



**KEY INFORMATION MEMORANDUM**

**Motilal Oswal Liquid Fund (MOFLF)**  
An Open Ended Liquid Scheme

<p><b>This product is suitable for investors who are seeking*</b></p>	
<ul style="list-style-type: none"> <li>• Regular income over short term</li> <li>• Investment in money market securities</li> </ul>	

\*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: December 11, 2018**

**New Fund Offer Closes on: December 18, 2018**

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

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

**This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors’ rights & services, risk factors, penalties & pending**

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*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com).

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

This KIM is dated November 29, 2018.

**TYPE AND CATEGORY OF SCHEME**

<b>Name of the Scheme</b>	Motilal Oswal Liquid Fund (MOFLF)
<b>Type of the Scheme</b>	An open ended liquid fund
<b>Category of Scheme</b>	Liquid Fund

**INVESTMENT OBJECTIVE**

The investment objective of the Scheme is to generate optimal returns with high liquidity to the investors through a portfolio of money market securities.

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:

<b>Instrument</b>	<b>Allocations (% of total assets)</b>	<b>Risk Profile High/Medium / Low</b>
CBLO, Treasury Bills, Cash Management Bills and Commercial Deposits of Scheduled Commercial Banks having maturity upto 91 days only	0% - 100%	Low

Pursuant to SEBI circular no. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of up to 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.

Explanation:

1. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
2. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments as per investment objectives of the Scheme and as per the SEBI Regulations. The Scheme may also invest in units of debt and liquid mutual fund schemes. Money Market Instruments include CMBs, T-Bills, and Government securities with an unexpired maturity upto one year, CBLOs & Repo/ Reverse Repo. The scheme will not invest in Securitised debt, foreign securities, corporate repo & reverse repo and derivatives.

The Scheme may engage in Short Selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme may also engage in Securities Lending wherein the Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.

### **Change in Asset Allocation**

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In case of deviation, the portfolio would be rebalanced within 30 days from the date of deviation. In case the same is not aligned to the above asset allocation pattern within 30 days, justification shall be provided to the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action.

## **INVESTMENT STRATEGY**

The Fund Management team will endeavour to maintain a consistent performance in the scheme, giving utmost importance to safety & liquidity of the investments. The fund manager will try to achieve an optimal risk return balance for management of the portfolio. The investments in money market instruments carry various risks like interest rate risk, liquidity risk, default risk, purchasing power risk etc. While they cannot be done away with, efforts will be made to minimize the volatility by diversification and effective use of hedging techniques. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

## **RISK PROFILE OF THE SCHEME**

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

- **Market Risk**  
The Scheme's NAV will react to the interest rate movements. The Investor may lose money over short or long period due to fluctuation in Scheme's NAV in response to factors such as economic and political developments, changes in interest rates, inflation and other monetary factors and also movement in prices of underlining investments.
- **Regulatory Risk**  
Any changes in trading regulations by NSE or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
- **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 in which the scheme would invest as given in the SID carry different levels and types of risk. Different types of

securities tend to go through cycles of out-performance and under-performance in comparison with the general securities markets. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern.

- **Interest Rate Risk**

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

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

- **Reinvestment Risk**

Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

- **Pre-payment Risk**

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

- **Spread Risk**

In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

- **Settlement Risk**

Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.

- **Risks associated with investing in CBLO Segments**

The mutual fund is a member of securities and CBLO segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in CBLO segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

- **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 factors associated with Securities Lending**

Stock Lending is a lending of securities through an SEBI 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 stock 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 lent. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

- **Risks associated with short selling**

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

- **Right to Limit Redemptions**

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

- **Trading through mutual fund trading platforms of BSE and/ or NSE**

In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

### **Risk Control**

Risk is an inherent part of the investment function. Effective Risk management is critical to fund management for achieving financial soundness. Investment by the Scheme would be made as per the investment objective of the Scheme and in accordance with SEBI Regulations. AMC has adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep in line with the investment objective of the Scheme. The risk control process would include identifying the risk and taking proper measures for the same. The system has incorporated all the investment restrictions as per the SEBI guidelines and enables identifying and measuring the risk through various risk management tools like various portfolio analytics, risk ratios, average duration and analyses the same and acts in a preventive manner.

## **PLANS AND OPTIONS**

The Scheme offers two Plans: Regular Plan and Direct Plan.

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

**Direct Plan** is for investors who purchase/subscribe units in a Scheme directly with the Fund and is not routed through a Distributor (AMFI Registered Distributor/ARN Holder).

Each Plan offers Growth Option.

### **Growth Option:**

Under this Option, dividend will not be declared. Income/profits received/earned on the Scheme's corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV) of Units under this Option.

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

## **DEFAULT PLAN/OPTION**

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

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

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

### **APPLICABLE NAV**

#### **Cut off timing for subscriptions / purchases / switch-ins**

For Purchases including switch-ins:

- i. where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day of receipt of application;
- ii. where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the next business day ; and
- iii. irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

#### **Cut off timing for Redemption/ Repurchases/Switch out**

- (i) Where the application is received up to 3.00 pm – the closing NAV of day immediately preceding the next business day; and
- (ii) Where the application is received after 3.00 pm – the closing NAV of the next business day.

Transaction through online facilities/ electronic mode:

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

Transaction through Stock Exchange:

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

## **METHODOLOGY AND ILLUSTRATION OF SALE AND REPURCHASE OF UNITS**

### **a) Methodology of calculating sale price**

The price or NAV, an investor is charged while investing in an open-ended scheme is called sale or subscription price. Pursuant to SEBI Circular dated June 30, 2009, no entry load will be charged by the scheme to the investors. Therefore, Sale or Subscription price = Applicable NAV (for respective plan and option of the scheme)

Example: An investor invests Rs.10,000/- and the current NAV is Rs. 10/- then the purchase price will be Rs.10/- and the investor receives  $10,000/10 = 1000$  units.

### **b) Methodology of calculating repurchase price of Units**

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the investors. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price. Therefore, Repurchase or Redemption Price = Applicable NAV \*(1- Exit Load, if any)

Example: If the Applicable NAV is Rs. 10 and a 2% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs. 10 \* (1-0.02) = Rs. 10 \* (0.98) = Rs. 9.80.

## **MINIMUM APPLICATION AND REDEMPTION AMOUNT**

**Minimum Application Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.

**Minimum Redemption Amount:** Minimum of Rs. 500/- 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 Liquid Fund Index

**DIVIDEND POLICY**

The Scheme does not offer Dividend Option.

**NAME OF THE FUND MANAGER**

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.

**ADDITIONAL DISCLOSURES AS PER SEBI CIRCULAR DATED MARCH 18, 2016****A. Scheme's Portfolio Holdings**

This Scheme is a new scheme and hence the same is not applicable.

**B. Sector Allocation of the Scheme**

This Scheme is a new scheme and hence the same is not applicable.

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

This Scheme is a new scheme and hence the same is not applicable.

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

<b>Particulars</b>	<b>Amount (Rs.)</b>
Invested amount (Rs)	10,000
Annualised scheme performance	10%
Net Assets before expenses (Rs)	11,000
Annualised expense ratio	2.25%
Net Assets after expenses (Rs)	10,753
Returns on invested amount before expenses (Rs)	1,000
Returns on invested amount after expenses (Rs)	753
Returns on invested amount before expenses (%)	10.00%
Returns on invested amount after expenses (%)	7.53%

Please Note:

- The purpose of the above illustration is purely to explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year. The expenses of the Direct Plan under the Scheme may vary with that of the Regular Plan under the Scheme.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor.

## E. Investment Disclosure

This Scheme is a new scheme and hence the same is not applicable.

### EXPENSES OF THE SCHEME

#### (1) Load Structure:

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

### A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The NFO expenses will be borne by the AMC/MF, as may be applicable.

### B. ANNUAL SCHEME 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.

The total expenses of the scheme as per Regulation 52(6) schemes shall not exceed 2.25 per cent of the daily net assets of the scheme as stated below and are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	

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Registrar & Transfer Agent Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash trades.	
Goods and Service Tax (GST) on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52(6) (a) and (6) (c) (ii)	Upto 2.25%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)#	Upto 0.30%

\*Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

#Additional TER will be charged based on inflows only from retail investors (other than Corporates and Institutions) from B 30 cities.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.

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

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

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

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

All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. The TER of the Direct Plan will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan and no commission for distribution of Units will be paid / charged under the Direct Plan.

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

1. GST on investment and advisory fees charged to the scheme will be in addition to the maximum limit of TER as prescribed in regulation 52 (6) of the SEBI Regulations.
2. GST on expenses other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the SEBI Regulations.
3. GST 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.

In addition to the limits as specified in Regulation 52(6) of SEBI (Mutual Funds) Regulations 1996 or the Total Recurring Expenses (Total Expense Limit) as specified above, the following costs or expenses may be charged to the scheme:

Additional TER can be charged up to 30 basis points on daily net assets of the scheme as per regulation 52 of SEBI (Mutual Funds) Regulations, 1996 (hereinafter referred to as Regulations), if the new inflows from beyond top 30 cities are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher Provided that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities

In case inflows from beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows:

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

\* 366, wherever applicable.

