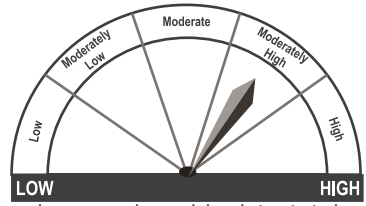


Motilal Oswal MOST Focused Dynamic Equity Fund (MOST Focused Dynamic Equity)
(An open ended equity scheme)

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment in equity, derivatives and debt instruments 	<p align="center">Riskometer</p>  <p align="center">Investors understand that their principal will be at Moderately High risk</p>
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Offer for face value of Rs. 10/- per unit for cash during the New Fund Offer Period and at NAV based prices during Continuous Offer

New Fund Offer Opens on: **6th September, 2016** New Fund Offer Closes on: **20th September, 2016**

Scheme re-opens for continuous sale and repurchase within 5 Business Days from the date of allotment

Name of Mutual Fund	Motilal Oswal Mutual Fund
Name and Address of Asset Management Company (AMC)	Motilal Oswal Asset Management Company Limited <u>Registered and Corporate Office Address:</u> 10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai – 400025 CIN: U67120MH2008PLC188186
Name and Address of Trustee Company	Motilal Oswal Trustee Company Limited <u>Registered and Corporate Office Address:</u> 10 th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai – 400025 CIN: U93090MH2008PLC188187
Website	www.motilaloswalmf.com and www.mostshares.com

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

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

This KIM is dated August 23, 2016.

INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives as well as debt instruments.

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

ASSET ALLOCATION

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

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

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

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

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

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

INVESTMENT STRATEGY

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

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

The MOVI helps gauge attractiveness of the equity market. The MOVI is calculated taking into account Price to Earnings (P/E), Price to Book (P/B) and Dividend Yield of the Nifty 50 Index. The MOVI is calculated on 30 Daily Moving Average of the above parameters. A low MOVI level indicates that the market valuation appears to be cheap and one may allocate a higher percentage of their investments to Equity as an asset class. A high MOVI level indicates that the market valuation appears to be expensive and that one may reduce their equity allocation.

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

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

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

Any change in methodology of MOVI would be construed as change in Investment Strategy and will be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to Motilal Oswal Mutual Fund and the same shall be informed to the Investors.

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.

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

Debt: 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.

Following depicts more clarity on MOVI based Scheme allocation.

MOVI Levels		Equity Exposure as per MOVI	Scheme Allocations		
			Equity	Equity Arbitrage	Debt Instruments
Less than 70		100%	100%	0%	0%
70	<80	90%	90%	0%	10%
80	<90	80%	80%	0%	20%
90	<100	70%	70%	0%	30%
100	<110	55%	55%	10%	35%
110	<120	40%	40%	25%	35%
120	<130	25%	30%	35%	35%
130 or above		0%	30%	35%	35%

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

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

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

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

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

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

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

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:

• Risks associated with investing in Equities

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

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

• Market Risk

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

• 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.

• Risk associated with MOVI

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

• Right to Limit Redemptions

The Trustee, in the general interest of the Unitholders of the Scheme offered under this SID and keeping in view of unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. This could also happen in the event of receipt of inordinately large number of redemption requests or a restructuring of a Scheme portfolio

• Risks associated with Investing in Derivatives

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme. 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 mis-pricing 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.

PLANS AND OPTIONS

Each Scheme has two Plans:

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

Each Plan offers the following Options:

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

Under the Dividend Payout and Re-investment facility:

- (i) Quarterly Dividend frequency - the Scheme shall endeavor to declare dividend on a quarterly basis.
- (ii) Annual Dividend frequency - the Scheme shall endeavor to declare dividend on an annual basis

Further, 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 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 the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct
2	Not mentioned	Direct	Direct
3	Not mentioned	Regular	Direct
4	Mentioned	Direct	Direct
5	Direct	Not Mentioned	Direct

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
6	Direct	Regular	Direct
7	Mentioned	Regular	Regular
8	Mentioned	Not Mentioned	Regular

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

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

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.

For Redemption/ Repurchases/Switch out

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

MINIMUM APPLICATION AND REDEMPTION AMOUNT

Minimum Application Amount: Rs. 5,000/- and in multiples of Re. 1/- thereafter.

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

Systematic Investment Plan (SIP): Minimum installment amount - Rs. 1,000/- (weekly/ fortnightly/monthly frequency) and Rs. 2,000/- (quarterly frequency) 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. 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 Redemption Amount: Rs.1000/- 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 the Motilal Oswal Mutual Fund.

BENCHMARK INDEX: CRISIL Balanced Fund Index

DIVIDEND POLICY

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

NAME OF THE FUND MANAGER

For Equity Component: Mr. Taher Badshah

For Debt Component: Mr. Abhiroop Mukherjee

NAME OF TRUSTEE COMPANY

Motilal Oswal Trustee Company Ltd.

PERFORMANCE OF THE SCHEME

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

EXPENSES OF THE SCHEME

(1) Load Structure:

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

(2) 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 for gross new inflows from specified cities under Regulation 52 (6A)(b)	Upto 0.30%

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

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

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

- On the first Rs. 100 crores of the daily net assets - 2.50%
- On the next Rs. 300 crores of the daily net assets - 2.25%
- On the next Rs. 300 crores of the daily net assets - 2.00%
- 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):

- 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.

- 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.

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:

- 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.
- 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.
- 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.
- 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, www.motilaloswalmf.com within two working days mentioning the effective date of the change.

WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisors.

DAILY NET ASSET VALUE (NAV) PUBLICATION

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

FOR INVESTOR GRIEVANCES PLEASE CONTACT

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

UNITHOLDERS INFORMATION

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/RTA is required to send consolidated account statement for each calendar month to all the investors in whose

folio, transaction has taken place during the month. Further, SEBI vide its circular having ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

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

I) Investors who do not hold Demat Account

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

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

II) Investors who hold Demat Account

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

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

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

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

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 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. In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.
- ii) The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC.
- iii) In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.
- iv) Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- v) For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.
- vi) The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.
- vii) Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.
- viii) Non-transferable Unit Certificates will be sent, if an applicant so desires, within 5 Business Days of the receipt of a request for the certificate. Unit Certificates will not be issued for any

fractional Units entitlement.

