

# FAQ

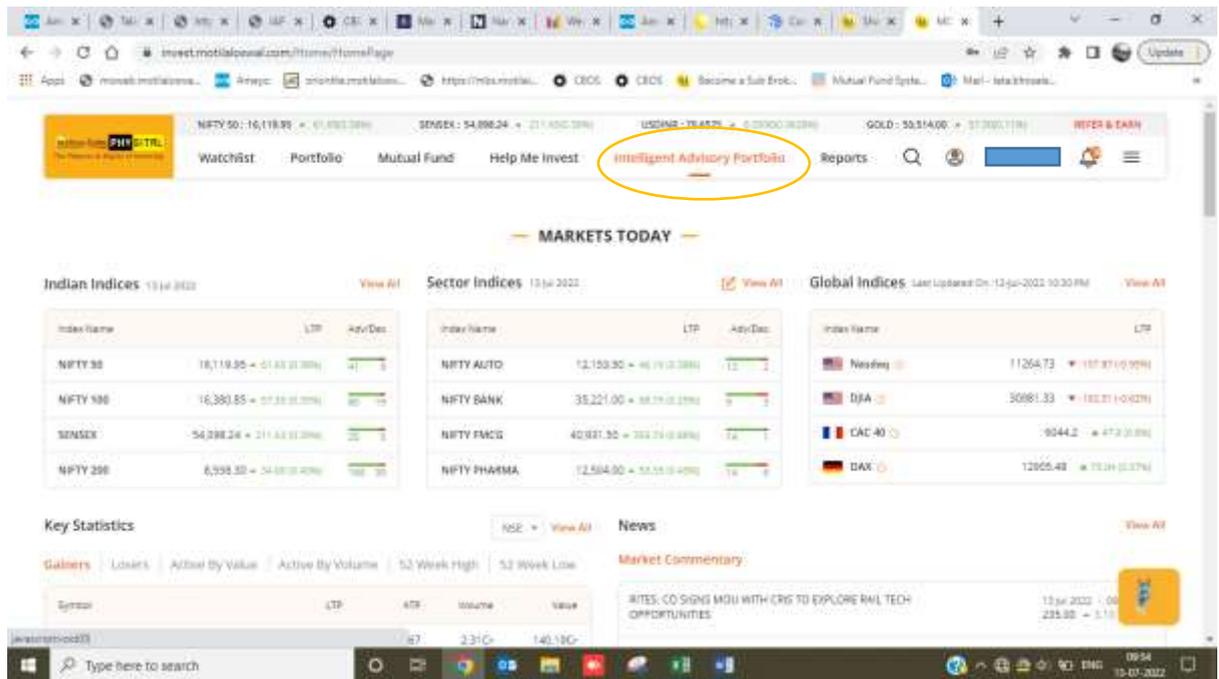
Q: Who can invest in IAP Products?

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

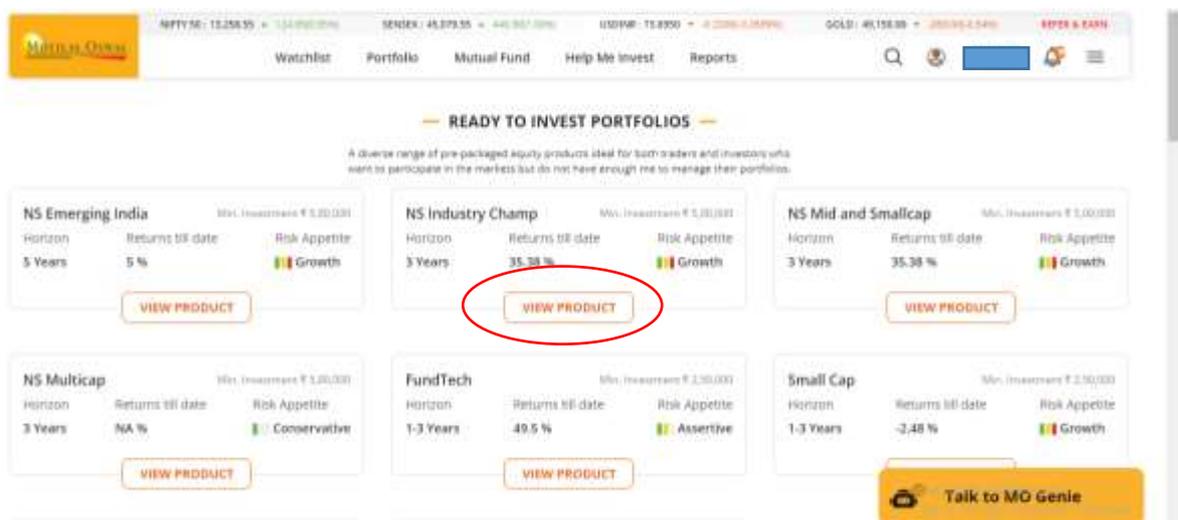
Q: How client can activate in IAP Product?

A: The client will be 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

— NS INDUSTRY CHAMP —

**Narnolia**<sup>®</sup>

RIA -Narnolia Investment Advisors Pvt Ltd.

**What Is NS Industry Champ?**

Portfolio comprising leaders (top-3 players) of their respective industry and stocks which are showing growth in value characteristics with expected higher return ratio.

Min. Investment	Time Horizon	Risk Appetite	Segment Type	Returns till date
₹ 5,00,000.00	3 Years	 Conservative	EQ	56.64

**Lumpsum Investment**

Start with one time investment of ₹ 5,00,000.00 & thereon in multiple of ₹ 1,000.00

**START LUMPSUM** ▶

**SIP Investment**

Start with monthly investment of ₹10,000.0 & thereon in multiple of ₹ 5,000.00

**START SIP** ▶

— SELECT SUBSCRIPTION MODEL —



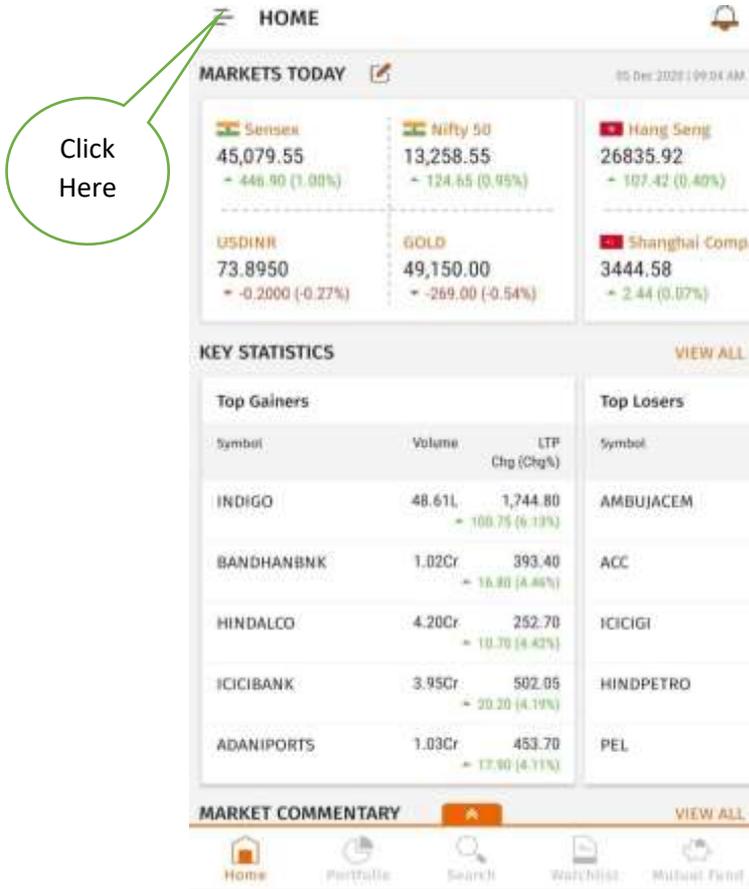
**SUBSCRIPTION MODEL**

Fixed subscription fees charged on AUA on Half yearly basis.

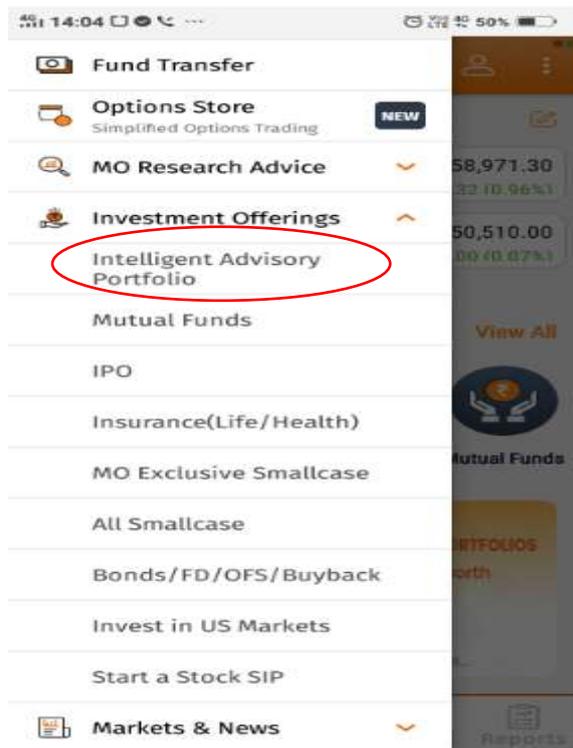
- ▶ 2 % p.a on Portfolio Value (Charged half yearly at 1%)
- ▶ Standard brokerage of 0.50 %

