sc citizan or gener card hinder in case Tax Indianation himself in an activity. An indianation of the case Tax Indianation himself in a declaration in Indianation of the case Tax Indianation himself in a declaration in Indianation of the Cardination in Indianation of the Cardination in Indianation of the Cardination is not adequate, please attach multiple declaration in Indianation of the Cardination is not adequate, please attach multiple declaration from:  DEFAILS OF ULTIMATE BENEFICIAL OWNERS IN PUBDI DECLARATION [Mandatory]  (Intine departs appeared, confirming ALL countries of that residency / premanent residency / citizensien of the Listed Company or is Controlled by such Listed Company. Please list below etails of controlling persons, confirming ALL countries of that residency / premanent residency / citizensien of the Listed Company or is Controlled by such Listed Company. Please list below etails of controlling persons, confirming ALL countries of that residency / premanent residency / citizensien of the Cardination Notes for Countries of Englandation (Cardination of Cardination of Cardination of Cardination of Cardination of Cardination (Cardination of Cardination	3.Name:		Occupation Type:						
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Additional details to be IIII do by controlling persons with tax redisency / permanent residency / citizenship / Green Card in any country other than india.  To include IS, where controlling persons is a IS citizen or green card holder In case Tax Identification Number is not availabile, kindly provide functional equivalent  This include IS, where controlling persons is a IS citizen or green card holder In case Tax Identification Number is not availabile, kindly provide functional equivalent  This declaration is not needed for Companies that are listed on any recognized stoke exchange or it as Abditidary of such Listed Company or is Controlled by such Listed Company. Please Is the least set controlling persons, contrinent AL countries of tax recibilities or controlling persons, contrinent AL countries of tax recibilities of controlling persons, contrinent AL countries of tax recibilities of controlling persons, contrinent AL countries of tax recibilities of controlling persons, contrinent AL countries of tax recibilities of controlling persons, contrinent AL countries of tax recibilities of controlling persons, contrinent AL countries of tax recibilities of controlling persons, contrinent AL countries of tax recibilities of the countries of the countries of tax recibilities of the countries of the	City of Birth:					Gender	Male	Female	Other
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Name of UBO    Address   Address   Address   Address   Address   Address   PRAVTax   Payer   Identification   No.7   Residency*   Person   Type   Residency*   Re	DETAILS OF ULTIMATE BENEI (If the given space below is This declaration is not needed for Col details of controlling person(s), confirm	FICIAL OWNERS / ULTIN not adequate, please at mpanies that are listed on ning ALL countries of tax re	AATE BENEFICIAL OWNE tach multiple declaratio any recognized stock exch esidency / permanent resid	n forms) ange or is a Subsidia ency / citizenship an	ary of such Listed nd ALL Tax Identific	Company or is			
(include State, Country, PINZIP Code & Contact Details)    Residential   Business   Registered Office   Type:   Residency*   Residency*		1	<u> </u>			x Paver	Country of tax	Controlling	% of beneficia
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Registered Office   Type:					No.:				
tached documents should be self certified by the UBO and certified by the applicant or Authorised Signatory.  We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are found to be false/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and in MC/Trustee/Mutual Fund shall not be liable for the same. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rein the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep years from the intermediaries and they can rein the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep years of the contents of the Scheme information in the unit of the scheme information in the unit of 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 governit on the scheme of the provisions of the income tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enabled by the Government of India from time to time. I/We have understood the contents of the provisions of the income tax Act, and Money Laundering Laws, Anti Corruption Laws or any other applicable laws enabled by the Government of India from time to time. I/We have understood to exhibit the families of the contents of the Scheme (s). We 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), legably being general to the confirmation					fice Type:				
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Attached documents should be self certified by the UBO and certified by the applicant or Authorised Signatory.  We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are four obe tales/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and MC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and MC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and the same. In case the above information is not provided, it will be presumed that applicant is the utilimate beneficial owner, with no declaration to submit. I/We also undertake to keep ynformed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.  2 DECLARATION/CONSENT AND SIGNATURE  Eaving 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 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 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 read and understood the scheme(s) and agree to abide by the terms, conditions, rules and regulation governing read and understood the scheme(s) and the scheme (s) and the scheme(s) and the scheme(s) and the scheme(s)					Type:				
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/We hereby provide information to Motilal Oswal Asset Management Company Limited. and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my/our PAN.  First / Sole Applicant / Guardian  Second Applicant  Third Applicant  Power of Attorney Holder	AMC/Trustee/Mutual Fund shall not on the same. In case the above informed in writing about any change to the scheme (s). If we hereby declare that the votifications or Directions of the provision he details of the scheme (s). If we hereby declare that the votifications or Directions of the provision he details of the scheme (s). If we have me/us. In the event "Know Your Custome he/us. In the event "Know Your Custome papplicant, at the applicable NAV prevailing. The ARN holder has disclosed to me/us all s being recommended to me/us. For NRIs my/our Non-Resident External/Non-Residomplete. I agree to notify MOMF/AMC impractance of the province of th	be liable for the same. I/ rmation is not provided, i les/modification to the ab  ND SIGNATURE  of the Scheme Information Do e amount invested in the sche s of the income tax Act, Anti N not received nor have been in r" process is not completed be on the date of such redemptio the commissions (in the form only: I/We confirm that I am, ent Ordinary/FCNR Account, nediately in the event of inforr m that the information provide and understood the FATC days of the same being effect e understood the information firm that I/We have read and t alt: I/We hereby provide my /	We hereby authorize sha it will be presumed that a pove information in future occument of the Scheme(s), I/W ame(s) is through legitimate S floney Laundering Laws, Anti C duced by any rebate or gifts, noy me/us to the satisfaction of n and undertake such other ac not frail commission or any ot I/We confirm that the details nation changes.	ring of the informa pplicant is the ultimerand also undertaked and complete to the as below and hereby accovide any other additional and along with the FATC and along with the FATC arms and Conditions at Aadhaar Act, 2016 at Aadhaar Act, 2016 at	tion furnished in nate beneficial ow e to provide any of units of the scheme not involve and is not other applicable law making this invests hereby authorize the at may be required bhim for the different id that I/We have rentrue and correct. I d best of my knowledgept the same. I also conal information as CA & CRS Instruction and CA & CRS Instruction and regulations made	this form with riner, with no other addition of the addition o	h all SEBI Regist declaration to sul lal information as a babide by the terms, he purpose of the coe e Government of Incirm that the funds in to redeem the funds eme of various Mutum abroad through a information is to the did that I shall be solel beep you informed in d any intermediary of the confirm that the information of the confirm that the information is to the confirmation in the confirmation in the confirmation is the confirmation in the confirmation in the confirmation is the confirmation in the confirmation in the confirmation is the confirmation in the confirmation in the confirmation is the confirmation in the confirmation in the confirmation is the confirmation in the confirmation in the confirmation is the confirmation in the confirmation in the confirmation is the confirmation in the confirmation in the confirmation is the confirmation in the confi	ered Intermediarie bmit. I/We also und may be required a conditions, rules and intravention of any Act dia from time to time. It wested in the Scheme invested in the Scheme invested in the Scheme invested banking chan best of my Knowledge y liable and responsib writing about any chair or by domestic or overmation provided by mng and usage (ii) valid	s and they can re dertake to keep yo at your end.  regulation governing, t, Rules, Regulations We have understood (s), legally belong to ne(s), in Favour of the st which the Scheme innels or from funds ir e, belief, accurate and le for the information nges / modification to reseas regulators/ tax ne / us on this Form is ating / authenticating
	//We hereby provide information to Motila		ompany Limited. and their Reg		ent (RTA) for the pur	oose of updating		ır folios with my / our F	PAN.

#### INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

#### General Information

- Please read the terms of the Key Information Memorandum (KIM) and the Scheme Information Document (SID) and Statement of Additional Information carefully before filling the Application Form, Investors are deemed to have accepted the terms subject to which this offer is being

Information carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to which his offer is being made and bind themselvest of 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 11 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 Moltal Oswal Mutual Fund through the mutual fund trading platforms viz. BSE SIAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Karry or visit our website www.mostshares.com and www.mottalioswalmf.com. Please write the Serial Number of the Application Form / Folio Number on the reverse of the cheque / demand draft. Applications complete in any respect are liable to be rejected. The AMC/Trustee retains the sole and absolute discretion to reject any application.

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).

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

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 (EUIN)

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

Investment, the coin box hay be intraint. If an iscase, you are required to provide a dury signed decaration to inserted, as given in the Portion. 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

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

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 cases 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 narrise.

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

Applicant's Personal Information
a. Please furnish your name and complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos. This would help

- us reach you faster.
  Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust / Society / Flls / 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
- not indicated your Tax Status in the Application Form, the same would be assumed to be others.

Bank Account Details

astor 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

An investor at the time of prior tasse of units must provide and etails of his 7 net pay-out datils account (i.e. account mind without redemption various in 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 and Type of Scheme

Name	Туре	
Motilal Oswal Focused 25 Fund (MOF25)	An open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks	14
Motilal Oswal Midcap 30 Fund (MOF30)	Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks	
Motilal Oswal Multicap 35 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	1
Motilal Oswal Ultra Short Term Fund (MOFUSTF)	An open ended ulta - short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months	18

ment Details
Cheques should be crossed "A/c Payee only" and drawn in favour of
Motilal Oswal Long Term Equity Fund (MOFLTE), Motilal Oswal Multicap 35 Fund (MOF35), Motilal Oswal Midcap 30 Fund (MOF30),
Motilal Oswal Focused 25 Fund (MOF25), Motilal Oswal Dynamic Fund (MOFDYNAMIC), Motilal Oswal Ultra Short Term Fund

- MORISTS.