- ix) Units held, either in the form of Account Statement or Unit Certificates, are non-transferable. The Trustee reserves the right to make the Units transferable at a later date subject to SEBI (MF) Regulations issued from time to time.
- x) In case an investor has multiple accounts across two Depositories, the depository with whom the account has been opened earlier will be the default Depository.

For SIP/STP/SWP transactions:

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

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

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

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

Annual Account Statement:

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

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

Monthly Portfolio Disclosures

The Mutual Fund shall disclose the portfolio of the Scheme as on the last day of the month on AMC's website (www.mostshares.com and www.motilaloswalmf.com) on or before the tenth day of the succeeding month. The Investors will be able to view and download this monthly portfolio from the AMC's website.

Half yearly Disclosures: Portfolio / Financial Results

The Mutual Fund shall publish a complete statement of the Scheme portfolio within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one national English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable).

The Portfolio Statement will also be displayed on the website of the AMC/Mutual Fund and AMFI. The Mutual Fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website.

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

Annual Report

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

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

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

DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on July 31, 2016)	Number of Folios (As on July 31, 2016)
Motilal Oswal MOST Shares M50 ETF (MOST Shares M50)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the Nifty 50 Index (Underlying Index), subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting Nifty 50 Index and the balance in debt and money market instruments and cash at call.	MOST Shares M50 is an open ended exchange traded fund which invests in securities constituting Nifty 50 Index.	22.50	4,169
Motilal Oswal MOST Shares Midcap 100 ETF (MOST Shares Midcap100)	The Scheme seeks investment return that corresponds (before fees and expenses) to the performance of Nifty Free Float Midcap 100 Index (Underlying Index), subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 95% in the securities constituting Nifty Free Float Midcap 100 Index and the balance in debt and money market instruments and cash at call.	MOST Shares Midcap100 is an open ended Index exchange traded fund which invests in securities constituting Nifty Free Float Midcap 100 Index in the same proportion as in the Index.	39.75	3,670
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.	66.30	2,939
Motilal Oswal MOST Focused 25 Fund	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.	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 advantage and growth potential. The asset allocation of the Scheme is investing upto 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 25% in equity and equity related instruments of the next 50 companies by market capitalization and the balance upto 10% in debt, money market instruments, G-secs, Bonds, cash and cash equivalents, etc.	366.86	24,420
Motilal Oswal MOST Ultra Short Term Bond Fund	The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invests in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with average maturity less than equal to 12 months	The Scheme is an open ended debt Scheme which will invests in debt instruments and money market instruments with average maturity less than or equal to 12 months.	172.02	4,819
Motilal Oswal MOST Focused Midcap 30 Fund (MOST Focused Midcap 30)	The investment objective of the Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme would invest at least 65-100% in Equity and equity related instruments* selected between Top 101st and 200th listed companies by market capitalization and upto 25% in Equity and equity related instruments* beyond the Top 200th listed company and with market capitalization not lower than the smallest company in the Nifty Free Float Midcap 100 Index and balance 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. *subject to overall limit of 30 companies	The Scheme is an open ended equity scheme with investment objective to achieve long term capital appreciation by investing in 65-100% in Equity and equity related instruments* selected between Top 101st and 200th listed companies by market capitalization and upto 25% in Equity and equity related instruments* beyond the Top 200th listed company and with market capitalization not lower than the smallest company in the Nifty Free Float Midcap 100 Index and balance 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. *subject to overall limit of 30 companies	1237.04	41,674

Name of the Scheme	Investment Objective	Asset Allocation	Product Differentiation	Asset Under Management (Rs. In Crores) (As on July 31, 2016)	Number of Folio's (As on July 31, 2016)
Motilal Oswal MOST Focused Multicap 35 Fund (MOST Focused Multicap 35)	The investment objective of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity & equity related instruments across sectors and market-capitalization levels.	The scheme would invest 65% to 100% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G-Secs, Cash and cash equivalents. *subject to overall limit of 35 securities	The scheme is an open ended diversified equity scheme which with an objective to achieve long term capital appreciation by investing in securities across sectors and market capitalization levels.	4325.67	107,203
Motilal Oswal MOST Focused Long Term Fund (MOST Focused Long Term)	The investment objective of the scheme is to generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest 80% to 100% in Equity and equity related instruments and balance up to 20% in debt instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc.	The scheme is an open ended equity linked saving scheme with a 3 year lock in with an objective to generate long term capital appreciation.	172.43	23,607
Motilal Oswal MOST Focused Dynamic Equity Fund (MOST Focused Dynamic Equity)	The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives as well as debt instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The scheme would invest 65% to 100% in Equity and equity related instruments including equity derivatives and balance up to 35% in Debt Instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc.	The scheme shall change its allocation between equity, derivatives and debt, based on MOVI.	Not Applicable*	Not Applicable*

*The scheme is yet to be launched

MOTILAL OSWAL MUTUAL FUND

• Designated Collection Center

Hyderabad	:	201, Lumbini Amrutha Chambers, Near Nagarjuna Circle, Road 3, Banjara Hills, Hyderabad - 500 082
Mumbai	:	10th Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai - 400025
Mumbai - Fort	:	2nd Floor, Queens Mansion, 44, A. K. Naik Marg, Fort, Mumbai - 400001
Pune	:	Millennium Towers, 5 Floor, Sr. No 885/1/A, Bhandarkar Road, Above Cosmos Bank, Shivaji Nagar, Pune 411004
Ahmedabad	:	403, Third Eye Building, Panchwati Cross Roads, Opp. Centre Point, C. G. Road, Ahmedabad-380006
Delhi	:	801-815, 8th Floor, Tolstoy House, Tolstoy Marg, Connaught Place, New Delhi - 110001
Chennai	:	N0: 121/46, Second Floor, Dr. Radhakrishnan Salai, Above "Arvind Store", Opposite to CITI Center, Mylapore, Chennai - 600004
Bangalore	:	#212, 3rd Floor, Above Hero Honda Show Room, Bellary Road, Palace Orchads, Sadashivnagar, Bangalore- 560 080
Kolkata	:	3rd Floor, Constantia Building, 11, Dr. U. N. Bramachari Street, Kolkata - 700 017

• Investor Service Center

Surat	:	Office No.2006, Mezzanine Floor, 21st Century Business Centre, Ring Road, Surat-395 002
Jaipur	:	301 & 304, 3rd Floor, Luhadia tower, Ashok Marg, C Scheme, Jaipur - 302001
Lucknow	:	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow - 226001, Uttar Pradesh
Chandigarh	:	SCO 86 First Floor, Sector - 38C, Chandigarh - 160036(U.T)