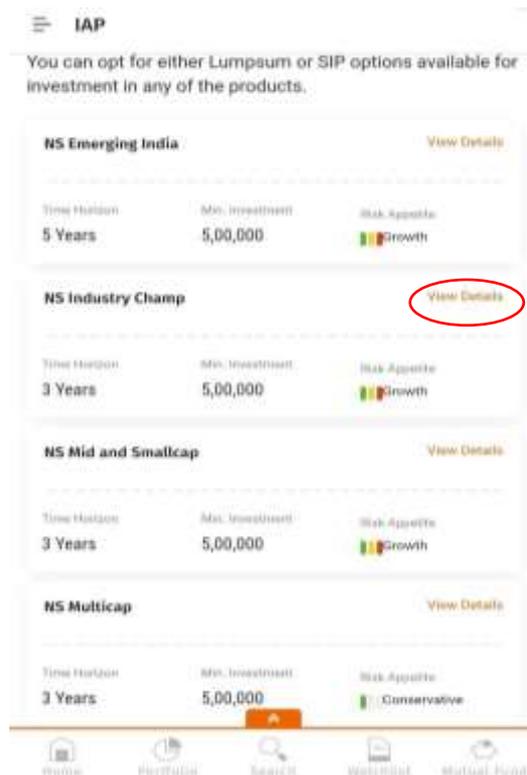
**INVEST NOW** ▶

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



Click Here





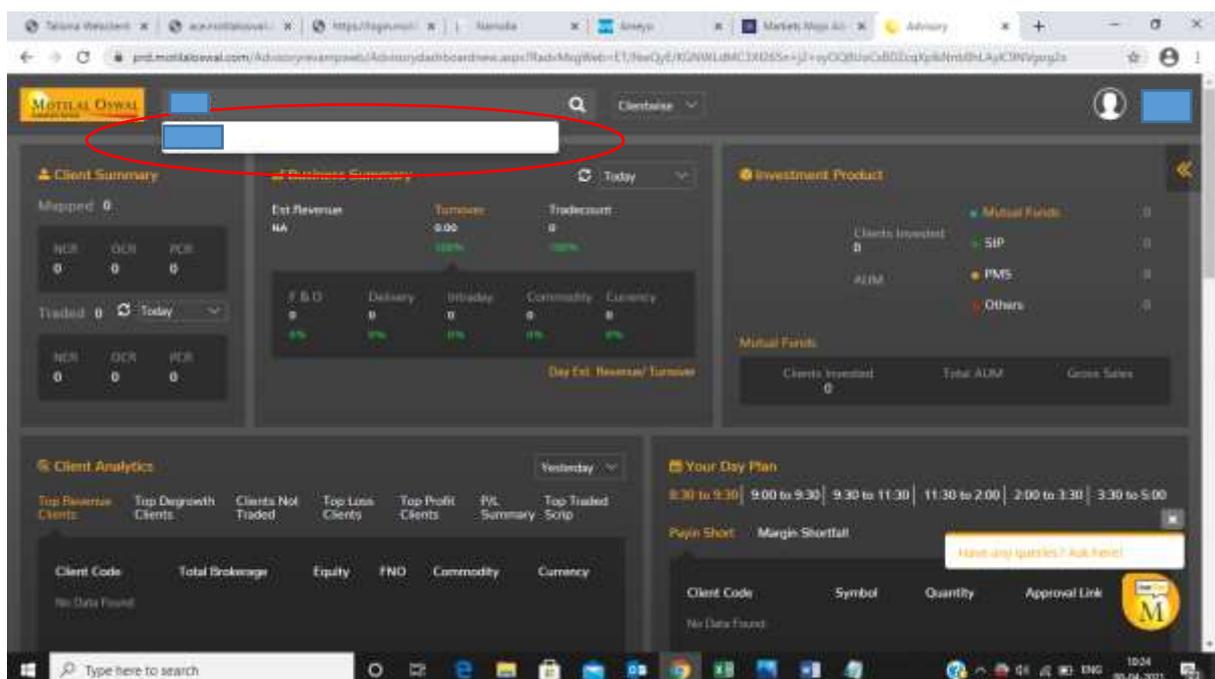
Q: How Advisor can activate the IAP product?

A: Advisor can activate the IAP product through Advisory Dashboard. Path is given below:

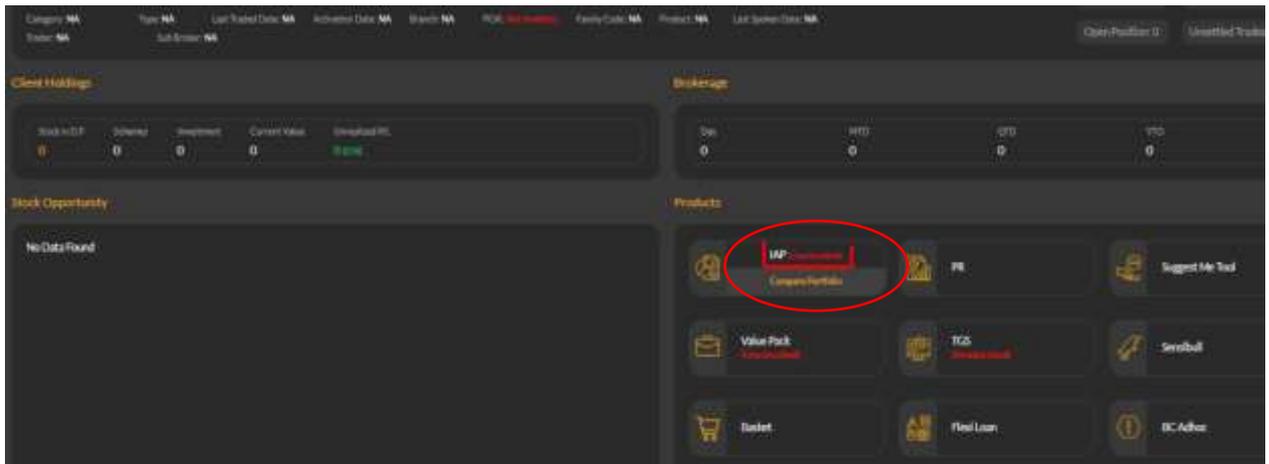
1. Advisory Dashboard/Terminal > Select Code > Select IAP >Generate & Submit OTP > Process the Subscription.

IAP Subscription process flow is given below:

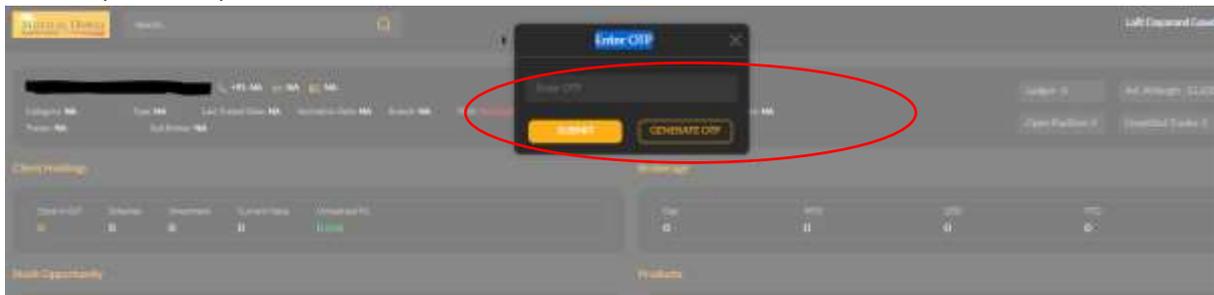
1.Type the client code and select the same from dropdown and click on search icon.



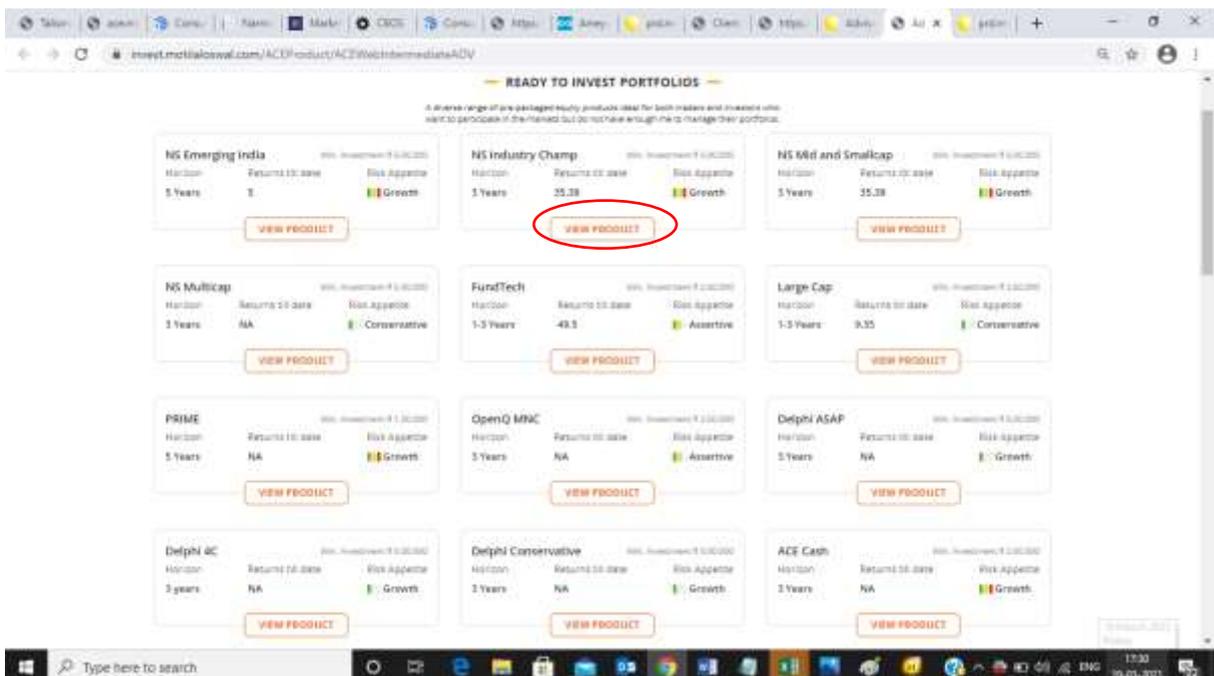
2. Post searching, the client details will reflect on the page, select IAP .



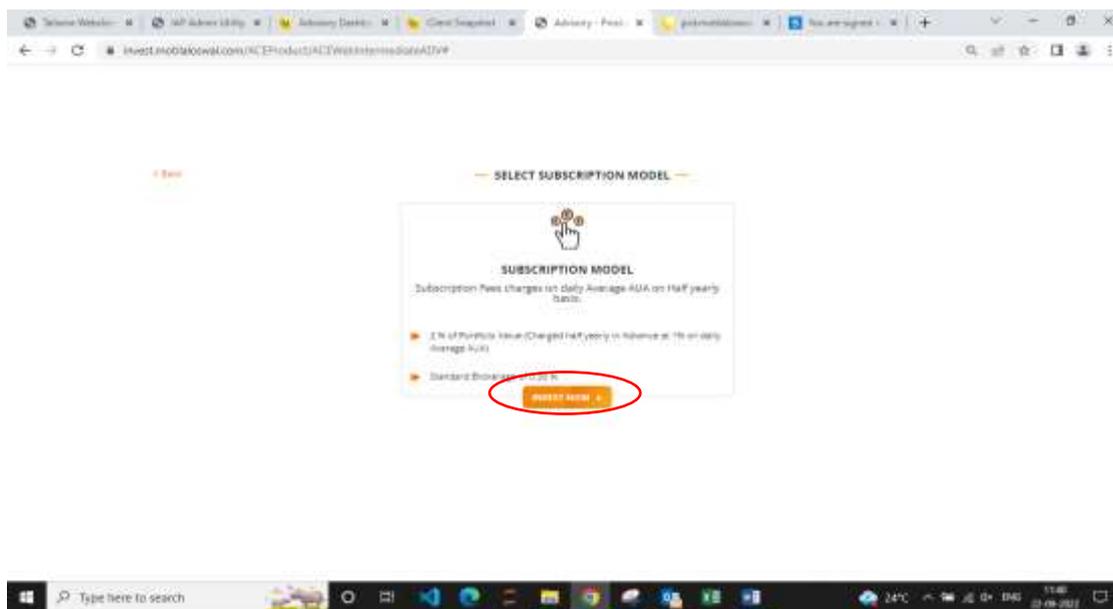
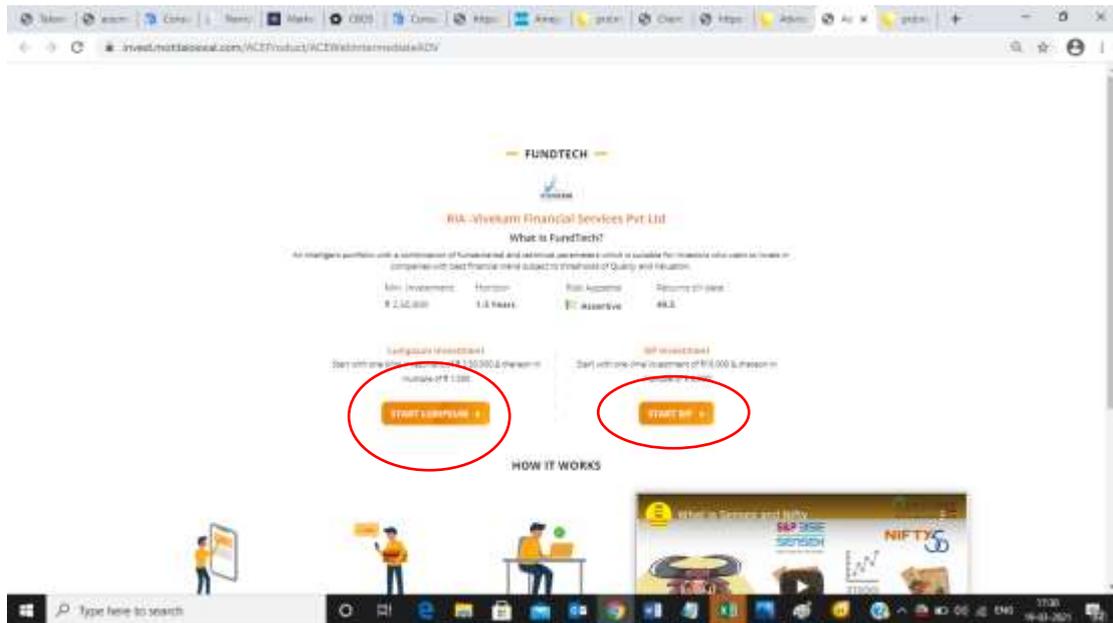
3. OTP option will reflect. Click on Generate OTP. Once the OTP is generated submit the same within 30 mins(First OTP).



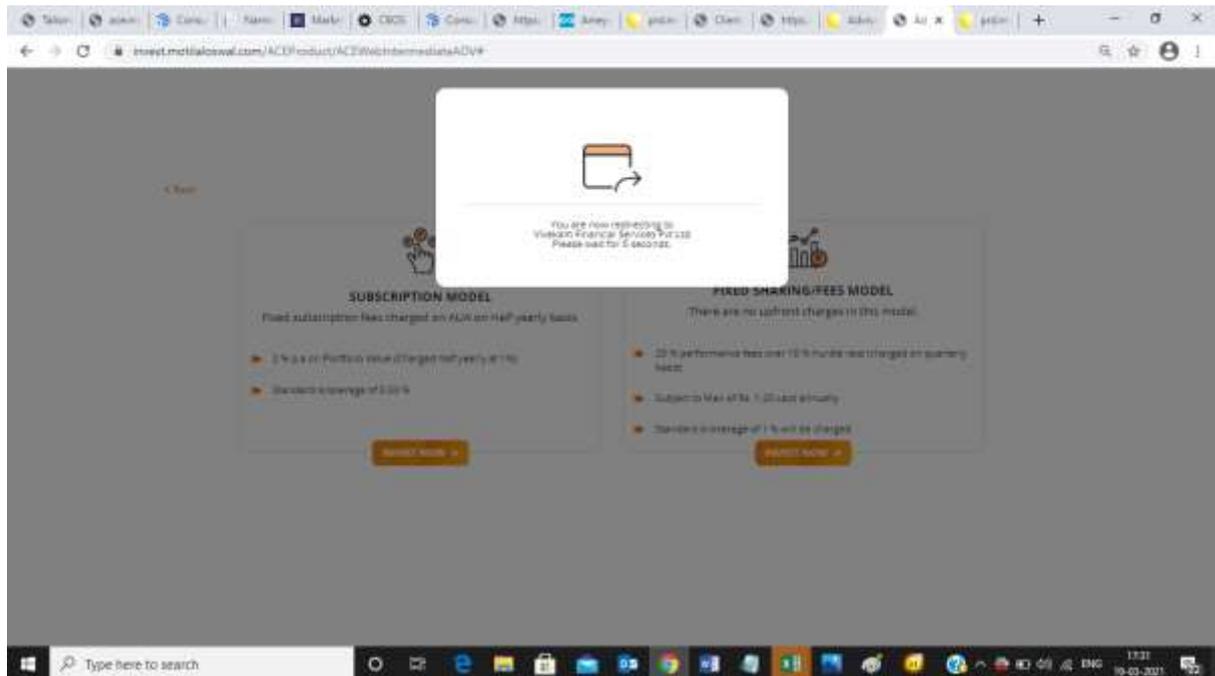
4. Once the OTP is submitted you will be redirected to the below given IAP page. Select Product Required



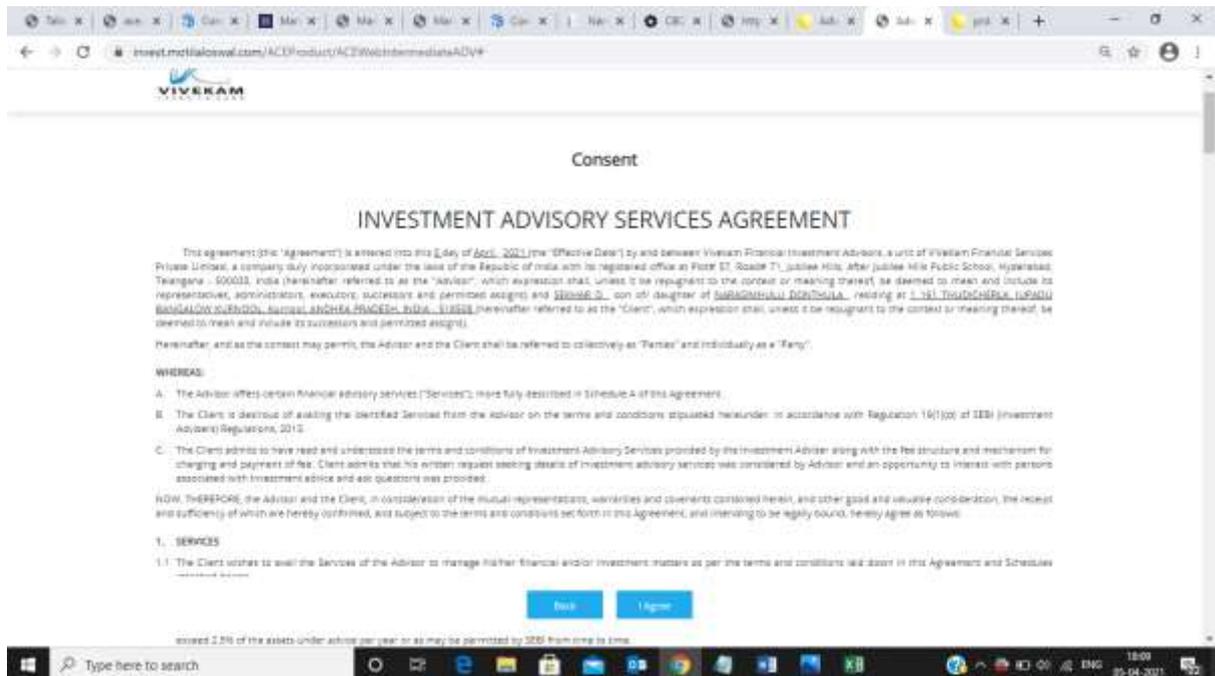
5. Select the account type (Lump sum/SIP), and then select the mode of payment (Subscription Fee).  
Select Payment mode.



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



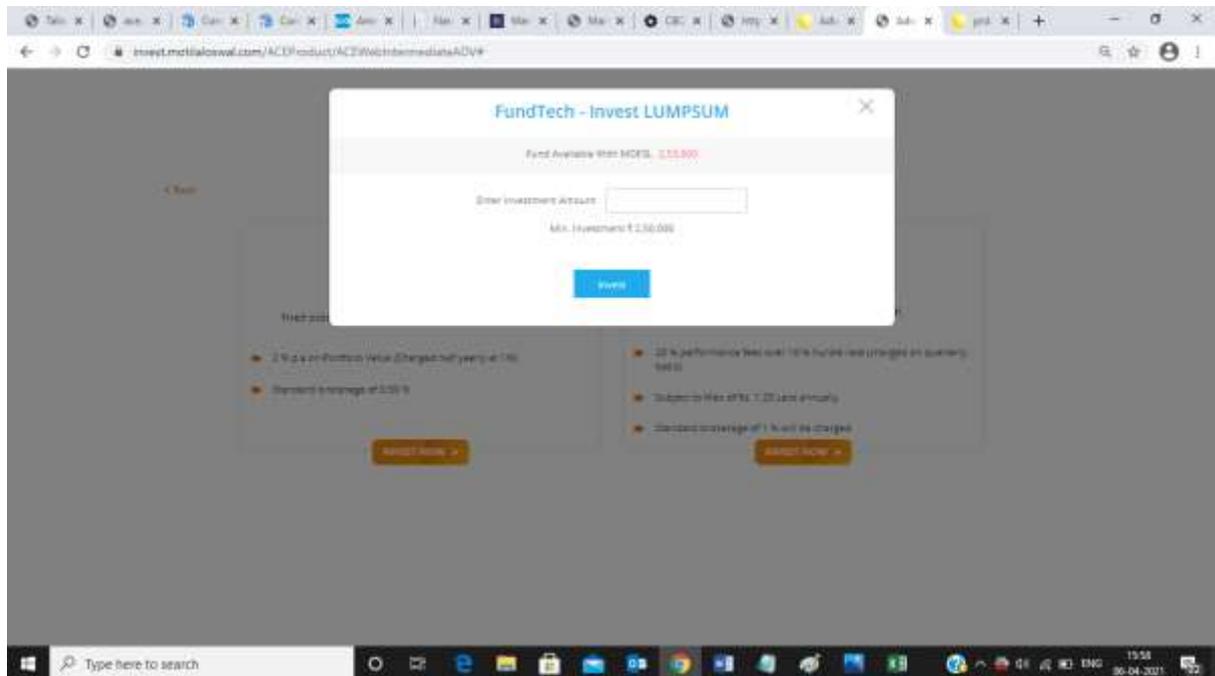
8. Complete the RIA Verification by completing the KYC and RISK (Second OTP)



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.

— IAP PORTFOLIO —

[REFRESH](#)

**NS INDUSTRY CHAMP** [INVEST MORE](#) [WITHDRAW](#)

Net Investment (₹)	Current Value (₹)	Returns (%)	Withdrawal (₹)	Subscription Model	Portfolio IRP
25,45,000	29,56,773.65	▲ 16.18	0.00	Subscription Model	18.06

**OTHER IAP PRODUCTS**

**NS Emerging India** Min. Investment ₹ 5,00,000

Horizon	Returns till date	Risk Appetite
5 Years	5	▲ Growth

[VIEW PRODUCT](#)