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

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

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

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

- Restriction on acceptance of Third Party Payments for subscription of units

  a. Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as

  Third-Party payment. In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders Inter4-arry payment. In case or a payment rom a joint oank account, me instructed or for the mutual rund roto has to be one or the plant noters of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construct to be a third party payment. Application with Third Parry payments will not be accepted except in the following cases:

  (Payment by Parents/Crandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding \$5.0,000/-.

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

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 Names, mode of holding, PAN details, etc. of the Investor will be ventiled against the Depository data. I he units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case 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, normation etc. will be applicable as variable 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

- Is/FIIs

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

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

Scriedure 2 or the Preference and the Scriedure 2 or the Preference and the Scriedure 2 or the Preference 3 or the Preference

n case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable. Request for Nomination/ Cancelation of nomination have to be mandatorily signed by all the holders irrespective of the Holding, POA holder cannot

**Declaration and Signatures** 

Israturon and sugnatures

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

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

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.

signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.

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

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

• @ ₹100- 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 Elma.

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.

No. of Installments) aniounis us 10,000 in Indic. In south and the Transaction Charges shall not be deducted:

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

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

c. for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Transacuris ourse user parameters of the paramet

e. for purchases / subscriptions routed through Stock Exchange(s).
Systematic Investment Plan (SIP)
Monthly, Weekly, Fortnightly: Minimum ₹1,000 & 6 instalments
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/quarterly frequency//
Minimum installment amount - Rs.500/- and in multiples of Rs. 500/- thereafter (weekly/fortnightly/monthly/quarterly frequency// elve installments

Quarterly : Minimum ₹ 2.000 & 3 instalments

The dates for the Auto Debit Facility for all schemes of Motilal Oswal Mutual Fund is 1st, 7st, 14st, 21st or 28st of every month. In case, the date fixed

happens to be a holiday / non-business day, the same shall be affected on the next business day, Incase if no date is selected, 7th would be the default SIP Date. No Post Dated cheques would be accepted for SIP. The default cycle date of SIP & STP Monthly/Quarterly will be 7th

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 ₹ 5,000 & 1 installment 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').

referred to as "Micro Investments").

PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIs, Joint Holders\* Minor acting through Guardian and Sole proprietory firms not having PAN). Person of Indian Origin, Indian Chazera (Including Alexander Carlo), which was a compared to the Carlo of Indian Origin, Indian Chazera (Indian), and Indian Chazera (Indian),

exemptKYC issued by SEBI registered KRA (KYC Registration Authority), In case of joint holders, tirst 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. Weekly SIP-Any day of transfer from Monday to Friday.

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

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

c. 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 d. 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 treceives termination notice. All other terms and conditions of SIP facility will remain unchanged.

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 F unds are exempt from the PAN requirement.

Where the aggregate of the Lumpsum Investment (Fresh Purchase & Additional Purchase) and Micro SIP installaments by an investor based on the second of the continuation of the second of 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")

referred to as 'Micro Investments').

PAN requirement exemption will be available only to Micro Investments made by the individuals being Indian Citizens (Including NRIs, Joint Holders', Minor acting through Guardian and Sole proprietory firms not having PAN). Person of Indian Origin, Hindu Undivided Family,(HUF), Qualified Foreign Investor (OFI) 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 KYR (KYC Registation Authority). In case of joint holders, first holder must, possess a PAN.

(Application not complying with any of the above instructioniguidelines would be rejected.)

PAN & Aadhara Details

It is mandatory for all investors to quote their Permanent Account Number (PAN) and Aadhaar Number submit certified copy of the PAN card issued by the Income Tax Department and Aadhaar Card, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN & Aadhaar details of all holders should be submitted. In case the application is on behalf of minor, PAN & Aadhaar details of the Guardian must be submitted. For Non individual investor Aadhaar details and Aadhaar act required to submit. Investors residing in the state of Sikkim are evempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residented for the State of Sikkim. Applications without the afforces aid details are they ovidence shall have In the state of Installment extension of the State of Sikkim. Applications without the addressal 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.

KYC REQUIREMENTS AND DETAILS

- CREQUIRÉMENTS ÁND DETAÍLS 
  Basic KYC: Applicantis 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 availables KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available KYC through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well. Additional Details: Additional Details is detional 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 with the symbol of the application for the worth and other income. While providing details of net worth, the same should be of a date which is within one year of the applications, not being a company that is listed on any recognized strock exchange or is a subsidient of

wunin one year or the application.

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.

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

for any offie applicants. FITC acknowledgement is not elicitosed or any of the adultional details are not intentionled for any offie applicant. Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.

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

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/IMSD/2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of "Ultimate Beneficial Owner(s)" (UBO(s))" in the separate format enclosed with this form & also available at www.mostshares.com. In case the investor or owner of the controlling interest is a company isted 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.

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 Modial Oswal Mutual Fund or visit our website www.modialoswalmf.com.

(SLO) of motival uswar inducal run or or visit our weeste www.motivalouswarm.com.

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.
  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,
- foreign inward remittance certificate (FIKC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemploin proceeds in case the requisite details are not submitted).