KARVYCOMPUTERSHARE PRIVATE LIMITED

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala-799001, **Agra:** 1St Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra-282002, **Ahmedabad:** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad-380006, **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer-305001, **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola-444004, **Aligarh:** 1St Floor, Kumar Plaza, Ramghat Road, Aligarh-202001, **Allahabad:** Rsa Towers, 2Nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad-211001, **Alleppy:** 1st Floor, Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy-688011, **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar-301001, **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi-444601, **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala-133001, **Amritsar:** 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar-143001, **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand -380001, **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur-515001, **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar-393002, **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol-713303, **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad-431005, **Azamgarh:** 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276001, **Balasore:** M.S Das Street, Gopalgaon, Balasore, Orissa, Balasore-756001, **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore-560004, **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura-722101, **Bareilly:** 1St Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Railway Station, Bareilly-243001, **Barhampore (Wb):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb)-742101, **Baroda:** 203, Corner point, Jetalpur Road, Baroda, Gujarat, Baroda-390007, **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai-851117, **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room I Beside Harsha Appliances, Club Road, Belgaum -590001, **Bellary:** No. 1, Khb Colony, Gandhi Nagar, Bellary-583103, **Berhampur (Or):** Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or)-760001, **Betul:** 107, 1St Floor, Hotel Utkarsh, J. H. College Road, Betul-460001, **Bhagalpur:** 2Nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur-812001, **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch-392001, **Bhatinda:** #2047-A 2Nd Floor, The Mall Road, Above Max New York Life Insurance, Bhatinda-151001, **Bhavnagar:** Krishna Darshan Complex, Parimal Chowk, Office No. 306-307, 3Rd Floor, Above Jed Blue Show Room, Bhavnagar-364002, **Bhilai:** Shop No -1, First Floor Plot No -1, Commercial Complex Nehru Nagar - East, Bhilai-490020, **Bhilwara:** Shop No. 27-28, 1St Floor, Heera Panna Market, Pur Road, Bhilwara-311001, **Bhopal:** Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal-462011, **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar-751007, **Bikaner:** 70-71, 2Nd Floor I Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner-334001, **Bilaspur:** Shop No -225, 226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur-495001, **Bokaro:** B-1, 1St Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro-827004, **Borivali:** A-1, Himanshu Building, Sodawala Lane, Near Chamunda Circle, Borivali West, Borivali, Mumbai-400091, **Burdwan:** 63 Gt Road, Halder Complex 1St Floor, Burdwan-713101, **Calicut:** 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut-673004, **Chandigarh:** Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh-160022, **Chandrapur:** Shop No-6 Office No-2, 1St Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur-442402, **Chennai:** F-11, Akshaya Plaza, 1St Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai-600002, **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah-712101, **Cochin:** Ali Arcade, 1St Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam-682036, **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore-641018, **Cuttack:** Opp Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar, Cuttack-753001, **Dalhousie:** 1/R N Mukherjee Road, 2Nd Floor, Room no-226, Kolkata-700001, **Darbhanga:** Jaya Complex, 2Nd Floor, Above Furniture Planet, Donar, Chowk, Darbhanga-846003, **Davangere:** D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School, Davangere-577002, **Dehradun:** Kaulagarh Road, Near Sirmaur