The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The additional TER on account of inflows from beyond top 30 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment.

Mutual funds/AMCs shall make complete disclosures in the half yearly report of Trustees to SEBI regarding the efforts undertaken by them to increase geographical penetration of mutual funds and the details of opening of new branches, especially at locations beyond top 30 cities.

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

The Mutual Fund would update the current expense ratios on the website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com)) atleast three working days prior to the effective date of the change. Investors can refer to “Total Expense Ratio” section on <https://www.motilaloswalmf.com/downloads/mutual-fund/totalexpenseratio> for Total Expense Ratio (TER) details.

#### **WAIVER OF LOAD FOR DIRECT APPLICATIONS**

Not Applicable

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

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

<b>Particulars</b>	<b>Resident Investor</b>	<b>Mutual Fund</b>
Dividend Income	Nil	Nil
Long Term Capital Gains	20% with Benefit of Indexation	Nil
Short Term Capital Gains	Slab rate (Applicable Rate)	Nil
Tax on dividend distributed to unit holders	Nil	*29.9% (In case of Individual / HUF *34.944 in case of Others)

*\*Includes surcharge and health & education cess*

For the purpose of determining the tax payable by the scheme, the amount of distributed income has to be increased to such amount as would, after reduction of tax on such increased amount, be equal to the income distributed by the Mutual Fund. In other words, the amount payable to unit holders is to be grossed up for determining the tax payable and accordingly, the effective tax rate would be higher. The above-mentioned rate is without considering the grossing up.

Note: For details on taxation, please refer to the clause on Taxation in the Scheme Additional Information (SAI)

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

Mutual Funds/ AMCs shall prominently disclose the NAVs of all schemes under a separate head on their respective website and on the website of Association of Mutual Funds in India (AMFI). Further, Mutual Funds / AMCs shall extend facility of sending latest available NAVs to investors through SMS, upon receiving a specific request in this regard.

**FOR INVESTOR GRIEVANCES PLEASE CONTACT**

<b>Registrar</b>	<b>Motilal Oswal Mutual Fund</b>
Karvy Fintech Pvt. Ltd. Karvy Plaza, H. No. 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad-500034 <b>Tel No.:</b> 040-23320751/752/753 <b>E-mail Id:</b> <a href="mailto:motilal.karvy@karvy.com">motilal.karvy@karvy.com</a>	<b>Mr. Yatin Dolia - Investor Relation Officer</b> 10 <sup>th</sup> Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400 025 <b>Tel No.:</b> 1800-200-6626 <b>Fax No.:</b> 022 38464120 <b>Email Id:</b> <a href="mailto:mfservice@motilaloswal.com">mfservice@motilaloswal.com</a>

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

For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange or their distributor.

**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**

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

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

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

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

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

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

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

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

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

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

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

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

- i. Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction 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 to their e-mail address on a monthly basis, if so mandated.

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

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

**Annual Account Statement:**

The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement, The account statements in such cases may be generated and issued along with the Portfolio Statement or

Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

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

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

The Mutual Fund / AMC shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each month/half year.

In case of investors whose email addresses are registered with MOMF, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.

The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). The AMC shall provide physical copy of the statement of scheme portfolio on specific request received from investors.

**Half yearly Disclosures: Financial Results**

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

**Annual Report:**

The Mutual Fund / AMC will host the Annual Report of the Schemes on its website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year).

The Mutual Fund / AMC shall mail the scheme annual reports or abridged summary thereof to those investors whose e-mail addresses are registered with MOMF. The full annual report or abridged summary shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the investors on request at free of cost.

Investors who have not registered their e-mail id will have to specifically opt-in to receive a physical copy of the Annual Report or Abridged Summary thereof.

MOMF will publish an advertisement every year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of scheme wise Annual Report on the AMC website ([www.motilaloswalmf.com](http://www.motilaloswalmf.com) and [www.mostshares.com](http://www.mostshares.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

### Product Dashboard

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

### Special Products / facilities available during the NFO

The Special Products / Facilities available during the NFO are as follows:

- A. Systematic Investment Plan
- B. Systematic Transfer Plan
- C. Systematic Withdrawal Plan
- D. Motilal Oswal Value Index (MOVI) Pack Plan
- E. Online Facility
- F. Mobile Facility
- G. Application through MF utility platform
- H. Transaction through Stock Exchange
- I. Transaction through electronic mode
- J. Through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE
- K. Through mobile application of Karvy i.e. "KTRACK"
- L. ASBA

The above Special Products / Facilities are provided in details as follows:

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

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

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

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

SIP Frequency	Minimum Installment Amount	Number of Installments	Choice of Day/Date
Weekly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	Any day of the week from Monday to Friday
Fortnightly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	1 <sup>st</sup> -14 <sup>th</sup> , 7 <sup>th</sup> - 21 <sup>st</sup> and 14 <sup>th</sup> - 28 <sup>th</sup>
Monthly	Rs. 500/- and multiple of Re. 1/- thereafter	Minimum – 12 Maximum – No Limit	Any day of the month except 29 <sup>th</sup> , 30 <sup>th</sup> or 31 <sup>st</sup>

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Quarterly	Rs. 1,500/- and multiple of Re. 1/- thereafter	Minimum – 4 Maximum – No Limit	Any day of the month for each quarter (i.e. January, April, July, October) except 29 <sup>th</sup> , 30 <sup>th</sup> or 31 <sup>st</sup>
Annual	Rs. 6,000/- and multiple of Re. 1/- thereafter	Minimum – 1 Maximum – No Limit	Any day or date of his/her preference

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

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

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

### **B. Systematic Transfer Plan (STP)**

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

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

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

Minimum amount per STP installment under weekly/fortnightly/monthly STP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per STP installment under Quarterly STP	Rs. 1,500/- and multiple of Re. 1/- thereafter.
No. of STP Instalments a) Minimum b) Maximum	Six instalments (monthly/weekly/fortnightly/quarterly) No Limit
Periodicity	Weekly/fortnightly/Monthly/Quarterly
Dates available for STP Facility	1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> or 28 <sup>th</sup> of every month.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

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

### **C. Systematic Withdrawal Plan (SWP)**

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

subject to the minimum amount specified. The SWP may be terminated on written notice from the unit holder and it will terminate automatically when all the units of the unit holder are liquidated or withdrawn from the account.

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

Minimum amount per SWP installment under Weekly/ Fortnightly/Monthly/Annual SWP	Rs. 500/- and multiple of Re. 1/- thereafter.
Minimum amount per SWP installment under Quarterly SWP	Rs. 1,500/- and multiples of Re. 1/- thereafter.
Minimum amount per SWP installment under Annual SWP	Rs. 500/- and multiples of Re. 1/- thereafter.
No. of SWP Installments	
a) Minimum	Twelve installments (Monthly/Weekly/Fortnightly) Four installments (quarterly) One Installments (annual)
b) Maximum	No Limit
Periodicity	Weekly / Fortnightly / Monthly / Quarterly / Annual
Dates available for SWP Facility	1st, 7th, 14th, 21st or 28th of every Month/ Quarter.
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.

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

#### **D. Motilal Oswal Value Index (MOVI) Pack Plan**

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

The Salient features of the Plan are as under:

- A. MOVI helps gauge equity market. The Index is calculated taking into account Price to Earnings, Price to Book and Dividend Yield of the Nifty 50 Index.
- B. 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.

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*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

- C. NSE Indices Ltd. is the calculating agent of NIFTY MOVI. NSE Indices Ltd. 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.
- D. Transfer: This transfer is made from the Transferor Scheme to the Transferee Scheme, on the date of allocation based on NIFTY MOVI levels.
- E. Reverse Transfer: This transfer is made from the Transferee Scheme to the Transferor Scheme, when appreciation in the market value of the Transferee Scheme results in a breach of the prescribed allocation level as determined by NIFTY MOVI.
- F. This Plan presently offers two enrolment options:
- One Time Investment
  - Systematic Transfer Plan (STP) with a minimum of 6 installments.
- G. Minimum amount under this Plan is as follows:

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

- H. The date of allocation will be the 15<sup>th</sup> of every month. In case the date of allocation falls on a Non-Business Day or falls during a book closure period, the immediate following Business Day will be considered as the date of allocation.
- Note:** Under ‘One Time Investment’ enrolment option, in addition to the 15<sup>th</sup> of every month, allocation will occur on the business day succeeding the date of enrolment into the MOVI Pack Plan.
- I. Under ‘STP’ enrolment option, if the Unit holder has an existing Systematic Investment Plan (SIP) in the Transferor scheme where the date of SIP falls on a date later than or on 15<sup>th</sup> of every month, then allocation for that amount will occur on 15<sup>th</sup> of the subsequent month.
- J. On the date of allocation, the prescribed percentage of the amount will be transferred in the Transferee Scheme at the closing NAV of the same day i.e. date of allocation.
- K. The AMC will require upto 7 calendar days from the date of submission of valid enrolment forms to register the Investor under this Plan. Therefore, in the intervening period i.e. date of submission of enrolment form and date of registration, if the date of allocation is crossed, then the same will be considered at the next date of allocation.
- L. The amount transferred under this Plan from the Transferor Scheme to Transferee Scheme shall be effective by redeeming units of Transferor Scheme at applicable NAV, (subject to the applicable exit load, if any) and subscribing to the units of the Transferee Scheme at applicable NAV on the date of allocation.