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

  Nomination Details

  Applicants applying for units singly / jointly can make a nomination at the time of initial investment or during subsequent investments / during the terrure of the investment are 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 of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making of the name as appearing on the PAN Card/Aadhaar card, authentication, application may be liable to get rejected. Adahaar is currently optional till further notice.



# OTM Debit Mandate form NACH/ ECS/ Direct Debit Application No. Form -2

Distributor ARN / RIA#	Distributor Name	Sub-Distr	ibutor ARN Inter	nal Sub-Broker/Employee Code	EUIN
ARN/RIA:		ARN			
	share with the SEBI Registered Investment Advisor the details entionally left blank by me/us as this is an "execution-only" transa			nd.	
ne employee/relationship manager/sales perso	n of the above distributor or notwithstanding the advice of in-al distributor and the distributor has not charged any advisory fees of	ppropriateness, if any, provided by the	First Holder	Second Holder	Third Holder
UNIT HOLDER INFORMATI	ON			Mr Ms M	/s
					7
sting Folio Number	Existing UMRN	V			
me F I	R S T	M I D D	L E	L A	S T
SYSTEMATIC INVESTMENT	F PLAN DETAILS				
	Il Oswal Dynamic Fund (MOFDYNAMIC)	Motilal Oswal Multic	. ,	Motilal Oswal Focused 25	, ,
	Il Oswal Long Term Equity Fund (MOFLTE)	Motilal Oswal Midca		Motilal Oswal Ultra Short	, ,
n and Option 🔲 Regular Option 🗍 Direct (Default P	—	est (Default Option) (N/A for Motila	al Oswal Long Term	licable for Motilal Oswal Dynamic Fuluartely   Annually (Default Option) licable for Motilal Oswal Ultra Short Toally   Beekly   Fortnightly   t Applicable for Dividend Payo	Term Fund (MOFUSTF)  Monthly  Quartely
Frequency and Date*				CID Amount Min 7 1 000	/ /Wookly/Eastnightly/
Fortnightly 1st-14 7th	-21 <sup>st</sup> 14 <sup>th</sup> -28 <sup>th</sup>		SIP Period	SIP Amount Min. ₹ 1,000, Monthly), ₹ 2,000/- (Qtrly	) & ₹ 5,000/- (Annual SIP
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Any Day/ Weekly - Any Da			M Y Y Y	Motilal Oswal Long Ter	
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#### **FATCA & CRS Instructions**

#### **FATCA Instructions & Definitions Individual**

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

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:

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

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

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

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

#### **FATCA Instructions & Definitions Non-Individual**

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

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and internation institutions 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.

- (i) Financial Institution (FI) The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
  - (I) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less
- (iv) Investment entity is any entity:
  - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
- (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance

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

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05 and 06 and 07 refer point 2c.)
- (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- (vi) F1 not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisifed as "non-reporting financial institution and Guidance issued by CBDT in this regard.

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

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

#### SYSTEMATIC INVESTMENT PLAN DETAILS

- 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.

  Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered for registration of the mandate failing which registration may not be accepted. The
- Unit holder(s) cheque/ bank account details are subject to third party verification.

  Where the cancelled cheque or a copy of the cheque does not mention the bank account holder's name(s), investor should provide self-attested bank pass book copy / bank statement/ bank letter to substantiate that the first unit holder is one of the joint holder of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances.
  - Playment 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 quardian whose name is registered in the records of Mutual Fund in that folio. Additional declaration in the prescribed format signed by the quardian and parents/grand-parents/related person is also required along with the application form.

    Payment by an Employer on behalf of employee under Systematic investment plans through, Payroll deductions provided KYC.
  - is completed for the employee who is the beneficiary investor and the employer who is making the payment. Additional

- declaration in the prescribed format signed by employee and employer is also required along with the application form
- c) Custodian on behalf of an FII or a Client provided KYO is completed for the investor and custodian. Additional declaration in the prescribed format signed by Custodian and FII/ Client is also required along with the application form.

  Please not that in the event of a minor mismatch between the bank account number mentioned in the application from and as appearing in the cheque
- leaf submitted, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf.
- AUTHORISATION BY BANK ACCOUNT HOLDER(S)
  a) Please indicate the name of the bank & branch, bank account number.
  - b) filt me mode of operation of bank account is joint, all bank account holders would need to sign at the place marked.

    Applications incomplete in any respect are liable to be rejected. AMC/ Service Provider shall have absolute discretion to reject any such Application
- AMC or other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. The investor assumes
- the entire risk of using this facility and takes full responsibility.