Margabove, Reliance Webworld, Dehradun-248001, **Deoria**: 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-274001, **Dewas**: 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas-455001, **Dhanbad**: 208 New Market 2Nd Floor, Bank More, Dhanbad-826001, **Dharwad**: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad-580001, **Dhule**: Ground Floor Ideal Laundry, Lane No 4,, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule-424001, **Dindigul**: No : 9 Old No:4/B, New Agraharam, Palani Road, Dindigul-624001, **Durgapur**: MWAV-16 Bengal Ambuja, 2Nd Floor City Centre, Distt. Burdwan, Durgapur-16 ,Durgapur-713216, **Eluru**: D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital, R.R.Pet, Eluru-534002, **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode-638003, **Faridabad**: A-2B, 3rd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad-121001, **Ferozpur**: The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur-152002, **Gandhidham**: 204 2Nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham-382007, **Gandhinagar**: Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar-382007, **Gaya**: 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001, **Ghaziabad**: 1st Floor C-7, Lohia Nagar, Ghaziabad-201001, **Ghazipur**: 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur-233001, **Gonda**: Shri Market, Sahabgunj, Station Road, Gonda-271001, **Gorakhpur**: Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakpur-273001, **Gulbarga**: Cts No 2913 1st Floor, Asian Towers , Jagath Station Main Road, Next To Adithya Hotel, Gulbarga-585105, **Guntur**: D No 6-10-27, S rinilayam, Arundelpet, 10/1, Guntur-522002, **Gurgaon**: Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon-122001, **Guwahati**: 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati-781007, **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior-474009, **Haldwani**: Above Kapilaz, Sweet House, Opp Lic Building , Pilikothi, KALADHUNGI ROAD, Haldwani-263139, **Haridwar**: 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249401, **Hassan**: SAS no-212, Ground Floor, Sampige Road 1st cross, Near Hotel Souther Star, K R Puram, Hassan -573201, **Hissar**: Sco 71, 1st Floor, Red Square Market, Hissar-125001, **Hoshiarpur**: 1st Floor, The Mall Tower , Opp Kapila Hospital, Sutheri Road, Hoshiarpur-146001, **Hubli**: CTC No.483/A1/A2, Ground Floor , Shri Ram Palza , Behind Kotak Mahindra Bank , Club Road , Hubli-580029, **Hyderabad**: KARVY CENTRE' 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad-500034, **Hyderabad**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad-500032, **Indore**: 2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square Indore, Indore-452001, **Jabalpur**: Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur-482002, **Jaipur**: S16/A 1llrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur-302001, **Jalandhar**: 1st Floor, Shanti Towers , SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar-144001, **Jaigaon**: 269, Jaee Vishwa, 1 St Floor, Baliram Peth, Above United Bank Of India , Near Kishor Agencies, Jalgaon. -425001, **Jaipauriguri**: D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jaipauriguri-735101, **Jammu**: 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu-180012, **Jamnagar**: 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar-361001, **Jamshedpur**: 2ND FLOOR, R R SQUARE, SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA, MAIN ROAD, BISTUPUR, Jamshedpur-831001, **Jaunpur**: R N Complex, 1-1-9-G, In Front Of Pathak Honda, Umiharpur, Jaunpur-222002, **Jhansi**: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284001, **Jodhpur**: 203, Modi Arcade, Chopasni Road , Jodhpur-342001, **Junagadh**: 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh-362001, **Kannur**: 2 Nd Floor , Prabhath Complex, Fort Road, Nr.Icici Bank, Kannur-670001, **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur-208001, **Karaikudi**: No. 2, Gopi Arcade, 100 Feet Road, Karaikudi-630001, **Karimnagar**: H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, **Karnal**: 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132001, **Karur**: No.6, old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur-639001, **Kharagpur**: 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur-721304, **Kolhapur**: 605/1/4 E Ward, Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416001, **Kolkata**: 49A Jatini Das Road, Kolkata-700029, **Kollam**: Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam-691001, **Korba**: 1st Floor, City Centre, 97 IRTC, Transport Nagar, Korba-495677, **Kota**: 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota-324007, **Kottayam**: 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam-686002, **Kurnool**: Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near Sbi Main Branch, Kurnool-518004, **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow-226001, **Ludhiana**: Sco - 136 , 1st Floor Above Airtel Showroom , Feroze Gandhi Market , Ludhiana -141001, **Madurai**: Rakesh towers, 30-C, 1st floor, Bye pass Road, Opp Nagappa motors, Madurai-625010, **Malappuram**: First Floor, Peekays Arcade, Down Hill, Malappuram-676505, **Malda**: Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda-732101, **Mangalore**: Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore-575003, **Margao**: 2Nd Floor, Dalal Commercial Complex, Pajifond, Margao -403601, **Mathura**: Ambey Crown, 2nd Floor, In Front Of Bsa College, Gaushala Road, Mathura-281001, **Meerut**: 1st Floor, Medi Centre opp Icici Bank, Hapur Road Near Bachha Park, Meerut-250002, **Mehsana**: Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana-384002, **Mirzapur**: Abhay Mandir, Above HDFC Bank, Dankin Gunj, Mirzapur-200001, **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga-142001, **Moradabad**: Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad-244001, **Morena**: Moti Palace, Near Ramjanki Mandir, Near Ramjanki Mandir, Morena-476001, **Mumbai**: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg,, Behind Bse Bldg, Fort-400001, **Muzaffarpur**: First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur-842001, **Mysore**: L-350, Silver Tower, Ashoka Road, Opp. Clock Tower , Mysore -570001, **Nadiad**: 104/105, Near Paras Cinema, City Point Nadiad, Nadiad-387001, **Nagercoil**: 3A, South Car Street, Parsans Complex, 1st floor near LVB, Nagercoil-629001, **Nagpur**: Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth, Nagpur-440010, **Namakkal**: 105/2, Arun Towers, Paramathi Road, Namakkal-673001, **Nanded**: Shop No.4 , Santakripa Market, G G Road, Opp. Bank Of India, Nanded-431601, **Nasik**: F-1, Suyojit Sankul, Sharanpur Road, Near Rajiv Gandhi Bhavan, Nasik-422002, **Navsari**: 1/1 Chinmay Aracade, Opp Sattapir Rd, Tower Rd, Navsari-396445, **Nellore**: 16-2-230, Room No : 207 , 2Nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore-524001, **New Delhi**: 305 New Delhi House , 27 Barakhamba Road , New Delhi -110001, **Nizamabad**: H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfe Bank, Hyderabad Road, Nizamabad-503003, **Noida**: 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida-201301, **Palghat**: No: 20 & 21, Metro Complex H.P.O. Road Palakkad, H.P.O. Road, Palakkad-678001, **Panipat**: JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road , Panipat-132103, **Panjim**: Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim-403001, **Pathankot**: 1st Floor, 9 A, Improvement Trust Building , Patel Chowk , Pathankot-145001, **Patiala**: Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala-147001, **Patna**: 3A, 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna-800001, **Pollachi**: 146/4, Ramanathan Building , 1st Floor New Scheme Road , Pollachi-642002, **Pondicherry**: Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry-605001, **Pudukottai**: Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai-622001, **Pune**: Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune-411004, **Raipur**: Room No-TF-31, 3rd Floor, Millenium Plaza, Near Old Indian Coffee House, G E Road, Raipur-492001, **Rajahmundry**: D.No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry-533101, **Rajapalayam**: Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhungan Dist, Rajapalayam-626117, **Rajkot**: 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot, Rajkot-360001, **Ranchi**: Room No 307 3Rd Floor , Commerce Tower , Beside Mahabir Tower , Ranchi-834001, **Ratlam**: 1 Nagpal Bhawan , Free Ganj Road , Do Batti , Near Nodia Care , Ratlam-457001, **Renukoot**: Radhika Bhavan , Opp. Padmini Hotel, Murdha, Renukoot , Renukoot-231217, **Rewa**: 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485001, **Rohtak**: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-124001, **Roorkee**: Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee-247667, **Rourkela**: 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla-769012, **Sagar**: Satyam complex , 1st floor, Infront of cantt shopping mall,, 5 civil lines, Sagar-470002, **Saharanpur**: 18 Mission Market, Court Road, Saharanpur-247001, **Salem**: NO 3/250 , Brindavan Road, 6th Cross, Perumal kovil back side, Fairland's, Salem-636016, **Sambalpur**: Ground Floor Quality Mission, Infront of bazaar kolkata, Nayapara, Sambalpur-768001, **Satna**: 1st Floor , Gopal Complex, Near Bus Stand, Rewa Road, Satna-485001, **Secunderabad**: Crystal Plaza 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad-500003, **Shaktinagar**: 1St/A-375, V V Colony, Dist Sonebhadra, Shaktinagar-231222, **Shillong**: Annex Mani Bhawan , Lower Thana Road , Near R K M Lp School , Shillong-793001, **Shimla**: Triveni Building, By Pas Chowk Khallini, Shimla-171002, **Shimoga**: Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Lr Road, Durgigudi, Shimoga-577201, **Shivpuri**: 1st Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri-473551, **Sikar**: First Floor, Super Tower , Behind Ram Mandir Near Taparya Bagichi , Sikar -332001, **Silchar**: N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar-788001, **Siliguri**: Nanak Complex, Sevoke Road, Siliguri-734001, **Sitapur**: 12/12-A Sura Complex, Arya Nagar Opp, Mal Godam, Sitapur-261001, **Sivakasi**: 363, Thiruthangal Road, Opp: TNEB, Sivakasi-626123, **Solan**: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173212, **Solapur**: Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur-413004, **Sonepat**: 205 R Model Town, Above Central Bank Of India, Sonepat-131001, **Sri Ganganagar**: 35EBlock, Opp: Sheeta Mata Vaateka Sri Ganganagar, Sri Ganganagar-335001, **Srikakulam**: D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam-532001, **Sultanpur**: 1077/3, Civil Lines Opp Bus Stand , Civil Lines, Sultanpur-228001, **Surat**: G-5 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395002, **Thane**: 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), , Mumbai-400602, **Thanjavur**: No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore-613001, **Thodupuzha**: First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha-685584, **Tirunelveli**: 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli-627001, **Tirupathi**: H.No:10-13-425, 1st Floor , Tilak Road, Opp: Sridevi Complex, Tirupathi-517501, **Tirupur**: First floor, 244 A, Above Selvakumar Dept stores, Palladam Road, Opp to Cotton market complex, Tirupur-641604, **Tiruvalla**: 2Nd Floor, Erinjeri Complex, Ramanchira, Opp Axis Bank, Thiruvalla-689107, **Trichur**: 2Nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur-680001, **Trichy**: 60, Sri Krishna Arcade, Thennur High Road, Trichy-620017, **Trivandrum**: 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum-695010, **Tuticorin**: 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628003, **Udaipur**: 201-202, Madhav Chambers, Opp G P O , Chetak Circle , Udaipur-313001, **Ujjain**: 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain-456010, **Valsad**: Shop No 2 , Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad-396001, **Vapi**: Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi-396195, **Varanasi**: D-64/1321st Floor, Anant Complex, Sigra, Varanashi-221010, **Vashi**: Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar,, Vashi, Mumbai-400705, **Vellore**: 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore-632001, **Vijayanagaram**: Soubhagya, 19-6-1/3, 2Nd Floor, Near Fort Branch, Opp: Three Temples, Vizianagaram-535002, **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada-520010, **Vile Parle** : 104, Sangam Arcade , V P Road, Opp: Railway Station ,Above Axis Bank Atm, Vile Parle (west), Mumbai-400056, **Visakhapatnam**: Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam-530016, **Warangal**: 5-6-95, 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal-506001, **Yamuna Nagar**: Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar-135001,