**NS Mid and Smallcap** Min. Investment ₹ 5,00,000

Horizon	Returns till date	Risk Appetite
3 Years	35.38	▲ Growth

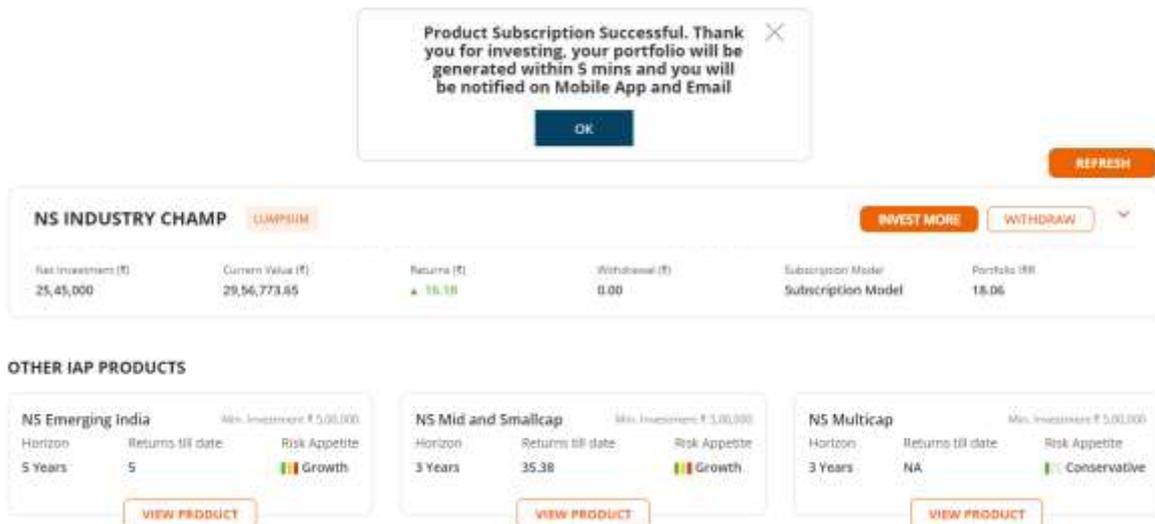
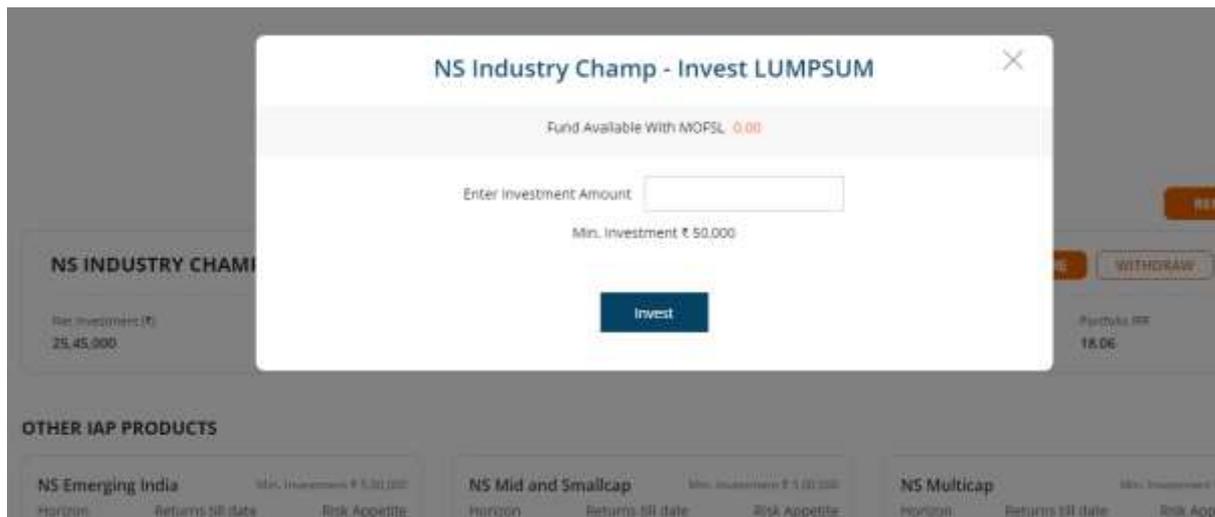
[VIEW PRODUCT](#)

**NS Multicap** Min. Investment ₹ 5,00,000

Horizon	Returns till date	Risk Appetite
3 Years	NA	▲ Conservative

[VIEW PRODUCT](#)

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.

The screenshot displays the CBOS Client Detailed View interface. At the top, there is a search bar with filters for Sub-Broker, Onward, and Client Code. Below the search bar is a table with columns: Client Code, Client Name, Client Type, Branch, Sub-Broker, Onward, Onward Code, Dealer Code, Plan, Segment Name, Mobile, DP-Client Id, Form No, Form Stat., and Active Date. A single client record is visible in the table.

Below the table, a detailed view of a client's profile is shown. The profile includes the following sections:

- Client Name
- Client Code
- Client Type: Residential Individual
- Product Type: Normal
- Account Status and Date: Active on 09-09-2020
- DOCUMENT TYPE: EKYC
- DP Number
- Plan
- Email
- Mobile

On the right side of the profile, there are several expandable sections:

- RELATIONSHIP
- SEGMENT
- PERSONAL
- BANK & DP
- ADDITIONAL HOLDERS
- NOMINEE
- TARIFF
- ADDITIONAL
- RRA DETAILS

At the bottom right, there is a watermark: "Activate Windows. Go to Settings to activate Windows."



Q: How to confirm the order?

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

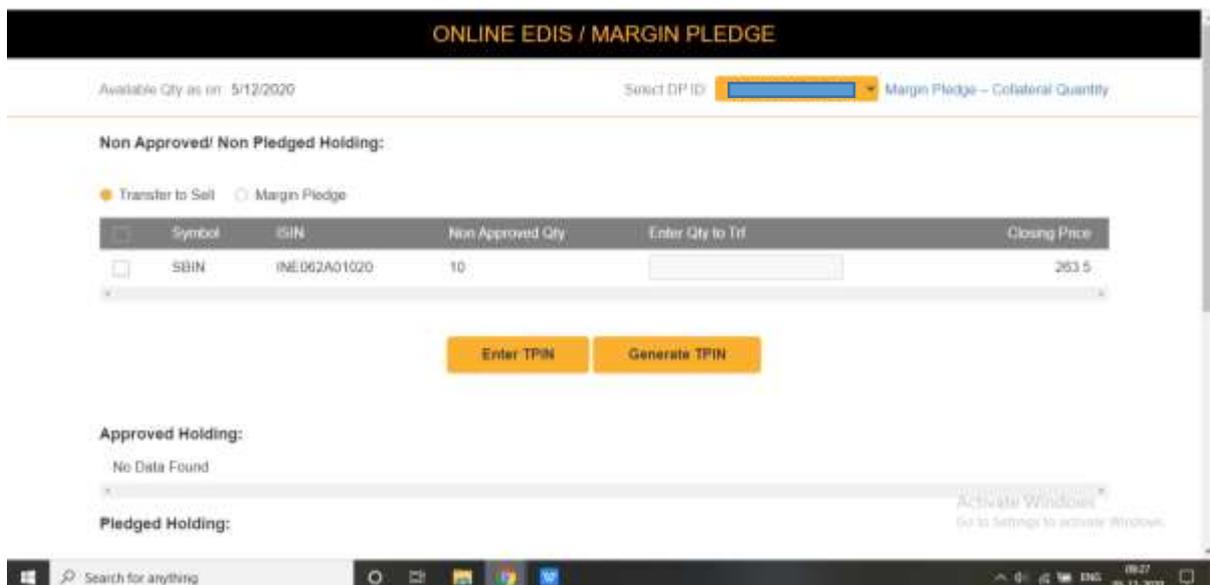
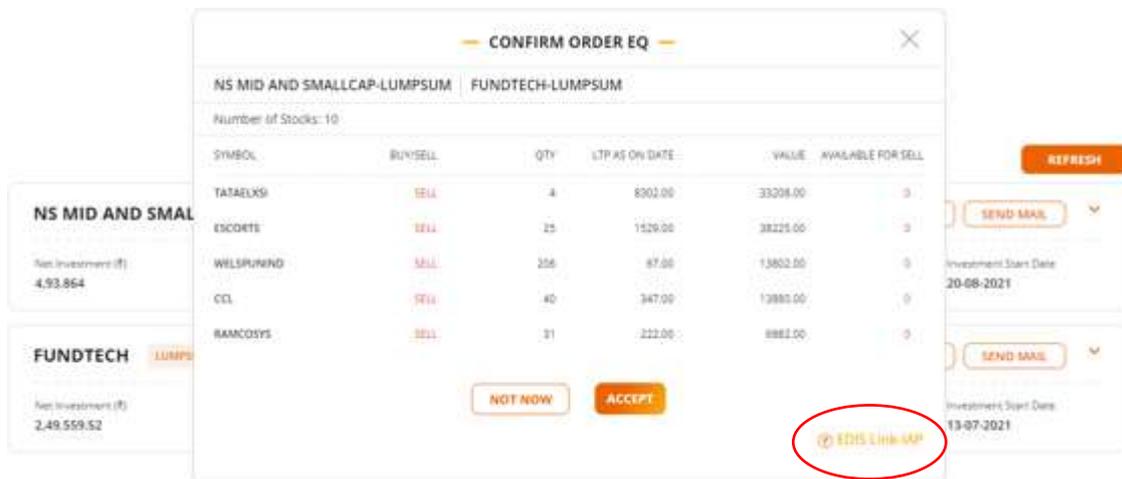
1. Rebalancing (Buy) & Additional Purchase orders are confirmed through below method / options
  - a. Login to MO Investor App → Investment Offerings→ Intelligent Advisory Portfolios → Just click on Execute / Approve button
  - b. Login to MO Investor Web → Help Me Invest → Ready To Invest → IAP → Accept 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

Available Qty as of: 10/12/2020      Select DP ID: [REDACTED]      Margin Pledge - Contained Quantity

**Non Approved/ Non Pledged Holding:**

Transfer to Sell      Margin Pledge

Symbol	ISIN	Non	Cloning Price
SSN	INE202A01020	10	202.2

**Confirmation**

Are you sure you want to generate new TPIN ?

**Approved Holding:**  
No Data Found

**Pledged Holding:**

Activate Windows  
Go to Settings to activate Windows.

CDSL

**e-DIS Transaction Verification**

Enter TPIN:

---

**Transaction Details**

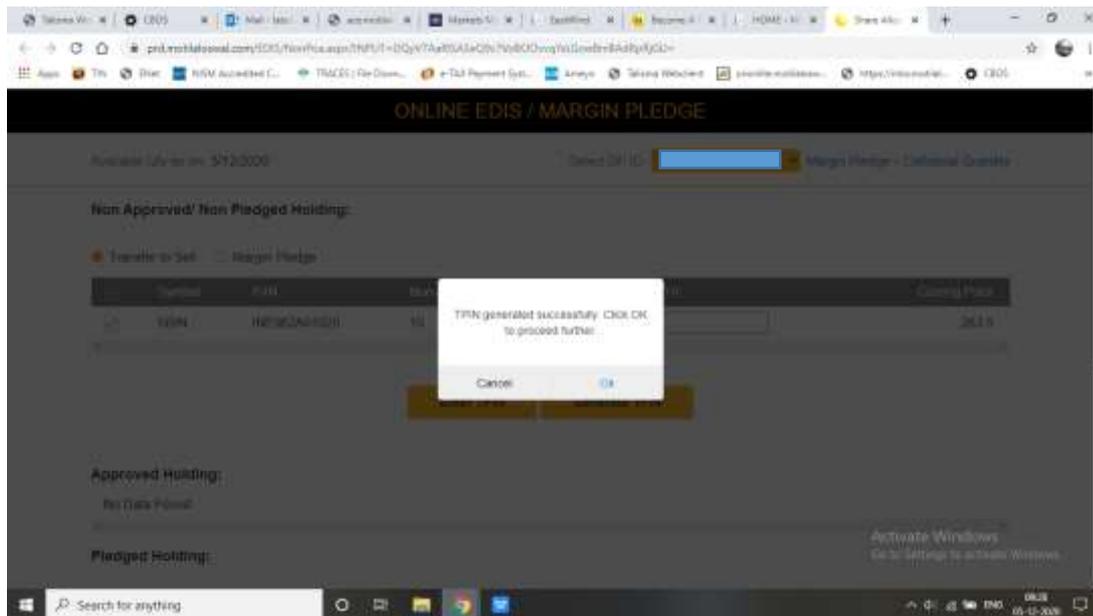
DP ID :10900

Demat Account - BO ID [REDACTED]

Transaction Type -Pre-Trade

ISIN	ISIN Name	Quantity
INE202A01020	SSN - EQ	10

Activate Windows  
Go to Settings to activate Windows.