  DECLARATION & SIGNATURES

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

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

- The cities/banks/branches in the list may be modified /updated / changed / removed at any time in future entirely at the discretion of Motilal Oswall Mutual Fund without assigning any reasons or prior notice. If any city / bank/ branch is removed, SIP in investors in such city/bank/branch via (ECS) (Debit Clearing) Direct Debit route will be discontinued without prior notice.
  - List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing):Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneshwar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, H u b I I Hyderabad, Imphal, Indore, Jabahpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patha, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimila, Shimoga, Sholapur, Siliguri, Surat, Tirunelvelli, Tirupati, Tiruppur, Tirchur,

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

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

- 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

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

  - tor 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
- cyrease mention the maximum amount indican be decined using in a mandate. The amount needs to be mentioned obtain 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 prevall in respect to interpretation of the terms specified in the form)

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

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

Code	Sub-category
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 of a Financial Institution, except that an entity shall not qualify for this status if the entity funcions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	Any NFE that fulfills all of the following requirements:
	<ul> <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> </ul>
	• It is exempt from income tax in India;
	• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.
	Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-
	(i) an Investor Protection Fund referred to in clause (23EA);
	(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
	(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

#### 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 subrule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance Records) Rules, 2005.

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

- $(i) \, DBOD, AML. \, BC. \, No. \, 71/14.01.001/2012-13, is sued on the \, 18th \, January, \, 2013 \, by \, the \, Reserve \, Bank \, of \, India, \, or \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 18th \, January, \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \, Control of the \, 2013 \, by \, the \,$
- (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India, or
- (iii) IRDA/S0D/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

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

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©) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
  - (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
  - (xii) a broker as defined in section 6045©) of the U.S. Internal Revenue Code; or
  - $(xiii) \ any \ tax-exempt \ trust \ under \ a \ plan \ that \ is \ described \ in \ section \ 403(b) \ or \ section \ 457(g) \ of \ the \ U.S. \ Internal \ Revenue \ Code.$

#### (vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS. (vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details).

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



# **CKYC & KRA KYC Form**

Know Your Client Application Form (For Individuals only)

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FATCA/CRS Information (Tick if Applicable) Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)  Additional Details Required* (Mandatory only if above option (5) is ticked)														
Additional Details Required* (Mandatory only if above option (5) is ticked)														
Country of Jurisdiction of Residence*	Country Code of Jurisdiction of Residence as per ISO 3166													
Tax Identification Number or equivalent (If issued by jurisdiction)*	Country occur of an advancer of residence													
Place / City of Birth*  Country of Birth*	Country Code as per ISO 3166													
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City / Town / Village*	rict* Pin Code*													
State/UT* State/UT Code	Country* Country Code													
as per Indian M  Details of Related Person (Optional) (please refer instruction G at the end) (in case of addition	tor Vehicle Act, 1988 as per ISO 3166													
	er of Related Person (if available*)													
Prefix Prefix														
Name*														
Proof of Identity [Pol] of Related Person* (Please see instruction (H) at the end)														
(Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)														
Passport Number Passport Expiry Date	D D M M Y Y Y Y													
Voter ID Card Aa	dhaar No.													
Pan Card														
Driving Licence Driving Licence Expiry Date	D D M M Y Y Y Y													
NREGA Job Card														
Others (any document notified by the central government)	Identification No													
7 Remarks (If any)														
Applicant Declaration      Ihereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.  I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.														
<ul> <li>I hereby declare that the details furnished above are true and correct to the best of my knowledge at therein, immediately. In case any of the above information is found to be false or untrue or mislead liable for it. I hereby declare that I am not making this application for the purpose of contraven legislation or any notifications/directions issued by any governmental or statutory authority from tire.</li> <li>I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above</li> </ul>	ng or misrepresenting, I am aware that I may be held ion of any Act, Rules, Regulations or any statute of time.  [Signature / Thumb Impression]  [Signature / Thumb Impression]													
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# Instructions/Guidelines for filling Individual KYC Application Form

#### General Instructions:

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

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

- Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory
- B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside
- Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if
  the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional
  equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/
  insurance number. citizen/personal identification/services code/number. and resident redistration number)
- C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' section, if PAN Card copy is not enclosed/For PAN exempt Investors
- $1. \ \ If driving \ license \ number \ or \ passport \ is \ provided \ as \ proof \ of \ identity \ then \ expiry \ date \ is \ to \ be \ mandatorily \ furnished.$
- Mention identification / reference number if 'Z Others (any document notified by the central government)' is ticked.
- Others Identity card with applicant's photograph issued by any of the following: Central/ State Government
  Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks,
  Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI,
  Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
- $4. \quad Letter \, is sued \, by \, a \, gazetted \, of ficer, \, with \, a \, duly \, attested \, photograph \, of \, the \, person.$
- D. Clarification / Guidelines on filling 'Proof of Address [PoA] section
- PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3. Others includes Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/

- State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
- E. Clarification / Guidelines on filling 'Proof of Address [PoA] Correspondence / Local Address details' section
- To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
- 8. Others includes Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
- F. Clarification / Guidelines on filling 'Contact details' section
- Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-99999999).
- 2. Do not add '0' in the beginning of Mobile number.
- G. Clarification / Guidelines on filling 'Related Person details' section
- 1. Provide KYC number of related person if available
- H. Clarification / Guidelines on filling 'Related Person details Proof of Identity [Pol] of Related Person' section
- 1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- I. List of people authorized to attest the documents after verification with the originals:
- 1. Authorised officials of Asset Management Companies (AMC).
- 2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- 3. KYD compliant mutual fund distributors
- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name. Designation & Seal should be affixed on the copy).
- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
- 6. Government authorised officials who are empowered to issue Apostille Certificates
- J. List of people authorized to perform In Person Verification (IPV):
- 1. Authorised officials of Asset Management Companies (AMC).
- 2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- 3. KYD compliant mutual fund distributors.
- Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly)
- In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.
- K. PAN Exempt Investor Category
- $1. \ \ Investments (including SIPs), in Mutual Fund schemes up to INR 50,000 \emph{l-per investor per year per Mutual Fund}.$
- 2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
- 3. Investors residing in the state of Sikkim.
- $4. \quad UN \ entities/multilateral \ agencies \ exempt from \ paying \ taxes/filling \ tax \ returns \ in \ India \ and \ returns \ returns \ in \ India \ and \ returns \ retur$

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

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

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

Country	Country	Country	Country	Country	Country	Country	Country
	Code	,	Code		Code	,	Code
Afghanistan	AF	Dominican Republic	D0	Libya	LY	Saint Martin (French part)	MF
Åland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Pierre and Miquelon	PM
Albania	AL	Egypt	EG	Lithuania	LT	Saint Vincent and the Grenadines	VC
Algeria	DZ	El Salvador	SV	Luxembourg	LU	Samoa	WS
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	San Marino	SM
Andorra	AD	Eritrea	ER	Macedonia, the Former Yugoslav Republ		Sao Tome and Principe	ST
Angola	AO	Estonia	EE	Madagascar	MG	Saudi Arabia	SA
Anguilla	AI AQ	Ethiopia	ET FK	Malawi	MW	Senegal Serbia	SN RS
Antarctica Antigua and Barbuda	AQ	Falkland Islands (Malvinas) Faroe Islands	FO	Malaysia Maldives	MY MV	Seychelles	SC
Argentina	AR	Fiji	FJ	Mali	ML	Sierra Leone	SL
Armenia	AM	Finland	FI	Malta	MT	Singapore	SG
Aruba	AW	France	FR	Marshall Islands	MH	Sint Maarten (Dutch part)	SX
Australia	AU	French Guiana	GF	Martinique	MQ	Slovakia	SK
Austria	AT	French Polynesia	PF	Mauritania	MR	Slovenia	SI
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Solomon Islands	SB
Bahamas	BS	Gabon	GA	Mayotte	YT	Somalia	S0
Bahrain	BH	Gambia	GM	Mexico	MX	South Africa	ZA
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Georgia and the South Sandwich Is	slands
Barbados	BB	Germany	DE	Moldova, Republic of	MD	GS	
Belarus	BY	Ghana	GH	Monaco	MC	South Sudan	SS
Belgium	BE	Gibraltar	GI	Mongolia	MN	Spain	ES
Belize	BZ	Greece	GR	Montenegro	ME	Sri Lanka	LK
Benin	BJ	Greenland	GL	Montserrat	MS	Sudan	SD
Bermuda	BM	Grenada	GD	Morocco	MA	Suriname	SR
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Svalbard and Jan Mayen	SJ
Bolivia, Plurinational State of	B0	Guam	GU	Myanmar	MM	Swaziland	SZ
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Sweden	SE
Bosnia and Herzegovina	BA BW	Guernsey	GG	Nauru	NR	Switzerland	CH SY
Botswana Bouvet Island	BV	Guinea Guinea-Bissau	GN GW	Nepal Netherlands	NP NL	Syrian Arab Republic Taiwan, Province of China	TW
Brazil	BR	Guyana	GY	New Caledonia	NC	Tajikistan	TJ
British Indian Ocean Territory	10	Haiti	HT	New Zealand	NZ	Tanzania, United Republic of	TZ
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Thailand	TH
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Timor-Leste	TL
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Togo	TG
Burundi	BI	Hong Kong	HK	Niue	NU	Tokelau	TK
Cambodia	KH	Hungary	HU	Norfolk Island	NF	Tonga	T0
Cameroon	CM	Iceland	IS	Northern Mariana Islands	MP	Trinidad and Tobago	TT
Canada	CA	India	IN	Norway	NO	Tunisia	TN
Cape Verde	CV	Indonesia	ID	Oman	OM	Turkey	TR
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Turkmenistan	TM
Central African Republic	CF	Iraq	IQ	Palau	PW	Turks and Caicos Islands	TC
Chad	TD	Ireland	IE	Palestine, State of	PS	Tuvalu	TV
Chile	CL	Isle of Man	IM	Panama	PA	Uganda	UG UA
China Christman Island	CN	Israel	IL IT	Papua New Guinea	PG	Ukraine United Arab Emirates	AE
Christmas Island Cocos (Keeling) Islands	CX	Italy Jamaica	IT JM	Paraguay Peru	PY PE	United Kingdom	GB
Colombia	CO	Japan	JP	Philippines	PH	United States	US
Comoros	KM	Jersey	JE	Pitcairn	PN	United States Minor Outlying Islands	UM
Congo	CG	Jordan	J0	Poland	PL	Uruguay	UY
Congo, the Democratic Republic of the		Kazakhstan	KZ	Portugal	PT	Uzbekistan	UZ
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Vanuatu	VU
Costa Rica	CR	Kiribati	KI	Qatar	QA	Venezuela, Bolivarian Republic of	VE
Côte d'Ivoire	CI	Korea, Democratic People's Republic of		Réunion	RE	Viet Nam	VN
Croatia	HR	Korea, Republic of	KR	Romania	R0	Virgin Islands, British	VG
Cuba	CU	Kuwait	KW	Russian Federation	RU	Virgin Islands, U.S.	VI
Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Wallis and Futuna	WF
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthélemy	BL	Western Sahara	EH
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da		Yemen	YE
Denmark	DK	Lebanon	LB	Cunha	SH	Zambia	ZM
Djibouti	DJ	Lesotho	LS	Saint Kitts and Nevis	KN	Zimbabwe	ZW
Dominica	DM	Liberia	LR	Saint Lucia	LC		