4 JOINT APPLICANT'S DETAILS

SECOND APPLICANT'S DETAILS

☐ Mr. ☐ Ms. ☐ M/sMode of Holding ☐ Joint ☐ Anyone or Survivor (Default)

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

Date of Birth D D M M Y Y Y Y Place of Birth Country of Birth Nationality ☐ Indian ☐ US ☐ Others (Please Specify)Occupation ☐ Pvt. Sector Service ☐ Public Sector ☐ Gov. Service ☐ Housewife ☐ Defence ☐ Professional ☐ Retired ☐ Business ☐ Agriculture ☐ Student ☐ Forex Dealer ☐ Others Specify

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

THIRD APPLICANT'S DETAILS

☐ Mr. ☐ Ms. ☐ M/s

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

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

PAN /PEKRN** Email ID Mobile

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

Date of Birth D D M M Y Y Y Y Place of Birth Country of Birth Nationality ☐ Indian ☐ US ☐ Others (Please Specify)Occupation ☐ Pvt. Sector Service ☐ Public Sector ☐ Gov. Service ☐ Housewife ☐ Defence ☐ Professional ☐ Retired ☐ Business ☐ Agriculture ☐ Student ☐ Forex Dealer ☐ Others Specify

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

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

5 DEMAT ACCOUNT DETAILS

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

DP ID Beneficiary A/c No.

6 EMAIL COMMUNICATION

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

7 INVESTMENT & PAYMENT DETAILS

Payment Type (Please ✓) ☐ Non - Third party payment ☐ Third party payment (Please fill the Third Party Payment Declaration Form)Scheme ☐ Motilal Oswal MOST Focused Dynamic Equity Fund (MOST Focused Dynamic Equity)Plan ☐ Regular ☐ Option ☐ Growth (Default Option) ☐ Div - Payout ☐ Quarterly ☐ Annually (Default Option)☐ Direct (Default Plan) ☐ Div - Reinvestment (Default Option) ☐ Quarterly ☐ Annually (Default Option)☐ LUMP SUM INVESTMENT

OR

☐ SYSTEMATIC INVESTMENT PLAN / MICRO SIP-ECS (please fill ECS Debit Form-2)

LUMP SUM INVESTMENT	Payment Mode:	<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds Transfer
	Amount (₹) (i)	
	DD charges (₹) (ii)	
	Total Amt. (₹) (i)+(ii)	
	Instrument No.	Date D D M M Y Y Y
	Bank Name	
Bank A/c No.		
Branch Name & City		
Account Type:	<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	

SYSTEMATIC INVESTMENT PLAN	1 st SIP Instalment	
	Amount (₹)	
	Cheque /DD No.	Date D D M M Y Y Y
	Drawn on Bank	Bank & Branch
	Subsequent SIP Instalment Amount (₹)	
		In words
	Weekly	<input type="checkbox"/> (1 st , 7 th , 14 th , 21 st , 28 th)
	Fortnightly	<input type="checkbox"/> 1 st -14 th <input type="checkbox"/> 7 th -21 st <input type="checkbox"/> 14 th -28 th
Monthly	<input type="checkbox"/> 1 st <input type="checkbox"/> 7 th (Default) <input type="checkbox"/> 14 th <input type="checkbox"/> 21 st <input type="checkbox"/> 28 th	
Quarterly	<input type="checkbox"/> 1 st <input type="checkbox"/> 7 th (Default) <input type="checkbox"/> 14 th <input type="checkbox"/> 21 st <input type="checkbox"/> 28 th	
SIP Period From	M M Y Y To <input type="checkbox"/> Perpetual <input type="checkbox"/> other M M Y Y	

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

Bank Name																																
Bank A/c No.											Type	<input type="checkbox"/> Current	<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR	<input type="checkbox"/> Others	Specify														
Branch Name																City											Pin					
IFSC Code (11 digit)*											MICR Code (9 digit)*											*Mentioned on your cheque leaf										

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

9 NOMINATION DETAILS (Refer Instruction 9)

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

10 FATCA- CRS Declaration and Supplementary Information

10A Declaration for Individual

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes ☐ No ☐
If 'No' please proceed for the signature of declaration
If 'YES', please fill for ALL countries (other than India) in which you are a Resident for tax purposes i.e., where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries[#]

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

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

10B Declaration for Non-Individual / Legal Entity

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

Country	Tax Identification Number [%]	Identification Type (TIN or Other, please specify)

[%] In case Tax Identification Number is not available, kindly provide its functional equivalent.
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.
In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here
Please refer to para 3(vii) Exemption code for U.S. persons of FATCA instructions & Definitions Non-Individual.