Q: Is it mandatory to have enough credit balance in ledger to avail the IAP product and Why cash remaining is seen?

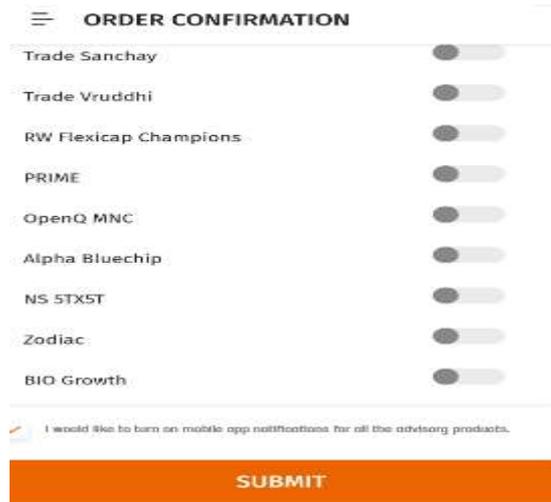
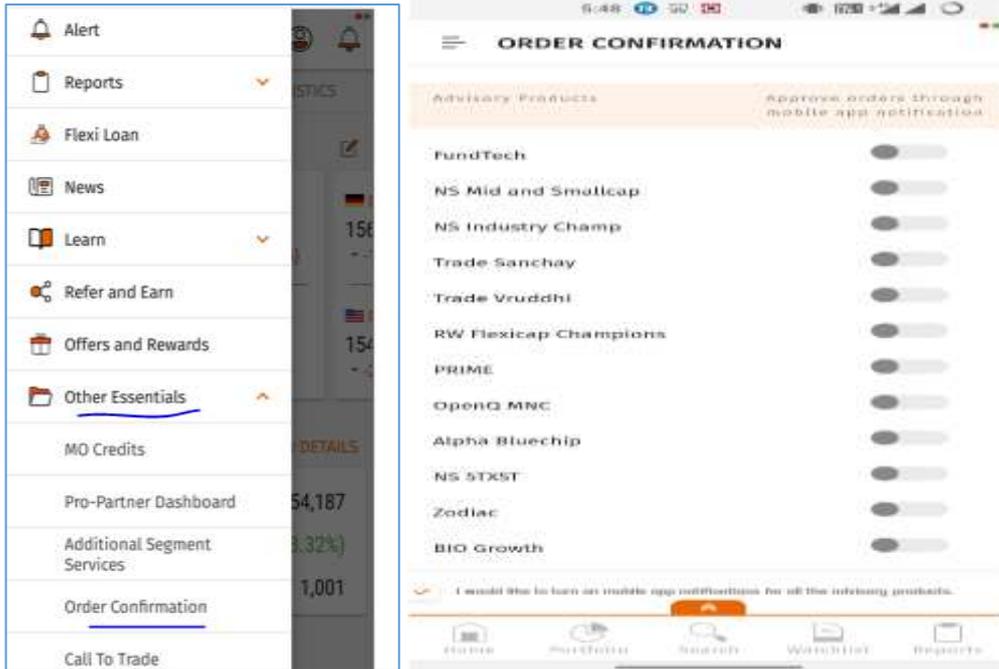
A: Clear Ledger balance to be maintain by the client while generating the subscription of any IAP product. The RIA generates the portfolio with some cash remaining of the total portfolio value. For example, if the client subscribed of the product with amounting to Rs. 5 Lacs then the portfolio is generated 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

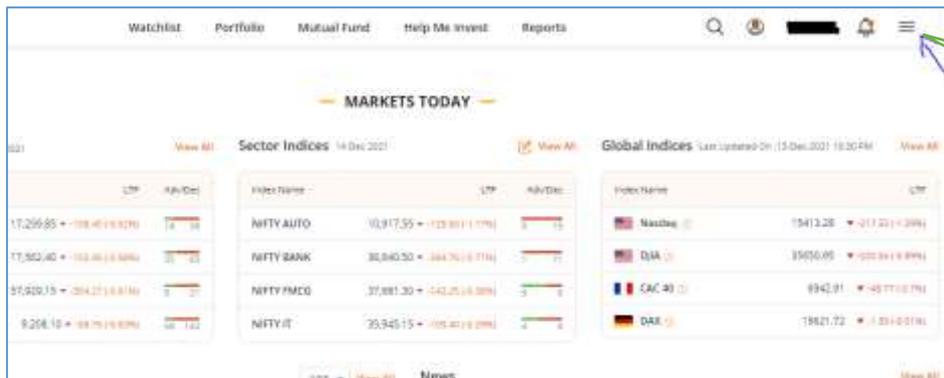
### **MO INVESTOR APP**

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



Click Here

**MARKETS TODAY**

**Major Indices** 14 Dec 2021 View All

Index Name	LTP	Adv/Dec
NIFTY AUTO	10,921.40 <span style="color: red;">▼ -125.75 (-1.14%)</span>	0 / 15
NIFTY BANK	36,683.75 <span style="color: red;">▼ -341.30 (-0.93%)</span>	7 / 11
NIFTY FMCG	37,703.35 <span style="color: red;">▼ -120.20 (-0.32%)</span>	5 / 5
NIFTY IT	35,934.55 <span style="color: red;">▼ -118.00 (-0.32%)</span>	4 / 5

NSE View All **News**

**Global Indices**

Index Name
Nasdaq
DJIA
CAC 40
DAX

- Markets
- Advice
- Research Reports
- Fund Transfer
- News
- Alerts
- Other Essentials
  - MO Credits
  - Pro-Partner Lead Submission
  - FREE Stock Market Training
  - Order Confirmation
- Trading APIs
- Learn

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

**ORDER CONFIRMATION**

Trade Sanchay	<input type="checkbox"/>
Trade Vruddhi	<input type="checkbox"/>
RW Flexicap Champions	<input type="checkbox"/>
PRIME	<input type="checkbox"/>
OpenQ MNC	<input type="checkbox"/>
Alpha Bluechip	<input type="checkbox"/>
NS STXST	<input type="checkbox"/>
Zodiac	<input type="checkbox"/>
BIO Growth	<input type="checkbox"/>

I would like to turn on mobile app notifications for all the advisory products.

**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.

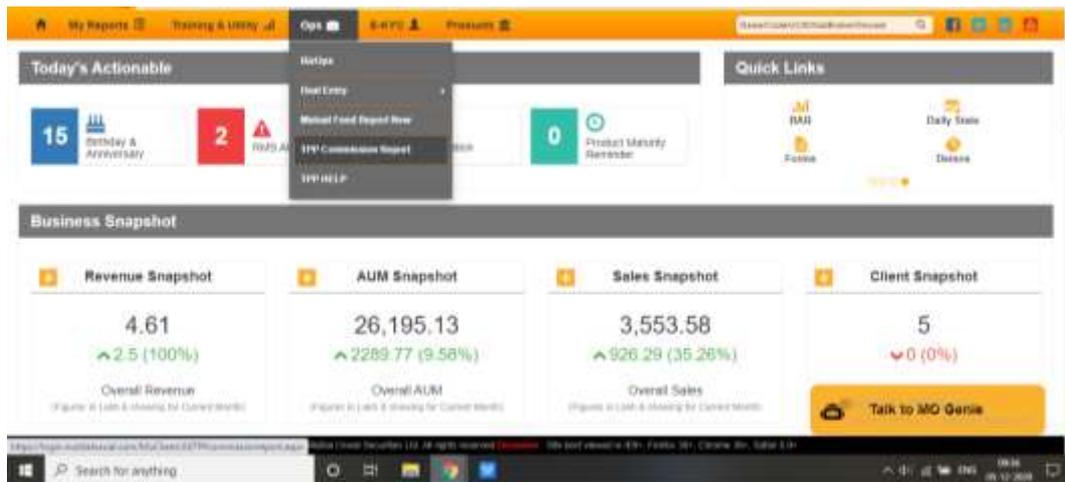
Q: When Sharing will be released to Partners?

A: The Sharing is released on monthly basis in the 1<sup>st</sup> 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](http://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](http://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.

Today's Actionable

32 Birthday & Anniversary | 7 RMS Alert | Product Maturity Reminder

Business Snapshot

Revenue Snapshot | AUM Snapshot | Sales Snapshot

- Flexi Loan
- Insurance Quotes
- Subscribe for client
- Summary
- Client Referral
- IAP Products
- MeGold
- MOST Lead Advantage
- MOST Lead Advantage Upload

All

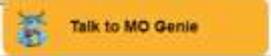
Show 10 entries

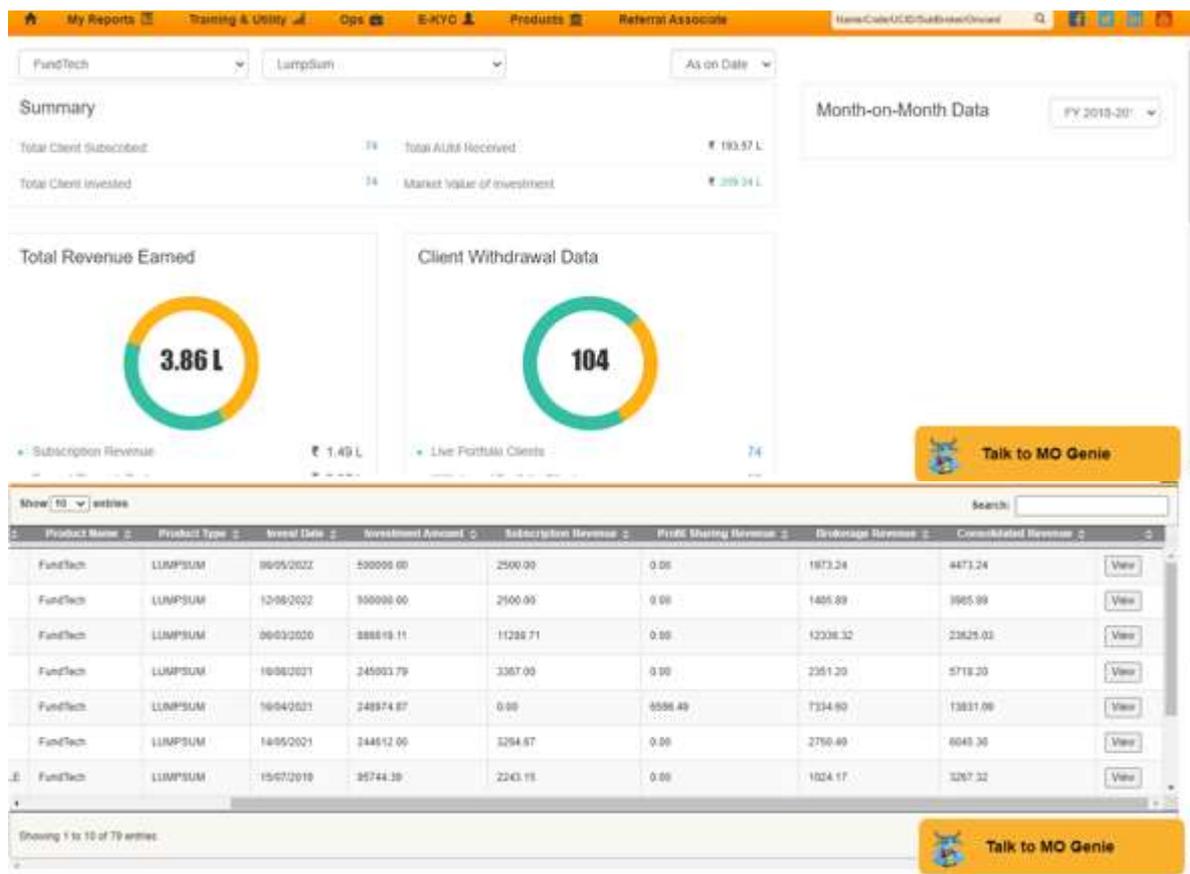
Client Code	Client Name	Product Name	Product Type	Invest Date	Investment Amount	Subscription Revenue	Profit Sharing Revenue	Dividende Revenue
	KAJAL ARUNKUMAR PANDYA	NS STXST	LUMPSUM	21/02/2022	889117.43	9482.19	0.00	3509.94
	KAJAL ARUNKUMAR PANDYA	Prime	LUMPSUM	29/10/2021	247263.06	2362.27	0.00	2158.71
	LEELADEVI KAILASH RATHI	Alpha Bluechip	LUMPSUM	28/04/2022	489717.97	2500.98	0.00	1957.79
	SATHE ANAND RAMCHANDRA	NS Industry Champ	LUMPSUM	11/11/2020	500000.00	0.00	9772.45	4818.33
	RANE KISHORE P	NS Industry Champ	LUMPSUM	29/07/2021	499532.00	0.00	4318.89	4014.81
	SACHIN VINAYAK LOHOKARE	NS Industry Champ	LUMPSUM	24/12/2020	499645.90	0.00	9718.65	5490.60
	SUJATA SAURANG MORE	Large Cap	LUMPSUM	30/10/2020	200000.00	0.00	1408.58	5359.58