- M. Unit holders can discontinue the Plan at any time by providing a written request which shall be made effective within 7 calendar days of the date of receipt of the said request.
- N. This Plan will be automatically terminated if all units are liquidated or withdrawn or pledged or upon receipt of intimation of death of the unit holder.
- O. Unit holders should note that investor details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
- P. Any change in methodology of MOVI would only be carried out by obtaining prior consent of the Board of Trustees of Motilal Oswal Trustee Company Limited, the Trustees to Motilal Oswal Mutual Fund.
- Q. Given the two way movement of investments between funds, liquidity at times may be restricted by trading volumes, settlement periods, and inordinately large number of redemption requests or restructuring of the Scheme. This may impact the performance of the underlying scheme.

Investors may approach/consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.

Investors are required to refer to the terms and conditions mentioned in the enrolment form.

The Trustee/AMC reserves the right to change/modify the terms and conditions of the MOVI Pack Plan or withdraw this facility.

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

#### **E. Online Facility**

This facility enables the investors to transact online through the official website <https://www.motilal Oswalmf.com/investonline/>. Accordingly, the said website will also be considered as an official point of acceptance. Investors can execute transactions online for purchase, switch, Systematic Investment Plan (SIP), Systematic Transfer Plan and Redemption for units of schemes of Motilal Oswal Mutual Fund and other services as may be introduced by Motilal Oswal Mutual Fund from time to time.

#### **F. Mobile Application:**

This facility enables investors to transact through the official application to execute transactions for purchases, SIP, STP, redemptions, switches, view portfolio valuation, download the account statements and avail such other services as may be introduced by the Fund from time to time on their mobile handsets.

#### **G. Application through MF utility platform**

Motilal Oswal Asset Management Company Limited (MOAMC) has entered into an agreement with **MF Utilities India Private Limited (“MFUI”)**, a “Category II – Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to the schemes of Motilal Oswal Mutual Fund except Exchange Traded Funds (ETFs) can be done through MFUI either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized **Points of Service (“POS”)** of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of Motilal Oswal Mutual Fund.

The uniform cut-off time as prescribed under SEBI (Mutual Funds) Regulations, 1996 and as mentioned in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of respective schemes of Motilal Oswal Mutual Fund shall be applicable for applications received on the portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Motilal Oswal Mutual Fund / MOAMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a **Common Account Number (“CAN”)**, a single reference number for all investments in the Mutual Fund industry, for transacting in eligible schemes of various Mutual Funds through MFUI and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. MOAMC and/or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFUI. Investors are requested to visit the websites of MFUI i.e. [www.mfuindia.com](http://www.mfuindia.com) to download the relevant forms.

For any queries or clarifications related to MFUI, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to [clientservices@mfuindia.com](mailto:clientservices@mfuindia.com).

#### **H. Transaction through Stock Exchange**

Mutual Fund also offers facility of transacting in the Units of the select Schemes/Plans/ Options through the platforms as may be provided by Bombay Stock Exchange (BSE) and National Stock Exchange (NSE). Investors desirous of transacting through the stock exchange mode shall submit applications to registered stock brokers or distributors registered with NSE or BSE.

The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers or distributors registered with the BSE and/or NSE in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE or such other recognized stock exchange in this regard. Investors desirous of transacting through the stock exchange mode may be required to have a demat account with NSDL/CDSL.

The Mutual Fund will not accept any request for transactions or service requests in respect of Units bought under this facility in demat mode directly.

The AMC/Fund will not send any account statement in respect of Units bought in demat mode or accept any request for statement as the units will be credited in demat account of the investor and their DPs should be approached for issuance of statement. Investors may note that the facility of transacting through the stock exchange mode is currently being offered only for select schemes of the Mutual Fund.



For any grievances with respect to transactions through stock exchange mechanism, Investors must approach either stock broker or the investor grievances cell of the respective stock exchange. The Fund or the AMC will not be liable for any transactions processed based on the transaction details provided by the stock exchanges.

#### **I. Transaction through electronic mode**

Subject to the investor fulfilling certain terms and conditions stipulated by the AMC as under, MOAMC, MOMF or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode (“fax/web/ electronic transactions”) as permitted by SEBI or other regulatory authorities :

1. The acceptance of the fax/web/electronic transactions will be solely at the risk of the transmitter of the fax/web/ electronic transactions and the recipient shall not in any way be liable or responsible for any loss, damage caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions.
2. The recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient.
3. The transmitter's request to the recipient to act on any fax/web/electronic transmission is for the transmitter's convenience and the recipient is not obliged or bound to act on the same.
4. The transmitter acknowledges that fax/web/electronic transactions is not a secure means of giving instructions/ transactions requests and that the transmitter is aware of the risks involved including those arising out of such transmission.
5. The transmitter authorizes the recipient to accept and act on any fax/web/ electronic transmission which the recipient believes in good faith to be given by the transmitter and the recipient shall be entitled to treat any such fax/web/ electronic transaction as if the same was given to the recipient under the transmitter's original signature.
6. The transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to cooperate with the recipient to enable confirmation of such fax/web/ electronic transaction requests.
7. The transmitter accepts that the fax/web/ electronic transactions shall not be considered until time stamped as a valid transaction request in the Scheme in line with SEBI Regulations. It would be considered as a final document as against the original document submitted subsequently for the purpose of records.
8. In consideration of the recipient from time to time accepting and at its sole discretion acting on any fax/ web/electronic transaction request received / purporting to be received from the transmitter, the transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, MOMF and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on fax/web/ electronic transaction requests including relying upon such fax/ electronic transaction requests purporting to come from the Transmitter even though it may not come from the Transmitter. The AMC reserves the right to discontinue the facility at any point of time.

**J.** Investors can also subscribe to the Units of the Scheme through MFSS and/or NMF II facility of NSE and BSE StAR MF facility of BSE.

**K.** In addition to subscribing units through submission of application in physical, investor / unitholder can also subscribe to the units of the Scheme through RTA’s website i.e. [www.karvymfs.com](http://www.karvymfs.com). The facility to transact in the Scheme is also available through mobile application of Karvy i.e. “KTRACK”.

**L. ASBA**

The Mutual Fund will offer ASBA facility during the NFO of the Scheme.

ASBA is an application containing authorisation given by the Investor to block the application money in his specified bank account towards the subscription of the units offered during the NFO of Scheme. If an Investor is applying through ASBA facility, the application money towards the subscription of units shall be debited from his specified bank account only if his/her application is selected for allotment of units. Please refer to the SAI for more details.

**DIFFERENTIATION BETWEEN EXISTING SCHEMES OF MOTILAL OSWAL MUTUAL FUND**

The following table shows the differentiation between the existing schemes of MOMF:

# The Scheme was launched on September 14, 2018

<b>Name of the Scheme</b>	<b>Investment Objective</b>	<b>Asset Allocation</b>	<b>Product Differentiation</b>	<b>Asset Under Management (Rs. In Crores) (As on October 31, 2018)</b>	<b>Number of Folio’s (As on October 31, 2018)</b>
Motilal Oswal M50 ETF (MOFM50)	The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the Nifty 50 TRI (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 TRI and the balance in debt and money market instruments and cash at call.	MOFM50 is an open ended scheme replicating/trackin g Nifty 50 TRI which invests in securities constituting Nifty 50 TRI.	18.59	4,234
Motilal Oswal Midcap 100 ETF (MOFM100)	The Scheme seeks investment return that corresponds (before fees and	The Scheme would invest at least 95% in the securities constituting Nifty	MOFM100 is an open ended scheme replicating/trackin	21.42	4,154

*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

	<p>expenses) to the performance of Nifty Midcap 100 TRI (Underlying Index), subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>Midcap 100 TRI and the balance in debt and money market instruments and cash at call.</p>	<p>g Nifty Midcap 100 TRI which invests in securities constituting Nifty Midcap 100 TRI in the same proportion as in the Index.</p>		
<p>Motilal Oswal Nasdaq 100 ETF (MOFN100)</p>	<p>The Scheme seeks investment return that corresponds (before fees and expenses) generally to the performance of the NASDAQ-100 TRI, subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The Scheme would invest at least 95% in the securities constituting NASDAQ-100 TRI 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 TRI.</p>	<p>The Scheme will invest in the securities which are constituents of NASDAQ-100 TRI in the same proportion as in the Index.</p>	88.72	5,464
<p>Motilal Oswal Focused 25 Fund (MOF25)</p>	<p>The investment objective of the Scheme is to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive advantage and growth potential.</p> <p>However, there can be no assurance or guarantee that the</p>	<p>The scheme would invest 65% in equity and equity related instruments from Top 100 listed companies by market capitalization and upto 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money</p>	<p>The Scheme is an open ended equity scheme investing in maximum 25 stocks intending to focus on Large Cap stocks with an investment objective to achieve long term capital appreciation by investing in upto 25 companies with long term sustainable competitive</p>	1,021.81	54,866