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

1. We are a,	Global Intermediary Identification Number (GIIN)	
Financial institution <input type="checkbox"/>	Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below	
or	Name of sponsoring entity	
Direct reporting NFE <input type="checkbox"/>		
(please tick as appropriate)		
GIIN not available (please tick as applicable)	<input type="checkbox"/> Applied for	<input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category
If the entity is a financial institution,	<input type="checkbox"/> Not obtained – Non-participating FI	

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

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded)
		Name of stock exchange
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)
		Name of listed company
		Nature of relation <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company
		Name of stock exchange
3. Is the Entity an active Non Financial Entity (NFE)	No <input type="checkbox"/>	Yes <input type="checkbox"/> Nature of Business
		Please specify the sub-category of Active NFE (Mention code –refer 2 FATCA instruction and definition for non-individual)
4. Is the Entity a passive NFE	No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.)
For details please refer FATCA Instructions and Definitions (for Non-Individuals)		Nature of Business

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

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

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

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

⁹⁶ In case Tax Identification Number is not available, kindly provide functional equivalent

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

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

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

Name of UBO	Address (Include State, Country, PIN/ZIP Code & Contact Details)	Address Type	PAN/Tax Payer Identification No./ Equivalent ID No. ⁹⁶	Country of tax Residency*	Controlling Person Type ¹ (Mandatory)	% of beneficial interest
		<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	No.: Type:			
		<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	No.: Type:			
		<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	No.: Type:			

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

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

12 DECLARATION AND SIGNATURE

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

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

FATCA / CRS Certification:

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

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
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Date:

Place:



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

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

1 General Information

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

c. Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

- Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant / joint holder is permitted with the minor beneficiary.

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

f. Employee Unique Identification Number (EUN)

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 EUN obtained by him/her from AMFI. EUN 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 EUN is correctly filled in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUN 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.

g. Overseas Distributors

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

h. Direct Investments

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

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

- If the Scheme name on the application form and on the payment instrument are different, the application will be processed and units will be allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

k. E-mail Communication

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

2 Compliance and Prevention of Anti Money Laundering

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

3 Applicant's Personal Information

- Please furnish your name and complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos. This would help us reach you faster.
- Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust / Society / Fils / Association of Person/ Body of Individuals.
- KYC Compliance:** KYC is mandatory for all investors (including joint holders, guardians of minors and NRIs) to enclose a copy of KYC compliance to the application for investing in mutual fund schemes.
- If you have not indicated your Tax Status in the Application Form, the same would be assumed to be others.

4 Bank Account Details

An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption/ dividend proceeds are to be paid). Bank account details provided in the application will be used for refunding rejected applications where DP ID is not matching. Investors are requested to provide Bank Account Detail linked with their Demat Account. In case of discrepancies Bank Account Details as per depository records will prevail.

5 Payment Details

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

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

- Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construed to be a third party payment.
- Application with Third Party payments will not be accepted except in the following cases:
 - Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-.
 - Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
 - Custodian on behalf of an FI or a client.

7 Demat Account

Investors have an option to hold the Units in dematerialized form. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

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

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

8 NRIs/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 confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted).

- Payment by the FI 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 FI with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

9 Nomination Details

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

Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable.

10 Declaration and Signatures

- 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.

11 Transaction Charges

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

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

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

TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

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

Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchange(s).

12 Systematic Investment Plan (SIP)

Monthly, Weekly, Fortnightly : Minimum ₹1,000 & 6 instalments

Quarterly : Minimum ₹2,000 & 3 instalments

The dates for the Auto Debit Facility for all schemes of Motilal Oswal Mutual Fund is 1st, 7th, 14th, 21st or 28th 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. In case if no date is selected, 7th would be the default SIP Date. No Post Dated cheques would be accepted for SIP. The default cycle date of SIP & STP Monthly/Quarterly will be 7th.

Micro Systematic Investment Plan (SIP)

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

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

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

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

13 PAN DETAILS

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

14 KYC REQUIREMENTS AND DETAILS

- Basic KYC:** Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.
- Additional Details:** Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.
- 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 complied with by all the applicants. KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant.
- Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.

f. Ultimate Beneficiary Owners

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/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.motilalshares.com. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

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

15 MODE OF PAYMENT

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

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

16. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

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

(An open ended equity Scheme) New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: 6th September, 2016 NFO Closes on: 20th September 2016

Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

Application No.

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

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

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First Holder	Second Holder	Third Holder
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1 UNIT HOLDER INFORMATION

☐ Mr. ☐ Ms. ☐ M/s

Existing Folio Number Mobile No. Email ID

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

2 SYSTEMATIC INVESTMENT PLAN DETAILS

Plan / Option	SIP Frequency and Date	SIP Month / Year/ Perpetual	SIP Amount Min. ₹ 1000/- (Weekly/Fortnightly/ Monthly) & ₹ 2000/- (Qtrly)
Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct* Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Div Payout <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually* <input type="checkbox"/> Div Reinvestment* <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually*	Weekly <input type="checkbox"/> (1 st , 7 th , 14 th , 21 st , 28 th) Fortnightly <input type="checkbox"/> 1 st -14 <input type="checkbox"/> 7 th -21 st <input type="checkbox"/> 14 th -28 th Monthly <input type="checkbox"/> 1 st <input type="checkbox"/> 7 th * <input type="checkbox"/> 14 th <input type="checkbox"/> 21 st <input type="checkbox"/> 28 th Quarterly <input type="checkbox"/> 1 st <input type="checkbox"/> 7 th * <input type="checkbox"/> 14 th <input type="checkbox"/> 21 st <input type="checkbox"/> 28 th	<div> <div> <div>M</div><div>M</div> </div> <div> <div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div> </div> <div>to</div> <div> <div>M</div><div>M</div> </div> <div> <div>Y</div><div>Y</div><div>Y</div><div>Y</div> </div>	or <input type="checkbox"/> Perpetual SIP

