




KEY INFORMATION MEMORANDUM


LIC NOMURA MF BANKING & FINANCIAL SERVICES FUND


An open ended banking & financial services sector scheme
Continuous Offer of Units at NAV based price


This product is suitable for investors who are seeking*:

Capital Appreciation over Long Term.
Investment predominantly in a portfolio of equity & equity related securities of companies engaged in banking and financial services.
High  **(BROWN)**

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Note: Risk may be represented as:

 **(BLUE)** investors understand that their principal will be at low risk

 **(YELLOW)** investors understand that their principal will be at medium risk

 **(BROWN)** investors understand that their principal will be at high risk

New Fund Offer Opens on : 09/03/2015

New Fund Offer Closes on : 23/03/2015

Scheme Re-opens for continuous sale and repurchase after the NFO Period

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 litigation, associate transactions etc. investor should, before investment, refer to the scheme information document and Statement of Additional Information available free of cost at any of the Investor Service Centers or distributors or from the website www.licnomuramf.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 Key Information Memorandum is dated 12/02/2015.

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Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Documents Carefully.

Investment Objective	<p>The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that is invested substantially in equity and equity related securities of companies engaged in banking and financial services sector.</p> <p>However there can be no assurance that the investment objective of the scheme will be achieved.</p>			
Asset Allocation Pattern for the Scheme:	<p>Under normal circumstances, the asset allocation pattern will be as follows:</p>			
	Instruments	Indicative allocations		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Equity and Equity related securities of Banking companies and limited allocation towards Financial Services Companies.	80	100	High
	Debt & Money market instruments.	0	20	Low
	<p>The scheme asset allocation towards the financial services companies will be limited to a maximum of 20%. The scheme may Invest in Securitized Debt - upto 30% of the net assets of the scheme.</p> <p>The scheme may invest in derivatives instruments upto 50% of net assets subject to provisions specified in SEBI Circular no. DNP/Dir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Dir- 30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Dir-31/2006 dated September 22, 2006, SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and such other SEBI guidelines issued from time to time. The scheme may take exposure through derivative transactions in the manner and subject to limit as may be specified by SEBI from time to time.</p> <p>The Scheme may undertake Stock Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits: i. Not more than 20% of the net assets can generally be deployed in Stock Lending ii. Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party.</p> <p>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.</p> <p>The scheme may also enter into repurchase (repo) agreement and reverse repurchase agreement in government securities held by it as per the guidelines and regulations applicable to such transactions.</p> <p>In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure to equity, debt and derivative positions will not exceed 100% of the net assets of the scheme.</p> <p>The investment universe will be reviewed on monthly basis. Objective of the review is to rebalance the portfolio with companies meeting the above criteria within 30 days from the date of deviation.</p> <p>The Scheme will not invest in foreign securities including ADRs / GDRs / Foreign equity and debt securities. The Scheme will not invest in unrated debt instruments. The scheme shall not invest in repo in corporate debt securities.</p>			

<p>Investment Strategy</p>	<p>Pending deployment as per investment objective, the money under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks. The Scheme shall abide by the guidelines for parking of funds in short term deposits as per SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time.</p> <p>The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of LIC Nomura Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the LIC Nomura Mutual Fund.</p> <p>Change in Asset Allocation Pattern- The Scheme may review the above pattern of investments based on views on the markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments 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 fund 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.</p> <p>LIC Nomura MF Banking & Financial Services Fund is an open-end sectoral equity scheme that would invest substantially in equity and equity related instruments of Banking and Financial Services Companies that form part of the BFSI Sector. It is a new scheme offered by LIC Nomura Mutual Fund. Currently LIC Nomura MF does not offer any sectoral equity scheme that is focused on investing in BFSI Sector.</p> <p>The primary objective of the scheme is to generate long term capital appreciation by investing in the equity and equity related instruments of Banking and Financial Services Companies that forms a part of the BFSI Sector and which are expected to show sustained growth and generate better performance. The portfolio manager will adopt an active management style to optimize returns. Income generation may only be a secondary objective, the scheme will primarily focus on opportunities in the banking & financial services sector. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments.</p> <p>The scheme will invest in banks in India as they provide varied services in addition to the traditional banking services.</p> <p>The scheme will also invest in companies providing financial services. The spectrum of financial services is as follows:</p> <ol style="list-style-type: none"> 1. Non-Banking Financial Companies 2. Stock Broking 3. Insurance (life and non-life) 4. Investment Banking 5. Depository Services 6. Leasing 7. Credit Rating 8. Wealth Management 9. Payment systems <p>The aforementioned list covers services that comes under the spectrum of financial services and hence may be invested in by the scheme. In Addition, the scheme may, from time to time and depending on market conditions and other relevant factors, invest in other services also, so long as such other services also fall within the spectrum of financial services.</p>
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	<p>The scheme may purchase securities in initial public offerings, rights issues, as well as from the secondary market. On occasions, if deemed appropriate. The scheme may also invest in securities that are sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement, subject to applicable Regulations.</p> <p>The fund manager may use equity derivatives (index futures and options and stock futures and options) within the permissible limits to hedge and to rebalance the portfolio.</p> <p>The fund manager could also use active cash calls as a means to rebalance or hedge the portfolio up to the permissible limits.</p> <p>The investment manager will invest only in those money market instruments that are related investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE etc., which the Investment manager believes to be of equivalent quality.</p>
	<p>Limitations and restrictions for investments in derivatives:</p> <p>SEBI has vide its circular DNP/29/2005 dated September 14, 2005 inter alia specified the guidelines pertaining to trading by Mutual Funds in Exchange Traded derivatives. The position limits have subsequently been modified vide circulars inter alia including circular no. DNP/30/2006 dated January 20, 2006 and circular no. SEBI/DNP/31/2006 dated September 22, 2006.</p> <p>Derivatives would include buying options (calls) where the amount of premium would be limited to the extent of funds available for allocation to Equity and Equity related securities. Exposure to Stock or Index Futures would be in such a manner that the notional exposure would not exceed the allowable allocation towards Equity and Equity related securities. The margin may be kept in the form of term deposits.</p> <p>All derivative position taken in the portfolio would be guided by the following principles.</p> <p>i. Position limit for the Mutual Fund in index options contracts</p> <p>a. The Mutual Fund position limit in all index options contracts on a particular underlying index shall be INR 500 crore or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.</p> <p>b. This limit would be applicable on open positions in all options contracts on a particular underlying index.</p> <p>ii. Position limit for the Mutual Fund in index futures contracts:</p> <p>a. The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be INR 500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.</p> <p>b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.</p> <p>iii. Additional position limit for hedging</p> <p>In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in equity index derivatives subject to the following limits:</p> <p>1. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.</p>

2. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

iv. Position limit for Mutual Fund for stock based derivative contracts

The Mutual Fund position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts, is defined in the following manner:-

1. For stocks having applicable market-wise position limit (MWPL) of INR 500 crores or more, the combined futures and options position limit shall be 20% of applicable MWPL or INR 300 crores, whichever is lower and within which stock futures position cannot exceed 10% of applicable MWPL or INR 150 crores, whichever is lower.
2. For stocks having applicable market-wise position limit (MWPL) less than INR 500 crores, the combined futures and options position limit would be 20% of applicable MWPL and futures position cannot exceed

20% of applicable MWPL or INR 50 crore whichever is lower.

v. Position limit for each scheme of a Mutual Fund

The scheme-wise position limit / disclosure requirements shall be –

1. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:

1% of the free float market capitalisation (in terms of number of shares) or 5% of the open interest in the derivative contract on a particular underlying stock (in terms of number of contracts).

2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

3. For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

Monitoring of Position Limits

a. The Mutual Fund shall notify Clearing Member/s for each scheme, through whom it would clear its derivative contracts, to the Stock Exchange.

b. The Stock Exchange would then assign a unique client code to each scheme of the Mutual Fund.

c. The Stock Exchange shall monitor the scheme-wise position limits in the manner similar to that prescribed for FIIs and their sub-accounts in SEBI circular no. SMD/DC/Cir/-11/02 dated February 12, 2002 as modified from time to time.

The Fund shall comply with the guidelines issued by SEBI and amendments thereof issued from time to time in derivative trading.