- All
- FundTech
- Large Cap
- NS Mid and Smalcap
- NS Midcap
- NS Industry Champ
- Delphi 4C
- Delphi Conservative
- Delphi ASAP
- NS Emerging India
- Prime
- OpenG MNC
- Alpha Bluechip
- NS STXST
- Zohac
- Big Growth
- Adabus Smart Flexi-Cap Portfolio
- Small Cap

Product Name	Product Type	Invest Date	Investment Amount	Subscription Revenue	Profit Sharing Revenue	Dividende Revenue
NS STXST	LUMPSUM	21/02/2022	889117.43	9482.19	0.00	3509.94
Prime	LUMPSUM	29/10/2021	247263.06	2362.27	0.00	2158.71
Alpha Bluechip	LUMPSUM	28/04/2022	489717.97	2500.98	0.00	1957.79
NS Industry Champ	LUMPSUM	11/11/2020	500000.00	0.00	9772.45	4818.33
NS Industry Champ	LUMPSUM	29/07/2021	499532.00	0.00	4318.89	4014.81
NS Industry Champ	LUMPSUM	24/12/2020	499645.90	0.00	9718.65	5490.60
Large Cap	LUMPSUM	30/10/2020	200000.00	0.00	1408.58	5359.58

Showing 1 to 10 of 306 entries





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 01<sup>st</sup> 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?

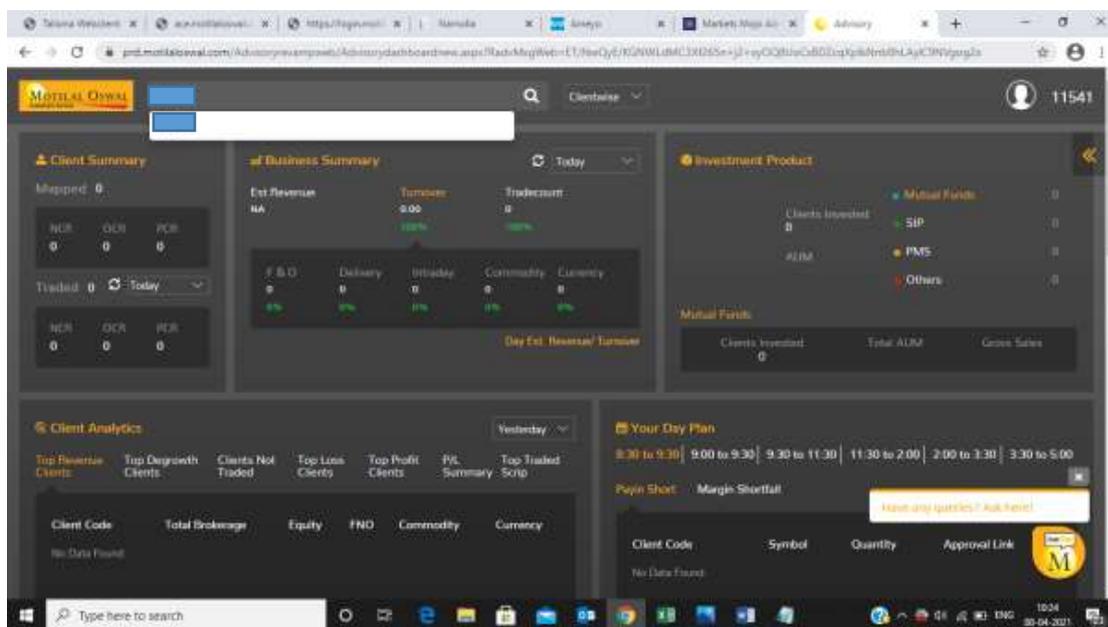
A: 1) The client can opt for the Full Withdrawal/Partial Withdrawal or Stock hold. Following are the steps for the withdrawal

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

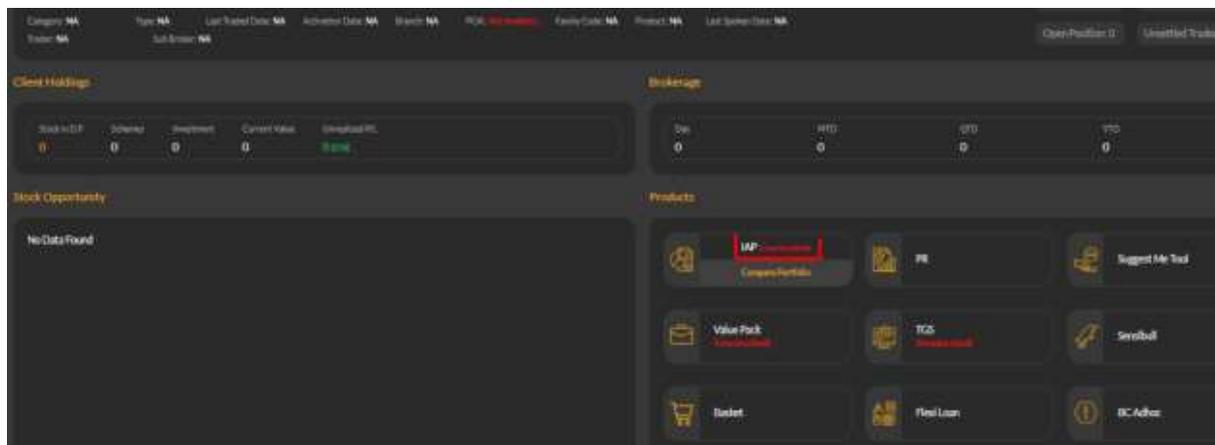
Withdrawal Steps from Advisor/Dealers end:

Search the code > Select IAP > Continue > Generate and Submit the OTP > Select the product > Withdrawal > Partial/Full > Submit.

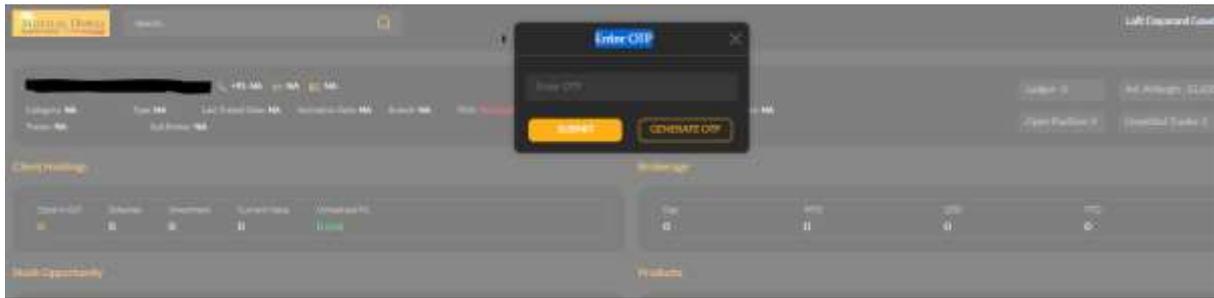
A: 1.Type the client code and select the same from dropdown and click on search icon.



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



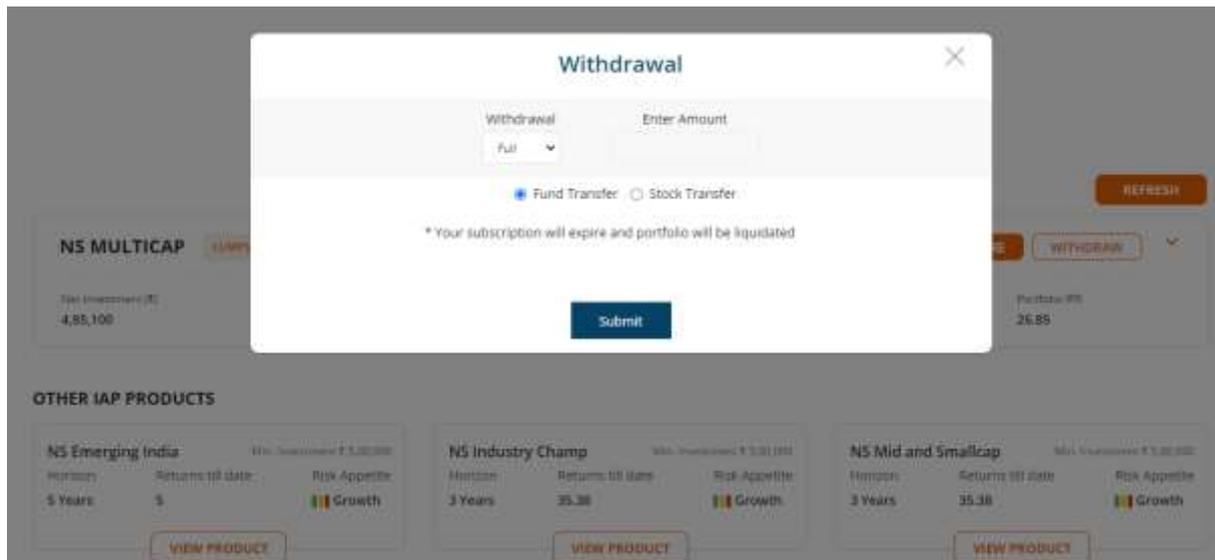
3. OTP option will reflect. Click on Generate OTP. Once the OTP is generated submit the same within 30 mins(**First OTP**).



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 depository. 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?

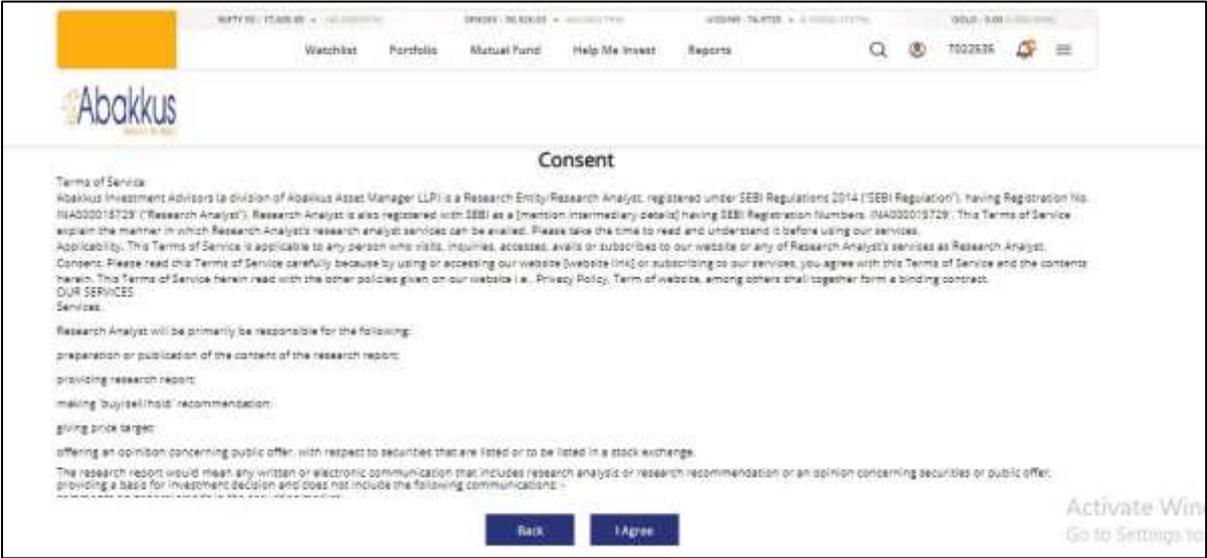
- i. Currently, one-time investment i.e. Lumpsum Product Type is available in Abakkus Smart Flexi Cap.
- ii. Upfront Subscription fee model 2.5% p.a. (Chargeable Half yearly at 1.25% upfront for 6 months on daily average AUA)
- iii. Min Amount: 5 lakhs
- iv. Top Up: Minimum Rs. 80,000 and multiples of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



The screenshot shows the Abakkus website interface. At the top, there is a navigation bar with links for Watchlist, Portfolio, Mutual Fund, Help Me Invest, and Reports. The main content area is titled "Consent" and contains the following text:

**Terms of Service:**  
Abakkus Investment Advisors (a division of Abakkus Asset Manager LLP) is a Research Entity/Research Analyst, registered under SEBI Regulations 2014 ("SEBI Regulation"), having Registration No. INAD00018729 ("Research Analyst"). Research Analyst is also registered with SEBI as a [mention intermediary details] having SEBI Registration Number: INAD00018729. This Terms of Service explain the manner in which Research Analyst's research analyst services can be availed. Please take the time to read and understand it before using our services. Applicability: This Terms of Service is applicable to any person who visits, inquires, accesses, avails or subscribes to our website or any of Research Analyst's services as Research Analyst. Consent: Please read this Terms of Service carefully because by using or accessing our website (website link) or subscribing to our services, you agree with this Terms of Service and the contents herein. This Terms of Service herein read with the other policies given on our website (i.e., Privacy Policy, Term of website, among others) shall together form a binding contract.

**OUR SERVICES**  
Services.

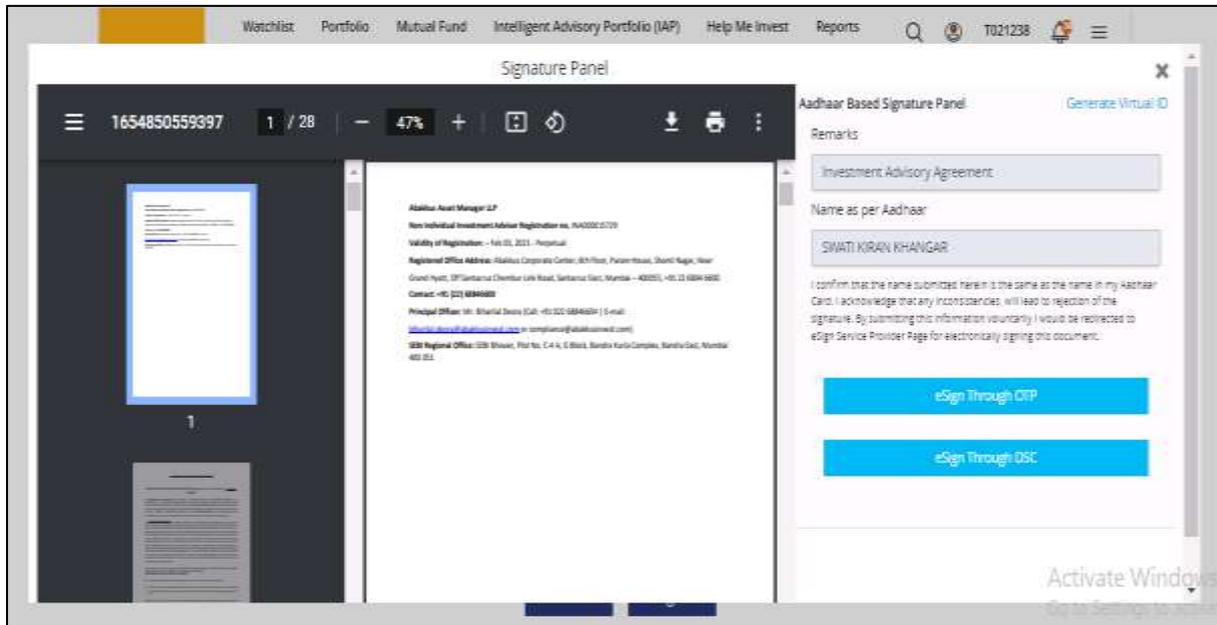
Research Analyst will be primarily be responsible for the following:

- preparation or publication of the content of the research report;
- providing research report;
- making buy/sell/hold recommendation;
- giving price target;
- offering an opinion concerning public offer, with respect to securities that are listed or to be listed in a stock exchange.

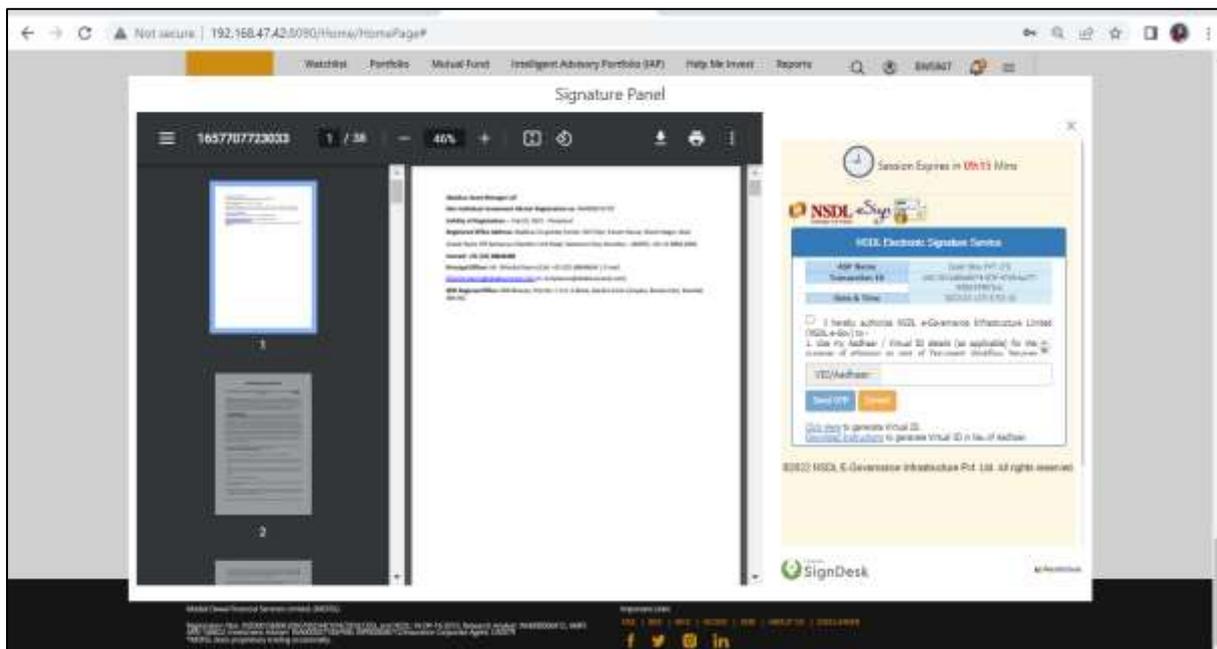
The research report would mean any written or electronic communication that includes research analysis or research recommendation or an opinion concerning securities or public offer, providing a basis for investment decision and does not include the following communications:-

At the bottom of the page, there are two buttons: "Back" and "I Agree". In the bottom right corner, there is a "Activate Win" button with the text "Go to Settings to" below it.

**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.



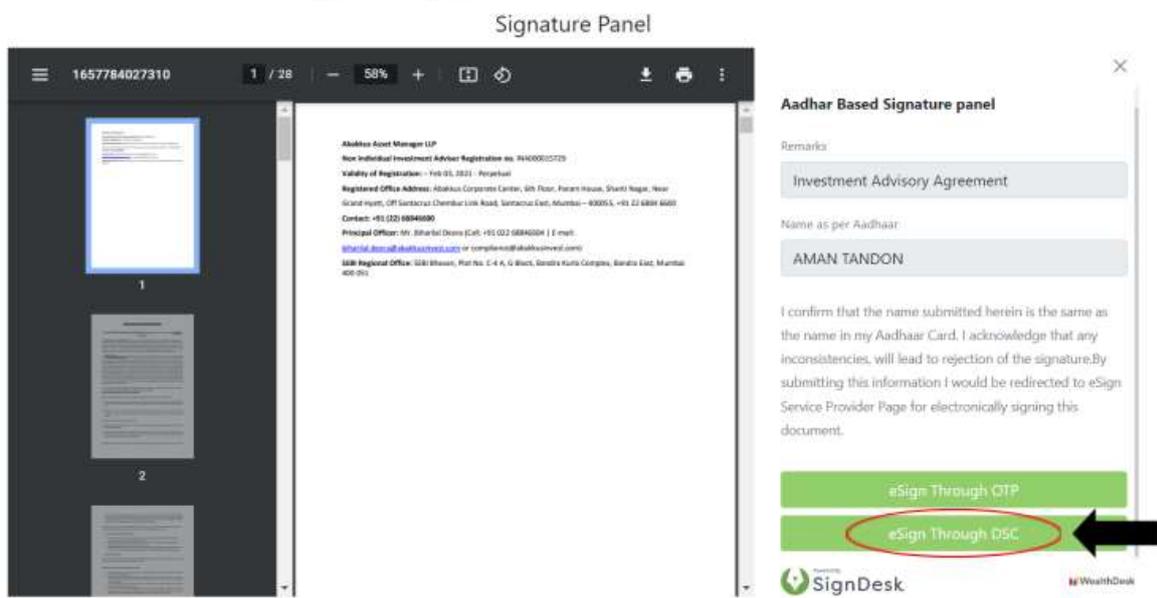
Step 4: Enter OTP received and click on “Verify OTP” button to complete the e-signing process.



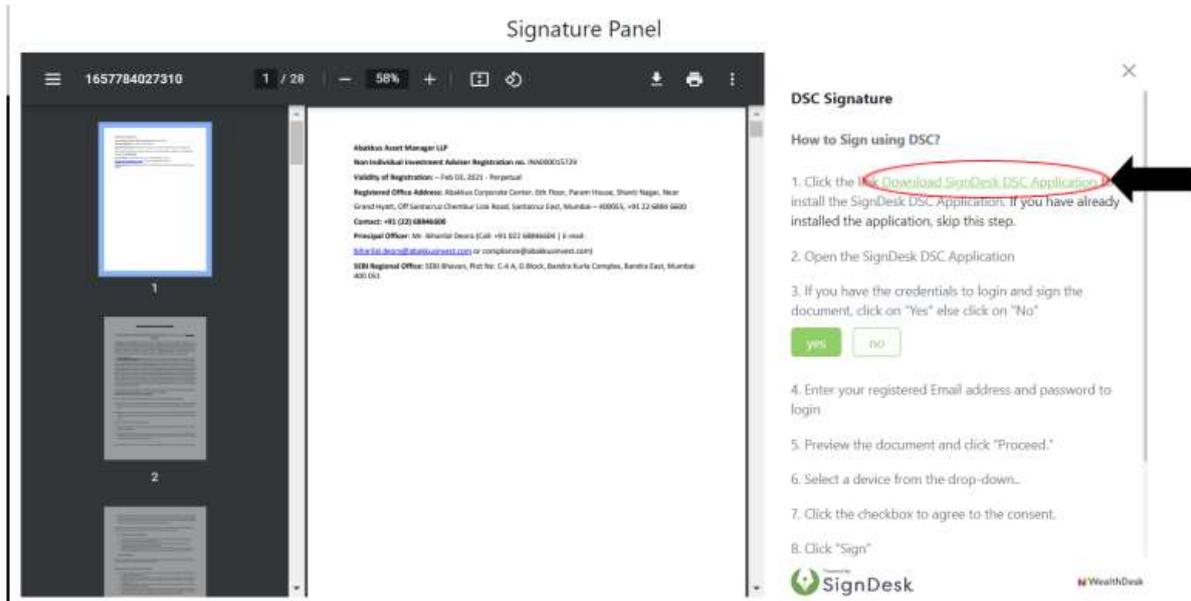
Q: DSC Signing process.

A:

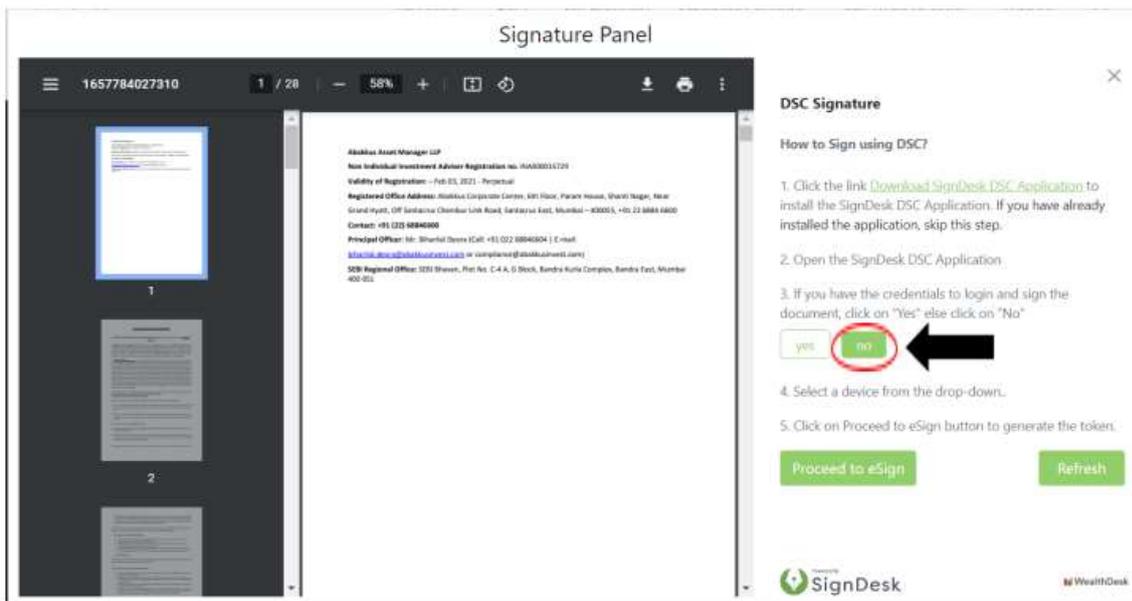
1. Click on “eSign Through DSC”



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"

The screenshot shows the SignDesk Signature Panel interface. On the left, there is a document viewer with two pages, numbered 1 and 2. The main area displays the document content, which includes the following text:

**Abalisk Asset Manager LLP**  
Non Individual Investment Adviser Registration no. 16400011729  
Validity of Registration - Feb-03, 2021 - Perpetual  
Registered Office Address: Abalisk Corporate Center, 4th Floor, Park House, Shanti Nagar, Near  
Grand Hyatt, OP Sarabhai Chembur Link Road, Santacruz East, Mumbai - 400056, +91 22 4884 0800  
Contact: +91 (22) 48840800  
Principal Officer: Mr. Bharat Desai (Call: +91 (22) 48840800 | E-mail:  
[info@abalisk.com](mailto:info@abalisk.com) or [compliance@abalisk.com](mailto:compliance@abalisk.com))  
12th Regional Office: 12th Floor, Plot No. C-4 A, G Block, Santis Kurla Complex, Santis East, Mumbai  
400 011

On the right side of the panel, there is a 'DSC Signature' section with the heading 'How to Sign using DSC?'. It contains a list of instructions:

1. Click the link [Download SignDesk DSC Application](#) to install the SignDesk DSC Application. If you have already installed the application, skip this step.
2. Open the SignDesk DSC Application
3. If you have the credentials to login and sign the document, click on "Yes" else click on "No"

Below the instructions are two buttons: 'yes' and 'no'. Further down, there is a 'Proceed to eSign' button highlighted with a red circle and a black arrow pointing to it, and a 'Refresh' button.

At the bottom of the panel, there are logos for SignDesk and WealthDesk.

#### 5. Authentication Token will be generated. Click on "Copy Token".

The screenshot shows the SignDesk Signature Panel interface after the token generation step. The document content is the same as in the previous screenshot. In the 'DSC Signature' section, the 'Authentication Token' is now displayed as 'vYCWp69431'. Below the token, there is a 'Copy Token' button highlighted with a red circle and a black arrow pointing to it.

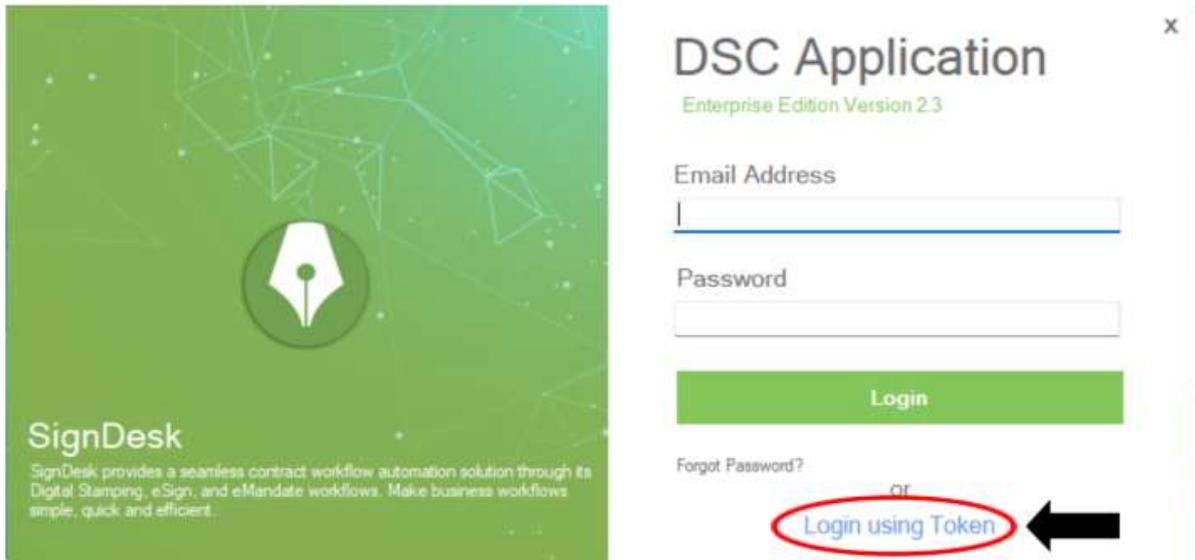
The 'How to Sign using DSC?' instructions are updated as follows:

1. Click the link [Download SignDesk DSC Application](#) to install the SignDesk DSC Application. If you have already installed the application, skip this step.
2. Click 'Copy Token' to copy the Authentication Token.
3. Open the SignDesk DSC Application
4. Click 'Login through OTP' and paste the token.
5. Enter your registered Email address and password to login
6. Preview the document and click "Proceed."
7. Select a device from the drop-down.

The 'yes' and 'no' buttons are no longer visible. The 'Proceed to eSign' and 'Refresh' buttons are also no longer visible.

At the bottom of the panel, there are logos for SignDesk and WealthDesk.

6. Open DSC Application and click on "Login using token"



SignDesk

SignDesk provides a seamless contract workflow automation solution through its Digital Stamping, eSign, and eMandate workflows. Make business workflows simple, quick and efficient.

## DSC Application

Enterprise Edition Version 2.3

Email Address

Password

Login

Forgot Password?

or

[Login using Token](#)

7. Paste the copied token and click "Login"



SignDesk

SignDesk provides a seamless contract workflow automation solution through its Digital Stamping, eSign, and eMandate workflows. Make business workflows simple, quick and efficient.

## DSC Application

Enterprise Edition Version 2.3

Token

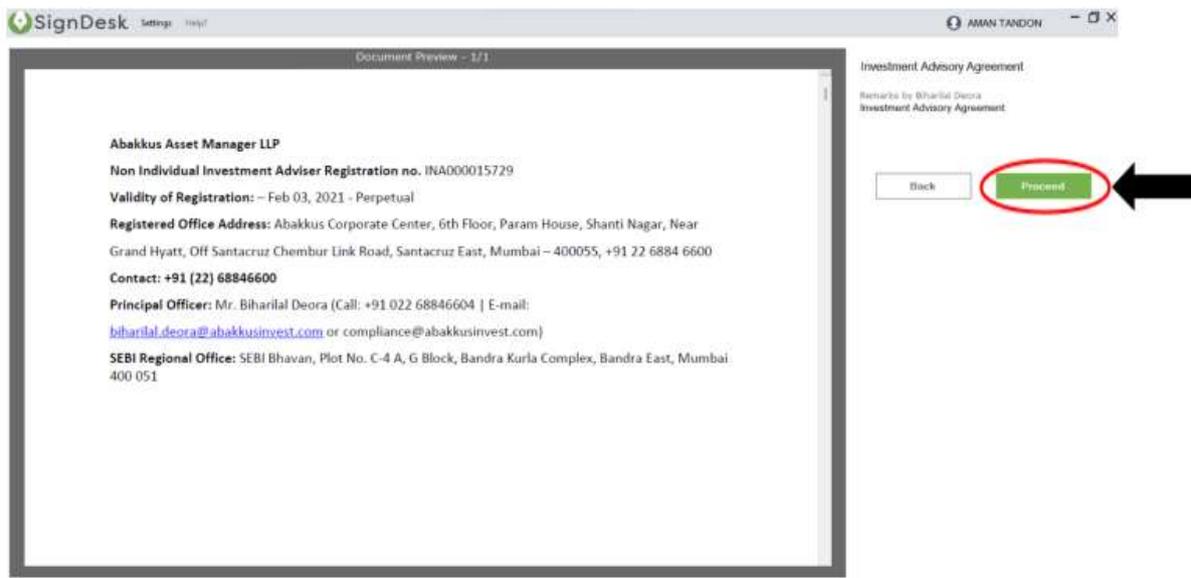
Paste Here

Login

or

[Login using credentials](#)

## 8. Check Agreement and click "Proceed"



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