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*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

	investment objective of the Scheme would be achieved.	market instruments, G-secs, Bonds, cash and cash equivalents, etc or 10% in units of REITs and InvITs *subject to overall limit of 25 companies	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 35% in equity and equity related instruments other than Top 100 listed companies by market capitalization and 10% in debt, money market instrument, G-secs, Bonds, cash and cash equivalent, etc. or 10% in units of REITs and InvITs		
Motilal Oswal Ultra Short Term Fund (MOFUSTF)	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 portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs *Though the Macaulay duration of the portfolio	The Scheme is an open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months which will invest in Debt Instruments including Government Securities, Corporate Debt, Other debt instruments, Term Deposits and Money Market Instruments with	497.93	15,679

NFO KIM of Motilal Oswal Liquid Fund (MOFLF)

		would be between 3 months and 6 months, individual security duration will be less than equal to 12 months. #The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.	portfolio Macaulay# duration between 3 months and 6 months* or 10% in units of REITs and InvITs.		
Motilal Oswal Midcap 30 Fund (MOF30)	<p>The investment objective of the Scheme is to achieve long term capital appreciation by investing in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The Scheme would invest at least 65% in Equity and equity related instruments* selected between Top 101<sup>st</sup> and 250<sup>th</sup> listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other than Top 101<sup>st</sup> and 250<sup>th</sup> listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash and cash equivalents, etc. or 10% in Units issued by REITs and InvITs.</p> <p>*subject to overall limit of 30 companies</p>	<p>The Scheme is An open ended equity scheme predominantly investing in mid cap stocks with investment objective to achieve long term capital appreciation by investing at least 65% in Equity and equity related instruments* selected between Top 101<sup>st</sup> and 250<sup>th</sup> listed companies by full market capitalization and upto 35% in Equity and equity related instruments* other than Top 101<sup>st</sup> and 250<sup>th</sup> listed companies by full market capitalization and 10% in Debt, Money Market Instruments, G-Sec, Bonds, Cash</p>	1,245.80	53,286

			and cash equivalents, etc. or 10% in Units issued by REITs and InvITs. *subject to overall limit of 30 companies in 65-100% in Equity and equity related instruments*		
Motilal Oswal Multicap 35 Fund (MOF35)	The investment objective of the Scheme is to achieve long term capital appreciation by primarily investing in a maximum of 35 equity & equity related instruments across sectors and market-capitalization levels. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	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 equity scheme investing across large cap, mid cap, small cap stocks which with an objective to achieve long term capital appreciation by investing in securities across sectors and market capitalization levels.	12,235.57	5,65,431
Motilal Oswal Long Term Equity Fund (MOFLTE)	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	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 statutory lock in of 3 years and tax benefit with an objective to generate long term capital appreciation.	1,048.40	1,50,477

\* The Scheme is yet to be launched.

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*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

	Scheme would be achieved.				
Motilal Oswal Dynamic Fund (MOFDYNA MIC)	<p>The investment objective is to generate long term capital appreciation by investing in equity and equity related instruments including equity derivatives, debt, money market instruments and units issued by REITs and InvITs.</p> <p>However, there can be no assurance or guarantee that the investment Objective of the Scheme would be achieved.</p>	<p>The scheme would invest 65% to 100% in Equity and equity related instruments including 0 - 35 % in equity derivatives and up to 0-35% in Debt Instruments, Money Market Instruments, G-Secs, Cash and cash at call, etc. or 10% in Units issued by REITs and InvITs.</p>	<p>The scheme shall change its allocation between equity, derivatives and debt, based on MOVI.</p>	1,692.68	47,400
Motilal Oswal Equity Hybrid Fund	<p>The investment objective is to generate equity linked returns by investing in a combined portfolio of equity and equity related instruments, debt, money market instruments and units issued by Real Estate Investment Trust (REIT) &amp; Infrastructure Investment Trust (InvIT).</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The scheme would invest 65% to 80% in Equity and equity related instruments and balance up to 35% in debt instruments, Money Market Instruments, G-Secs, Cash and cash equivalents. or 10% in Units issued by REITs and InvITs.</p>	<p>The scheme is an open ended hybrid scheme investing predominantly in equity and equity related instruments with an objective to generate equity linked returns</p>	233.09	20,685

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*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

Motilal Oswal Liquid Fund	<p>The investment objective of the Scheme is to generate optimal returns with high liquidity to the investors through a portfolio of money market securities.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved</p>	The Scheme would invests in money market securities.	The scheme is an open ended liquid fund investing in money market securities with an objective to generate optimal returns with high liquidity	*	*



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

<b>OPAT</b>	<b>Address</b>	<b>Phone. No.</b>
Hyderabad	Flat No. 302, 3rd Floor, Door No. 8-2-248/4, Lumbini Amrutha Chambers, Road N. 3, Banjara Hills, Near nagarjuna Circle, Hyderabad - 500 082.	040- 6607 7238
Mumbai	10 <sup>th</sup> Floor, Motilal Oswal Tower, Rahimtullah Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai – 400025	022-39982602
Mumbai - Fort	2nd Floor, Queens mansion, Behind Khadi Bhandar, A K Nayak Marg, Fort, Mumbai- 400001	0 22 6827 3912
Pune	Office No. 401B, 4th Floor, Swojas House, Lane No. 14, Prabhat Road, Income Tax Office lane, Erandawane, Shivaji Nagar, Pune – 411004.	020-66474372
Ahmedabad	306, Third Eye Two Building, Opp Parimal Garden, Panchwati Cross Roads, Ahmedabad-380006.	079-30078118
Delhi	601, 6th floor, Tolstoy House, Tolstoy Road, Connaught Place, New Delhi - 110001	011- 6644 2502.
Chennai	NO: 121/46, First Floor , Dr. Radhakrishnan Salai, Above “Arvind Store”, Opposite to CITI Center, Mylapore , Chennai – 600004	044-40362313
Bangalore	Unit No.S-806, 8th floor, South Block , Manipal Centre, Dickenson Road, Bangalore- 560 042	080-41245396
Kolkata	3rd Floor, Constantia Building, 11, Dr. U. N. Bramachari Street, Kolkata - 700 017	033-66077238
Surat	Office No. 2006, Mezzanine Floor, 21st Century Business Center, Near Udhna Char Rasta, Ring Road, Surat-395002	2613915020

**b) Investor Service Center (ISC):**

<b>ISC</b>	<b>Address</b>	<b>Phone. No.</b>
Jaipur	301 & 304, 3rd Floor, Luhadia tower ,Ashok Marg, C Scheme, Jaipur - 302001	0141-4047241
Lucknow	710, 7th Floor, Ratan Square, 20-A, Vidhan Sabha Marg, Lucknow, Uttar Pradesh - 226001	0522-4048416
Chandigarh	Regus Offices, Cabin No 302-312, SCO 54-55-56, 3rd Floor, Sector 17 A, Chandigarh. 160017	8591423960
Cochin	41/418E ,4th Floor, Chicago plaza, Rajaji Road, Cochin, Kerala -682035	1800-200-6626
Coimbatore	Old No. 171, New No. 60, Subramaniam Road, R.S. Puram, Coimbatore-641002	1800-200-6626
Indore	202, Satguru Elit, Above PNG Jewellers, Opposite High Court Gate No. 1,M.G Road, Indore 452001	91 0731 6771806.
Nagpur	Shop No 1, Mezzanine Floor, Fortune Business Centre, Plot No-6, First Floor, Vasant Vihar Complex, WHC Road, Shankar Nagar,Nagpur-440010	1800-200-6626
Baroda	301 3rd floor, Atlantis K-10B , Opp Honest Restaurant, Sarabhai Main Road, Baroda- 390007	9033004963
Panaji	Shop No. 2, M/s Advani Enterprises, Cabin No CU-07, NeelKamal Arcade, Dr. A B Road, Panaji, Goa - 403001.	1800-200-6626
Raipur	2nd Floor, Shop No. 215, National Corporate Park, Ward No. 15, GE Road, Raipur - 492001.	1800-200-6626
Nashik	Office No. 14, Gulmohar Arcade, Opp. Kulkarni Garden, Sharanpur Road, Nashik- 422002	1800-200-6626

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*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

Jamshedpur	1 <sup>st</sup> Floor, RR Square, Main Road, Bistupur, Jamshedpur – 831001, Jharkhand.	1800-200-6626
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**KARVY FINTECH PRIVATE LIMITED (Official Collection Centres)**

**Registrar**

Karvy Selenium, Tower- B, Plot No. 31 & 32., Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, 500032, India.