*Default

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

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

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

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

	UMRN	For Official Use															Date	D	D	M	M	Y	Y	Y	Y																
<div style="border: 1px solid black; padding: 2px;"> Tick (✓) </div> <div style="border: 1px solid black; padding: 2px;"> Create <input checked="" type="checkbox"/> </div> <div style="border: 1px solid black; padding: 2px;"> Modify <input checked="" type="checkbox"/> </div> <div style="border: 1px solid black; padding: 2px;"> Cancel <input checked="" type="checkbox"/> </div>	Sponsor Bank Code	For Official Use										Utility Code	For Official Use																												
I/We hereby authorize		Motilal Oswal Mutual Fund															To Debit (to tick ✓)		<input type="checkbox"/> SB		<input type="checkbox"/> CA		<input type="checkbox"/> CC		<input type="checkbox"/> SB-NRE		<input type="checkbox"/> SB-NRO		<input type="checkbox"/> Other												
Bank a/c number																																									
with Bank		Name of customer bank															IFSC											Or MICR													
an amount of Rupees		₹																																							
FREQUENCY	<input type="checkbox"/> Mthly <input type="checkbox"/> Qtrly <input type="checkbox"/> H.Yrly <input type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented		DEBIT TYPE		<input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount																																				
Reference 1																															Mob. No.										
Reference 2																															Email ID										

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

Period									
From	D	D	M	M	Y	Y	Y	Y	
To	3	1	1	2	2	0	9	9	
Or	<input checked="checked" type="checkbox"/> Until cancelled								

1. _____ Signature Primary account holder

1. _____

2. _____ Signature of account holder

2. _____

3. _____ Signature of account holder

3. _____

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account based on the instruction as agreed and signed by me.

I have understood that I am authorized to cancel/ amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/ corporate or the bank where I have authorized the debit

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Application No.

Folio No.	<input type="text"/>	Investor Name	<input type="text"/>
Scheme Name	<input type="text" value="(Motilal Oswal MOSt Focused Dynamic Equity Fund)"/>	Plan	<input type="text"/> Option <input type="text"/>
SIP Period From	<input type="text" value="DDMMYY"/> To <input type="text" value="DDMMYY"/>	<input type="text"/>	<input type="text" value="Perpetual SIP"/>

SYSTEMATIC INVESTMENT PLAN DETAILS

- The Mandate will be registered under the best suited mode i.e. NACH or ECS or SI at the discretion of its appointed payment Aggregator through whom the mandate will be registered for the SIP debit facility.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Where the cancelled cheque or a copy of the cheque does not mention the bank account holder's name(s), Investor should provide self-attested bank pass book copy / bank statement / bank letter to substantiate that the first unit holder is one of the joint holder of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances.
 - Payment by parents / grand-parents / related person on behalf of a minor in consideration of natural love and affection or as gift provided the purchase value is less than or equal to ` 50,000/- and KYC is completed for the registered Guardian and the person making the payment. However, single subscription value shall not exceed above ` 50,000/- (including investment through each regular purchase or single SIP instalment). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio. Additional declaration in the prescribed format signed by the guardian and parents/grand -parents/ related person is also required along with the application form.
 - Payment by an Employer on behalf of employee under Systematic Investment plans through, Payroll deductions provided KYC is completed for the employee who is the beneficiary investor and the employer who is making the payment. Additional declaration in the prescribed format signed by employee and employer is also required along with the application form
 - Custodian on behalf of an FI or a Client provided KYC is completed for the investor and custodian. Additional declaration in the prescribed format signed by Custodian and FI/ Client is also required along with the application form .
- Please not that in the event of a minor mismatch between the bank account number mentioned in the application form and as appearing in the cheque leaf submitted, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf.
- AUTHORISATION BY BANK ACCOUNT HOLDER(S)
 - Please indicate the name of the bank & branch, bank account number.
 - If the mode of operation of bank account is joint, all bank account holders would need to sign at the place marked.
- Applications incomplete in any respect are liable to be rejected. AMC/ Service Provider shall have absolute discretion to reject any such Application forms.
- AMC or other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. The investor assumes the entire risk of using this facility and takes full responsibility.
- DECLARATION & SIGNATURES
This section need to be signed by the applicant(s) / unit holder(s) at the places marked as per the mode of holding recorded with us (i.e. "Single", "Anyone or Survivor" or "Joint").

TERMS AND CONDITIONS FOR ECS (Debit Clearing)

- The cities/ banks/ branches in the list may be modified /updated / changed / removed at any time in future entirely at the discretion of Motilal Oswal Mutual Fund without assigning any reasons or prior notice. If any city / bank/ branch is removed, SIP instructions for investors in such city/bank/branch via (ECS) (Debit Clearing) Direct Debit route will be discontinued without prior notice.
- List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing):-

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhiwara, Bhopal, Bhubaneswar, Bijnor, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Rajpur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag
- List of Banks for SIP Direct Debit Facility:-

Allahabad Bank, Axis Bank, Bank of Baroda, Bank of India, Citi Bank, Corporation Bank, Federal Bank, ICICI Bank, IDBI Bank, Indust Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, State Bank of India, State Bank of Patiala, UCO Bank, Union Bank of India, United Bank of India
- Applications for SIP Auto Debit (ECS/ Direct Debit) Facility would be accepted only if the bank branch participates in local MICR/ECS clearing.
- In case the investor's bank chooses to cross verify the auto debit mandate with him/ her as the bank's customer, investor would need to promptly act on the same. AMC/ Service Provider will not be liable for any transaction failures due to rejection of the transaction by investor's bank/ branch or its refusal to register the SIP mandate or any charges that may be levied by the Bank/ Branch on investor / applicant.

INSTRUCTIONS TO FILL THE NACH / ECS / SI MANDATE

- UMRN Code, Sponsor Code, and Utility Code are for official use only. Please do not write anything in these boxes/spaces.
- The following information has to be mandatorily filled in the Mandates. In case any of these fields are not filled, the mandate is liable for rejection.
 - Please tick the Appropriate Account Type and furnish the Bank Account Number from which the SIP installment/s is/are to be debited.
 - Please mention the Bank Name, 11 Digit IFSC code, 9 Digit MICR Code of your Bank in the appropriate boxes provided for the purpose. The MICR code is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of these information, Mandate registration is liable to be rejected.
 - Please mention the maximum amount that can be debited using this mandate. The amount needs to be mentioned both in words as well as numbers.
 - Please mention your Mobile Number and Email Id on the mandate form.
 - 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.