Supplementary CKYC Form
Know Your Client (KYC) Application Form (For Individuals only)
(Please fill the form in English and in BLOCK Letters) Fields marked with '\*' are mandatory fields

KYC Type* Normal (PAN is mandatory) PAN Exempt Investors																																	
1 Identity Details (P	lease refer i	instruction <i>i</i>	A at th	e end	d)																												
PAN				Pleas	se enclos	e a du	ly atte	sted c	opy of	f your	PAN C	ard																					
Name* (same as ID Proof)	Pref	ΪX	Е		R S	Т								M		-	] (			E			_	_	_					A	S	Ī	
Maiden Name (If any*)			F	-	_	+								IVI	-	+	+	$\pm$	-	E			+	$\pm$	+	_				_	+	<u> </u>	
, , ,				-		+	<u> </u>							-	-	1	+	+	-				+	+	+	_			<u> </u>	A	S	1-	
Mother Name*	D		F	<u> </u>	R S Resident		idual	_	Mor	, Dooi	dent In	dion		M	oreign	No:		) <u> </u>		Doroc	on of I	ndior	n Orio	in					L	А	S		
	Occupati	ial Status* on Type*	L	=	ervice		ruuai Private	Sect			Public		nr [		Goveri			ctor		_	)thers		_ `	ofes	sions	al [		Self F	mplo	ved		Retire	ed.
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2 FATCA/CRS inform	ation (Tid	ck if Applical	ble)		Resid	dence	for Ta	x Purj	ooses	in Ju	ırisdic	tion(s	s) Outs	side	India	(Plea	ase re	fer i	nstrı	ıctio	n <b>B</b> a	t the	e end	)									
Additional Details Required*	(Mandatory	v only if abo	ve opt	ion is																													
Country of Jurisdiction of Re	`	,,				, 						Co	untrv	Coc	de of	Juri	sdicti	on c	of Re	side	nce				as	per	IS0	3166	3				
	Tax Identification Number or equivalent (If issued by jurisdiction)*																																
Place / City of Birth* Country Code as per ISO 3166																																	
Place / City of Birth* Country of Birth* Country of Birth* as per ISO 3166  Address																																	
Address															T	Т		Т						1					Т	Т	Т	T	
				$\frac{\perp}{\Box}$		<u> </u>									<del>                                     </del>	$\frac{\perp}{\Box}$	+	$\pm$	+				+	+	$\frac{\perp}{\Box}$				_	$\vdash$	÷		
			_	+		<u> </u>									<u> </u>	$\frac{\perp}{\Box}$	+	$\frac{\perp}{\top}$	+				+	+	$\frac{\perp}{\top}$					$\perp$	$\pm$		
City / Town / Village*								<u>                                       </u>		1	Diotri	o+* [					<u> </u>			<u> </u>			<u> </u>	1	Din	Cod	lo*			<u></u>	$\pm$		
City / Town / Village* District* Prin Cod														ie"																			
State/UT*  State/UT Code  Country*  Country Code  as per Indian Motor Vehicle Act, 1988  as per ISO 3166																																	
as per Indian Motor Vehicle Act, 1988 as per ISO 3166  3 Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')																																	
		, , ,			istructio	n G at	the e	nd) (ir												e B1	')								-	-			
Related Person	_	etion of Rela									lumbe		Relat	ed P	'ersor	ı (it	availa	able <sup>3</sup>	*)												Ш		
Related Person Type*	Guard	ian of Mino	r 🔃	Ass	ignee		Autho	rized	Repr	esen	tative																						
Name* (If KYC number an	F I	R S	T	detai	ls of se	ction	6 are	ontio	nal)			M		D	D	L	.												L	А	S	Т	
Proof of Identity [Pol								•																									
(Certified copy of any one																																	
Passport Number							Passp				D	D	M	M	Υ	Υ	Υ	Υ															
Voter ID Card											Aad	haar	No.	T		T		T															
Pan Card						$^{+}$																											
Driving Licence						 Drivin	g Lice	ence l	Expiry	y Dat	e D	D	M	M	Υ	Υ	Υ	Υ															
NREGA Job Card																																	
Others (any document notified	d by the cen	tral governm	nent)											lden	ntifica	tion	No																
4 Remarks (If any)																																	
tremanie (ir any)																																	
5 Applicant Declarat	ion																																
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therein, immediately. In o	ase any of t	the above in	format	tion is	s found	to be t	false o	or unt	rue o	r mis	leadin	ıg or ı	misre	pres	sentin	ig, l	am a	ware	tha	tIm	ay be	e hel	ld										
liable for it. I hereby dec legislation or any notifica	tions/direct	ions issued	by any	gove	ernment	talors	statuto	ory au	ıthori	ty fro	m tim	e to ti	ime.							any	stat	ute (	υT										
I hereby consent to receive	ring informa	ntion from Co	entral I	KYC F	Registry	throu	gh SN	IS/En	nail oi	n the	above	regi	stere	d nu	mber	/em	ail ad	dres	SS.														
Date D D M M Y	e D D M M Y Y Y Y Place Signature / Thumb Impression of Applicant																																

# Instructions/Guidelines for filling Individual KYC Application Form

#### General Instructions:

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

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

- Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/letc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory
- B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside
- Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if
  the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional
  equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/
  insurance number, citizen/personal identification/services code/number, and resident registration
  number)



Important Instructions

# **Annexure A1**

## CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Correspondence / Local Address

A) Fields marked with '*' are mandatory fields.	<ul><li>E) List of Stat</li></ul>	te / U.T code as per Indian M	lotor Vehicle Act, 1988 is available a	at the end.
B) Please fill the form in English and in BLOCK letters.	F) List of two	character ISO 3166 country	codes is available at the end.	
C) Please fill the date in DD-MM-YYYY format.	G) KYC number	er of applicant is mandatory	for update application.	
D) Please read section wise detailed guidelines / instructions at the end.	H) For particu	ular section update, please ti	ick ( $\checkmark$ ) in the box available before t	the
	section nu	umber and strike off the sect	tions not required to be updated.	
For office use only (To be filled by financial institution)				
Application Type* New Update				
KYC Number (Manu	datory for KYC upd	date request)		
(main	actory for Kiro apo	auto roquooty		
1 Correspondence/ Local Address Details (Please see instruction E a	it the end)			
Same as Current / Permanent / Overseas Address details				
City / Town / Village*		District*		Pin/ Post Code*
		District		FIII/ FOST Code
State/U.T. Code* ISO 3166 Country Code*				
2 CONTACT DETAILS (All communications will be sent on provided Mo	hile no / Email-ID	) (Please refer instruction	E at the end)	
CONTROL DETRIES (All confinitionications will be sent on provided will	blie 110./ Liliali-1D	) (i lease relei ilistruction)	at the end)	
Tel. (off)	Tel. (Resi)			
Mobile	Fax			
Email ID				
LITALITE				
3 APPLICANT DECLARATION				
<ul> <li>I hereby declare that the details furnished above are true and correct to the therein, immediately. In case any of the above information is found to be fa</li> </ul>				
liable for it.				[Signature / Thumb Impression]
Date D D M M Y Y Y Y Place				Signature / Thumb Impression of Applicant
				5



A) Fields marked with '\*' are mandatory fields.

Important Instructions

## **Annexure B1**

## CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Related Person

E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.

B) Please fill the form in English and in BLOCK letters.  F) List of two character ISO 3166 country codes is available at the end.  C) Please fill the date in DD-MM-YYYY format.  G) KYC number of applicant is mandatory for update application.  H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.					
For office use only (To be filled by financial institution)  Application Type* New Update  KYC Number (Mandatory for KYC update request)					
1 DETAILS OF RELATED PERSON (Please refer instruction G at the end)  Addition of Related Person					
Proof of Identity [Pol] of Related Person* (Please see instruction (H) at the end)					
Passport Number Voter ID Card Vaddhaar No.)  Passport Expiry Date D D M M Y Y Y Y  Vaddhaar No.)  Passport Expiry Date D D M M Y Y Y Y  Vaddhaar No.)  Passport Expiry Date D D M M Y Y Y Y  Vaddhaar No.)  Passport Expiry Date D D M M Y Y Y Y  Vaddhaar No.)  Identification No  Ide					
Documents Received Certified Copies  KYC VERIFICATION CARRIED OUT BY  INSTITUTION DETAILS					
Date   D   D   M   M   Y   Y   Y   Y   Name					
Emp. Name  Emp. Code  Emp. Designation  Emp. Branch  Code  [Institution Stamp]					
[Employee Signature]					