Tel: +91 40 33211000, 67162222

Toll Free No: 18004254034/35

Email ID: [Motilal.karvy@karvy.com](mailto:Motilal.karvy@karvy.com)

Website: [www.karvymfs.com](http://www.karvymfs.com)

Vashi	Shop no. 153 B, Ground Floor, Vashi Plaza	Sector-17	Near Apna Bazar,	Vashi, Mumbai	400 705
Vile Parle	104, Sangam Arcade	V P Road	Opp: Railway Station, Above Axis Bank Atm	Vile Parle (west) Mumbai	400 056
Borivali	Gomati Smuti, Ground Floor	Jambli Gully,	Near Railway Station,	Borivali, Mumbai	400 092
Thane	FLAT NO. 201, 2ND FLOOR,	"MATRU CHHAYA" BLDG.,	Above rejewel jeweller showroom, opp. Bedeka hospital, near gaodevi ground	Mumbai	400 602
Dalhousie	2Nd Floor, Room no-22	R N Mukherjee Road,		Kolkata	700 001
Secunderabad	Crystal Plaza 2nd Floor	Manday Lane, Near Sunshine Hospital,	P G Road,	Secunderabad	500 003
Hyderabad (Gachibowli)	KARVY Selenium, Plot No: 31 & 32	Tower B, Survey No.115/22, 115/24, 115/25	Financial District, Gachibowli, Nanakramguda, Serilingampally Mand	Hyderabad	500032
Bangalore	59,	Skanda puttanna Road	Basavanagudi	Bangalore	560004
Belgaum	Cts No 3939/ A2 A1	Above Raymonds Show Room Beside Harsha Appliances	Club Road	Belgaum	590001
Bellary	Shree Gayathri Towers	#4, 1st Floor, K.H.B.Colony,	Gopalaswamy Mudalia Road,	Gandhi Nagar-Bellary	583103
Davangere	D.No 376/2, 4th Main, 8th Cross,	P J Extension, Opp Byadgishettar School	-	Davangere	577002
Dharwad	307/9-A 1st Floor, Nagarkar Colony	Elite Business Center	Nagarkar Colony, P B Road	Dharwad	580001
Gulbarga	Cts No 2913 1St Floor	Asian Towers , Jagath Station Main Road	Next To Adithya Hotel	Gulbarga	585105
Hassan	SAS no-212	Ground Floor, Sampige Road 1st cross	Near Hotel Souther Sta K R Puram	Hassan	573201
Hubli	CTC No.483/A1/A2	Ground Floor ,Shri Ram Palza	Behind Kotak Mahindra Bank ,Club Road	Hubli	580029
Mangalore	Mahendra Arcade Opp Court Road	Karangal Padi	-	Mangalore	575003

*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*

Margao	2Nd Floor	Dalal Commercial Complex	Pajifond	Margao	403601
Mysore	L-350,Silver Tower,	Ashoka Road	Opp.Clock Tower	Mysore	570001
Panjim	Flat No.1-A, H. No. 13/7	Timotio Bldg	Heliodoro Salgado Road Next to Navhind Bhava (Market Area)	Panjim	403001
Shimoga	Sri Matra Naika Comple	1St Floor, Above Shimoga Diagnostic Centre,	Llr Road, Durgigudi,	Shimoga	577201
Ahmedabad	201/202 Shail Complex	Opp: Madhusudan House, B/H Girish Cold Drink	Off C G Road, Navrangpura	Ahmedabad	380006
Anand	B-42 Vaibhav Commercial Center	Nr Tvs Down Town Shrow Room	Grid Char Rasta	Anand	380001
Ankleshwar	L/2 Keval Shopping Center	Old National Highway	Ankleshwar	Ankleshwar	393002
Baroda	203, Corner point,	Jetalpur Road,	Baroda, Gujarat	Baroda	390007
Bharuch	Shop No 147-148	Aditya Complex	Near Kasak Circle	Bharuch	392001
Bhavnagar	303, STERLING POINT	WAGHAWADI ROAD,	-	Bhavnagar	364001
Gandhidham	Shop # 12, Shree Ambic Arcade, Plot # 300	Ward 12. Opp. CG High School,	Near HDFC Bank	Gandhidham	370201
Gandhinagar	123, First Floor	Megh Malhar Complex	Opp. Vijay Petrol Pump Sector - 11	Gandhinagar	382011
Jamnagar	136-137-138 Madhav Palaza	Opp Sbi Bank	Nr Lal Bunglow	Jamnagar	361001
Junagadh	124-125 Punit Shopping Center	M.G Road	Ranavav Chowk	Junagadh	362001
Mehsana	U1/47 Apollo Enclave	Opp Simandhar Temple	Modhera Cross Road	Mehsana	384002
Nadiad	104/105	Near Paras Cinema	City Point Nadiad	Nadiad	387001
Navsari	103 , 1ST FLOORE LANDMARK MALL	NEAR SAYAJI LIBRARY ,	Navsari Gujarat,	Navsari	396445
Rajkot	302, Metro Plaza,	Near Moti Tanki Chowk	Rajkot	Rajkot, Gujarat,	360001
Surat	Office no: -516, 5th Floor Empire State building,	Near Udhna Darwaja	Ring Road	Surat	395002
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
Chennai	F-11, Akshaya Plaza, 1St Floor	108, Adhithanar Salai	Egmore, Opp To Chief Metropolitan Court	Chennai	600002
Alleppy	1st Floor, Jp Towers	Mullackal	Ksrtc Bus Stand	Alleppy	688011
Calicut	2nd Floor Soubhagya Shopping Complex	Arayidathpalam	Mavoor Road	Calicut	673004
Cochin	Ali Arcade, 1St Floor,Kizhavana Road	Panampilly Nagar	Near Atlantis Junction	Ernakualm	682036
Kannur	2 Nd Floor , Prabhath Complex	Fort Road	Nr.Icici Bank	Kannur	670001
Kollam	Sree Vigneswara Bhava	Shastri Junction	Kadapakada	Kollam	691001
Kottayam	1St Floor Csiascension Square	Railway Station Road	Collectorate P O	Kottayam	686002

Malappuram	First Floor, Peekays Arcade	Down Hill		Malappuram	676505
Palghat	No: 20 & 21	Metro Complex H.P.O.Road Palakkad	H.P.O.Road	Palakkad	678001
Thodupuzha	First Floor, Pulimoottil Pioneer	Pala Road	-	Thodupuzha	685584
Tiruvalla	2Nd Floor,Erinjery Complex	Ramanchira	Opp Axis Bank	Thiruvalla	689107
Trichur	2Nd Floor,Brothers Complex	Naikkanal Junction,Shornur Road	Near Dhanalakshmi Bank H O	Thrissur	680001
Trivandrum	2Nd Floor	Akshaya Tower	Sasthamangalam	Trivandrum	695010
Coimbatore	3rd Floor, Jaya Enclave	1057 Avinashi Road	-	Coimbatore	641018
Dindigul	No : 9 Old No:4/B, New Agraharam,	Palani Road,	-	Dindigul	624001
Erode	No: 4, Veerappan Trade Complex,	KMY Salai, Sathy Road	Opp. Erode Bus Stand	Erode	638003
Karaikudi	No. 2,Gopi Arcade	100 Feet Road,	-	Karaikudi	630001
Karur	No.6, old No.1304	Thiru-vi-ka Road,	Near G.R.Kalyan Maha	Karur	639001
Madurai	Rakesh towers, 30-C, 1st floor,	Bye pass Road,	Opp Nagappa motors,	Madurai	625010
Nagercoil	HNO 45,	1st Floor	East Car Street,	Nagercoil	629001
Namakkal	105/2, Arun Towers,	Paramathi Road	-	Namakkal	637001
Pollachi	146/4,Ramanathan Building	1st Floor New Scheme Road	-	Pollachi	642002
Pondicherry	Building No:7, 1st Floor	Thiayaraja Street,	-	Pondicherry	605001
Pudukottai	Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road,	Old Tirumayam Salai	Near Anna Statue, Jubl Arts,	Pudukottai	622001
Rajapalayam	Sri Ganapathy Complex, 14B/5/18,	T P Mills Road,	Virudhungan Dist	Rajapalayam	626117
Salem	NO 3/250	Brindavan Road	6th Cross,Perumal kovi back side, Fairland's	Salem	636016
Sivakasi	363	Thiruthangal Road	Opp: TNEB	Sivakasi	626123
Thanjavur	No. 70, Nalliah Complex	Srinivasam Pillai Road,	-	Tanjore	613001
Tirunelveli	55/18, Jeney Building	S N Road	Near Aravind Eye Hospital	Tirunelveli	627001
Tirupur	First floor, 244 A, Above Selvakumar Dept stores	Palladam Road	Opp to Cotton market complex	Tirupur	641604
Trichy	60, Sri Krishna Arcade	Thennur High Road,	-	Trichy	620017
Tuticorin	4 - B, A34 - A37,	Mangalmal Mani Nagar,	Opp. Rajaji Park, Palayamkottai Road,	Tuticorin	628003
Vellore	No. 6, NEXUS Towers,	2nd Floor, Officer's Line,	Above Peter England & Bata Showroom opp. T Voorhees School	Vellore	632001
Agartala	Bidurkarta Chowmuhan	J N Bari Road	Tripura ( West )	Agartala	799001
Guwahati	1st Floor, Bajrangbali Building,	Near Bora Service Station, GS Road,	-	Guwahati	781007

Shillong	Annex Mani Bhawan	Lower Thana Road	Near R K M Lp School	Shillong	793001
Silchar	N.N. Dutta Road,	Chowchakra Complex	Premtala	Silchar	788001
Ananthapur	#15/149,1St Floor	S R Towers,Subash Road	Opp. To Lalitha Kala Parishad	Anantapur	515001
Eluru	DNO-23A-7-72/73,K K PLAZA, MUNUKUTLA VARI STREET	OPP ANDHRA HOSPITALS,	R R PETA,	Eluru	534002
Guntur	D No 6-10-27,Srinilayar	Arundelpet	10/1	Guntur	522002
Hyderabad	KARVY HOUSE, No:48-2-609/K	Avenue 4, Street No. 1	Banjara Hills	Hyderabad	500034
Karimnagar	D.No:2-10-1298,2nd floor	Rathnam Arcade	Jyothi Nagar	Karimnagar	505001
Kurnool	Shop No.43, 1St Floor, V Complex	Railway Station Road	Near Sbi Main Branch	Kurnool	518004
Nanded	Shop No.4	Santakripa Market, G G Road	Opp.Bank Of India	Nanded	431601
Nellore	16-2-158, 3rd floor, Mogarala Complex	Sunday Market Lane	Pogathota,	Nellore	524001
Nizamabad	H No:5-6-430	Above Bank Of Baroda First Floor	Beside Hdfe Bank,Hyderabad Road	Nizamabad	503003
Rajahmundry	D.No.6-1-4,Rangachary Street,	T.Nagar	Near Axis Bank Street	Rajahmundry	533101
Solapur	Block No 06	Vaman Nagar, Opp D-Mart	Jule Solapur	Solapur	413004
Srikakulam	D No 4-4-97, First Floor Behind Sri Vijayaganapathi Temple	Pedda relli veedhi,	Palakonda Road ,	Srikakulam	532001
Tirupathi	H.No:10-13-425	1st Floor , Tilak Road,	Opp: Sridevi Complex	Tirupathi	517501
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
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
Akola	Yamuna Tarang Complex Shop No 30,	Ground Floor, N.H. No- 06, Murtizapur Road	Opp Radhakrishna Talkies	Akola	444004
Amaravathi	Shop No. 21, 2nd Floor	Gulshan Tower,	Near Panchsheel Talkie Jaistambh Square,	Amaravathi	444601
Aurangabad	Ramkunj Niwas	Railway Station Road	Near Osmanpura Circle	Aurangabad	431005
Betul	107,1St Floor, Hotel Utkarsh	J. H. College Road	-	Betul	460001
Bhopal	Kay Kay Business Centre	133, Zone I, Mp Nagar	Above City Bank	Bhopal	462011
Chandrapur	Shop No-6 Office No-2	1St Floor Rauts Raghuvanshi Complex	Beside Azad Garden Main Road	Chandrapur	442402
Dewas	27 Rmo House	Station Road	Above Maa Chamunda Gaes Agency	Dewas	455001
Dhule	Ground Floor Ideal Laundry, Lane No 4,	Khol Galli, Near Muthoot Finance	Opp Bhavasar General Store,	Dhule	424001
Indore	2nd floor, 203-205 Bala Corporate House	Above ICICI bank, 19/1 New Palasia	NearCurewell Hospital Janjeerwala Square Indore	Indore	452001

Jabalpur	3Rd floor	R.R. Tower.5, Lajpatkunj	near Tayabali petrol pump	Jabalpur	482001
Jalgaon	269, Jae Vishwa, 1 St Floor	Baliram Peth, Above United Bank Of India	Near Kishor Agencies.	Jalgaon.	425001
Nagpur	Plot No 2/1 House No 102/1	Mata Mandir Road	Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth	Nagpur	440010
Nasik	S-9, Second Floor	Suyojit Sankul	Sharanpur Road	Nasik	422002
Ratlam	1 Nagpal Bhawan , Free Ganj Road	Do Batti	Near Nokia Care	Ratlam	457001
Sagar	II floor ,Above shiva kanch mandir.	5 civil lines,	Sagar	Sagar	470002
Ujjain	101 Aashta Tower	13/1 Dhanwantri Marg	Freeganj	Ujjain	456010
Asansol	114/71 G T Road	BHANGA PANCHIL NEAR NOKIA CARE	-	Asansol	713303
Balasure	M.S Das Street	Gopalgaon,	Balasure,Orissa	Balasure	756001
Bankura	Ambika Market Comple (Ground Floor)	Nutanganj, Post & Dist Bankura,	-	Bankura	722101
Barhampore (Wb)	Thakur Market Complex Gorabazar	Post Berhampore Dist Murshidaba	72 No Nayasarak Road	Barhampore (Wb)	742101
Berhampur (Or)	Opp Divya Nandan Kalyan Mandap	3rd Lane Dharam Nagar,	Near Lohiya Motor	Berhampur (Or)	760001
Bhilai	Shop No -1, First Floor Plot No -1,	Commercial Complex Nehru Nagar - East	-	Bhilai	490020
Bhubaneswar	A/181 , Back Side Of Shivam Honda Show Room	Saheed Nagar	-	Bhubaneswar	751007
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
Burdwan	63 Gt Road	Halder Complex 1St Floor	-	Burdwan	713101
Chinsura	J C Ghosh Saranu,Bhang Gara,	Chinsurah, Hooghly	-	Chinsurah	712101
Cuttack	Opp Dargha Bazar Police station	Dargha Bazar, Po - Buxi Bazar,	-	Cuttack	753001
Dhanbad	208 New Market 2Nd Floor	Bank More	-	Dhanbad	826001
Durgapur	MWAV-16 BENGAL AMBUJA	2ND FLOOR CITY CENTRE	Distt. Burdwan, Durgapur-16	Durgapur	713216
Gaya	54 Lal Kothi Compound	Shree Krishna Road,	2nd Floor, North Side, Near Royal Surya Hote	Gaya	823001
Jalpaiguri	D B C Road Opp Nirala Hotel	Opp Nirala Hotel	Opp Nirala Hotel	Jalpaiguri	735101
Jamshedpur	2ND FLOOR, R R SQUARE	SB SHOP AREA,NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA	MAIN ROAD, BISTUPUR	Jamshedpur	831001

Kharagpur	180 Malancha Road,	-	Beside Axis Bank Ltd,	Kharagpur	721304
Kolkata	Apeejay House ( Beside Park Hotel )	C Block,3rd Floor	15 Park Street,	Kolkata	700016
Malda	Sahis Tuli, Under Ward No.6,	No.1 Govt Colony,	English Bazar Municipality,	Malda	732101
Patna	3A, 3Rd Floor Anand Tower	Exhibition Road	Opp Icici Bank	Patna	800001
Raipur	OFFICE NO S-13, SECOND FLOOR, REHEJA TOWER	FAFADIH CHOWK	JAIL ROAD	Raipur	492001
Ranchi	Room No 307 3Rd Floor	Commerce Tower	Beside Mahabir Tower	Ranchi	834001
Rourkela	1St Floor Sandhu Complex,	Kachery Road, Uditnagar	-	Rourkela	769012
Sambalpur	Koshal Builder Complex	-	Near Goal Bazaar Petrol pump,	Sambalpur	768001
Siliguri	Nanak Complex	Sevoke Road	-	Siliguri	734001
Agra	1St Floor	Deepak Wasan Plaza, Behind Holiday Inn	,Sanjay Place	Agra	282002
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
Ambala	6349,	Nicholson Road,	Adjacent Kos Hospitalambala Cant	Ambala	133001
Azamgarh	1St Floor	Alkal Building	Opp. Nagaripalika Civil Line	Azamgarh	276001
Bareilly	1ST FLOOR,REAR SIDE,A -SQUARE BUILDING	154-A CIVIL LINES,OPP.D. M. RESIDENCE	STATION ROAD ,BAREILLY	Bareilly	243001
Begusarai	Near Hotel Diamond Surbhi Complex	O.C Township Gate	Kapasiya Chowk	Begusarai	851117
Bhagalpur	2Nd Floor	Chandralok Complex,Ghantaghar	Radha Rani Sinha Road	Bhagalpur	812001
Darbhangha	Jaya Complex,2Nd Floor	Above Furniture Planet,Donar	Chowk	Darbhangha	846003
Dehradun	Kaulagarh Road	Near Sirmaur Margabove	Reliance Webworld	Dehradun	248001
Deoria	1St Floor	Shanti nicketan	Opp. Zila Panchayat, Civil Lines	Deoria	274001
Faridabad	A-2B, 3rd Floor	Neelam Bata Road, Peer ki Mazar,	Nehru Groundnit	Faridabad	121001
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	Gorakhpur	273001
Gurgaon	Shop No.18, Ground Floor,Sector - 14	Opp. Akd Tower	Near Huda Office	Gurgaon	122001
Gwalior	2nd Floor, Rajeev Plaza,	Jayendra Ganj, Lashkar	-	Gwalior	474009
Haldwani	Above Kapilaz	Sweet House	Opp Lic Building ,Pilikothe, KALADHUNGI ROAD	Haldwani	263139

Haridwar	8, Govind Puri, Opp. LIC - 2	Above Vijay Bank	Main Road, Ranipur More	Haridwar	249401
Hissar	Sco 71,	1st Floor,	Red Square Market,	Hissar	125001
Jaunpur	R N Complex, 1-1-9-G	In Front Of Pathak Honda	Ummarpur	Jaunpur	222002
Jhansi	371/01	Narayan Plaza,Gwalior Road	Near Jeevan Shah Chauraha	Jhansi	284001
Kanpur	15/46, B, Ground Floor	Opp : Muir Mills	Civil Lines	Kanpur	208001
Korba	1st Floor, City Centre	97 IRCC	Transport Nagar,	Korba	495677
Lucknow	1st Floor	A. A. Complex	5 Park Road, Hazratgar Thaper House	Lucknow	226001
Mathura	Ambey Crown, 2nd Floor	In Front Of Bsa College	Gaushala Road,	Mathura	281001
Meerut	1st Floor	Medi Centreopp Icici Bank	Hapur Road Near Bachha Park	Meerut	250002
Mirzapur	Abhay Mandir	Above HDFC Bank,	Dankin Gunj	Mirzapur	231001
Moradabad	Om Arcade	Parker Road	Above Syndicate Bank,Chowk Tari Khar	Moradabad	244001
Morena	Moti Palace	Near Ramjanki Mandir	Near Ramjanki Mandir	Morena	476001
Muzaffarpur	First Floor, Shukla Complex, Near ICICI Bank	Civil Court Branch,	Company Bagh,	Muzaffarpur	842001
Noida	405,4th Floor,Vishal Chamber	Plot No.1,Sector-18		Noida	201301
Panipat	JAVA Complex, 1st Floor	Above Vijaya Bank,	G T Road	Panipat	132103
Renukoot	Radhika Bhavan	Opp. Padmini Hotel,Murdhwa	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
Saharanpur	18 Mission Market	Court Road	-	Saharanpur	247001
Satna	1st Floor , Gopal Complex	Near Bus Stand	Rewa Road	Satna	485001
Shaktinagar	1st/A-375,	V V Colony	Dist Sonebhadra	Shaktinagar	231222
Shimla	Triveni Building	By Pas ChowkKhallini	-	Shimla	171002
Shivpuri	1st Floor	M.P.R.P. Building,	Near Bank Of India	Shivpuri	473551
Sitapur	12/12-A Sura Complex	Arya Nagar Opp	Mal Godam	Sitapur	261001
Solan	Sahni Bhawan	Adjacent Anand Cinema Complex	The Mall	Solan	173212
Sonepat	205 R Model Town	Above Central Bank Of India	-	Sonepat	131001
Sultanpur	1077/3, Civil Lines Opp Bus Stand	Civil Lines	-	Sultanpur	228001
Varanasi	D-64/1321st Floor	Anant Complex	Sigra	Varanashi	221010
Yamuna Nagar	Jagdhari Road	Above Uco Bank	Near D.A.V. Girls College	Yamuna Nagar	135001
Kolhapur	605/1/4 E Ward, Shahupuri 2Nd Lane	Laxmi Niwas	Near Sultane Chambers	Kolhapur	416001



Mumbai	24/B, Raja Bahadur Compound	Ambalal Doshi Marg,	Behind Bse Bldg	Fort	400001
Pune	Mozaic Bldg, CTS No.1216/1, Final	Plot No.576/1 TP, Scheme No.1,	F C Road, Bhamburda,	Shivaji Nagar, Pune	411004
Ajmer	302, 3rd Floor	Ajmer Auto Building	Opposite City Power House	Jaipur Road; Ajmer	305001
Alwar	101, Saurabh Tower	Opp. Uit , Near Bhagat Singh Circle	Road No.2	Alwar	301001
Amritsar	72-A	Taylor'S Road	Opp Aga Heritage Club	Amritsar	143001
Bhatinda	#2047-A 2Nd Floor	The Mall Road	Above Max New York Life Insurance	Bhatinda	151001
Bhilwara	Shop No. 27-28	1St Floor, Heera Panna Market	Pur Road	Bhilwara	311001
Bikaner	70-71, 2Nd Floor   Dr.Chahar Building	Panchsati Circle	Sadul Ganj	Bikaner	334003
Chandigarh	Sco- 2423-2424,	Above Mirchi Restaurent, New Aroma Hotel	First Floor, Sector 22-C	Chandigarh	160022
Ferozpur	The Mall Road, Chawla Bulding, Ist Floor,	Opp. Centrail Jail	Near Hanuman Mandir	Ferozepur	152002
Hoshiarpur	1St Floor, The Mall Tower	Opp Kapila Hospital	Sutheri Road	Hoshiarpur	146001
Jaipur	S16/A IIIrd 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
Jammu	Gupta's Tower	2nd Floor, CB-12	Rail Head complex,	Jammu	180012
Jodhpur	203, Modi Arcade	Chopasni Road	-	Jodhpur	342001
Karnal	18/369,Char Chaman	Kunjpora Road	Behind Miglani Hospital	Karnal	132001
Kota	Plot No. 259, 1st Floor,	Near Lala Lajpat Rai Circle	Shopping Centre	Kota	324007
Ludhiana	Sco - 136	1St Floor Above Airtel Showroom	Feroze Gandhi Market	Ludhiana	141001
Moga	1St Floor,Dutt Road	Mandir Wali Gali	Civil Lines, Barat Ghar	Moga	142001
New Delhi	305 New Delhi House	27 Barakhamba Road	-	New Delhi	110001
Pathankot	2nd Floor, Sahni Arcade Complex	Adj.Indra colony Gate Railway Road	Pathankot	Pathankot	145001
Patiala	Sco 27 D	Chotti Baradari	Near Car Bazaar	Patiala	147001
Sikar	First Floor,Super Tower	Behind Ram Mandir Near Taparyan Bagichi	-	Sikar	332001
Sri Ganganagar	35E Block	Opp: Sheetla Mata Vaateka Sri Ganganagar	-	Sri Ganganagar	335001
Udaipur	201-202	Madhav Chambers	Opp G P O , Chetak Circle	Udaipur	313001

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

#### **MF UTILITIES INDIA PRIVATE LIMITED (Official Collection Centres)**

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

*NFO KIM of Motilal Oswal Liquid Fund (MOFLF)*



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

- Regular income over short term
- Investment in money market securities

Application No.



Form-1

**New Fund Offer / On Going Application Form**  
**Motilal Oswal Liquid Fund (MOFLF)**  
 (An Open Ended Liquid Scheme)  
 New Fund Offer Price: ₹ 10/- Per Unit

NFO Opens on: 11th December, 2018 NFO Closes on: 18th December 2018 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

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

Distributor ARN / RIA#	Distributor Name	Sub-Distributor ARN	Internal Sub-Broker/ Employee Code	EUIN
ARN/RIA- 146822		ARN-		

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

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

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

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

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

Power of Attorney Holder

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY** (Refer Instruction 12 on page 5) In case the subscription amount is ₹10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

Transaction Charges for per subscription ₹ 10,000 and above

Existing Investor - ₹100  
 New Investor - ₹150

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

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

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

Mr.  Ms.  M/s

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

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

PAN /PEKRN\*\*  CIN

KIN (KYC identification number)

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

City of Incorporation

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

KIN of Guardian/ PoA (KYC identification number)

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

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

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

Correspondence Address

City  State  Pin Code

Overseas address  Mandatory incase of NRI's

Mandatory incase of NRI's

Email ID

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

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

**3 KYC Details** (Mandatory)

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

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

INDIVIDUALS	NON-INDIVIDUALS
Gross Annual Income OR Net-worth* in ₹ <input type="text"/> <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	<input type="text"/> <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
networth as on <input type="text"/> D D M M Y Y	networth as on <input type="text"/> D D M M Y Y
(Networth is mandatory for Non-individuals)	
Any other information <input type="text"/>	Any other information <input type="text"/>

**Is the entity involved in any of the following:**

1 Foreign Exchange/ Money Changer  Yes  No

2 Gaming / Gambling / Lottery (casinos, betting syndicates)  Yes  No

3 Money Lending/ Pawning  Yes  No

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

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

From

Cheque no.	Date	Amount	Scheme
			Motilal Oswal Liquid Fund

Stamp & Signature



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

Bank Name

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

Branch Name  City  Pin

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

I/We understand that the instructions to the bank for Direct Credit / NEFT / ECS will be given by the Mutual Fund, and such instructions will be adequate discharge of the Mutual Fund towards redemption / 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   
 Cheques should be crossed "A/c Payee only" and drawn in favour of Motilal Oswal Liquid Fund

**9 NOMINATION DETAILS** (Refer Instruction 10)

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

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

**10A Declaration for Individual**

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

If 'No' please proceed for the signature of declaration

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

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

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

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

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

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

Country	Tax Identification Number <sup>o</sup>	Identification Type (TIN or Other, please specify)

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

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

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

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

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

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

Global Intermediary Identification Number (GIIN)

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

Name of sponsoring entity

GIIN not available (please tick as applicable) If the entity is a financial institution,  Applied for  Not required to apply for - please specify 2 digits sub-category  Not obtained - Non-participating FI

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

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

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

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

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

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

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

Name/ PAN/ Any other Identification Number (PAN, Aadhaar, 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"/> 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"/> 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"/> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other

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

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

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

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

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

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

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

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

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

#### FATCA / CRS Certification:

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

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

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

# 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. Investors can also subscribe to the Units of all scheme of Motilal Oswal Mutual Fund through the mutual fund trading platforms viz. BSE SIAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of Karvy or visit our website www.motilal.com and www.motilaloswal.com. Please write the Serial Number of the Application Form / Folio Number on the reverse of the cheque / demand draft. Applications incomplete in any respect are liable to be rejected. The AMC/Trustee retains the sole and absolute discretion to reject any application.
- Investments through distributors**  
As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged to or 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 (NISIM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).
- Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/ joint holder is permitted with the minor beneficiary.
- Employee Unique Identification Number (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.
- Direct Investments**  
Investors applying under Direct Plan must mention "Direct" in ARN No. column. In case Distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme/ Series name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme/ Series name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".
- All Applicants are subject to detailed scrutiny and verification. Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected either at the collection centre itself or subsequently after detailed verification at the back office of the Registrars.
- If the Scheme name on the application form and on the payment instrument are different, the application will be processed and units will be allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
- E-mail Communication**  
If the investor has provided an email address, the same will be registered in our records for communication and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode / email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. The AMC / Trustee reserve the right to send any communication in physical mode.

## 2 Compliance and Prevention of Anti Money Laundering

Your attention is particularly drawn to the section on "Prevention of Money Laundering and Know Your Customer". All the applications with incomplete/incomplete 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 / Firms / 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
- Units allotted at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption/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 Liquid Fund (MOFLF)**
- 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 FII or a client.

## 7 Name and Type of Scheme

Name	Type
Motilal Oswal Liquid Fund (MOFLF)	An Open Ended Liquid Scheme

## 8 Demat Account

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

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

## 10 Nomination Details

Applicants applying for units singly / jointly can make a nomination at the time of initial investment or during subsequent investments / during the tenure of the investment.  
Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.  
In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable.  
Request for Nomination/ Cancellation of nomination have to be mandatorily signed by all the holders irrespective of the Holding, POA holder cannot request/ cancel nominations.

## 11 Declaration and Signatures

- 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.

## 12 Transaction Charges

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

charges for purchase transactions :  
 • @ ₹ 100/- per subscription of ₹ 10,000/- and above in respect of existing 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 instalment x No. of instalments) amounts to ₹ 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 instalments.  
 Transaction Charges shall not be deducted:  
 a. where the Distributor of the investor has not opted to receive any Transaction Charges  
 b. for purchases / subscriptions / total commitment amount in case of SIP of an amount less than ₹ 10,000/-;  
 c. for transactions other than purchases / subscriptions related to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;  
 d. for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and  
 e. for purchases / subscriptions routed through Stock Exchange(s).

## 13 Systematic Investment Plan (SIP)

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

### Systematic Investment Plan (SIP)

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

Investors can choose any date, as applicable, of his / her preference as Quarterly SIP Debit Date for the year. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. 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

**Annual SIP : Minimum ₹ 6,000 & in multiples of Re. 1/- & 12 instalments**

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

### Micro Systematic Investment Plan (SIP)

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

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

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

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

- Fortnightly SIP dates available – 1st – 14th, 7th – 21st, 14th – 28th
- Weekly SIP- Any day of transfer from Monday to Friday.
- Monthly SIP- Any date of the month except 29th, 30th and 31st
- Quarterly SIP- Any date of the month for each quarter (i.e. January-March, April-June, July-September, October-December) except 29th, 30th and 31st
- The SIP will be processed on the immediate next Business Day. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the subsequent month in which application for SIP registration was received. In case the end date is not specified, SIP will continue till it receives termination notice. All other terms and conditions of SIP facility will remain unchanged.

### Micro Systematic Investment Plan (SIP)

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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.)

## 14 PAN Details

It is mandatory for all investors to quote their Permanent Account Number (PAN) submit certified copy of the PAN card issued by the Income Tax Department irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors 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. Applicants without the aforesaid details are liable to be rejected without any reference to the investors. Investment through Systematic Investment Plans (SIPs) up to ₹ 50,000/- (aggregate of instalments in a rolling 12 months period or in a financial year i.e. April - March) per year per investor shall be exempt from the requirement of PAN.

## 15 KYC REQUIREMENTS AND DETAILS

- 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.
- KYC Identification Number (KIN) is mandatory if KYC done via CKYC. In case KIN is not available kindly fill CKYC form as per the Regulations. CKYC is applicable to all investors.
- Ultimate Beneficial 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/MRSD/2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' in the separate format enclosed with this form & also available at www.motilal.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.motilaloswal.com.

## 16 MODE OF PAYMENT

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for investors.  
The AMC will not accept any request for refund of demand draft charges, in such cases.

## 17 FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

- 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.

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

## FATCA Instructions & Definitions Non-Individual

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

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

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

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

### 3. Other definitions:

#### (i) Related entity

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

#### (ii) Passive NFE

The term passive NFE means

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

#### (iii) Passive income

The term passive income includes income by way of:

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

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

#### (iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under 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 trustee, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;(A) Controlling Person Type:

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

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

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

#### (vi) Direct reporting NFE

A direct reporting NFE means a NFE 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



**OTM Debit Mandate form NACH/ ECS/ Direct Debit  
New Fund Offer / On Going Application Form  
Motilal Oswal Liquid Fund (MOFLF)  
(An Open Ended Liquid Scheme)  
New Fund Offer Price: ₹ 10/- Per Unit**

NFO Opens on: 11th December, 2018 NFO Closes on: 18th December 2018 Please read the Scheme Information Document / Key Information Memorandum of the Scheme and instructions carefully.

Application No. \_\_\_\_\_

Form-2

Distributor ARN / RIA#	Distributor Name	Sub-Distributor ARN	Internal Sub-Broker/Employee Code	EUIN
ARN/RIA : 146822		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  Existing UMRN

Name

**2 SYSTEMATIC INVESTMENT PLAN DETAILS**

Scheme Motilal Oswal Liquid Fund

Plan and Option  Regular Growth  Direct Growth (Default Plan)

**SIP Frequency and Date\***

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

Annual SIP

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

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

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

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

**SIP Period**

From

To

or  Perpetual SIP

**SIP Amount Min. ₹ 5,00/- (Weekly/Fortnightly/Monthly), ₹ 1,500/- (Qtrly) & ₹ 6,000/- (Annual SIP) and in multiples of Re.1**

Amount per installment

First SIP Cheque Date  Cheque No.

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

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

First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant	Third Applicant
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(To be signed by all holders if mode of operation of Bank Account is 'Joint')



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

UMRN  For Official Use  Date

Tick (✓)

Create

Modify

Cancel

Sponsor Bank Code  Utility Code

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

Bank a/c number

with Bank  Bank name and branch IFSC  Or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtrly  H.Yrly  Yrly  As & when presented

DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1  Folio No. Mob. No.

Reference 2  Application No. Email ID

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

Period From  To  Or  Until cancelled

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

1.  Name in bank records 2.  Name in bank records 3.  Name in bank records

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

**ACKNOWLEDGMENT SLIP** (To be filled by the investor) Application No. \_\_\_\_\_

Folio No.  Investor Name

Scheme Name  Motilal Oswal Liquid Fund Plan  Option

SIP Period From  To   Perpetual SIP

Stamp & Signature



# FATCA & CRS Instructions

## FATCA Instructions & Definitions Individual

### FATCA & CRS TERMS & CONDITIONS

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

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

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

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

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

## FATCA Instructions & Definitions Non-Individual

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

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

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

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.  
It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

- (i) **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- (ii) **Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.
- (iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
  - The three financial years preceding the year in which determination is made; or
  - The period during which the entity has been in existence, whichever is less.
- (iv) Investment entity is any entity:
  - 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
    - 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
    - Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

  - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3

### FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.  
It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

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

- The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - 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 GIIN: 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 GIIN:

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

(Continued overleaf)

## SYSTEMATIC INVESTMENT PLAN DETAILS

- The Mandate will be registered under the best suited mode i.e. NACH or ECS or Direct Debit at the discretion of its appointed payment Aggregator through whom the mandate will be registered for the SIP debit facility.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Where the cancelled cheque or a copy of the cheque does not mention the bank account holder's name(s), investor should provide self-attested bank pass book copy / bank statement / bank letter to substantiate that the first unit holder is one of the joint holder of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances:
  - 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 note that in the event of a minor mismatch between the bank account number mentioned in the application form and as appearing in the cheque leaf submitted, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf.
- 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 Banks for SIP Direct Debit Facility:-**  
Allahabad Bank, Axis Bank, Bank of Baroda, Bank of India, Citi Bank, Corporation Bank, Federal Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, South Indian Bank, State Bank of India, State Bank of Patiala, UCO Bank, Union Bank of India, United Bank of India
- Applications for SIP Auto Debit (ECS/ Direct Debit) Facility would be accepted only if the bank branch participates in local MICR/ECS clearing.
- In case the investor's bank chooses to cross verify the auto debit mandate with him/her as the bank's customer, investor would need to promptly act on the same. AMC/ Service Provider will not be liable for any transaction failures due to rejection of the transaction by investor's bank/ branch or its refusal to register the SIP mandate or any charges that may be levied by the Bank/ Branch on investor / applicant.

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

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



#### 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 FI 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.