**Motilal Oswal MOST Focused Dynamic Equity Fund (MOST Focused Dynamic Equity)**

(An open ended equity Scheme) New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: 6th September, 2016 NFO Closes on: 20th September 2016

Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

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

Application No.

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.

1. BENEFICIAL INVESTOR INFORMATION

FOLIO NO. (For existing investor) _____ Application No. _____

NAME OF FIRST/ SOLE APPLICANT (Beneficial Investor)

Mr. / Ms. / M/s.	F	I	R	S	T							M	I	D	D	L	E								L	A	S	T		
------------------	---	---	---	---	---	--	--	--	--	--	--	---	---	---	---	---	---	--	--	--	--	--	--	--	---	---	---	---	--	--

2. THIRD PARTY INFORMATION

NAME OF THIRD PARTY (Person Making the Payment)

Mr. / Ms. / M/s.	F	I	R	S	T									M	I	D	D	L	E										L	A	S	T		
------------------	---	---	---	---	---	--	--	--	--	--	--	--	--	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	---	---	---	---	--	--

Nationality_____PAN#_____ KYC** (Please ☒ Attached (Mandatory for any amount))

#Mandatory for any amount. Please attach PAN Proof.

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)

Mr. / Ms.	F	I	R	S	T									M	I	D	D	L	E										L	A	S	T		
-----------	---	---	---	---	---	--	--	--	--	--	--	--	--	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	---	---	---	---	--	--

Designation _____

[illegible]

City											State										Pin Code									
------	--	--	--	--	--	--	--	--	--	--	-------	--	--	--	--	--	--	--	--	--	----------	--	--	--	--	--	--	--	--	--

CONTACT DETAILS

Tel. : Off.				STD Code				Tel. : Res.				STD Code				Mobile			
-------------	--	--	--	----------	--	--	--	-------------	--	--	--	----------	--	--	--	--------	--	--	--

Fax					STD Code					Email	
-----	--	--	--	--	----------	--	--	--	--	-------	--

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR [Please ✓ ("") as applicable.]

Status of the Beneficial Investor	Minor	<input type="checkbox"/> FI <input type="checkbox"/> Client	Employee (s)
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand Parent <input type="checkbox"/> Related Person _____ _____ (Please specify)	Custodian SEBI Registration No. of Custodian Registration Valid Till <div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div>	Employer
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of Client and the source of this payment is from funds provided to us by FI/Client.	FI/I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans through Payroll Deductions.

3. THIRD PARTY PAYMENT DETAILS

Mode of Payment [Please ✓ (/)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account.
Demand Draft <input type="checkbox"/>	Number debited for issue of the instrument.
Banker's Cheque <input type="checkbox"/>	
RTGS <input type="checkbox"/>	
NEFT <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
Fund Transfer <input type="checkbox"/>	

* Motilal Oswal Mutual Fund/ Motilal Oswal Asset Management Company Limited reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount*	in figures		in words												
Cheque/DD/PO/UTR No.				Cheque/DD/PO/RTGS Date				D	D	M	M	Y	Y	Y	Y
Pay- in Bank A/c No.															
Name of the Bank															
Branch								Bank City							
Account Type [Please ✓] <input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS (please specify)															

including Demand Draft charges, if any.

4. DECLARATIONS & SIGNATURE/S

THIRD PARTY DECLARATION

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

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

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

Applicable to NRIs only:

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (✓) ☐ Yes ☐ No

If yes, (✓) ☐ Repatriation basis

☐ Non-repatriation basis

Signature of the Third Party _____

BENEFICIAL INVESTOR(S) DECLARATION

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

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

Applicable to Guardian receiving funds on behalf of Minor only:

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

SIGNATURE/S

X First / Sole Applicant / Guardian

Second Applicant

Third Applicant

THIRD PARTY PAYMENT RULES

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

Illustrations

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

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

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
- Motilal Oswal Mutual Fund/Motilal Oswal Asset Management Company will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
 - Payment by Parents / Grand-Parents / Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- each regular Purchase or per SIP installment.
 - Payment by Employer on behalf of employee(s) under Systematic Investment Plan (SIP) Payroll deductions.
 - Custodian on behalf of an FII or a Client.

* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
 - Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of Motilal Oswal Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

ASBA Forms should be submitted only with an authorized branch of designated SCBs. Not to be submitted at any offices of Motilal Oswal Mutual Fund or its Registrar, Karvy

IMPORTANT INFORMATION & INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

Background : In its continuing endeavour to make the existing public issue process more efficient, SEBI introduced a supplementary process of applying in public issues, viz : the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

- 1. Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. There are 57 Banks that have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R & TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids, (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred to as "ASBA Investors".
- 4. ASBA Facility in Brief:** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the

ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New Fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/ Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

- 5. Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009. Investors are requested to check with their respective banks about the availability of the ASBA facility.

Other Information for ASBA Investors:

1. SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period. 2. SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs. 3. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it. 4. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed. 5. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process. 6. R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc. 2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked. 3. ASBA Application Form without the stamp of the SCSB. 4. Application by any person outside India if not in compliance with applicable foreign and Indian laws. 5. Bank account details not given/incorrect details given. 6. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA application form. 7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account. 8. Insufficient funds in the investor's account. 9. Application accepted by SCSB and not uploaded on/with the Exchange/Registrar. 10. Motilal Oswal Mutual Fund or its Registrar, Karvy shall not be liable for any negligence or mistake committed by the SCSBs.

FATCA& CRS Instructions

FATCA Instructions & Definitions Individual

FATCA & CRS TERMS & CONDITIONS

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
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/mailling 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 prevail in respect to interpretation of the terms specified in 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;
or
(b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
(ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05 and 06 and 07- refer point 2c.)
(v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues,

or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

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

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

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

FATCA Instructions & Definitions Non-Individual

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	<div>Any NFE that fulfills all of the following requirements:</div> <div><div>• 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;</div><div>• It is exempt from income tax in India;</div><div>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</div></div> <div>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.</div> <div>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</div> <div>(i) an Investor Protection Fund referred to in clause (23EA);</div> <div>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</div> <div>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</div>

3. Other definitions:

(i) Related entity

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

(ii) Passive NFE

The term passive NFE means

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

(iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest,
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts
- But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

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

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

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

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

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

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

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664©) 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
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(C)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan