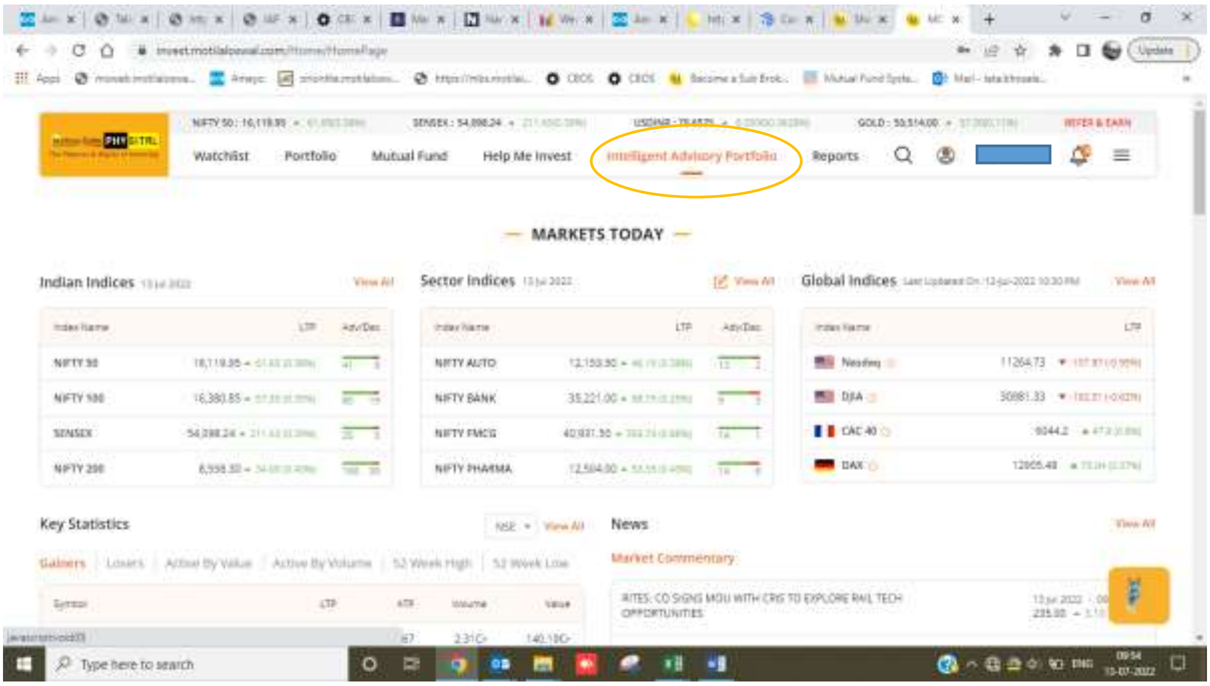
FAQ

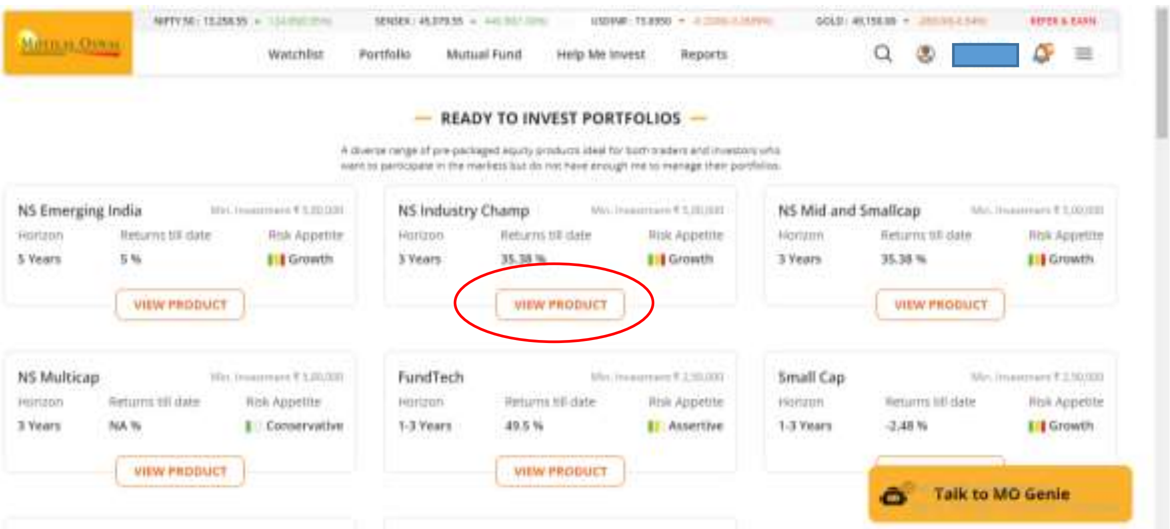
Q: Who can invest in IAP Products?
A: Clients Active in Equity Segment having Demat Account with MOFSL can invest in IAP products.

Q: How client can activate in IAP Product?
A: The client will able to activate the IAP product by Web Login or Mobile App

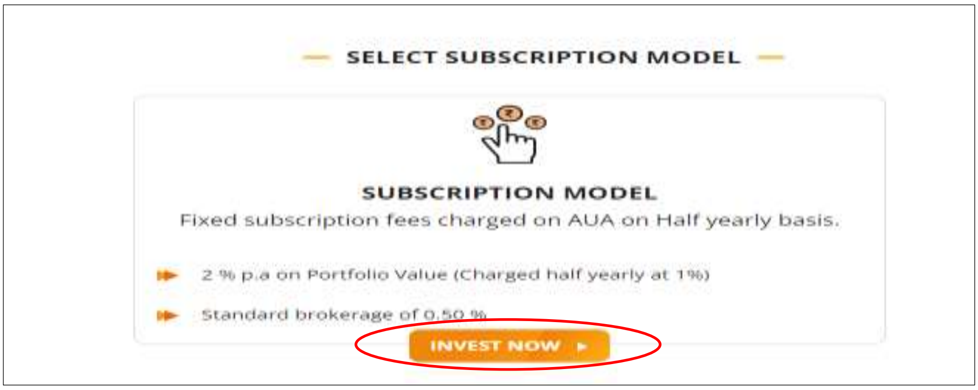
- Web Login: Login to Mo Investor Web > **Intelligent Advisory Portfolio**> IAP



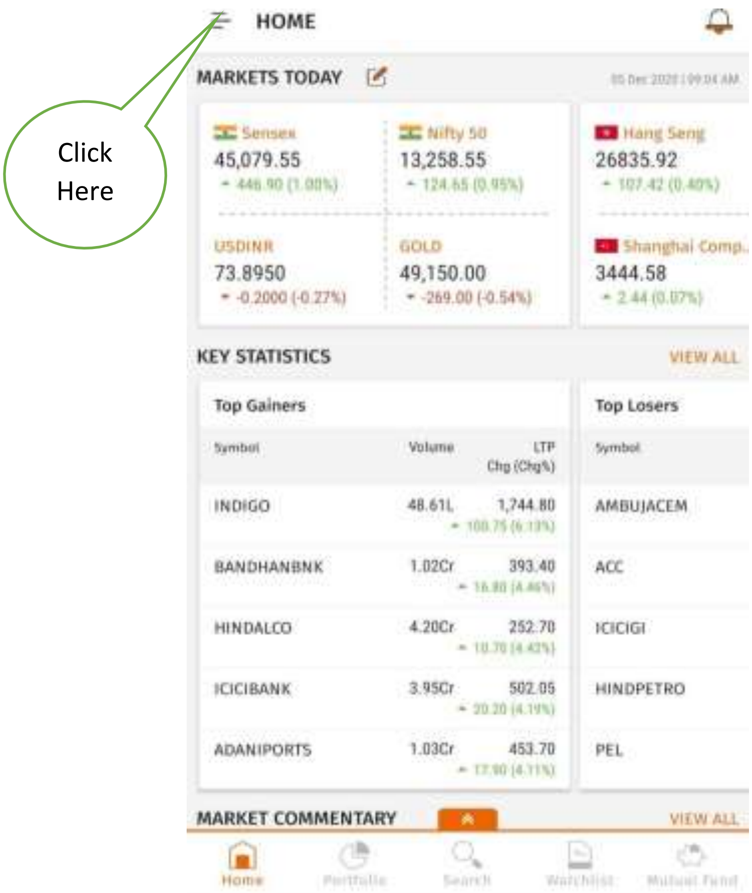
- Click on the required product

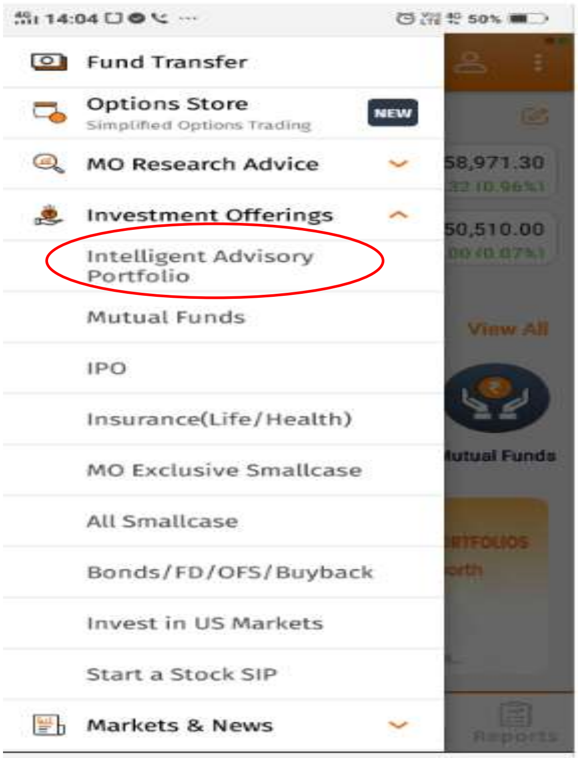


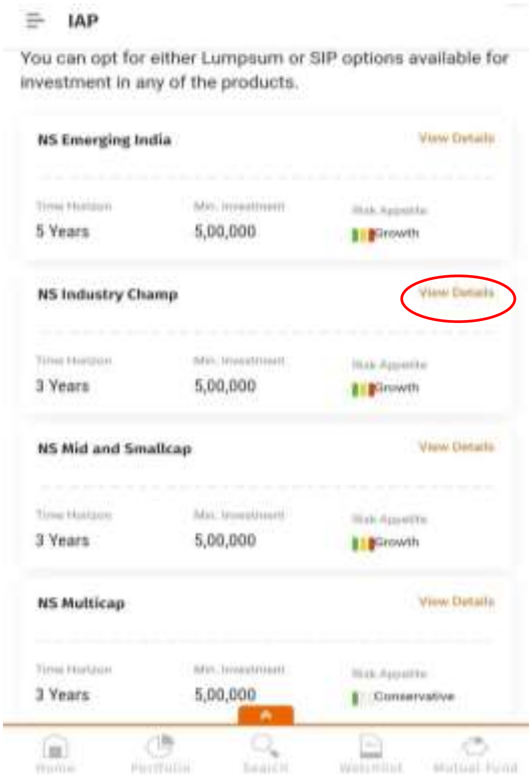
- Click on the type required and select Subscription Mode



- Mobile App: Login to Mo Investor App > Investment Offerings >Intelligent Advisory Portfolios



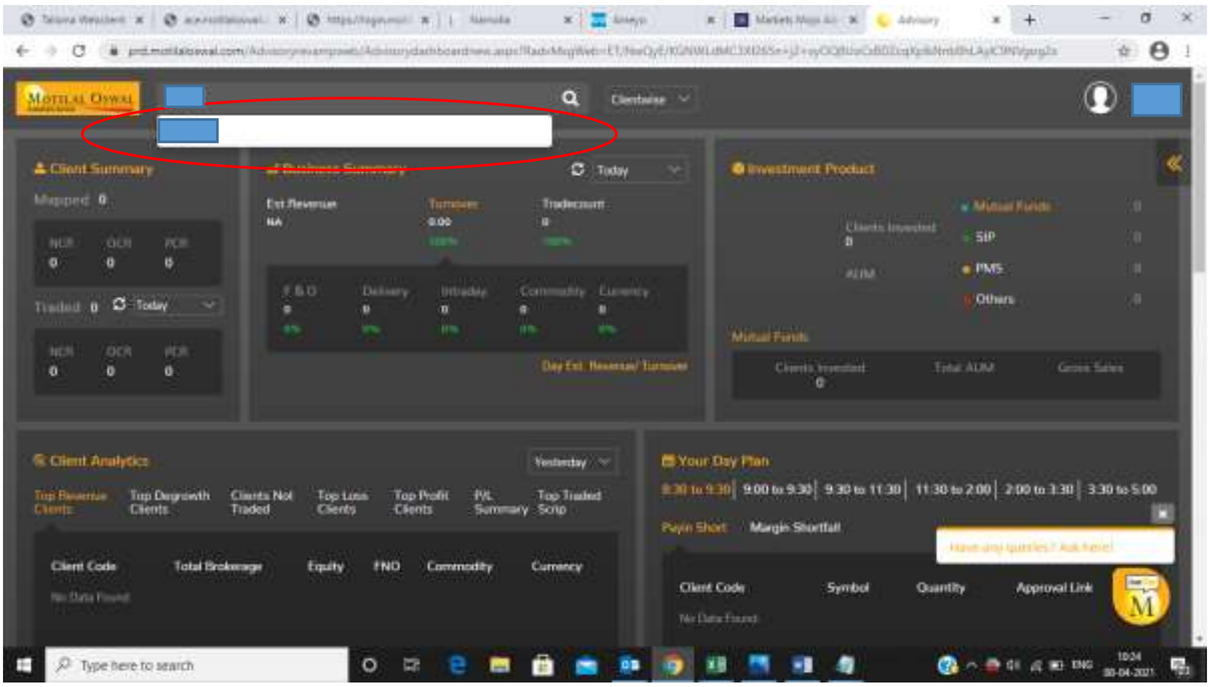




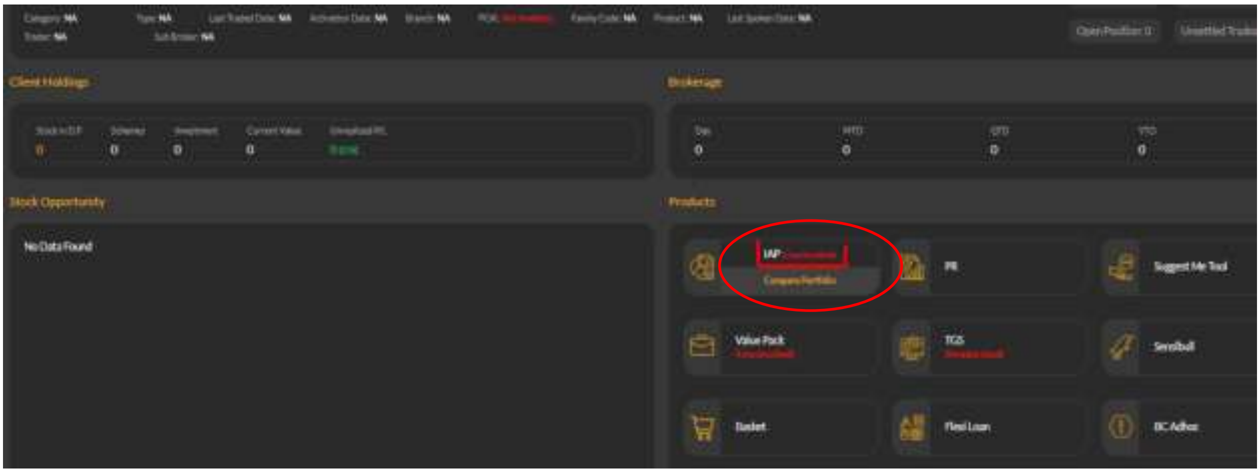
Q: How Advisor can activate the IAP product?
A: Advisor can activate the IAP product through Advisory Dashboard. Path is given below:
1. Advisory Dashboard/Terminal > Select Code > Select IAP >Generate & Submit OTP > Process the Subscription.

<u>IAP Subscription process flow is given below:</u>

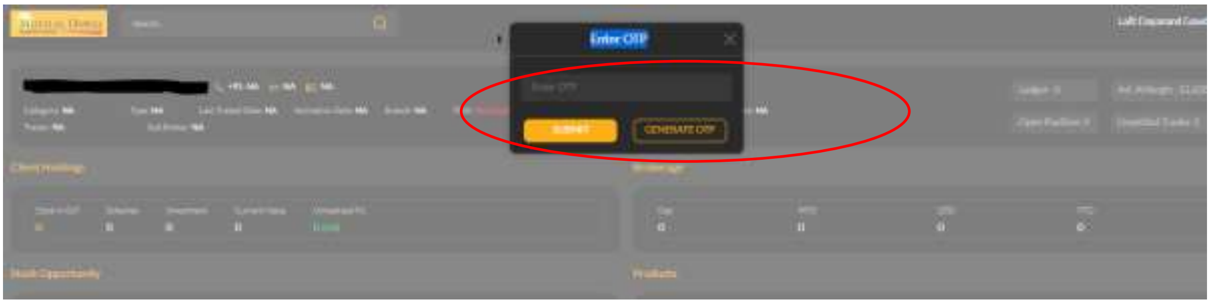
1.Type the client code and select the same from dropdown and click on search icon.



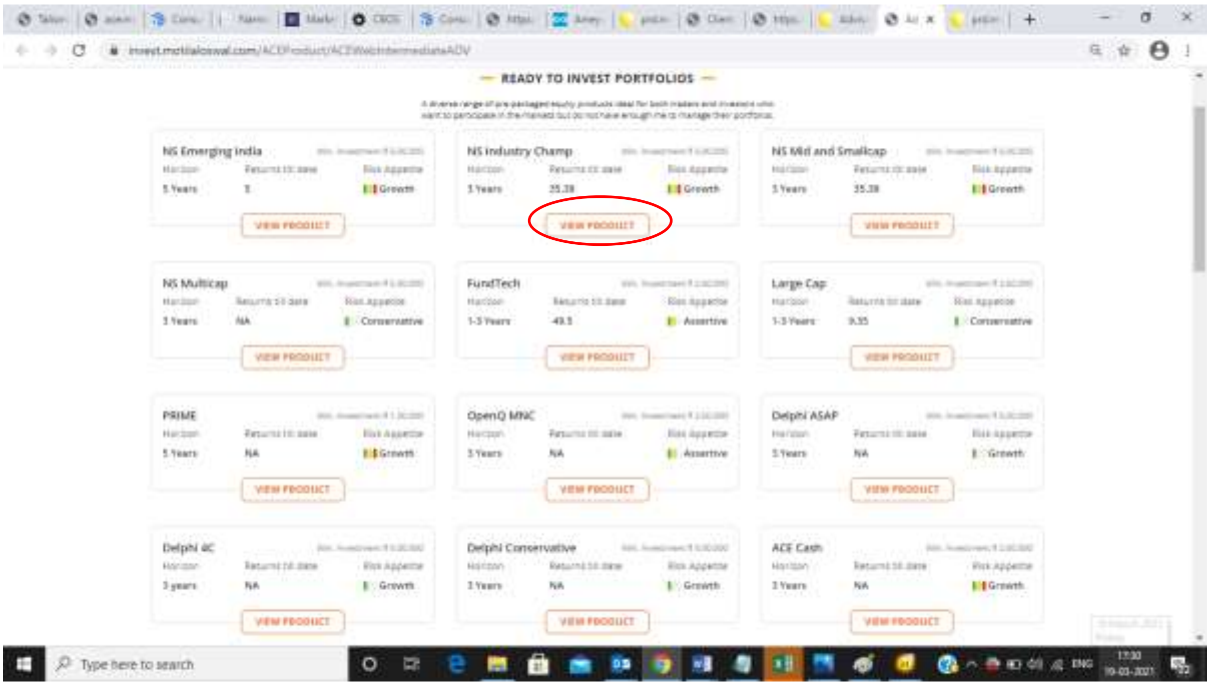
2. Post searching, the client details will reflect on the page, select IAP .



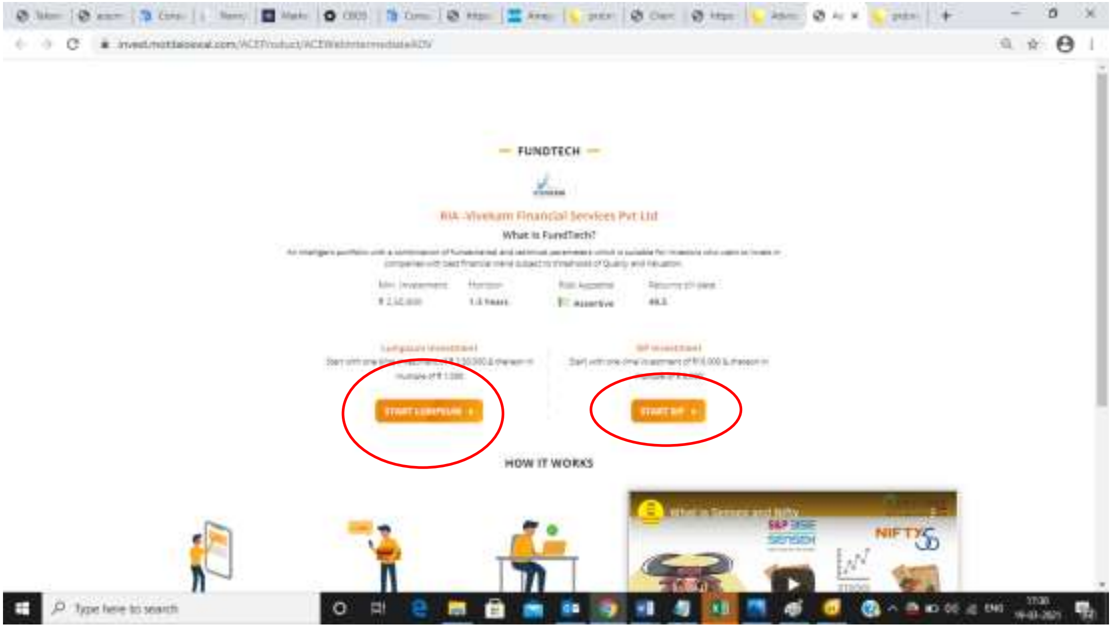
3. OTP option will reflect. Click on Generate OTP. Once the OTP is generated submit the same within 30 mins(**First OTP**).

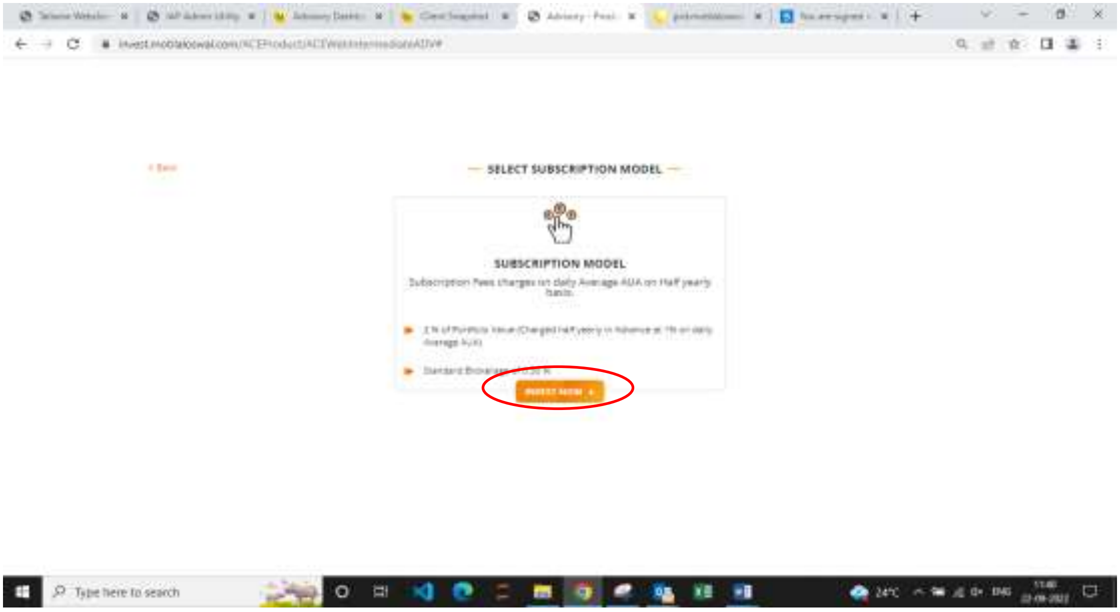


4. Once the OTP is submitted you will be redirected to the below given IAP page. Select Product Requried

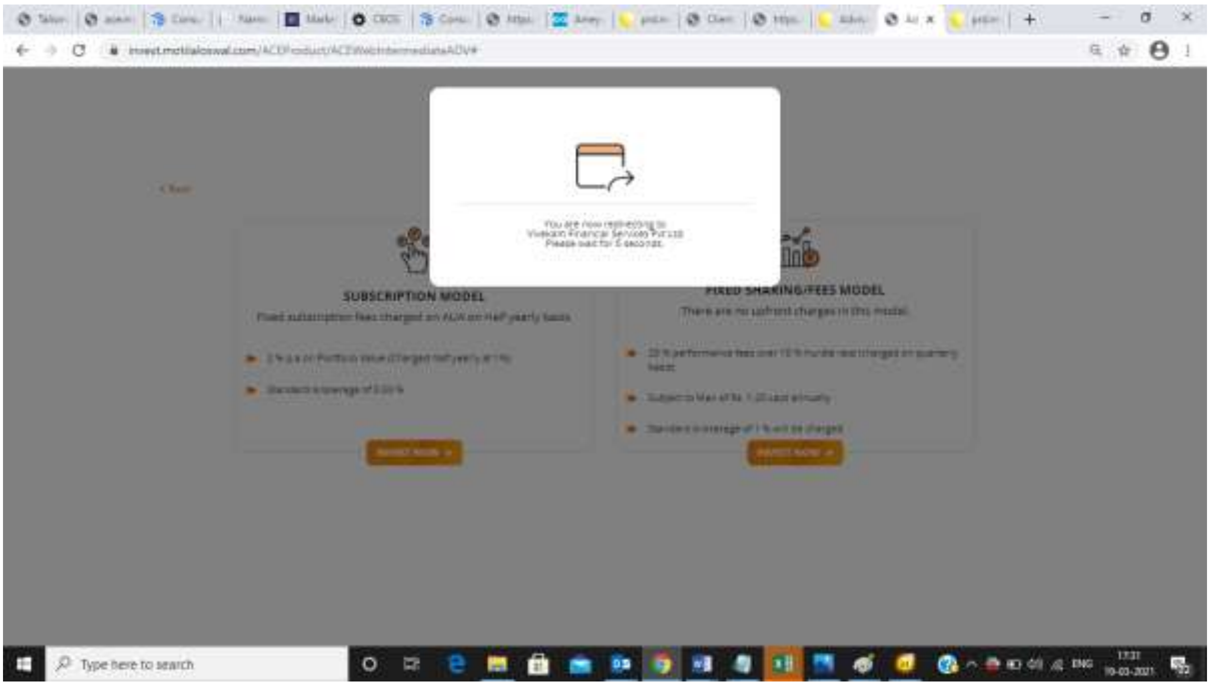


5. Select the account type (Lump sum/SIP), and then select the mode of payment (Subscription Fee). Select Payment mode.

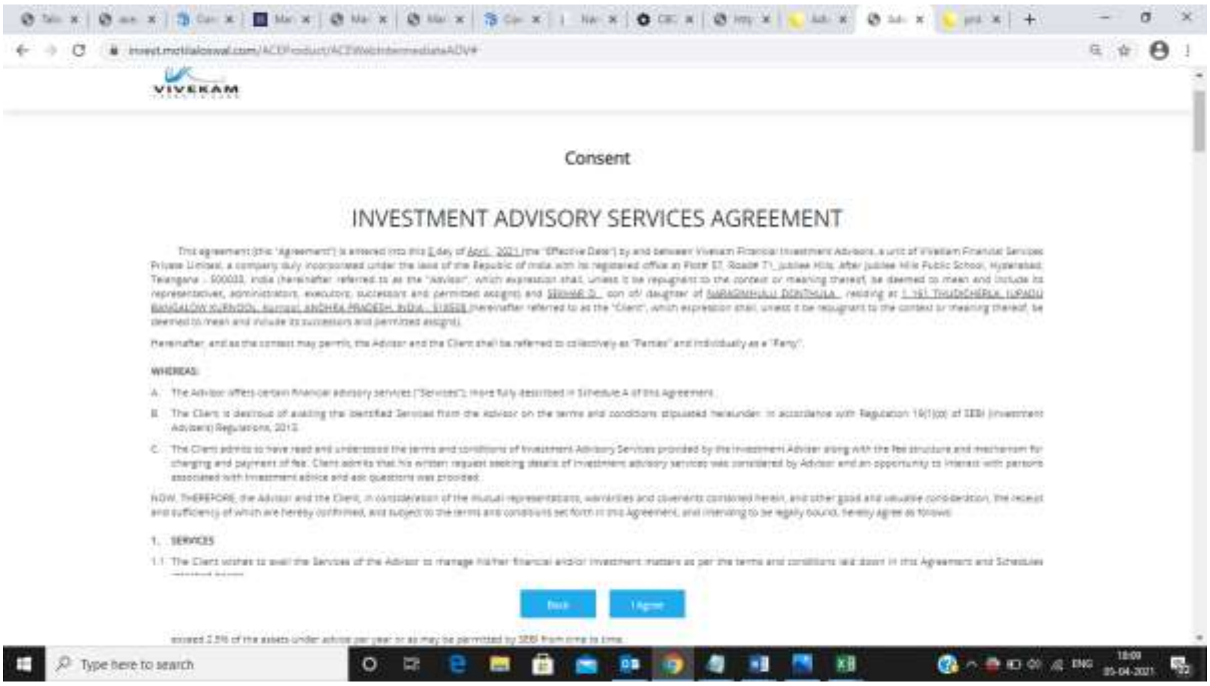




7. Once the account type and payment mode is selected, you will be redirected to the RIA page.



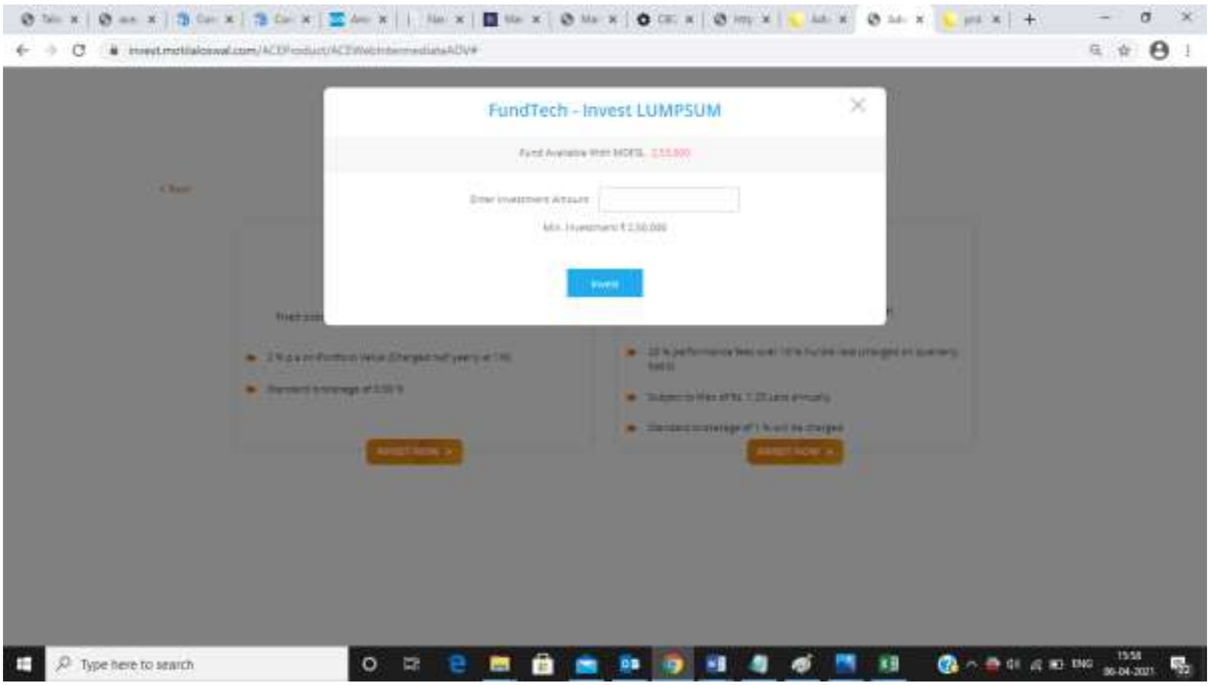
8. Complete the RIA Verification by completing the KYC and RISK (**Second OTP**)



9. Once RIA is verified, submit your Principal amount as per below page.

The Investment can be done only if clear funds are available in the client ledger.

Once submitted the product will be subscribed and you will get the buy orders for confirmation.

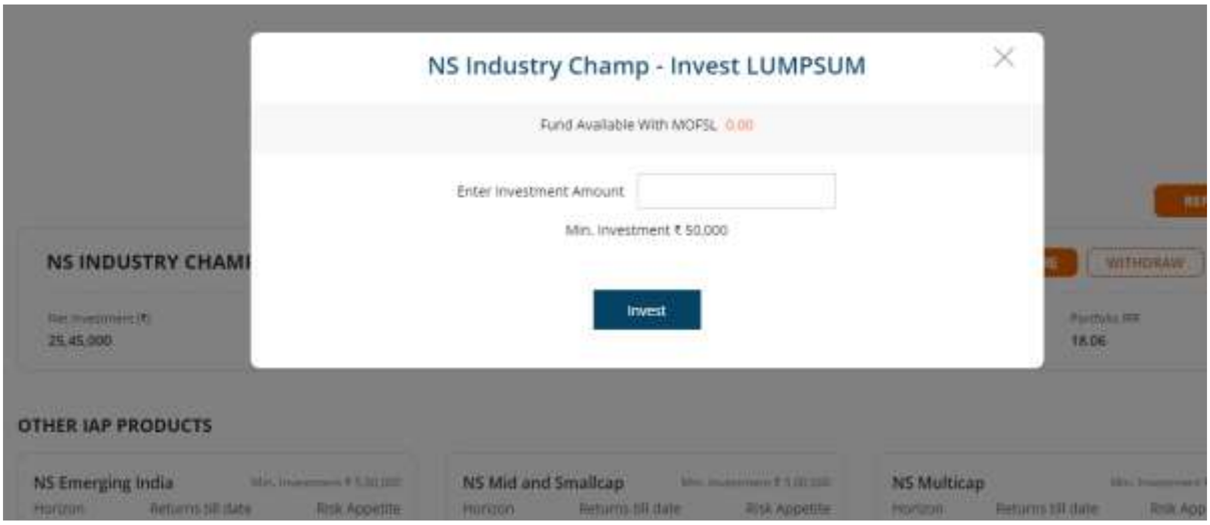


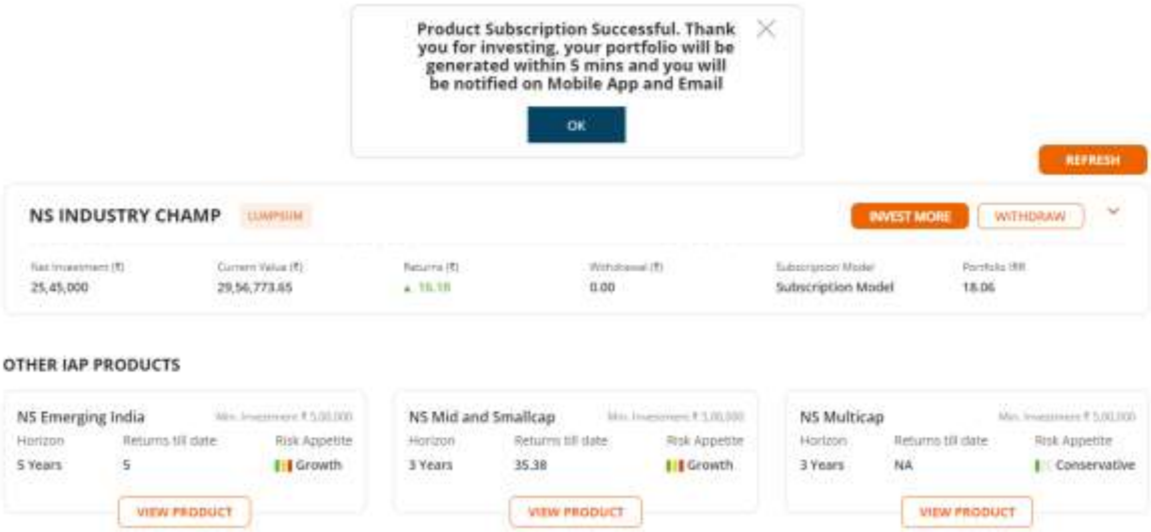
Q: Steps for punching TOP up/ Additional investment?

A: 1. Follow the steps 1 to 4 as done for fresh investment.

2. Once the OTP is submitted you will be redirected to the below given IAP page.

3. Click on Invest more option & Enter the desired amount for TOP up.





Q: Can Client subscribe by taking Limit or pledging the shares for IAP?
A: No, clear credit balance should be available in client ledger for subscription.

Q: What all products are available in IAP?
A: IAP Products currently available for subscription are as under

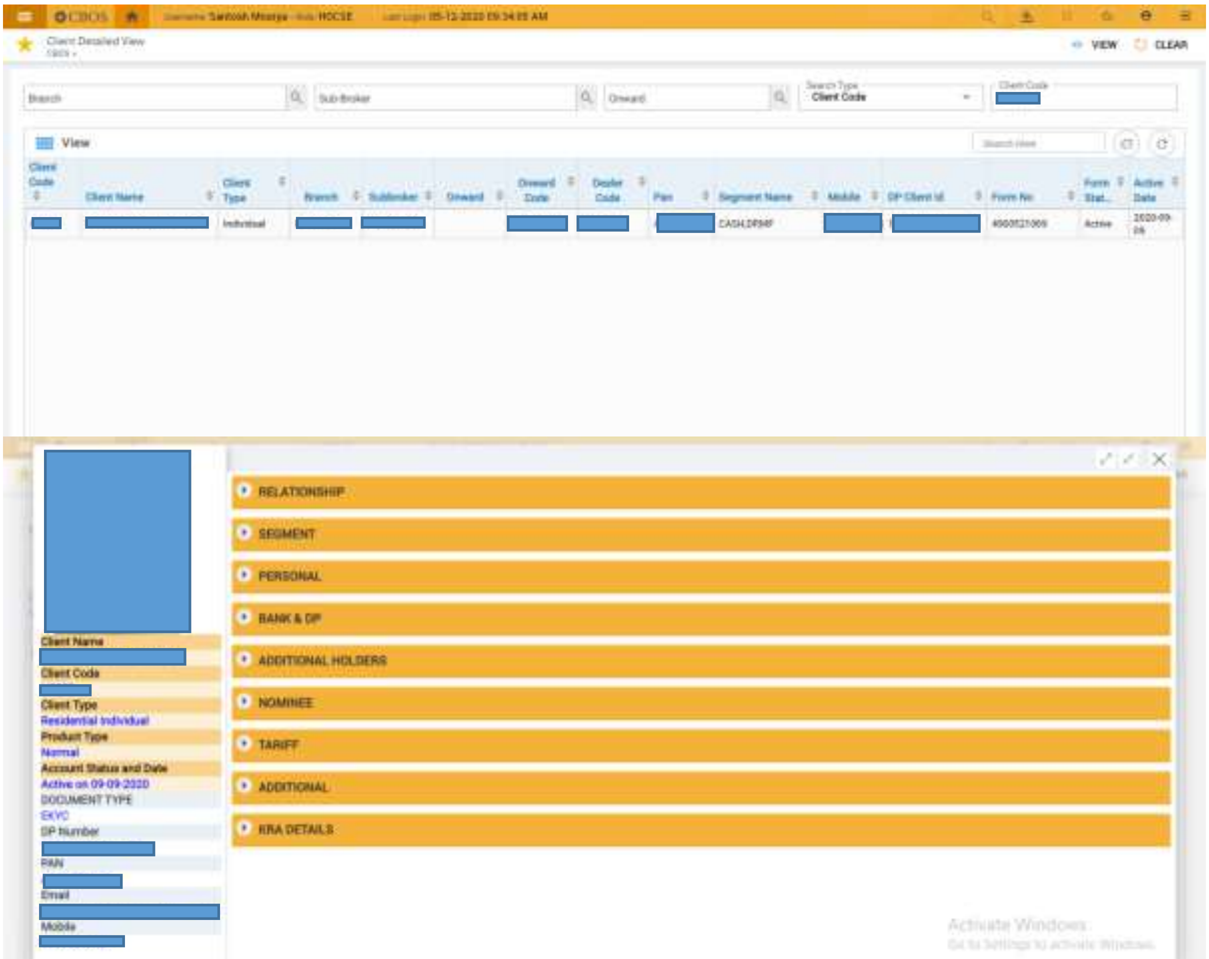
1. Industry Champ
2. Mid & Smallcap
3. 5TX5T
4. Prime
5. Alpha Bluechip
6. Open Q MNC
7. Zodiac
8. Abakkus Smart Flexi Cap

Q: What confirmation is sent to clients for Product Activation?
A: The confirmation of Product activation is sent to client's Email id registered with MOFSL. This mail includes Agreement, Risk Profiling, Welcome Letter and order details. Client needs to accept the order details to generate the portfolio.

Q: What is the Difference between POA and Non POA Account?
A: The POA authorizes the broker to operate clients Demat account for pay-in of shares at the time of withdrawal or for execution of other Sell orders. The clients who have not provided the POA need to follow the EDIS process at the time of withdrawal or Sell.

POA and NON POA client code identification can be done through CBOS:

i. Login to CBOS > Client Detailed View > Search client code > Click on Client Code >Bank & DP Tab > View DP details > "Is POA Set" Flag Status will be updated as (Yes or NO) > If it is NO then it is a NON POA client.



Q: How to confirm the order?

A: Orders are generated for the rebalancing, Additional Purchase and withdrawal of Portfolio.

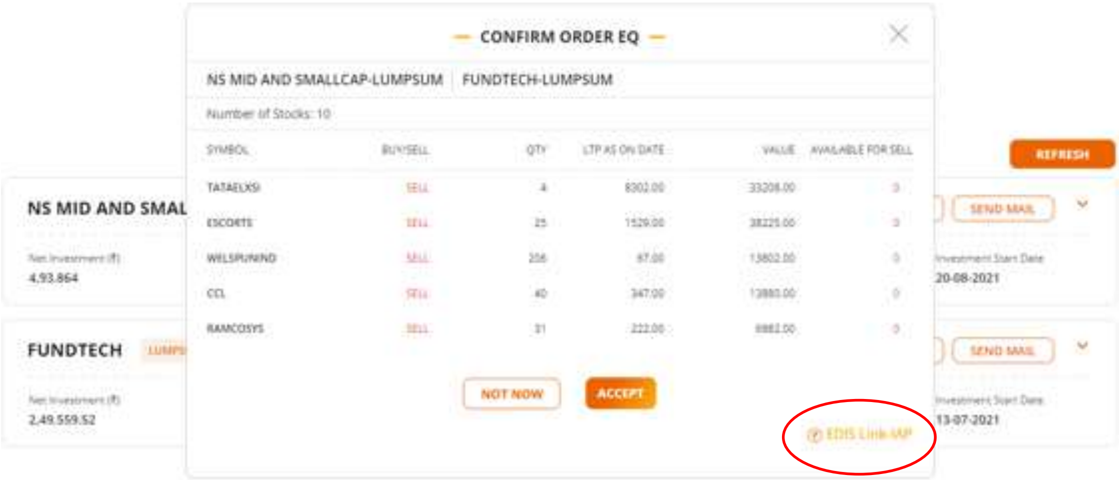
1. Rebalancing (Buy) & Additional Purchase orders are confirmed through below method / options
    a. Login to MO Investor App → Investment Offerings→ Intelligent Advisory Portfolios → Just click on Execute / Approve button
    b. Login to MO Investor Web → Help Me Invest → Ready To Invest → IAP → Accept the Orders
    c. Email on registered email address → Click the link given in the email
    d. SMS on registered mobile number → Click the link given in the SMS
    e. Auto Call on your registered mobile number → Press 1 on your keypad
    f. Confirmation from Dealer/Advisor through OTP → Call your dealer/advisor for more details
    g. If Auto Consent is ON, no need to accept the orders. Mobile Notifications will be sent
2. Withdrawal & Rebalancing (Sell) orders can be confirmed for POA clients or Non-POA clients as per below method / Option
    a. POA Clients
        i. Login to MO Investor App → Investment Offerings→ Intelligent Advisory Portfolios → Just click on Execute / Approve button
        ii. Login to MO Investor Web → Help Me Invest → Ready To Invest → IAP → Accept the Orders
        iii. Email on registered email address → Click the link given in the email
        iv. SMS on registered mobile number → Click the link given in the SMS
        v. Auto Call on your registered mobile number → Press 1 on your keypad
        vi. Confirmation from Dealer/Advisor through OTP → Call your dealer/advisor for more details
        vii. If Auto Consent is ON, no need to accept the orders. Mobile Notifications will be sent.
    b. Non-POA Clients
        i. Login to MO Investor App → Investment Offerings→ Intelligent Advisory Portfolios → Just click on Execute / Approve button
        ii. Login to MO Investor Web → Help Me Invest → Ready To Invest → IAP → Accept the Orders
        iii. Email on registered email address → Click the link given in the email

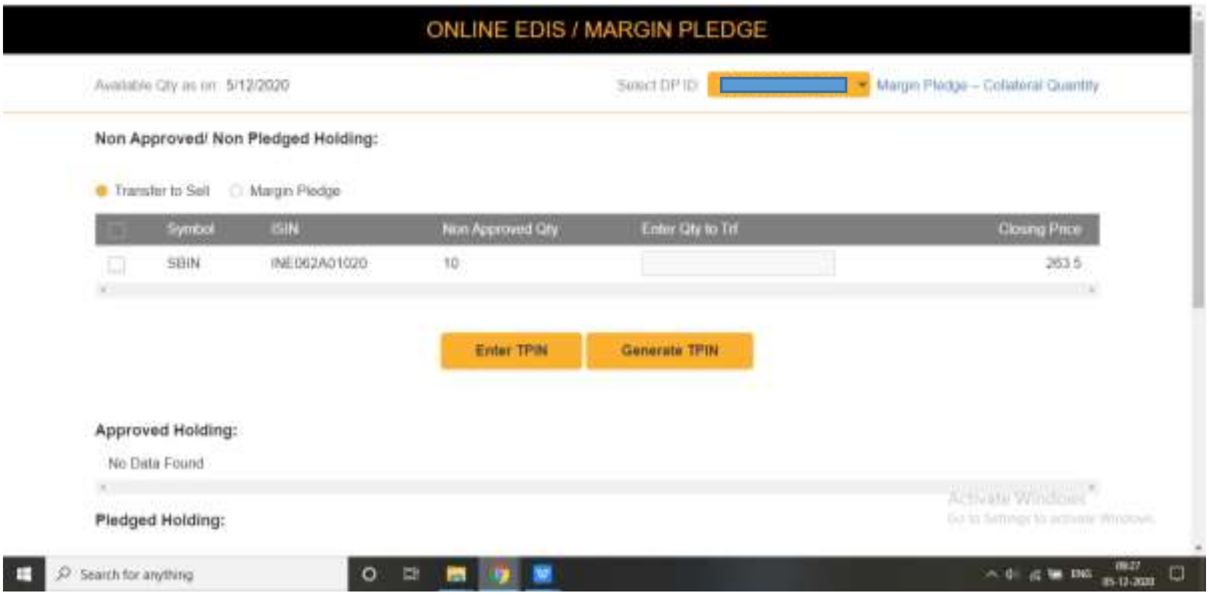
iv. SMS on registered mobile number → Click the link given in the SMS
v. Confirmation from Dealer/Advisor through OTP → Call your dealer/advisor for more details
vi. Client has to follow EDIS process

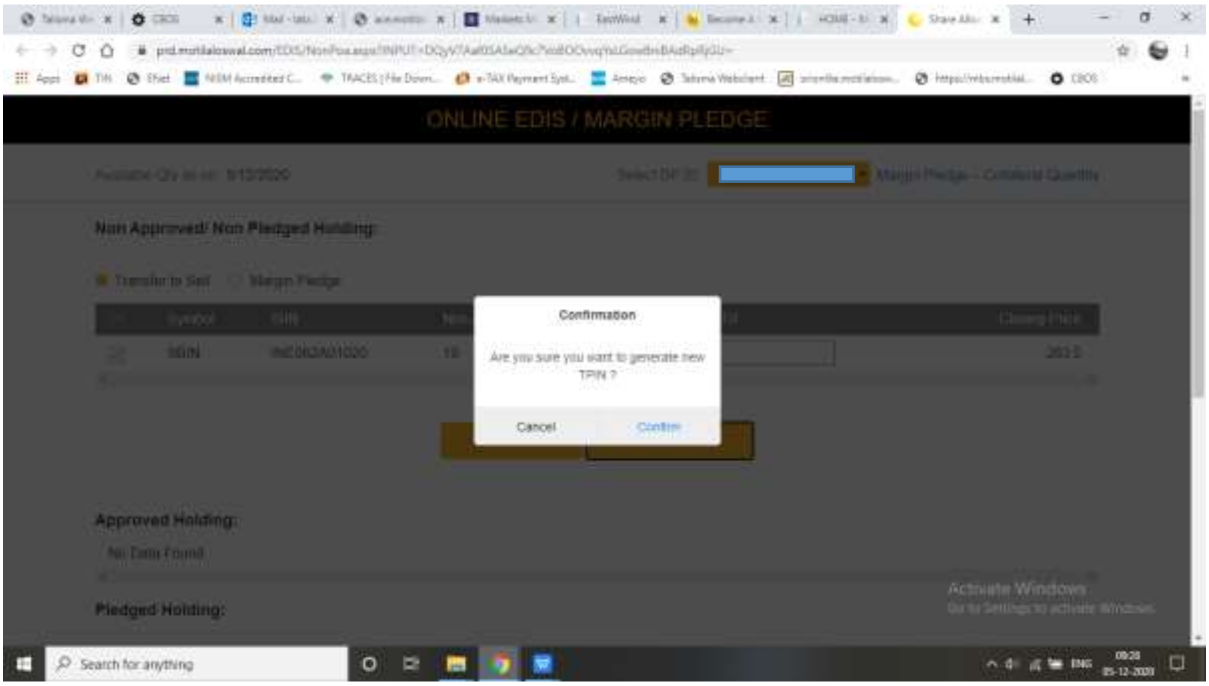
c. EDIS process for NON POA client

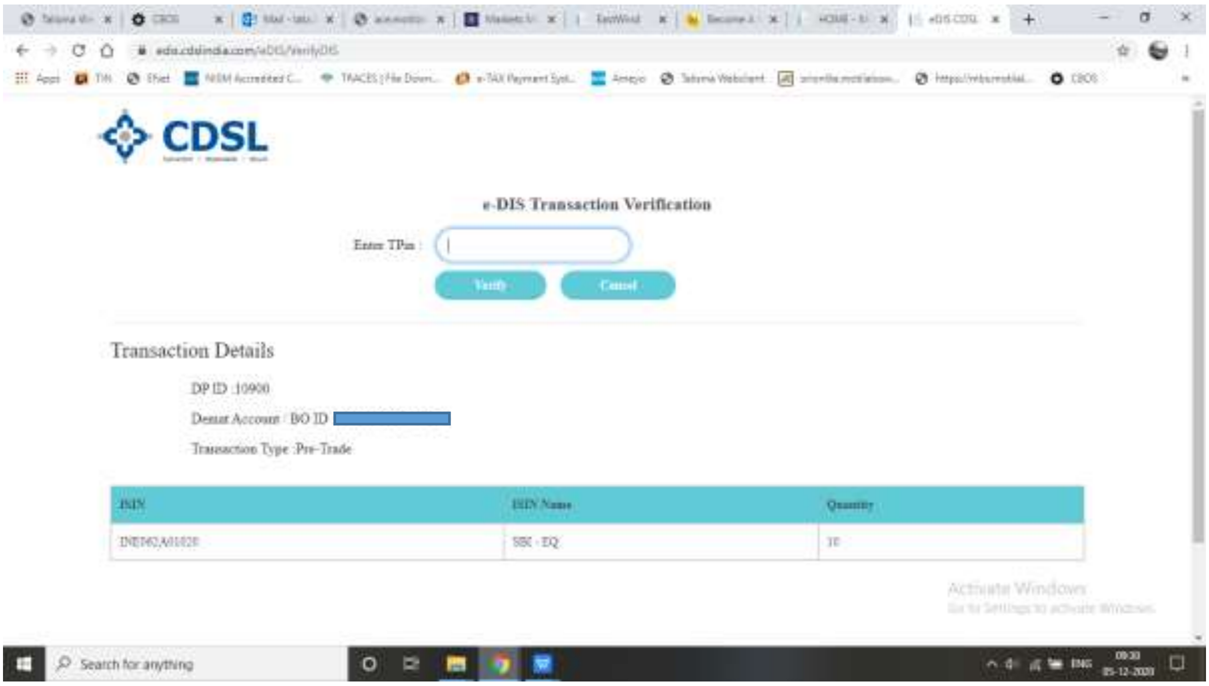
EDIS path is given below:

i. For Non POA clients in case of Sell orders, please make sure to complete the EDIS process on IAP order acceptance page.
ii. Click on EDIS for IAP
iii. Once holding and quantities are matching with RIA advice then only system will allow to accept sell advice.
iv. Login to Trade > Reports > Trading reports > Demat holding > EDIS > Transfer to Sell > Select Holding to transfer from Non Approved to Approved > Generate TPIN > Confirm to Generate and TPIN will be send through SMS and Mail > Enter TPIN > Redirected to CDSL Site > Enter TPIN > Holding will be shown in Approved Holding column.






ONLINE EDIS / MARGIN PLEDGE
Non Approved/ Non Pledged Holding:
Transfer to Sell
Margin Pledge
Confirmation
Are you sure you want to generate new TPIN ?
Cancel
Confirm
Approved Holding:
No Data Found
Pledged Holding:
Activate Windows
Search for anything


CDSL
e-DIS Transaction Verification
Enter TPin :
Verify
Cancel
Transaction Details
DP ID :10900
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Transaction Type :Pre-Trade
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10
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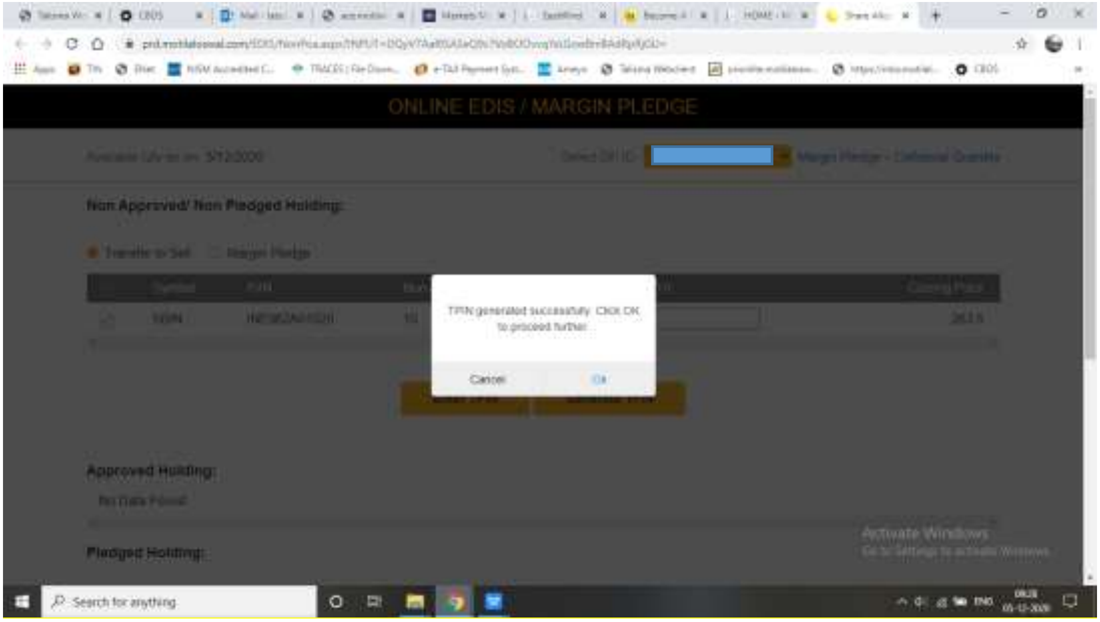
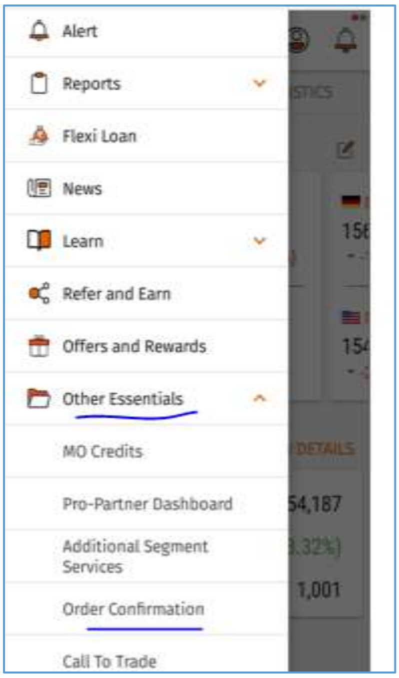


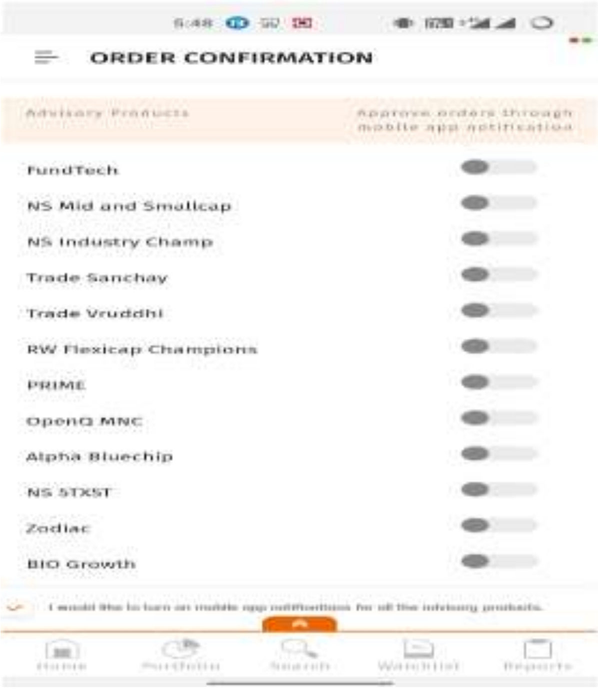
Q: Is it mandatory to have enough credit balance in ledger to avail the IAP product and Why cash remaining is seen?
A: Clear Ledger balance to be maintain by the client while generating the subscription of any IAP product. The RIA generates the portfolio with some cash remaining of the total portfolio value. For example, if the client subscribed of the product with amounting to Rs. 5 Lacs then the portfolio is generated for the amount of approx. 4.95 – 4.97 Lacs and the cash remaining is shown for any future rebalancing in the product. For any new additional purchase, the client needs to maintain the clear ledger balance. The Cash Remaining is blocked by RMS team. (This can affect the margin).

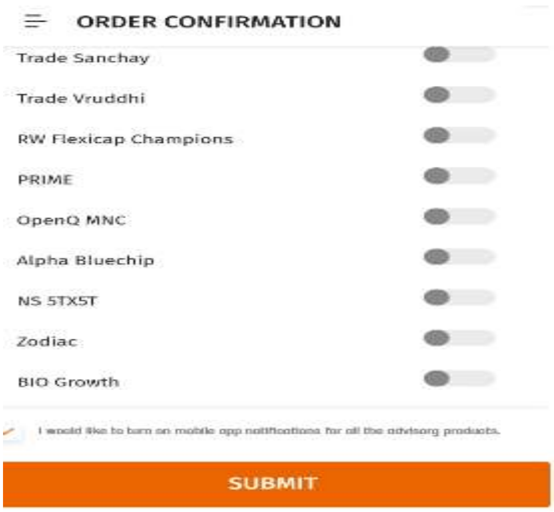
Q: What are the steps for activating and deactivating the Auto consent through client login:
A: Follow below

MO INVESTOR APP

1. Login to Mobile App
2. Menu - Other Essentials – Order Confirmation
3. Select Advisory Product, Select ON/OFF
4. Go through Check box remark before click on SUBMIT.

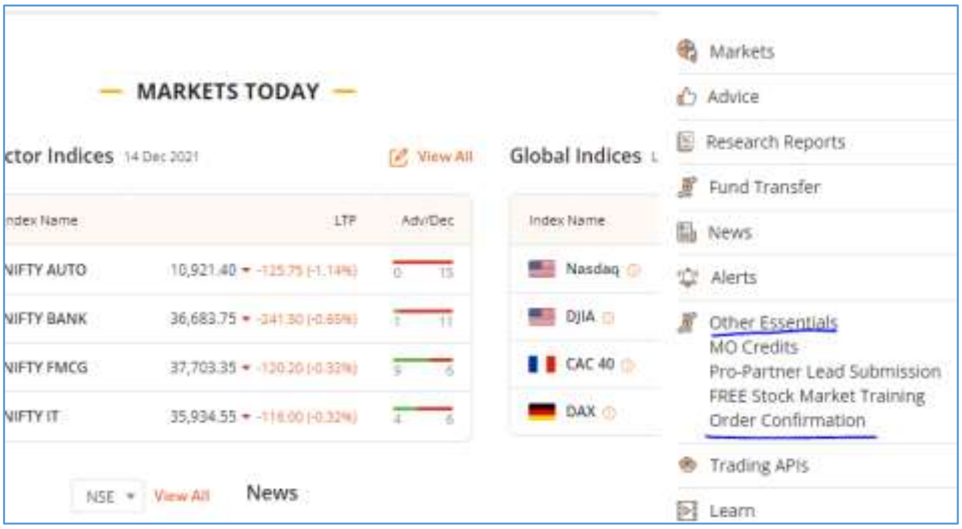




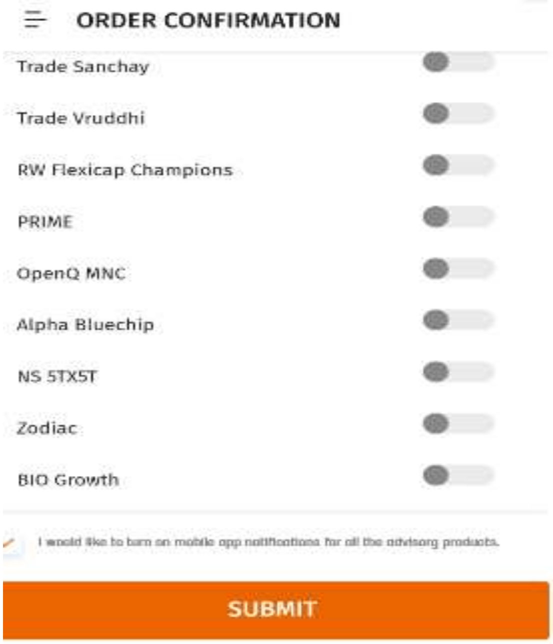


WEB LOGIN

1. Menu - Other Essentials – Order Confirmation



2. Select Advisory Product, Select ON/OFF and click on SUBMIT



Q: If Auto confirmation is Off what are the pro and cons

A: Auto confirmation is available only for the POA clients.

1. The orders of rebalancing, withdrawal etc. are send to clients through various modes such as SMS, Email etc. as given above, in case of Auto confirmation is off then the client need to manually confirm the order though any one of the above modes. If the same is not confirmed manually then there will be delay in order execution.
2. If the client is not agreed on the orders generated, then he has option to ignore the orders by keeping Auto confirmation off.

Q: If Auto confirmation is On what are the pro and cons
A: Auto confirmation is available only for the POA clients.

1. The orders of rebalancing, withdrawal etc. are send to clients through various modes such as SMS, Email etc. as given above, in case of Auto confirmation is ON then the client does NOT need to confirm the order manually through any one of the above modes and the orders get executed instantly.
2. If the client is not agreed on the orders generated, then he will not be able to stop the execution of the orders.

Q: When does rebalancing happen for each product?
A: The rebalancing is generally made on quarterly basis for IAP, but it also depends on the Fund Managers decision taking into consideration the market situations when to rebalance the fund.

Q: Intraday Trading is happening in IAP product?
A: There is no intraday trading done in the product. The buying & selling is made only on the decision of Fund Manager (Fund's Requirement) hence, no intraday trading is done.

Q: What is SIP and how client can avail it?
A: Two type of SIP registration is available

1) SIP
2) E- Mandate SIP

i. SIP - There is also the option of SIP in some IAP products. In this type, client can invest monthly amount to purchase the stock. The minimum monthly instalment is of Rs.10,000. The instalments can be debited on 4 dates in a month i.e. on 1, 8, 18 & 22. The client need to keep the clear balance in his Ledger on the T-1 day of SIP deduction. The Fund Manager will buy the specific stock on the SIP Date and will be added in the portfolio.
SIP Limit: SIP Amount + Cash Remaining

ii. E- Mandate SIP- Steps to be followed for SIP E-Mandate Registration as given below:

- On IAP Subscription Page, the Option for SIP E Mandate Registration is available.
- Click on SIP E-Mandate Option for Registration
- On the SIP E-Mandate page- Default Available Bank will be displayed for Net Banking
- Click on the desired bank for the Payment Gateway option to Open
- Click on details for Completion of the process, Successful/Failure MSG will be displayed
- On successful completion of Registration, MSG will be displayed on the IAP page
- And thereafter SIP registration process to be followed
- Select the appropriate date for SIP registration
- Ensure to maintain balance for the same in Bank A/c
- Currently SIP Option is available for NS Industry Champ, NS 5TX5T, NS Mid & Smallcap, and OpenQ MNC.

Q: Can client avail E-Mandate facility on old existing active SIP.
A: No, client needs to cancel Old existing SIP and register new to avail E-Mandate facility.

Q: Is E-Mandate facility available on Advisory Dashboard.
A: As of now, E-Mandate facility is available in client WEB login.

Q: What if E-mandate rejected for any reason.
A: If any client has done SIP registration at the time of processing E-mandate request & mandate registration request rejected due to any reason then client has to register new E-mandate.

Secondly, cancel SIP which was registered with E-mandate and punch new SIP request, once E-mandate is approved/success from bank.

Q: What is the withdrawal process for SIP clients?
A: If SIP client wants to close the IAP account, then first client has to stop the SIP and after reloading the page, withdrawal option will reflect.
Client can select Fund or Stock transfer request.

Q: What are the types of fees charged for IAP Product?
A: There are 2 types of the fees charged while subscribing the IAP product, the client has the rights to choose any one of the below.

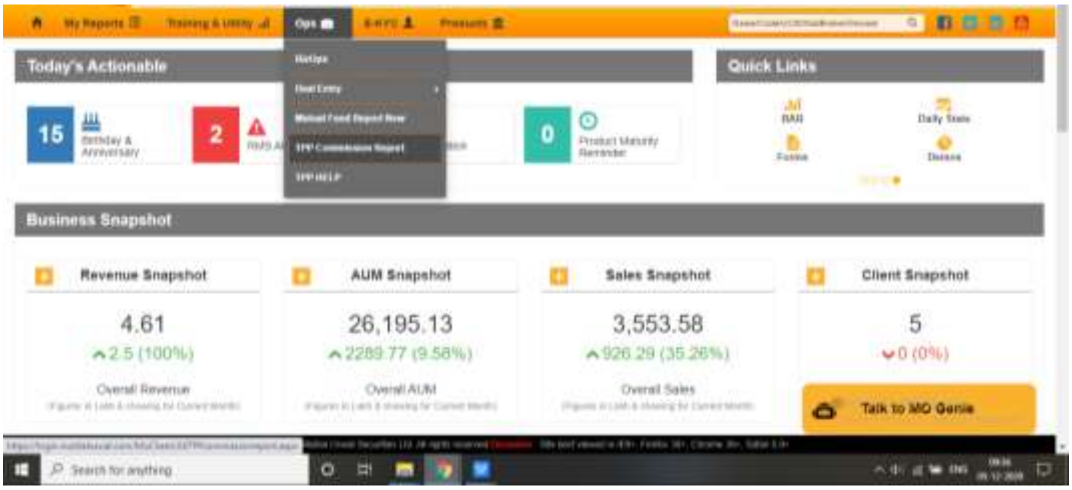
1. Subscription Fee Model – Under Subscription Fee Model the clients are charged initial fee @1% on their investment amount for 6 months. After 6 months, the clients are charged renewal fee @1% on their portfolio value (AUM) on half-yearly basis (except Abakkus). The initial Subscription fees are recovered from client in addition to the investment amount through ledger debit and the renewal Subscription fees are recovered from client by generating sell advice. Intimation Mail are sent to client before renewal.
2. For Abakkus Product -Upfront Subscription fee model 2.5% p.a. (Chargeable Half yearly at 1.25% upfront for 6 months & Renewal fee 1.25% on daily average AUA)
3. For 'Narnolia Product - Upfront Subscription fee model 2% p.a. (Chargeable Half yearly at 1% upfront for 6 months & Renewal fee 1% on daily average AUA)

Q: When fees will be charged in client ledger
A: The Fees to be charged in client ledger as follows

1. Subscription Fee Model – On new subscription if the client is opted for this fee module, the fees of 1.00% is charged on the same day in client ledger when he does subscription and again after six months on portfolio value (AUM).
2. Subscription Fee Model – If any existing client does TOP up investment then fee will be charged on Pro- data basis i.e. on number of days.

Q: When Sharing will be released to Partners?
A: The Sharing is released on monthly basis in the 1st week of the month.

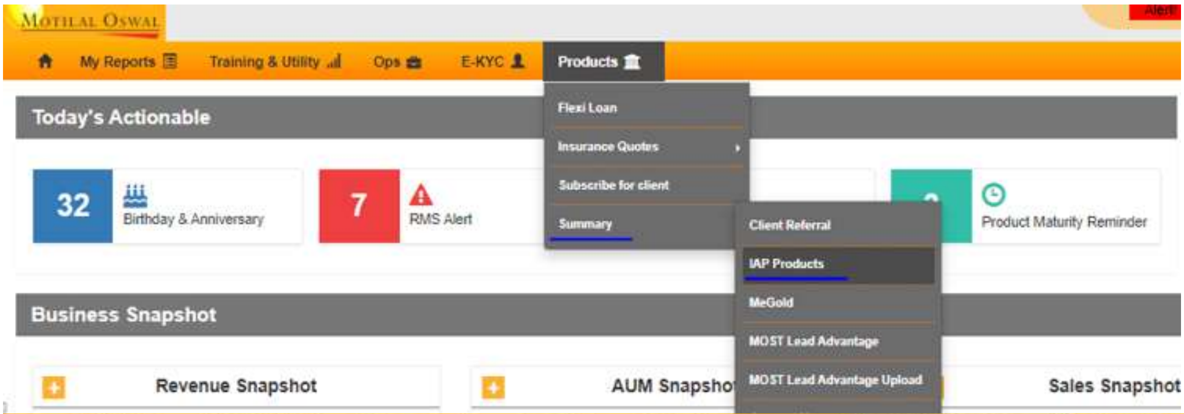
Q: Where Partner can see the Sharing report?
A: The Sharing Reports are uploaded in the Partner Portal. Partners can view the same from OPS<<TPP Commission Report menu. The partner has to select the period and then select the TYPE as IAP Subscription. The system will show the client wise sharing for the selected period.
www.motilaloswal.com > Partner Portal Login > OPS > TPP Commission report

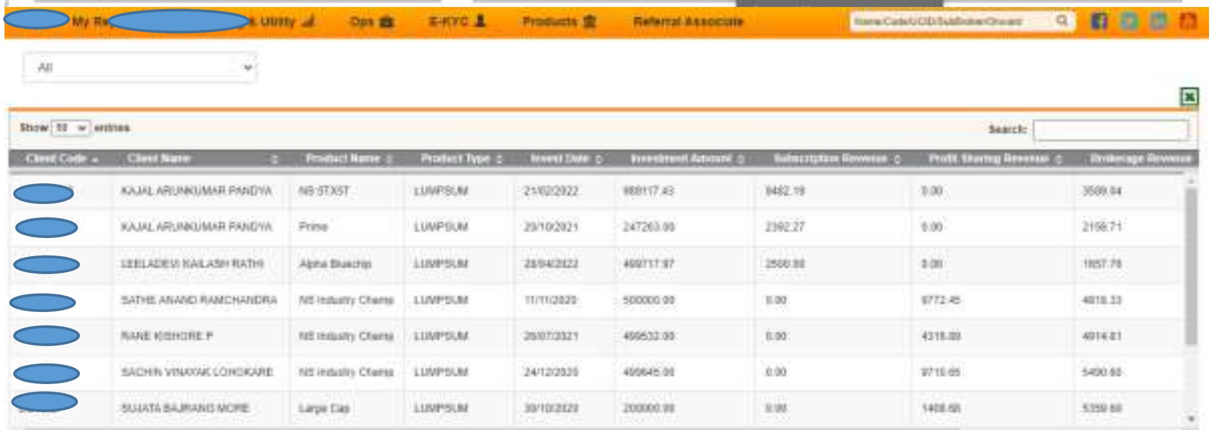


Q: Where Partner or Branches can download the IAP portfolio report of clients?

A: IAP portfolio report is available in Partner Portal login, below is the path:

i. www.motilaloswal.com
ii. Login to Partner Login
iii. Products > Summary > IAP Products
iv. Dashboard will appear, Click on All (Products)
v. Select the respective product, all details with regards to that product subscription will appear
vi. Click on the number of Total Clients Subscribed
vii. Client List will reflect
viii. Click on View button for a particular client and the details regarding that particular client will be displayed
ix. Click on Download Report.


MOTILAL OSWAL
Alert
My Reports
Training & Utility
Ops
E-KYC
Products
Flexi Loan
Insurance Quotes
Subscribe for client
Summary
Client Referral
IAP Products
MeGold
MOST Lead Advantage
MOST Lead Advantage Upload
Today's Actionable
32
Birthday & Anniversary
7
RMS Alert
Product Maturity Reminder
Business Snapshot
Revenue Snapshot
AUM Snapshot
Sales Snapshot


Ops
E-KYC
Products
Referral Associate
All
Show 10 entries
Search:
Client Code
Client Name
Product Name
Product Type
Invest Date
Investment Amount
Subscription Revenue
Profit Sharing Revenue
Brokerage Revenue
KAJAL ARUNKUMAR PANDYA
NS STXST
LUMPSUM
21/02/2022
KAJAL ARUNKUMAR PANDYA
Prime
LUMPSUM
29/10/2021
247263.00
2392.27
LEELADEVI KAILASH RATHI
Alpha Bluechip
LUMPSUM
SATHE ANAND RAMCHANDRA
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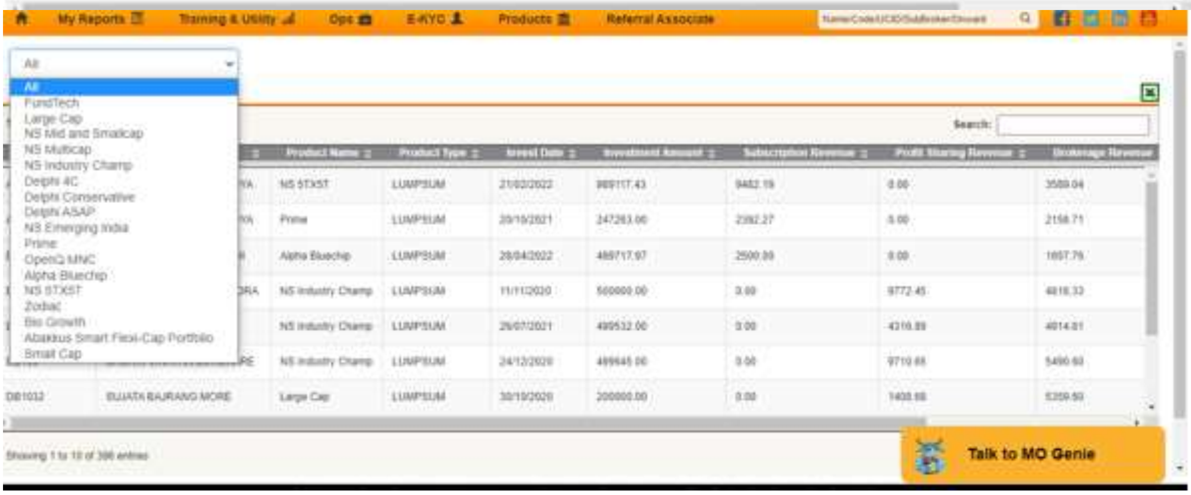
My Reports
Training & Utility
Ops
E-KYC
Products
Referral Associate
All
FundTech
Large Cap
NS Mid and Smallcap
NS Multicap
NS Industry Champ
Delphi 4C
Delphi Conservative
Delphi ASAP
NS Emerging India
Prime
OpenQ MNC
Alpha Bluechip
NS STXST
Zodiac
Bio Growth
Abakkus Smart Flexi-Cap Portfolio
Small Cap
Search:
Product Name
Product Type
Invest Date
Investment Amount
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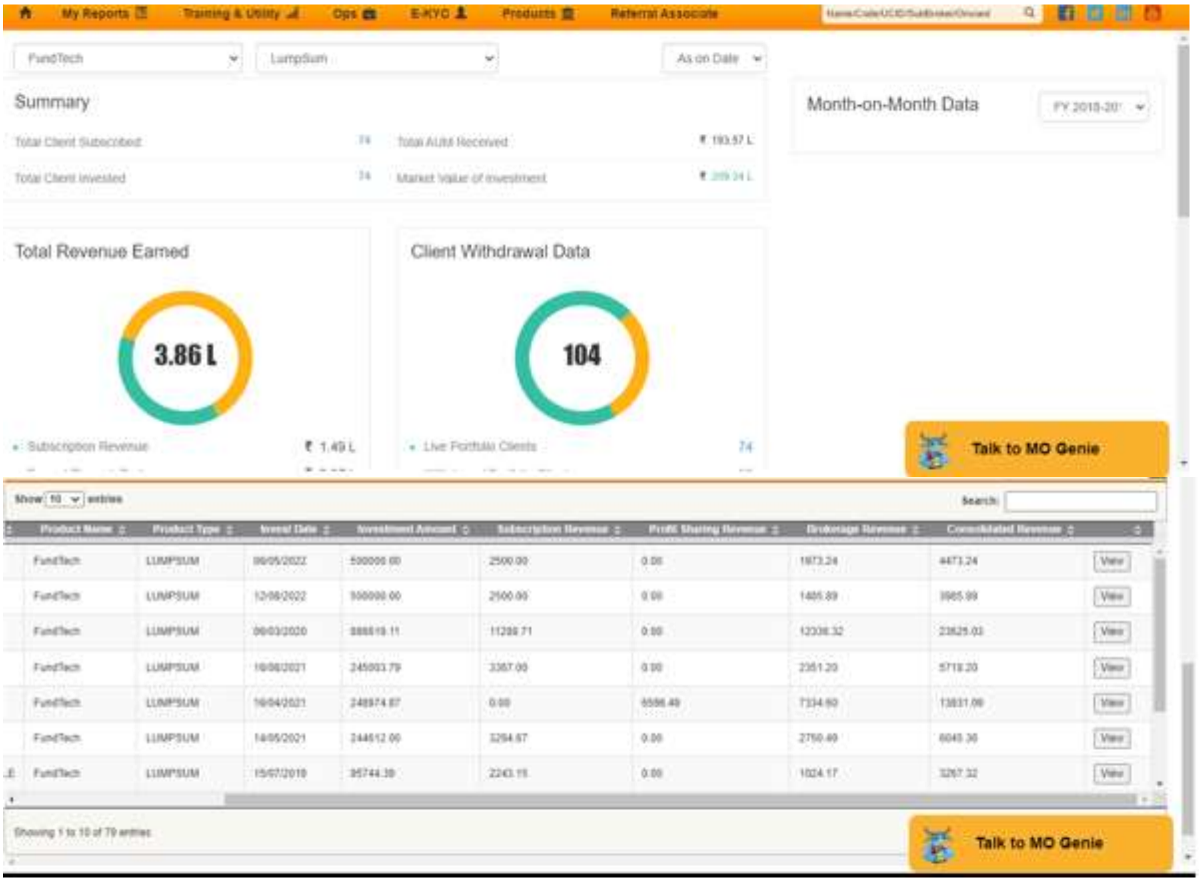
Talk to MO Genie



Q: Where Partner or Branches can view IAP Revenue details like Subscription and Brokerage in Partner portal login.
A: Partner or Branches can view IAP Revenue like Subscription and Brokerage in Partner Portal login, below is the path:

x. www.motilaloswal.com
xi. Login to Partner Login
xii. Products > Summary > IAP Products
xiii. Dashboard will appear, Click on All (Products)
xiv. Select the respective product, all details with regards to that product subscription will appear
xv. Click on the number of Total Clients Subscribed
xvi. Client List will reflect
xvii. Client list can be downloaded in Excel
xviii. After selecting the product, a pie chart view for all clients invested in the selected product.

Note: Revenue details are available from 01st April 2021.

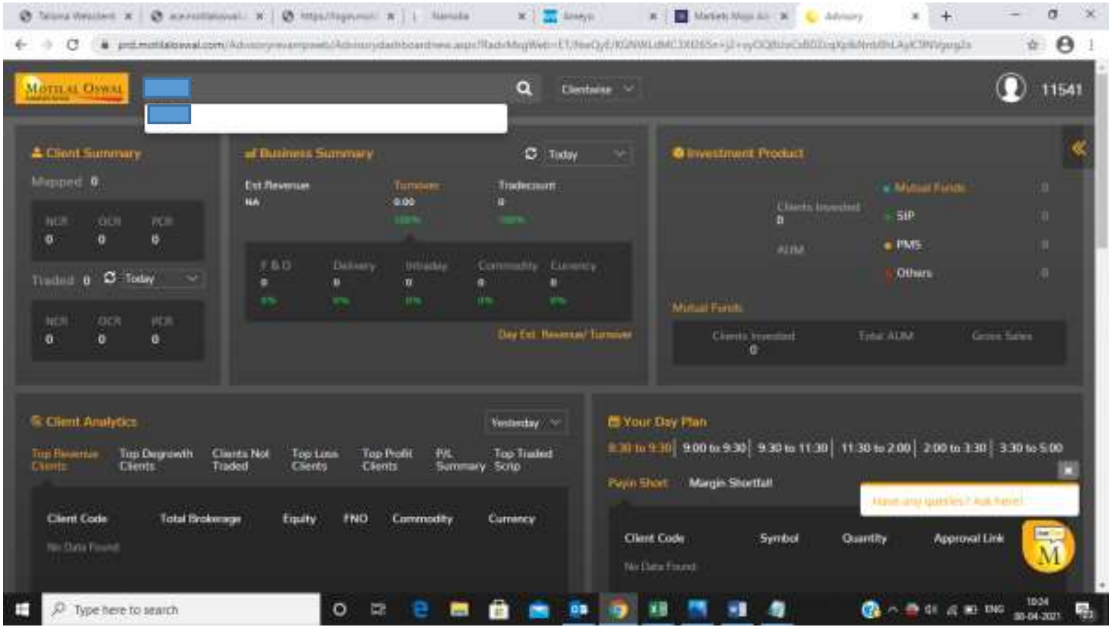
Q: Can IAP stock be sold by client from his end? What action OPS will take
A: Client is not able to sell the stock from his end as the stock is blocked for IAP product. If by mistake client sells the same, the IAP OPS team will repurchase the stock and the loss/profit will have to be borne by the client. If team is unable to repurchase the stock, they will release those particular stocks from the IAP portfolio.

Q: What is the process for withdrawal?
A: 1) The client can opt for the Full Withdrawal/Partial Withdrawal or Stock hold.
Following are the steps for the withdrawal

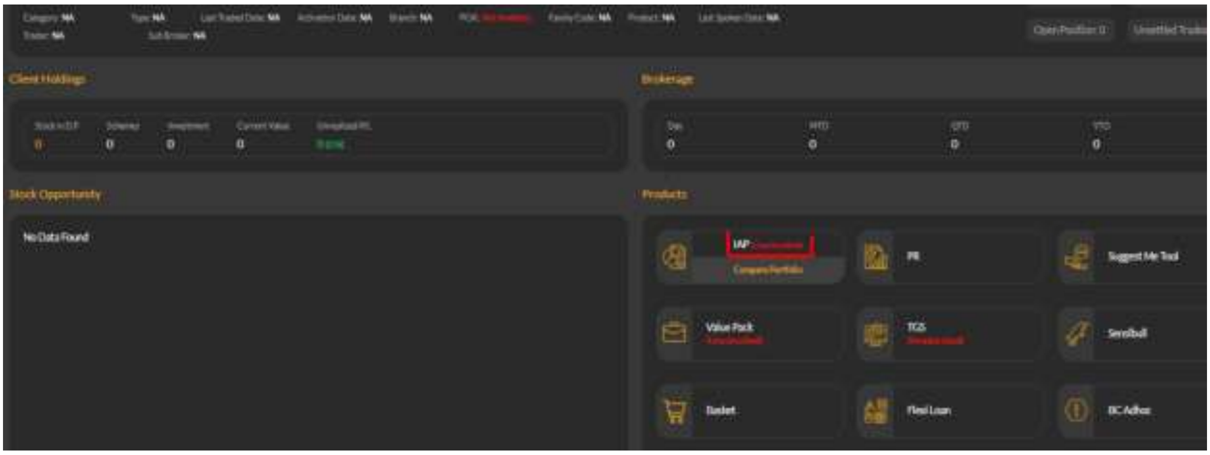
1. Login to MO Investor app or web portal
2. In the Menu Click on Intelligent Advisory Portfolios
3. Click on View Details link in the required product
4. On the portfolio page click on Withdrawal link
5. Select partial or full withdrawal
6. If Full withdrawal selected, then need to select Fund Transfer OR Stock Transfer
7. Click on Submit.
8. Sell orders will be generated & client needs to confirm the orders

Withdrawal Steps from Advisor/Dealers end:
Search the code > Select IAP > Continue > Generate and Submit the OTP > Select the product > Withdrawal > Partial/Full > Submit.

A: 1.Type the client code and select the same from dropdown and click on search icon.



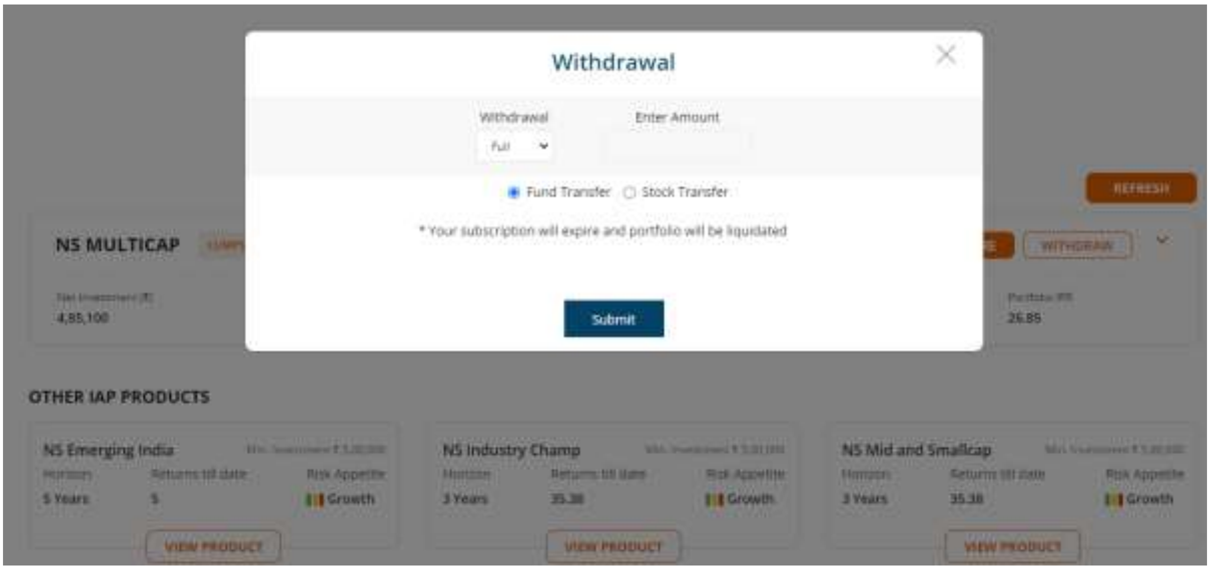
2. Post searching the client details will reflect on the page, select IAP.



3. OTP option will reflect. Click on Generate OTP. Once the OTP is generated submit the same within 30 mins(**First OTP**).

4. Once the OTP is submitted you will be redirected to the below given IAP page.

6. Click on Withdraw button and select the Fund or Stock transfer and click on SUBMIT.



Q: If Client wants to withdraw from IAP product but does not want to sell the stock then what is the Process?
A: The client can hold the stocks in his D-Mat account if he does not want to sell the stock but wants to withdraw from the IAP product. The client needs to raise the Stock transfer request from APP / WEB login. The stock will be available in the client's D-Mat Account within T+2 days after the withdrawal request is raised.

Q: What happens to IAP in case of Risk action (Margin shortfall) in client normal account & its impact on portfolio?
A: Client need to clear the debits in his ledger due to his trades in normal account. If the margin is not cleared, then the RMS will sell the stocks of IAP portfolio also to clear the debit.

Q: If Buyback offer or Delisting is announced for the stock which are purchased for IAP portfolio then what will be process of the same?
A: There are 2 different process which will be done for Buyback and Delisting which are as under

i. Buyback Offer – The RIA will check the market status and percentage of acceptance of buyback offer and then decides the action whether to offer shares in the buyback or to retain the same in the portfolio.
ii. If RIA or the client participates in buy back then once shares are tendered, the IAP portfolio will be reduced to that extent.

iii. Delisting Offer – The Fund Manager will sell the stocks to the company back on the last date of delisting and will purchase other stocks to rebalance the portfolio.

Q: Which products NRI can subscribe to?
A : NRI client can do investment in all the IAP product that have Trading and Demat account with MOFSL.

Q: NRI BAN country list, those are restricted to open an account with MOFSL.
A: NRI from Bangladesh and Pakistan cannot open NRI trading and Demat with MOSL.

Q: List of products where NRI stock customization is available.
A: Currently, in the below IAP product stock customization is available for NRI clients.
1. Zodiac
2. NS Industry champ
3. NS Mid & Small cap
4. NS 5TX5T

Q: If an NRI status changes from NRI to RI, what will be impacted IAP investment?
A: The client has to close the account.

Q: US And Canada-based account can be opened or not?
A: Yes, US and Canada-based NRI those having Trading & Demat account with MOFSL can do investment in IAP.

Q: Can NRI clients do IAP investment?
A: NRE/NRO who have Trading and Demat account with MOFSL can do IAP investment.

Q: NRI client limit process
A: NRI clients should maintain sufficient balance in the PIS account. If there is insufficient funds in the PIS account, then the IAP trade will get rejected.

Q: Clarification on IAP Charges - NRI PIS Act
A: Below will be the process for the NRI client

1. Subscription charges - At the time of new subscription/renewal, NRI client has to transfer the fund from saving bank account to MOFSL ledger.
2. Sell advice will not be generated against renewal fee. If any client, fails to payback the fee amount then the ledger will result in a debit.
3. If any trade pertains to the equity secondary market and a Contract note is generated, then funds will be required via PIS only -Applicable for all clients

Q: Which products offer stock customization for NRIs?
A: Currently from the IAP basket, below product offer stock customizations

1. Zodiac

2. NS Mid & small cap

3. NS Industry champ

4. NS 5Tx5T

Q: Is DP AMC & Transaction charges will be covered by IAP?
A: IAP is an advisory product and relation to DP charges levied. It will be purely on tariff structure signed by customers on transaction in depositary. DP charges will not be covered by IAP; client need to bear NON IAP charges.

Q: What happens to IAP in case client ledger goes into ageing debit?

A: For ageing clients, there will not be any rebalancing activities in IAP Product unless and until ageing debits are cleared or RMS action is initiated from the RMS end.

Q: Who can invest in Abakkus Smart Flexi Cap product?
A: Investors with a high-risk appetite as investment horizon of this product is minimum 3-5 years.

Q: How to subscribe Abakkus Smart Flexi Cap Subscription through MOFSL?

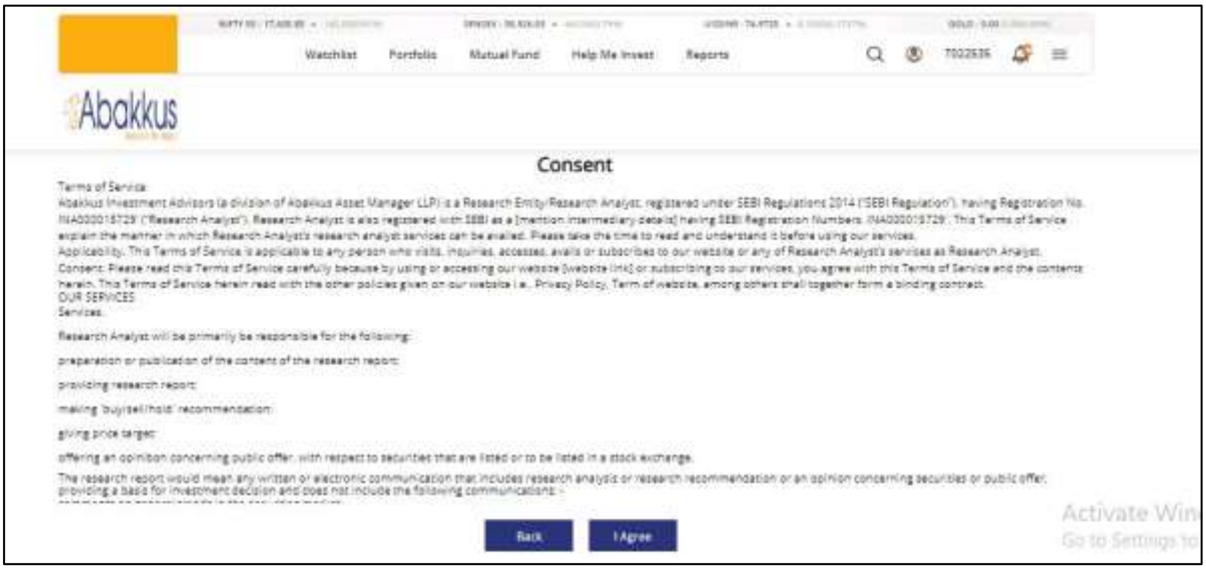
i. Log in to MO Investor App > From Main menu select Invest Now Log in to MO Investor Web > Select Help Me Invest
ii. Select Intelligent Advisory Products > Select Abakkus Smart Flexi Cap Portfolio
iii. Select Start Lumpsum
iv. Complete KYC & Risk profiler
v. Select Subscription Model
vi. RIA Generates Advice
vii. You give consent & Invest in Portfolio

Q: Fee model & Minimum/TOP up Investment available in Abakkus Smart Flexi Cap?

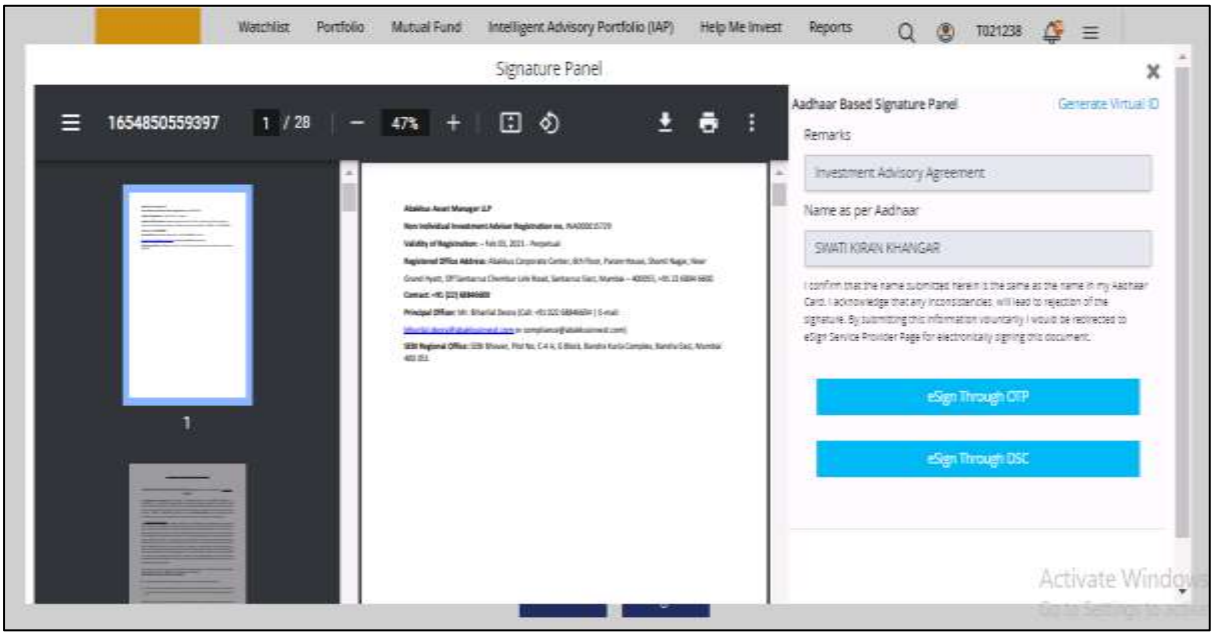
i. Currently, one-time investment i.e. Lumpsum Product Type is available in Abakkus Smart Flexi Cap.
ii. Upfront Subscription fee model 2.5% p.a. (Chargeable Half yearly at 1.25% upfront for 6 months on daily average AUA)
iii. Min Amount: 5 lakhs
iv. Top Up: Minimum Rs. 80,000 and multiples of Rs. 1,000

Q: IS SIP option available in Abakkus Smart Flexi Cap?
A: SIP option is unavailable in Abakkus Smart Flexi Cap.

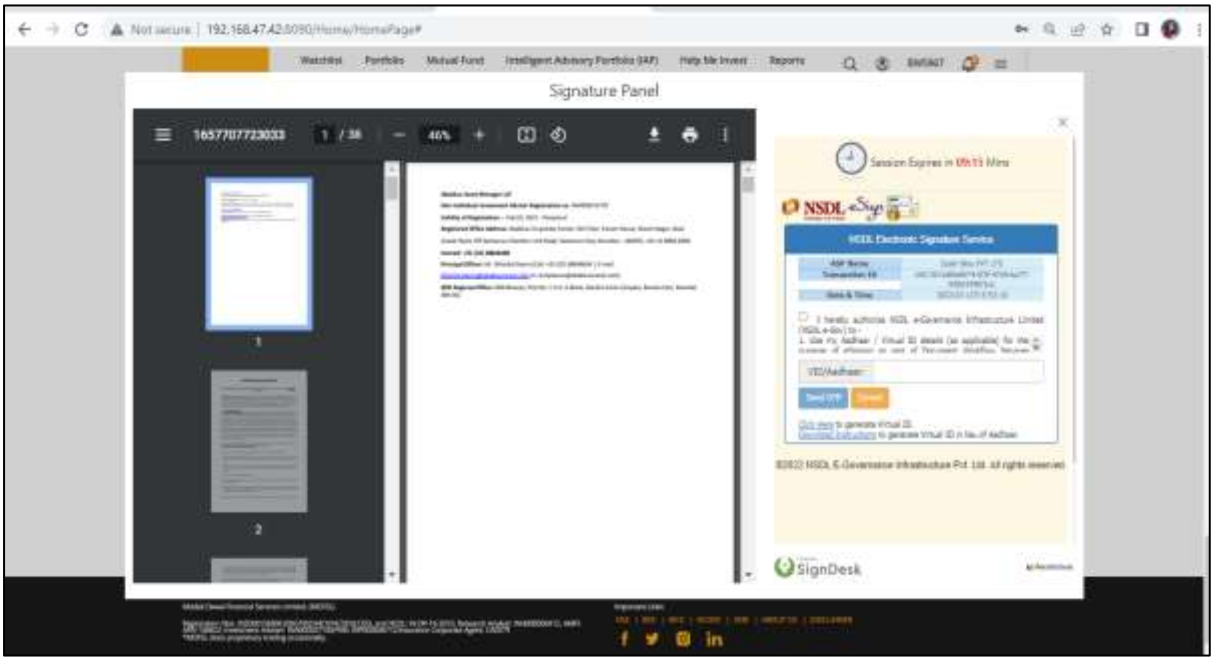
Q: E-Sign through OTP process.
A: Step 1: On clicking the “I Agree” button on the agreement page, client will be redirected to Aadhar based signature panel.



Step 2: On Signature Panel, client has to click on "e-Sign through OTP" to proceed with e-signing process. Client can view and download the Agreement copy by simply clicking on the download button.



Step 3: Client has to check the checkbox, enter Aadhar number which is mapped to the registered mobile number & then click on "**Sent OTP**" button. OTP will be sent via SMS on client's registered mobile number.

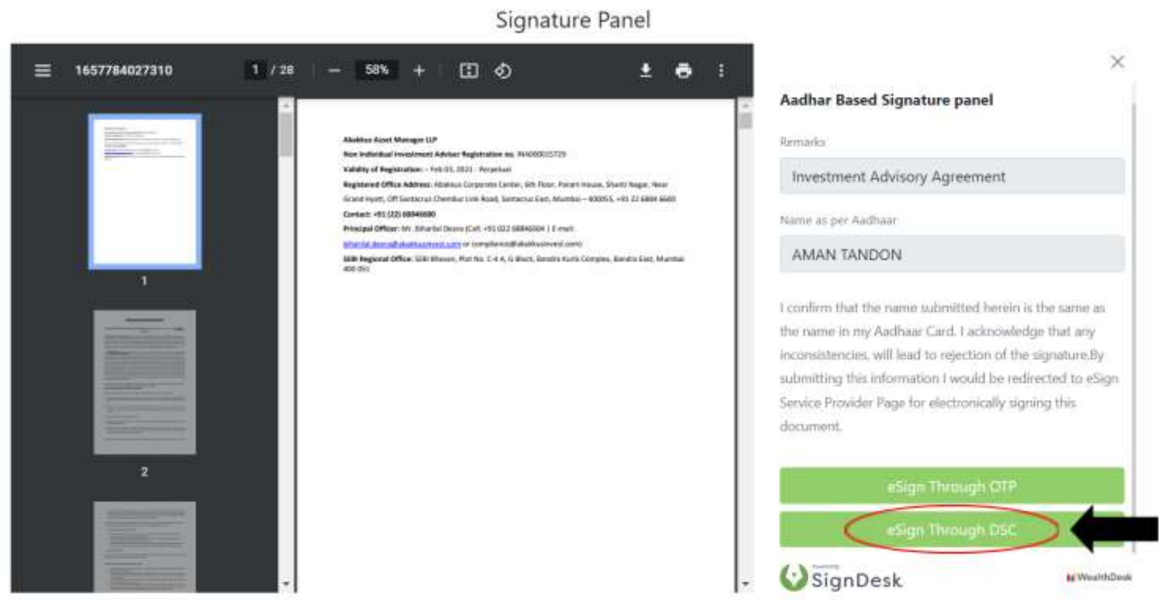


Step 4: Enter OTP received and click on “Verify OTP” button to complete the e-signing process.

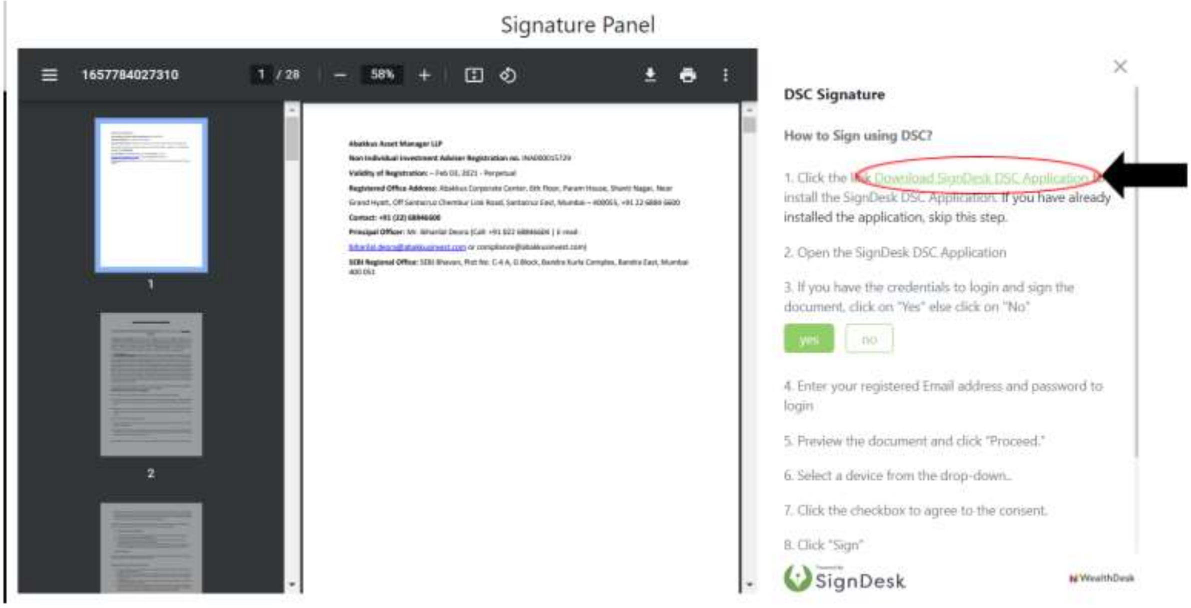
Q: DSC Signing process.

A:

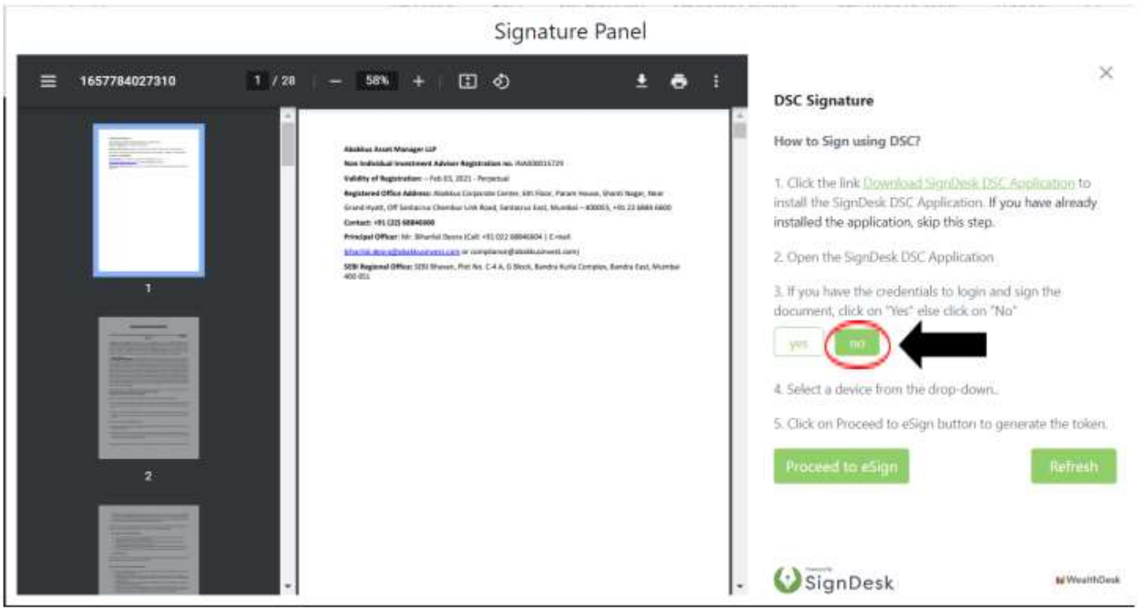
1. Click on “eSign Through DSC”



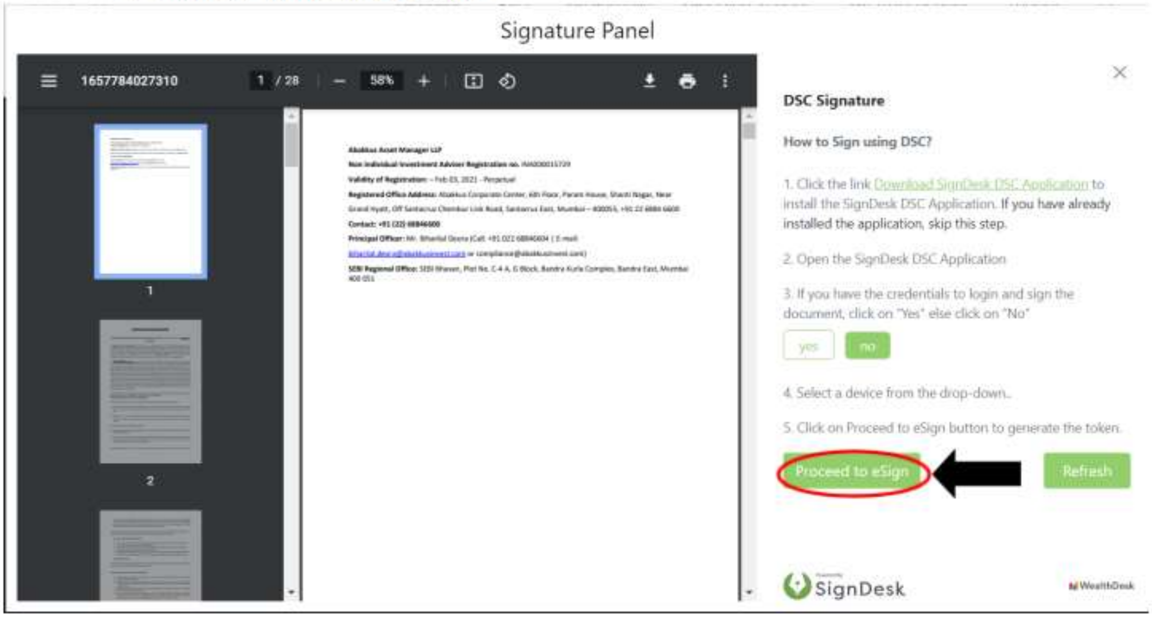
2. Download and install SignDesk Application using the link - “Download SignDesk DSC Application



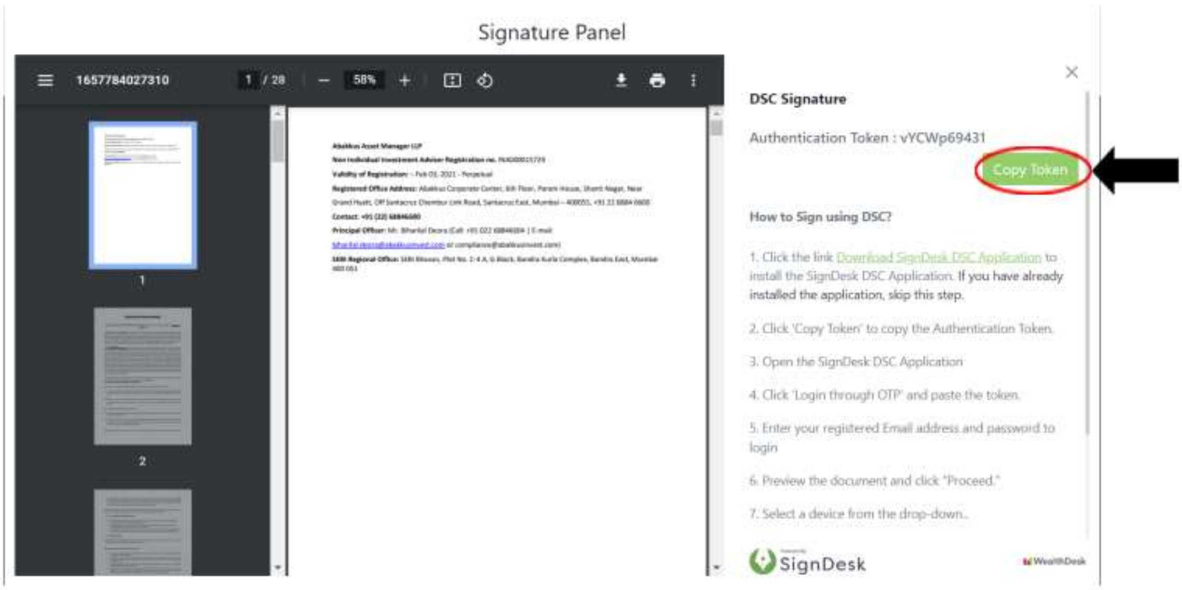
3. Click on “No” in case of login using credentials.



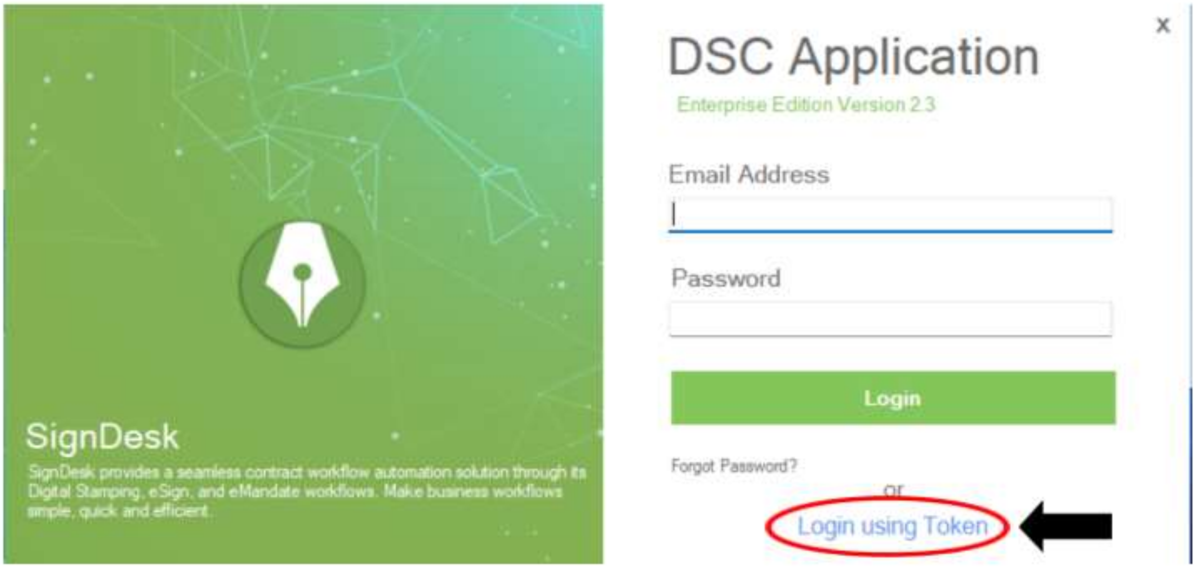
4. Click on “Proceed to eSign”



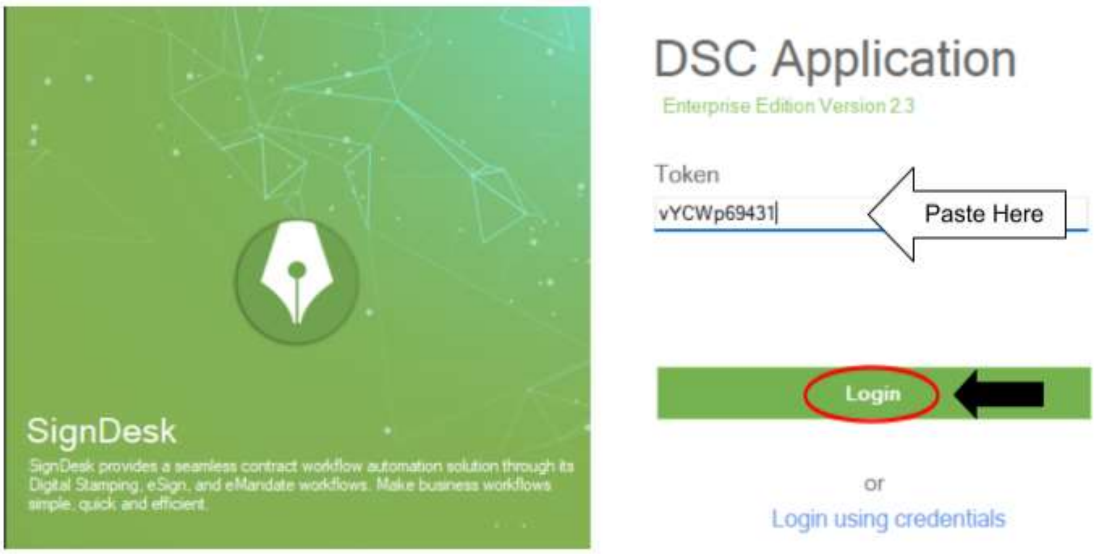
5. Authentication Token will be generated. Click on “Copy Token”.



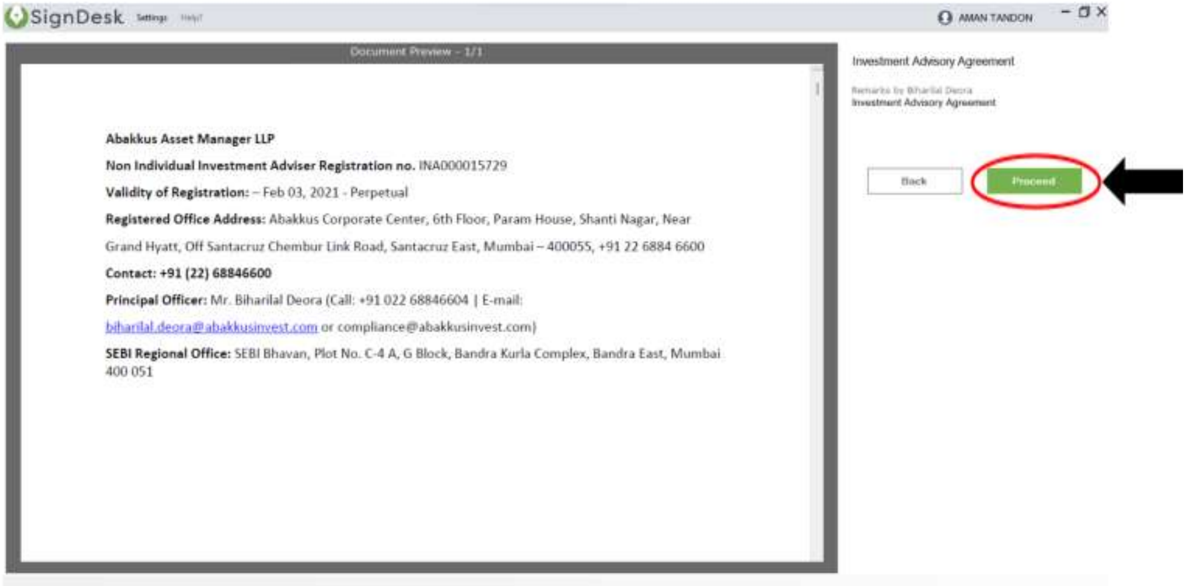
6. Open DSC Application and click on “Login using token”



7. Paste the copied token and click “Login”



8. Check Agreement and click “Proceed”



9. Insert DSC token in your system, select device from dropdown then click on “Sign”