Derivative Strategies

Index Futures

Index Futures of 1 month, 2 months, and 3 months duration are presently traded on these BSE and NSE exchanges. These futures expire on the last working Thursday of the respective months. The Index futures are cash settled, without delivery of the underlying stock. The profitability of the position in the futures trade depends on

- Carrying Cost
- Interest available on surplus funds
- Transaction Costs
- Future roll over cost, in case future contracts are rolled over
- Market Liquidity

Strategies employing index futures

The fund will invest the equity portion in a basket of stocks. During the time that the fund manager believes bearishness in the market, the fund can hedge the exposure to equity, fully or partially, by selling futures positions in the index.

A long position can be built by buying futures positions in the index against the available cash and permissible equivalents. Existing guidelines will determine the extent of exposure in the long future position.

Strategies employing stock specific Futures

Futures based on Individual stocks are available on the Indian bourses. Though these futures are based on the movement of the underlying stock, often there are mispricing of the derivatives. This gives rise to arbitrage opportunities that can be exploited by the fund. In addition, exposure to the stock through the corresponding stock futures is a cost-effective way that owning the stock directly.

Index Options

Option contracts are of two types –

Call, having the right, but not obligation, to purchase a prescribed number of shares at a specified price before or on a specific expiration date

Put, having the right, but not obligation, to sell a prescribed number of shares at a specified price before or on a specific expiration date.

The price at which the shares are contracted to be purchased or sold is called the strike price.

American Options are the options that can be exercised on or before the expiration date, while European Options are those that can be exercised only on the expiration date. Option contracts are designated by the type of option, name of the underlying, expiry month and the strike price.

Strategies using Options

(a) *Buying a Call Option:*

(b) *Buying a Put Option:*

The above option positions can be initiated in both index based options as well as stock specific options.

The AMC retains the right to enter into such derivative transactions, on strategic basis, as may be permitted by the applicable regulations from time to time.

Debt Derivatives

In cases where the fund manager deems necessary, the fund may take exposure to debt derivatives in accordance with SEBI Regulations as amended from time to time. The derivative instruments would include Overnight Indexed Swaps (“OIS”), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Further, the Fund will adhere to the applicable guidelines issued by RBI as amended from time to time, for undertaking transactions in forward rate agreements and interest rate swaps and other derivative products. Derivatives will be used for the purpose of hedging, portfolio balancing; increasing the returns of the Scheme or such other purpose as may be permitted under the Regulations and Guidelines from time to time.

The Fund will be allowed to take exposure in interest rate swaps only on a non leveraged basis. A swap will be undertaken only if there is an underlying asset in the portfolio. In terms of Circular No. MFD.BC.191/07.01.279/1999-2000 and MPD.BC.187/07.01.279/1999- 2000 dated November 1, 1999 and July 7, 1999 respectively issued by RBI permitting participation by Mutual Funds in interest rate swaps and forward rate agreements, the Fund will use derivative instruments for the purpose of hedging and portfolio balancing.

We illustrate the basic idea of the derivative instruments that the fund proposes to use.

Overnight Indexed Swaps

In a rising interest rate scenario, the Scheme may enhance returns for the investor by entering into an OIS contract where the Scheme agrees to pay a fixed interest rate on a specified notional amount, for a predetermined tenor and receives floating interest rate payments on the same notional amount. The fixed returns the scheme earns on its assets would service the fixed interest payments to be made for the OIS transaction, while the Scheme benefits on the floating interest payments that it receives.

During a falling interest regime, the Scheme may hedge the returns on the floating rate assets in its portfolio. To achieve this, the Scheme may enter into an OIS transaction wherein it receives a fixed interest rate on a specified notional amount for a specified time period and pays a floating interest rate on the same notional amount. The floating interest payments that the Scheme receives on its floating rate securities will offset the floating rate payments to be made as part of the OIS. Thus the scheme earns a fixed rate of return even as the interest rates are falling, thereby enhancing the scheme returns.

IRS has inherent credit and settlement risks. However, these risks are substantially reduced as they are limited to the interest streams and not the notional principal amounts.

Thus derivatives can be used for hedging and optimizing the investment portfolio. Interest rate Swaps are agreement between two counterparties and has market risk, credit risk and settlement risk. However, these risks are substantially reduced as the monetary exchange involved is the net interest amount and not the principal amount

Forward Rate Agreement

A FRA allows purchasers/sellers to fix the interest rate for a specified period in advance. One party pays fixed while the other party agrees to pay an agreed variable rate. The transaction is done on a nominal amount and only the difference between contracted and actual rates is paid. If rates have risen by the time of the agreement’s maturity, the purchaser receives the difference in rates from the seller and vice versa. FRA has inherent credit and settlement risks. However, these risks are substantially reduced as they are limited to the interest streams and not the notional principal amounts.

Interest Rate Futures

An Interest Rate Futures (IRF) contract allows the buyer of the contract to buy or sell a debt instrument at a specified date at a price that is fixed today. Assume that the Scheme holds a Gilt security and the fund manager has a view that the yields will go up in the near future leading to decrease in value of the investment. In this case the fund manager may use IRF to mitigate the risk of decline of investment.

For details on risk factors related to the use of Derivatives, investors are advised to refer to scheme specific Risk Factors section in this document.

Investments in Mutual Fund Units

The Scheme may also invest in schemes managed by the AMC or in debt schemes of other mutual funds in line with the investment objectives of the Scheme and provided that aggregate inter-scheme investment made by all schemes managed by the AMC either in its own schemes or of any other Mutual Fund shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.

Portfolio Turnover

The scheme being an open ended scheme is expected to witness number of subscriptions and redemptions on a daily basis. In order to optimize the fund returns, fund manager would strive to exploit trading opportunities. The Fund manager would also be required to rebalance the portfolio in line with the asset allocation and the investment objectives. All of these could result in increase in portfolio turnover. There may be an increase in transaction costs of the nature of brokerage paid, stamp duty, custodian transaction charges etc. The Fund Manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the costs associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the scheme. The scheme would not target a specific portfolio turnover figure.

Fund Borrowing & Lending

The Scheme may borrow money to meet temporary liquidity requirements for the purpose of repurchase or redemption of Units or the payment of interest or dividend to the Unit holders. However, such borrowing shall be restricted to 20% of the net assets of the Scheme and for a maximum period of six months. The limit of 20% may be revised by the Fund and to the extent the Regulations may permit.

The Fund may raise such borrowings, secured or unsecured, from any person or entity as it may deem fit, after approval by the Trustee, at market related rates.

Stock Lending by the Scheme - 6

Stock Lending involves lending of securities to another person or entity for a fixed period of time, at an agreed fee, with a view to enhance returns of the portfolio. The Trustee may permit the Fund to engage in Stock Lending only if permitted under and in line with the prevailing Securities Lending Regulations. The Fund can temporarily lend, through an approved intermediary, securities held by the Scheme to reputed counterparties, for a fee, subject to internal norms, if any. The securities lent will be returned by the borrower on the expiry of the stipulated period or the lender can call the same back before its expiry.

The AMC will follow regulatory restrictions as may be prescribed in carrying on the activities of Stock lending. Such lent stock, while they are on-lending, will not be available for sale, and this can result in temporary illiquidity.

However, the scheme will not participate in stock lending activities.

<p>Risk Mitigation</p>	<p>Some of the risks and the corresponding risk mitigating strategies are given below:</p> <ol style="list-style-type: none"> 1. Market Risk Price fluctuations and volatility changes of the equity market could have a material impact on the overall returns of the scheme. <u>Mitigation strategy</u> The Scheme will endeavor to have a well diversified portfolio with the ability to use cash/derivatives for hedging. 2. Business Risk Risk related to uncertainty of income caused by the nature of a company’s business and having an impact on price fluctuations. <u>Mitigation strategy</u> Portfolio of companies carefully selected to include those with perceived good quality of earnings. 3. Derivatives Risk Inherent risks on account of investments in derivatives. <u>Mitigation strategy</u> Derivatives positions will be monitored on on-going basis and there will be strict adherence to the regulations. 4. Concentration Risk Risk arising due to over exposure to few securities/issuers/sectors. <u>Mitigation strategy</u> Ensure diversification by investing across the spectrum of securities/issuers/sectors. 5. Liquidity Risk Risk associated with selling of the portfolio securities in the market. <u>Mitigation strategy</u> Monitor the portfolio liquidity periodically. 6. Interest rate risk Volatility in the security prices due to movements in interest rate. <u>Mitigation strategy</u> Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario. 7. Credit Risk Risk that the debt issuer may default on interest and/or principal payment obligations. <u>Mitigation strategy</u> Investment universe will be defined carefully to include issuers with high credit quality. Also critical evaluation of credit profile of issuers will be done on an on-going basis. <p>For detailed risk factors and risk management strategy, kindly refer to the Scheme Information Document.</p> <p>“The mutual fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme”.</p>
<p>Plan</p>	<p>Regular Plan and Direct Plan. (The Regular and Direct plan will be having a common portfolio)</p>
<p>Options</p>	<p>a) Growth Option: This option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation. b) Dividend Option: This option is suitable for investors seeking income through dividend declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The dividend shall be dependent on the availability of distributable surplus. The Dividend option has the following facilities: (i) Dividend Re-investment Facility. (ii) Dividend Pay-out Facility. Default Investment option is Growth Option. For the Dividend option, the default facility will be Dividend Reinvestment.</p>

Applicable NAV (after the scheme opens for repurchase and sale):	<p>Ongoing Offer Period</p> <p>This is the date from which the Scheme will reopen for subscriptions /redemptions after the closure of the NFO period.</p>	<p>The scheme will reopen for subscriptions/redemptions within 5 business days from the date of allotment. Allotment of units will be completed within 5 business days from the closure of the New Fund Offer Period.</p>
	<p>Ongoing price for subscription (purchase) / switch-in (from other Schemes/Plans of the Mutual Fund) by investors.</p> <p>This is the price you need to pay for purchase/Switch-in.</p>	<p>Units of the Scheme shall be available for subscription (purchase) /switch-in at the Applicable NAV.</p>
	<p>Ongoing price for redemption (sale) / switch outs (to other schemes/plans of the Mutual Fund) by Investors.</p> <p>This is the price you will receive for redemptions/ Switch outs.</p> <p>Example: If the applicable NAV is INR 10, exit load is 2% then redemption price will be:</p> <p>$INR\ 10 * (1 - 0.02) = INR\ 9.80$</p>	<p>Units of the Scheme can be redeemed/ switched out at the Applicable NAV subject to prevailing exit load.</p> <p>The Redemption Price however, will not be lower than 93% of the NAV subject to SEBI Regulations as amended from time to time. Similarly, the difference between the Redemption price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 7% calculated on the Sale Price.</p> <p><u>BANK ACCOUNT DETAILS</u></p> <p>In order to protect unit holder interest from fraudulent encashment of cheques, the current SEBI Regulations has made it mandatory for investors to mention in their application/repurchase - redemption request, the Bank Name and Account Number of the Account holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/loss in transit. In the absence of these details applications are liable for rejection.</p>
	<p>Cut off timing for subscriptions / redemptions / switches.</p> <p>This is the time before which your application (complete in all respects) should reach the Official Points of Acceptance</p>	<p>A] Purchase (including switch-in) applications for amount less than Rs. 2 lakh</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable. • In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Point(s) of Acceptance where the application is received, the closing NAV of the next Business Day shall be applicable. • However, in respect of valid applications, with outstation cheques / demand drafts not payable at par at the Official Point(s) of Acceptance where the application is received, closing NAV of the day on which the cheque / demand draft is credited shall be applicable.

		<p>B] Applications for amount equal to or more than Rs. 2 lakh</p> <p>i) For Purchases:</p> <ul style="list-style-type: none"> • In respect of valid applications received for an amount equal to or more than Rs. 2 lakh upto 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cutoff time i.e. available for utilization before the cut-off time - the closing NAV of the day shall be applicable. • In respect of valid applications received for an amount equal to or more than Rs. 2 lakh after 3.00 p.m. at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cutoff time of the next Business Day i.e. available for utilization before the cutoff time of the next Business Day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of applications for an amount equal to or more than Rs. 2 lakh at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. <p>ii) For Switch-ins:</p> <p>For determining the applicable NAV , the following shall be ensured:</p> <ul style="list-style-type: none"> • Application for switch-in is received before the applicable cut-off time. • Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time. • The funds are available for utilization before the cut - off time. <p>Where application is received after the cut-off time on a day but the funds are cleared on the same day , the closing NAV of the next Business Day shall be applicable.</p> <p>For investments of an amount equal to or more than Rs. 2 lakh through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme.</p> <p>All multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option/sub-option) received on the same Business Day , will be aggregated to ascertain whether the total amount equals to Rs. 2 lakh or more and to determine the applicable Net Asset Value. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. The AMC may have additional criteria for aggregation of multiple transactions. The criteria for aggregation of multiple transactions shall be as decided by the AMC at its sole discretion from time to time.</p> <p>C] For Redemption (including switch-out) applications</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business
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		<p>Day shall be applicable. Under no circumstances will LIC Nomura MF AMC Ltd or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.</p>		
	Where can the applications for purchase/redemption Switches be submitted?	Investors can submit the application forms for purchase or redemption or switch at any of the Official Points of Acceptance, details of which are mentioned at the end of this SID under the heading "List of Official Point of Acceptance of Transactions".		
Minimum application Amount/Number of Units	Option	Fresh Purchase	Additional Purchase	Repurchase
	Dividend	INR 5,000/- and thereafter in multiples of INR 1/-	INR 1,000 and in multiples of INR 1/- thereafter	Minimum of INR 500/- and in multiples of INR 1/-
	Growth	INR 5,000/- and Thereafter in multiples of INR 1/-	INR 1,000 and in multiples of INR 1/- thereafter	Minimum of INR 500/- and in multiples of INR 1/- thereafter.
Despatch of Repurchase (Redemption) Request:	The Scheme offers Units for subscription and redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than five business days from the date of allotment. Under normal circumstances the AMC shall despatch the Redemption proceeds within 10 Business Days from date of receipt of request of valid redemption request of Unit holder.			
Benchmark Index:	S&P BSE Bankex			
Dividend Policy	<p>The Trustee will endeavour to declare dividend under the Dividend Option, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>Effect of Dividends:</p> <p>The investors should note that the Fund does not assure or guarantee declaration of dividends under the Dividend Option. The actual declaration of dividend and the rate of dividend will interalia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unitholders as to the rate of Dividend nor that the dividend will be paid regularly. It must also be distinctly understood that when dividends are declared, the net assets attributable to unitholders in the respective Option will stand reduced to the extent of the dividend payout and applicable statutory levies, if any.</p> <p>Even though the asset portfolio will be common, the NAVs of the growth option and dividend option in the Scheme will be distinctly different after declaration of the first dividend to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the dividends.</p> <p>All the dividend declaration and payments shall be in accordance and in compliance with SEBI regulations, as amended from time to time.</p>			
Fund Manager	Shri Ramnath Venkateswaran			

Name of the Trustee Company	LIC Nomura Mutual Fund Trustee Company Private Limited																													
Performance of the Scheme	This is a new Scheme being launched and hence, there is no performance track record.																													
Expenses of the Scheme:																														
(i) Load Structure	<p>Entry Load – Nil</p> <p>In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase /additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor’s assessment of various factors including the service rendered by the Distributor.</p> <p>Exit Load</p> <p>2% if redeemed or switched out on or before completion of 18 months from the date of allotments of units. 1% if redeemed or switched out on or after 18 months and on or before 24 months from the date of allotments of units. Nil if redeemed or switched out after completion of 24 months from the date of allotments of units.</p> <p>Exit load Amount collected as redemption exit load charged to the unit holder shall be credited back to the Scheme immediately.</p> <table border="1" data-bbox="470 1226 1536 1724"> <thead> <tr> <th data-bbox="470 1226 690 1432">Slab Rates</th> <th data-bbox="690 1226 918 1432">Equity Schemes As a % of daily net assets as per Regulation 52 (6) (c)</th> <th data-bbox="918 1226 1152 1432">Additional TER as per Regulation 52 (6A) (c)^</th> <th data-bbox="1152 1226 1373 1432">Additional TER as per Regulation 52 (6A) (b)^</th> <th data-bbox="1373 1226 1536 1432">Actual Expenses for the previous financial year (Not Applicable)</th> </tr> </thead> <tbody> <tr> <td data-bbox="470 1432 690 1501">On the first INR 100 Crores</td> <td data-bbox="690 1432 918 1501">2.50%</td> <td data-bbox="918 1432 1152 1501">0.20%</td> <td data-bbox="1152 1432 1373 1501">0.30%</td> <td data-bbox="1373 1432 1536 1501"></td> </tr> <tr> <td data-bbox="470 1501 690 1586">On the next INR 300 Crores</td> <td data-bbox="690 1501 918 1586">2.25%</td> <td data-bbox="918 1501 1152 1586">0.20%</td> <td data-bbox="1152 1501 1373 1586">0.30%</td> <td data-bbox="1373 1501 1536 1586"></td> </tr> <tr> <td data-bbox="470 1586 690 1655">On the next INR.300 Crores</td> <td data-bbox="690 1586 918 1655">2.00%</td> <td data-bbox="918 1586 1152 1655">0.20%</td> <td data-bbox="1152 1586 1373 1655">0.30%</td> <td data-bbox="1373 1586 1536 1655"></td> </tr> <tr> <td data-bbox="470 1655 690 1724">On the balance of the assets</td> <td data-bbox="690 1655 918 1724">1.75%</td> <td data-bbox="918 1655 1152 1724">0.20%</td> <td data-bbox="1152 1655 1373 1724">0.30%</td> <td data-bbox="1373 1655 1536 1724"></td> </tr> </tbody> </table> <p>^In Addition to expenses as permissible under Regulation 52 (6) and (c), the AMC may charge service tax on investment and advisory fees, expenses other than investment and advisory fees and brokerage and transaction cost as below:</p> <p>a. Service Tax on investment and advisory fees: AMC may charge service tax on investment and advisory fees of the scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).</p>					Slab Rates	Equity Schemes As a % of daily net assets as per Regulation 52 (6) (c)	Additional TER as per Regulation 52 (6A) (c)^	Additional TER as per Regulation 52 (6A) (b)^	Actual Expenses for the previous financial year (Not Applicable)	On the first INR 100 Crores	2.50%	0.20%	0.30%		On the next INR 300 Crores	2.25%	0.20%	0.30%		On the next INR.300 Crores	2.00%	0.20%	0.30%		On the balance of the assets	1.75%	0.20%	0.30%	
Slab Rates	Equity Schemes As a % of daily net assets as per Regulation 52 (6) (c)	Additional TER as per Regulation 52 (6A) (c)^	Additional TER as per Regulation 52 (6A) (b)^	Actual Expenses for the previous financial year (Not Applicable)																										
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On the balance of the assets	1.75%	0.20%	0.30%																											

	<p>b. Service Tax on expenses other than investment and advisory fees: AMC may charge service tax on expenses other than investment and advisory fees of the scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).</p> <p>c. Service Tax on brokerage and transaction cost: The service tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of TER as per the Regulation 52(6) and (6A).</p> <p>Direct plan will have lower expense ratio than Regular Plan of the Scheme. The expense in Direct plan shall exclude the distribution and commission expenses.</p> <p>The Maximum recurring expenses that can be charged to the schemes would be as per Regulation 52 of the SEBI(MF) Regulations, 1996. For more detail about the fees and expenses please refer the section "Fees and Expenses" in SID.</p>	
Waiver of Load for Direct Applications	Not Applicable	
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily NAV Publication:	The NAV will be declared on all business days and will be published in two daily newspapers having circulation all over India in accordance with SEBI Guidelines.. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com	
For Investor Grievances, Please contact	Karvy Computershare Pvt. Ltd. Unit: LIC Nomura Mutual Fund Karvy Plaza, H.No.8-2-596, Hyderabad – 500 034 Phone: (040) 23312454/44338155 Fax: (040) 23388705 e-mail: service.licmf@karvy.com Website: karvycomputershare.com	LIC Nomura Mutual Fund 4th Floor, Industrial Assurance Bldg. Opp. Churchgate Station Mumbai - 400 020 Phone No. 022-66016000 Fax: 022-22880633 Email: corp.office@licnomuramf.com
Unit holders' Information:	<p>Allotment / Refund: The AMC shall allot units / refund money within 5 Business Day from the closure of the NFO.</p> <p>Account Statements</p> <p>An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unitholder's registered e-mail address and/or mobile number.</p> <p>A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.</p>	

The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.

A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

Annual Report : The Scheme wise annual report or an abridged summary thereof shall be sent:

(i) by e-mail only to the Unit holders whose e-mail address is available with the Fund,

(ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.

The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the head office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

Half Yearly Unaudited Financial Results: The Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, host a copy of its unaudited financial results on AMC's website www.licnomuramf.com provided that the half-yearly unaudited report referred to in this sub regulation shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. A Mutual Fund and Asset Management Company shall publish an advertisement disclosing the hosting of such financial results on its website in at least in one English daily newspaper having all India circulation and in a newspaper published in the language of the region where the Head Office of the Fund is situated.

Monthly Portfolio Disclosure: The Fund shall disclose portfolio of all schemes on its website www.licnomuramf.com along with ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month

Half Yearly Portfolio Disclosure: Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half- year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.licnomuramf.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com

The mutual fund may opt to send the portfolio of all schemes to unit holders in lieu of the advertisement.

Transaction Charges:

In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of INR 10,000/- and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent who have opted to receive the transaction charges based on the type of product) as under:

First Time Mutual Fund Investor:

Transaction charge of INR 150/- for subscription of INR 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the first time investor. The balance of the subscription amount shall be invested.

Investor other than First Time Mutual Fund Investor:

Transaction charge of INR 100/- per subscription of INR 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested.

Transaction charges shall not be deducted for:

_ Purchases /subscriptions for an amount less than INR 10,000/-;

- Transaction other than purchases/ subscriptions relating to new inflows such as Switches, etc.

No transaction charges will be deducted for any purchase/ subscription made directly with the Fund (i.e. not through any distributor/ agent).

LIC NOMURA MF BANKING & FINANCIAL SERVICES FUND

An open ended banking & financial services sector scheme



Investors must read the Key Information Memorandum, the instructions and product labeling on cover page before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

Application No.

KEY PARTNER / ARN HOLDER INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN Code column.) (Refer Instruction 2 & 3)

ARN Code	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIIN)	Time Stamp No
				For office use only

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No.3)

"I / We hereby confirm that the EUIIN 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." (please tick (√)) and sign

SIGN HERE First / Sole Applicant / Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
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TRANSACTION CHARGES FOR APPLICANTS THROUGH ARN HOLDER ONLY [Refer Instruction 4]

<input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)
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In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in 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. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 4.)

Folio No. The details in our records under the folio number mentioned alongside will apply for this application

2. APPLICANT(S) DETAILS (In case of Minor, there shall be no joint holders) (Mandatory information - If left blank the application is liable to be rejected.)

Sole/First Applicant's Name	FIRST	MIDDLE	LAST	KYC: <input type="checkbox"/>
DOB	DOB is mandatory in case of unit holder is minor. Proof attached. Please (√) <input type="checkbox"/>			
Second Applicant's Name	FIRST	MIDDLE	LAST	KYC: <input type="checkbox"/>
Third Applicant's Name	FIRST	MIDDLE	LAST	KYC: <input type="checkbox"/>

First Applicant PAN: Second Applicant PAN: Third Applicant PAN:

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors)

FIRST	MIDDLE	LAST
PAN: <input type="text"/> KYC <input type="checkbox"/> Relationship with minor Please (√) <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed Legal Guardian		

3. TAX STATUS (Please tick √)

Resident Individual FIIs NRI-NRO HUF Club/Society PIO Body Corporate Minor Government Body
 Trust NRI-NRE Bank & FI Sole Proprietor Partnership Firm QFI FPI Others Company LLP

4. KYC Details (Mandatory) Occupation Please tick (√)

FIRST APPLICANT	<input type="checkbox"/> Private Sector <input type="checkbox"/> Student	<input type="checkbox"/> Public Sector <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Government Service <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
SECOND APPLICANT	<input type="checkbox"/> Private Sector <input type="checkbox"/> Student	<input type="checkbox"/> Public Sector <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Government Service <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
THIRD APPLICANT	<input type="checkbox"/> Private Sector <input type="checkbox"/> Student	<input type="checkbox"/> Public Sector <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Government Service <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife

GROSS ANNUAL INCOME [Please tick (√)]

FIRST APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore Net worth (Mandatory for Non-Individual Rs. _____ as on DD MM YYYY (Not older than 1 year)
SECOND APPLICANT	<input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____ (Not older than 1 year)
THIRD APPLICANT	<input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____ (Not older than 1 year)

For Individual <input type="checkbox"/> I am Politically Exposed Person (Also applicable for authorized signatories/ Promoters/Karta/Trustee/Whole time Directors) please mention <input type="checkbox"/> I am Related to Politically Exposed <input type="checkbox"/> Not Applicable	For Non-Individual Investors (Companies, Trust, Partnership etc.) Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If No, please attach mandatory Ultimate Beneficial Ownership (UBO) Declaration) Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services Money Lending / Pawning None of the above	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
--	--	--

5. MODE OF HOLDING [Please tick (√)] Joint Single Anyone of Survivor (Default option is Anyone of Survivor)

6. MAILING ADDRESS OF FIRST / SOLE APPLICANT (MANDATORY) (Refer Instruction 11)

Landmark	City	State	Pincode <input type="text"/>	Country
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(TO BE FILLED IN BY THE INVESTOR)

ACKNOWLEDGEMENT SLIP

APP No

Received an application for purchase of units of LIC Nomura MF _____ (Scheme Name with option)
 from Mr/Mrs/M/s. _____ (Name of the investor) alongwith
 Cheque/Draft No./Payment Instrument No. _____ Dated _____ Bank _____
 Branch _____ Drawn on _____ For ₹ _____
 Bank Charges (in cases of Draft) of ₹ _____ Date _____
 Please Note : All purchases are subject to realisation of Cheque / Demand Draft / Payment Instrument.

Time Stamp No.

ISC Signature, Stamp & Date

7. CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No. and Email Id. Refer Instruction No. 11)

Email Id (Please Specify)		Mobile No.
Tel no (Resi) (STD Code)	(Off) (STD Code)	

8. Overseas address (Overseas address is mandatory for NRI / FII applicants in addition to mailing address in India)

Landmark City State Pincode Country

9. DEMAT ACCOUNT DETAILS* - (Optional - refer instruction 14)

	NSDL	CDSL
DP NAME		
DP ID		
Beneficiary Account No		

10. FATCA Detail (For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FACTA details form

Do you have any non-Indian Country (ies) of Birth / Citizenship / Nationality and Tax Residency? Yes No Please tick as applicable and if yes, provide the below mentioned information (mandatory).

Sole/First Applicant/Guardian <input type="checkbox"/> Yes <input type="checkbox"/> No	2nd Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	3rd Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No or POA <input type="checkbox"/> Yes <input type="checkbox"/> No
Country of Birth	Country of Birth	Country of Birth
Country of Citizenship/ Nationality	Country of Citizenship/ Nationality	Country of Citizenship/ Nationality
Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id.	Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id.	Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id.
Country of Tax Residency* (other than India) Taxpayer Identification No.	Country of Tax Residency* (other than India) Taxpayer Identification No.	Country of Tax Residency* (other than India) Taxpayer Identification No.
1	1	1
2	2	1

* Please indicate all countries in which you are a resident for tax purpose and associated Tax Payer Identification number. In case of association with POA, the POA holder should fill form to provide the above details mandatorily.

11. BANK ACCOUNT DETAILS OF THE FIRST APPLICANT (refer instruction 8) As per SEBI Regulations it is mandatory for investors to provide their bank account details

Account No.	Name of the Bank		
Type of A/c <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others <input type="checkbox"/> Ps specify	Branch	Bank City	
IFSC code**	MICR no	Refer Instruction 8.3 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here. (**Mandatory to credit via NEFT/RTGS)	

12. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 2, 3 & 10) (If this section is left blank, only folio will be created)

Separate cheque/demand draft must be Issued for each Investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.

* Cheque / DD Favouring Scheme Name (refer Instruction 2 & 3)	Plan / Option	Amount Invested (Rs.)	DD Charges	Net Amount Paid (Rs.)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
LIC Nomura MF Banking & Financial Services Fund						

*All purchases are subject to realization of fund (Refer to Instruction No. 10) Account Type (Please tick (✓)) SB Current NRE NRO FCNR Others (Per Specify)

13. Option for Switch

Switch in To	LIC Nomura MF Banking & Financial Services Fund	Plan		Option
	Amount: Rs _____	Regular	Direct	Growth /Dividend / Div Reinvestment /Div Payout
From Scheme Name		Plan		Option
		Regular	Direct	Growth /Dividend / Div Reinvestment /Div Payout
	Folio No.			
	Amount : Rs.	Units:		

14. NOMINATION DETAILS (Refer Instruction No. 16)

I/We wish to nominate I/We DO NOT wish to nominate and sign here _____ 1st Applicant Signature (Mandatory)

Nominee 1	Nomination Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee / Guardian Signature
			100%	

To register multiple nominee please fill separate Nomination Form

15. POA (Power of Attorney) REGISTRATION DETAILS (Refer Instruction overleaf)

Name of the POA holder _____ Attached KYC Letter (Mandatory)
PAN of the PoA holder _____ Notarized copy of PoA

16. DECLARATION & SIGNATURE/S

a) Having read & understand the contents of the Scheme Information Document of the Scheme & reinvestment scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & 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 Govt. of India from time to time. I/We have understood the details of the scheme & 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, legally belong to me / us, in the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) For NRIs: I/We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I/ we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) 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 Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

Date : _____	SIGN HERE	SIGN HERE	SIGN HERE
Place : _____	First Applicant/ Guardian	Second Applicant	Third Applicant

For any queries please contact our nearest Investor Service Centre or

Call Toll Free Number 1800-258-5678	Email : service@licnomuramf.com
Website : www.licnomuramf.com	

INSTRUCTIONS

1. Please read Key Information Memorandum, terms of the Scheme Information Documents) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ ECS/Standing Instruction as applicable). 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, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Applications complete in all respects, may be submitted at the designated Official Points of Acceptance of LIC Nomura Mutual Fund. Investors must write the Application Form number/ Folio number on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected.

Please note that if no Plan is ticked/ indicated in the Application form, the units will, by default be allotted under the Growth Plan of the Scheme. Similarly, Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.

2. Direct Investments: Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme 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 / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".

3. Investments through distributors

3.1. As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class HI and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity

3.2. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.

3.3. Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager /sales person later leaves the employment of the distributor.

Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment the EUIIN 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.

3.4. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors. Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

4. Transaction Charges

4.1. In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time LIC Nomura Asset Management Company Limited ("the AMC)/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges).

4.1.1. The Distributor may opt to receive transaction charges based on the type of product,

4.1.2. Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows. However, the option to charge "transaction charges" is at the discretion of the distributors.

4.2. TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

4.2.1. Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments. 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 Rs. 10,000 (c) for transactions other than purchases / subscriptions relating 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). First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. LIC Nomura AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. If the PAN/PEKRN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an Investor has not provided any declaration, he will be considered as an "existing" investor.

4.2.2. The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested subject to deduction of service tax. Unit holder's statement of account will reflect subscription amount, transaction charges and net investments. Transaction Charges shall not be deducted if: • Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent). • Purchase/Subscription made through stock Exchange, irrespective of investment amount

5. Existing Unit holder information

Investors already having an account in any of LIC Nomura Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 6 & 7. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unit holder's name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled, the same shall be ignored.

6. Unit holder Information

6.1. Name and address must be written in full, On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FI/OCI/QFI/FP1, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

6.2. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Nomura Mutual Fund in writing.

6.3. All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'joint' and processed accordingly.

6.4. In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in section should be the same as appearing in demat account held with a Depository Participant

6.5. In case of fresh/additional purchases, if the name of a particular scheme on the application form/transaction slip differs with the name on the cheque/demand draft, then LIC Nomura Mutual Fund Asset Management Company Ltd. (The AMC) will process the application and allot units at the applicable net asset value, under the scheme which is mentioned on the application form/ transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

The AMC thereafter shall not be responsible for any loss suffered by the investor(s) due to the discrepancy in the scheme name mentioned in the application form/ transaction slip and cheque/ Demand Draft

7. Accounts of Minors: The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or

Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Documents Carefully.

mother, as the case may be) or a court appointed legal guardian. Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate/Mark sheet issued by Higher Secondary Board of respective states, 1 CSE, CBSE etc.. Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural guardian, document evidencing the relationship of the Guardian with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided. Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWAP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from 'minor' to 'major' as prescribed are received.

8. Bank Details *

8.1. Pay - Out Bank Account Details: An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid) in Section 5 in the Application Form.

Multiple Bank Account Registration: The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licnomuramf.com

8.2. Multiple Bank Account Registration: The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licnomuramf.com

8.3. Indian Financial System Code (IFSC): IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic modes of transfers that are available with the banks.

9. 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. No cash, money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will not be borne by the AMC. The AMC will not accept any request for refund of demand draft charges, in such cases.

9.1. NRIs, FIIs, OCIs:

9.1.1. Repatriation Basis

9.1.1.1. In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

9.1.1.2. FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FI with a designated branch of an authorised dealer.

9.1.2. Non-repatriation Basis

9.1.2.1. In the case of NRIs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

FPI shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign currency A/c or special Non-Resident Rupee A/c maintained by the FI with designated branch of an authorised dealer.

9.2. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, demand draft, pay order, etc. favouring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as: 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name'.

10. Third Party Payments :

Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor (ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made.

10.1. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:

10.1.1. 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 Rs.50,000/- (each regular purchase or per SIP installment). 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.

10.1.2. Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.

10.1.3. Custodian on behalf of a Foreign Institutional Investor (FII) or a client

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

10.1.3.1. Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment

10.1.3.2. Obtaining necessary declaration from the Investor/unit holder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary-

10.1.3.3. Verifying the source of funds to ensure that funds have come from the drawer's account only.

10.2. In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out.

10.2.1. If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such pre-funded instrument issued against cash payment of less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.

10.2.2. If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder. Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments. Refer Third Party Payment Declaration form available in www.licnomuramf.com or LIC Nomura Mutual Fund branch offices.

10.3. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.

10.4.1. Source of funds-if paid by cheque

Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

10.4.1.1. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

10.4.1.2. a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of LIC NOMURA Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.

* In respect of (b) above, it should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units. However, for updation of the changed bank details in the folio, the investor should follow the change of bank details process.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts. Investors are requested to avail the facility of registering multiple bank accounts by fitting in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licnomuramf.com.

10.4.2. Source of funds - if funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc

Investors should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre-funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument (Mandatory) and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available (iii) a copy of the passbook/ bank statement evidencing the debit for issuance of the instrument. The account number mentioned in the above supporting documents should be the same as / one of the registered bank account or the bank details mentioned in the application form.

10.4.3. Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant/investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

10.4.4. Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

The AMC/Mutual Fund /R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs. 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, bank account number (Mandatory) and PAN as per the bank records, if available of the person who has requested for the payment instrument. The said Certificate should be duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund /R&TA will check that the name mentioned in the Certificate matches with the first named investor. The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form. LIC NOMURA Mutual Fund/LIC NOMURA AMC reserves the right to seek information and/or obtain such other additional documents/information from the investors for identifying whether it is a third party payment. In case the Third Party Declaration Form is not attached and the source of payment is not identified, LIC NOMURA Mutual Fund / LIC NOMURA AMC retains the sole and absolute discretion to reject / not process such Application and refund the subscription money to the bank account from which the subscription amount was received and shall not be liable for any such rejection.

11. Communication to investor

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 investors], LIC Nomura 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(s) may request for a physical account statement by writing or calling LICNMFs Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investors], LICNMF shall endeavor to provide the account statement to the investors] within 5 working days from the receipt of such request.

It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. The Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

If the units are held in Demat mode then the statement of holding of the beneficiary account holder for units held in Demat will be sent by the respective DPs periodically.

12. Mode of Payment of Redemption / Dividend Proceeds-via Direct Credit / NEFT / ECS/Direct Credit

12.1 Direct Credit: The AMC has entered into arrangements with some banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. The list of banks is subject to change from time to time. For the list please visit www.licnomuramf.com

12.2. National Electronic Funds Transfer (NEFT)

12.2.1. The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

12.2.2. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via NEFT System will be discontinued by LIC NOMURA Mutual Fund / LIC NOMURA Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft

12.2.3. For more details on NEFT or for frequently asked questions^FAQs] on NEFT, Unit holders are advised to visit the RBI website www.rbi.org.in.

13. Electronic Clearing Service (ECS)

13.1. Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

13.2. Applicants in cities not covered under ECS facility will receive dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of redemption of Units.

13.3. Therefore, the Investors will receive their redemption / dividend proceeds (if any) directly into their bank accounts in the following order:

13.3.1. In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ECS

13.3.2. In case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption / dividend proceeds (if any) shall be effected via NEFT mechanism only.

13.3.3. The facility for payment of dividend proceeds, if any via ECS shall be affected only in case the bank account of an investor is not covered under the Direct Credit facility or NEFT system.

LIC NOMURA Asset Management Company Limited / LIC NOMURA Mutual Fund shall not be held liable for any losses/claims, etc. arising on account of processing the direct credit or credit via NEFT/ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form. Unit holders are required to attach the cancelled cheque of the payout bank for verification. (If the same is different from the investment cheque)

14. Dematerialization

14.1. Investors have an option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly

Dividend Option(s) and also for LICNMF Unit Linked Insurance Scheme. 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),

14.2. 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.

14.3. 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 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.

15. Signatures

15.1. Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their Guardian, in case of a HUF, the Kart should sign the Application Form on behalf of the HUF.

15.2. If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form then needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney then the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected.

15.3. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.

16. Nomination:

16.1. Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of LIC NOMURA Mutual Fund would vest in and be transferred to the nominee upon death of the Unit holder. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.

16.2. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account

16.3. Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the Scheme Information Document
16.4. Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for Individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign separately confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.

16.5. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Karta of Hindu undivided family, holder of Power of Attorney cannot nominate.

16.6. Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".

16.7. Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust

16.8. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time.

16.9. Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

16.10. Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

16.11. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).

16.12. 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

16.13. In the event of the Unit holders not indicating the percentage of allocation/share for each of the nominees, LIC NOMURA Mutual Fund/ LIC NOMURA Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.

16.14. In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

17. Permanent Account Number:

17.1. SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except as given below]. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market PAN card copy is not required separately if KYC acknowledgement letter is made available. LIC NOMURA Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/ processed.

17.2. PAN Exempt Investments;

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected. Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

* HUFs and other categories are not eligible for such investments.

18. Prevention of Money Laundering

SEBI vide its circular reference number 1SD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, LIC NOMURA Asset Management Company Limited (LIC NOMURA AMC) / LIC NOMURA Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. LIC NOMURA Mutual Fund, LIC NOMURA AMC, LIC NOMURA Trustee Company Limited ("LIC NOMURA Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular (s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the M&A and SEBI/AMFI circulars) and reporting the same to FIU-IND.

19. Know Your Customer (KYC) Compliance:

19.1. Units held in account statement (non-demat) form

Investors should note that it is mandatory for all purchases/switches/registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)/FlexSTP/Flexindex Plan/Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment

With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.licnomuramf.com. Existing KYC compliant investors of LIC NOMURA Mutual Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC NOMURA Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

19.2. Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investors) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any on our website "www.licnomuramf.com".

LIC NOMURA MUTUAL FUND

Registered office : 4th Floor, Industrial Assurance Building, Opp. Churchgate, Mumbai - 400 020
Tel.: 022-6601 6000, Fax: 022-2288 0633 / Email : service@licnomuramf.com / Website : www.licnomuramf.com



ASBA Application No.

Date

INVESTORS MUST READ THE SCHEME INFORMATION DOCUMENT/KEY INFORMATION MEMORANDUM AND INSTRUCTIONS BEFORE COMPLETING THIS FORM.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

BROKER/AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Regn. No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
AFN		[Name & Code]	[11 digit code]	[Name & Code]	

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 10)
In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹150/- (for first time mutual fund investor) or ₹100/- (for investor other than the first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

1. PARTICULARS OF FIRST APPLICANT (Name should be as available in Demat Account)

Name
Mr./Mrs./M/s.
PAN

2. PARTICULARS OF SECOND APPLICANT

Name
Mr./Mrs./M/s.
PAN

3. PARTICULARS OF THIRD APPLICANT

Name
Mr./Mrs./M/s.
PAN

4. EXISTING FOLIO No. (If you have an existing folio number, please mention here)

Folio No.

5. DEMAT ACCOUNT DETAILS

Depository (Please ✓) National Securities Depository Limited Central Depository Services [India] Limited
Depository Participant Name
DP - ID
Beneficiary Account Number

6. INVESTMENT DETAILS (Please ✓)

Scheme Name **LIC NOMURA MF**
Option (Please ✓) Growth - Regular Growth - Direct Dividend Payout - Regular Dividend Payout - Direct

7. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number
Bank Name
Branch Name
IFS Code
Total Amount to be blocked (₹ In figures)
₹ in words

Note : AMC, reserves the right to use any mode of payment as deemed appropriate. AMC shall not be responsible if transaction through ECS / Direct Credit could not be carried out because of incomplete or incorrect information provided by investor.

TEAR HERE



ACKNOWLEDGEMENT SLIP
To be filled in by the investor

ASBA Application Number _____ Date : ___/___/___

LIC NOMURA MF Growth - Regular Growth - Direct Dividend Payout - Regular Dividend Payout - Direct
Received from : _____
Address _____
SCSB Account details:
A/c No. _____ Bank Name _____ Branch Name _____
Total Amount to be Blocked:
₹ In figures _____ ₹ In Words _____
Date & time of receipt _____

SCSB Stamp, Signature

8. DECLARATION & SIGNATURE

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/LIC Nomura Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of LIC Nomura Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the LIC Nomura Mutual Fund or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/ First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Having read and understood the Scheme Information Document and conditions of LIC NOMURA MF _____ I/We hereby apply for its units and agree to abide by the terms and conditions of the Scheme and any amendments thereof. "I/We have understood the detail of the scheme and I/We have not received or being induced by any rebate or gifts, directly or indirectly, in making this investments". "I/We confirm that I/We have not received and will not receive any commission or brokerage or any other incentive in any form, directly for subscribing to the scheme"

(Non Residents Indians 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/ FCNR Account.

I undertake to comply with SEBI (Central Database of Market Participants) Regulation 2003 (MAPIN) and circulars and notifications issued thereunder and as may be amended from time to time by SEBI.

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 Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Date : _____

Place : _____

**SIGNATURE
OF
APPLICANTS**

First Applicant / Parents or Guardian /
Karta of HUF / Authorised Signatory Holders

Second Applicant/
Power of Attorney Holder

Third Applicant /
Power of Attorney Holder

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- An Application Supported by Blocked Amount (ASBA) investor shall submit a duly filled up ASBA Application form, physically or electronically, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
 - In case of ASBA application form in physical mode, the investor shall submit the ASBA Application Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - In case of ASBA application form in electronic form, the investor shall submit the ASBA Application Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- Upon submission of an ASBA Application Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
- On the basis of an authorisation given by the account holder in the ASBA Application Form, the SCSB shall block the subscription money in the Bank Account specified in the ASBA Application Form. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- The ASBA Application Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- All grievances relating to the ASBA facility may be addressed to the BANK/AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Application Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time
- SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. List of SCSBs is available on SEBI website: www.sebi.gov.in
- TRANSACTION CHARGES:** SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in small towns, wherein the role of the distributor is vital, has allowed AMCs vide its Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges, LIC NOMURA Mutual Fund Asset Management Company Ltd. ("AMC") / LIC NOMURA Mutual Fund ("Mutual Fund") shall deduct a Transaction Charge of ₹ 150/- in case you are a first time mutual fund investor and ₹ 100/- in case you are an existing investor, from your subscription amount and pay the same to your distributor. Units will be issued against the net amount invested after deduction of Transaction Charges payable to the distributor.
Please note that Transaction Charges shall not be deducted in the following cases:
 - Where the subscription amount is less than ₹ 10000/-
 - For subscriptions received directly (irrespective of the amount of investment); and
 - For transactions other than purchases/subscriptions relating to new inflows, eg. in case of switch/systematic transfers to another scheme.



FATCA DETAILS AND DECLARATION For Non-Individual Investors (Mandatory)

Please refer Annexure for definitions

PART A: APPLICANT DETAILS

Applicant Name:

PAN Folio Application No.

PART B

Incorporation/Formation/Tax Residency in India Yes No (If no, please specify the Country(ies) of Incorporation / Formation / Tax residency below)

Provide all Country(ies) of Incorporation / Formation / Tax Residency (including US) and Tax Identification Number below

Sr. No.	Country/ies	Tax Identification Number
1.		
2.		
3.		

Are you a Specified US Person? Yes (If yes, provide Tax Identification Number above) No

PART C

Are you a financial institution (including an FFI)? Yes No (Refer instructions) If yes, please provide the following information.

<p>Please tick any one of the below:</p> <p><input type="checkbox"/> Financial Institution incorporated in India</p> <p><input type="checkbox"/> Financial Institution incorporated in another country that has an intergovernmental agreement (IGA) with the US on FATCA</p> <p><input type="checkbox"/> FFI in a country without an IGA that has registered to obtain a GIIN</p> <p><input type="checkbox"/> others _____ [please complete]</p>	<p>GIIN: _____</p> <p>(Global Intermediary Identification Number) If GIIN not available(tick any one)</p> <p><input type="checkbox"/> Applied for on _____ (please specify the date)</p> <p><input type="checkbox"/> Not required to apply/not obtained for the following reasons:</p> <p><input type="checkbox"/> We are a Non-participating FFI</p> <p><input type="checkbox"/> We are a Non-reporting India Financial Institution under Annexure II of the Indian IGA because we are _____ (please specify)</p> <p><input type="checkbox"/> We are a Certified deemed-compliant FFI under U.S. Treasury Regulations</p> <p><input type="checkbox"/> We are an Exempt beneficial owner under U.S. Treasury Regulations</p> <p><input type="checkbox"/> We have another reason: _____ (please specify)</p>
--	--

PART D

1	Are you a listed company (that is, a company whose shares are regularly traded on a recognized stock exchange)	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify the name of the stock exchange(s) where it is regularly traded 1. _____ 2. _____
2	Are you a 'Related Entity' / Subsidiary / Controlled by a listed company (Refer instruction b)	<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, specify the name of the listed company 1. _____ 2. _____ Specify the name of the stock exchange(s) where it is regularly traded 1. _____ 2. _____
3	Are you an Active NFFE (Refer instructions c & d). (Note: Details of controlling persons will not be considered for FATCA purpose)	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify the nature of business _____
4	Are you a Passive NFFE. (Refer instructions)	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, specify the nature of business _____ For all Controlling Persons who are citizens/tax residents/green card holders of a country other than India [regardless of whether they are also Indian Citizens / Tax Residents], provide their Name, Address, Taxpayer Identification Number and Percentage of Holding by filling UBO Form & enclose additionally
5	Are you any one of the following: <input type="checkbox"/> Participating FFI <input type="checkbox"/> Deemed Compliant FFI <input type="checkbox"/> Exempt Beneficial Owner <input type="checkbox"/> Non-Participating Financial Institution	

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and provided after consulting necessary tax professionals. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may liable for it. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs (The Authorized Parties) or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, I/We, authorize to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation & for other relevant purposes. 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 / documentary proof as may be required at your end

Place : Date : Authorized Signatories
[with Company/Trust/Firm/Body Corporate seal]

Annexure: Definitions

Foreign Financial Institution (FFI)- The term FFI means any financial institution that is a:

- 1 Depository institution: Accepts deposits in the ordinary course of banking or similar business.
- 2 Custodial institution As a substantial portion of its business, holds financial assets for the account of others.
- 3 *(Substantial portion)*

An entity holds financial assets for the account of others as a substantial portion of its business if the entity's gross 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-

- (a) The three-year period ending on December 31 of the year preceding the year in which the determination is made;
- (b) The period during which the entity has been in existence before the determination is made)

(Income attributable to holding financial assets and related financial services)

Income attributable to holding financial assets and related financial services means custody, account maintenance, and transfer fees; commissions and fees earned from executing and pricing securities transactions; income earned from extending credit to customers with respect to financial assets held in custody by the entity (or acquired through such extension of credit); income earned on the bid-ask spread of financial assets; fees for providing financial advice with respect to financial assets held in (or potentially to be held in) custody by the entity; and fees for clearance and settlement services)

- 4 Investment entity : Conducts a business or operates for or on behalf of a customer for any of the following activities-
 - (a) Trading in money market instruments, foreign exchange, foreign currency, etc.
 - (b) Individual or collective portfolio management
 - (c) Investing, administering or managing funds, money or financial asset on behalf of other persons.
- 5 Insurance company: Entity issuing insurance products i.e. life insurance or cash value products.
- 6 Holding company or treasury company: Is an entity that is a holding company or treasury centre that is a part of an expanded affiliate group that includes a depository, custodial institution, specified insurance company or investment entity

Non-financial foreign entity(NFFE)- Foreign entity that is not a financial institution (including a territory NFFE)

Types of NFFEs excluded from FATCA reporting are:

1 *Publicly traded corporation (listed company)*

- (a) The stock of such corporation is regularly traded on one or more established securities markets

2 *Related entity of a listed company*

- (a) The entity identified is a member of the *same expanded affiliate group* as an entity the stock of which is regularly traded on an established securities market;

3 *Active NFFE : (is any one of the following):*

- (a) Less than 50 percent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is *passive income* and less than 50 percent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of *passive income*;
- (b) The NFFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;
- (c) The NFFE is a government (other than the U.S. government), a political subdivision of such government (which, for the avoidance of doubt, includes a state, province, county, or municipality), or a public body performing a function of such government or a political subdivision thereof, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing;
- (d) Substantially all of the activities of the NFFE 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 NFFE status if the entity functions (or holds itself out) 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;
- (e) The NFFE 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 NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;
- (f) The NFFE 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;
- (g) The NFFE 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;
- (h) Any NFFE is a 'non for profit' organization which meets all of the following requirements:
 - i) It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence 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;

- ii) It is exempt from income tax in its jurisdiction of residence;
- iii) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- iv) The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents do not permit any income or assets of the NFFE 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 NFFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFFE has purchased; and
- v) The applicable laws of the NFFE's jurisdiction of residence or the NFFE's formation documents require that, upon the NFFE'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 NFFE's jurisdiction of residence or any political subdivision thereof.

Other definitions

1 *Expanded affiliated group:*

Expanded affiliated group is defined to mean one or more chains of members connected through ownership (50% or more, by vote or value, as the case may be) by a common parent entity if the common parent entity directly owns stock or other equity interests meeting the requirements in at least one of the other members. Generally, only a corporation shall be treated as the common parent entity of an expanded affiliated group,

2 *Passive NFFE:*

The term passive NFFE means any NFFE that is not (i) an Active NFFE (including publicly traded entities or their related entities), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations.

(Note: Foreign persons having controlling interest in a passive NFFE are liable to be reported for tax information compliance purposes)

3 *Passive income :*

The term passive income means the portion of gross income that consists of-

- (a) Dividends, including substitute dividend amounts;
- (b) Interest
- (c) Income equivalent to interest, including substitute interest and amounts received from or with respect to a pool of insurance contracts if the amounts received depend in whole or part upon the performance of the pool;
- (d) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE
- (e) Annuities
- (f) The excess of gains over losses from the sale or exchange of property that gives rise to passive income described in this section.
- (g) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any commodities, but not including -
 - (i) Any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation; or
 - (ii) Active business gains or losses from the sale of commodities, but only if substantially all the foreign entity's commodities are property
- (h) The excess of foreign currency gains over foreign currency losses
- (i) Net income from notional principal contracts
- (j) Amounts received under cash value insurance contracts
- (k) Amounts earned by an insurance company in connection with its reserves for insurance and annuity contracts

4 *Controlling persons*

Controlling persons are natural persons who exercise control over an entity.

In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than trust, such term means persons in equivalent or similar positions.

The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force recommendations.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO"). Accordingly, the Ultimate Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- (a) More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- (b) More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- (c) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In case of a Trust, the settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO. The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.



Declaration for Ultimate Beneficial Ownership [UBO]

(Mandatory for Non-individual Applicant/Investor)

To be filled in BLOCK LETTERS (Please strike off section(s) that is/are not applicable)

Part I: Applicant details:
Applicant Name: <input style="width: 100%; height: 15px; margin-bottom: 5px;" type="text"/> <input style="width: 100%; height: 15px; margin-bottom: 5px;" type="text"/> <input style="width: 100%; height: 15px;" type="text"/>
PAN <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/>

Part II: Listed Company / its subsidiary company [Part III Details NOT APPLICABLE]
(i) I/ We hereby declare that - <input type="checkbox"/> Our company is a Listed Company listed on recognized stock exchange in India <input type="checkbox"/> Our company is a subsidiary of the Listed Company <input type="checkbox"/> Our company is controlled by a Listed Company
(ii) Details of Listed Company ^ Stock Exchange on which listed _____ Security ISIN _____ ^The details of holding/parent company to be provided in case the applicant/investor is a subsidiary company.

Part III: Non-individuals other than Listed Company / its subsidiary company						
(i) Category [applicable category]: <input type="checkbox"/> Unlisted Company <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Limited Liability Partnership Company <input type="checkbox"/> Unincorporated association / body of individuals <input type="checkbox"/> Public Charitable Trust <input type="checkbox"/> Religious Trust <input type="checkbox"/> Private Trust <input type="checkbox"/> Trust created by a Will <input type="checkbox"/> Others _____ [please specify]						
(ii) Details of Ultimate Beneficiary Owners: (In case the space provided is insufficient, please provide the information by attaching separate declaration forms)						
Sr. No.	Name of UBO [Mandatory]	PAN or any other valid ID proof for those where PAN is not applicable# [Mandatory]	Position / Designation [to be provided wherever applicable]	Applicable Period	UBO Code [Mandatory] [Refer instruction 3]	KYC (Yes/No) [Please attach KYC acknowledgement copy] [Refer instruction 2]

#Attached documents should be self-certified by the UBO and certified by the Applicant Authorized Signatory/ies.

Part IV: Declaration
<p style="font-size: x-small;">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/Mutual Fund/Trustee 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.</p> <p style="font-size: x-small;">Authorized Signatories [with Company/Trust/Firm/Body Corporate seal]</p> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid gray; width: 200px; height: 40px; text-align: center; color: lightgray; font-size: 24px;">sign here</div> <div style="border: 1px solid gray; width: 200px; height: 40px; text-align: center; color: lightgray; font-size: 24px;">sign here</div> <div style="border: 1px solid gray; width: 200px; height: 40px; text-align: center; color: lightgray; font-size: 24px;">sign here</div> </div> <div style="margin-top: 10px;"> Date: <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> <input style="width: 15px; height: 15px;" type="text"/> </div> <div style="margin-top: 5px;"> Place: <input style="width: 150px; height: 15px;" type="text"/> </div>

General Information & Instructions

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No.CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

1. Ultimate Beneficiary Owner [UBO]:

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/ entitlement to:
- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client.

2. KYC requirements

Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

3. UBO Codes:

UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company
UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals
UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner [In cases where there exists doubt under UBO-1 to UBO - 3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]
UBO-5	Natural person who holds the position of senior managing official [In case no natural person cannot be identified as above]
UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust
UBO-8	The Protector(s) of the Trust [if applicable].
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership.

For any queries / clarifications, Please contact the nearest Investor Service Centres (ISCs) of the AMC at toll free number 1800 258 5678 or e-mail to us : service@licnomuramf.com or log on to 'Investor Corner' section on our website www.licnomuramf.com

SIP APPLICATION FORM



LIC NOMURA MUTUAL FUND
 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020
 Tel.: -022-6601 6000; Fax: 022-2288 0633; Toll Free No.: 1800 258 5678;
 E-mail: service@licnomuramf.com Website: www.licnomuramf.com
 (Please use separate Enrolment Form for each Scheme. A Photocopy of this form is valid)

Systematic Investment Plan through Cheque

Name of the Authorised Centre: _____ **FOR OFFICE USE ONLY RM CODE**

Agent Information (Investors applying under Direct Plan must mention "Direct" in ARN column)

ARN Code	Sub Broker Code	Sub Broker ARN Code	EUIN (Employee Unique Identification Number)

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No.3)
 "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."

Signature First Applicant /Parent or Guardian	Signature Second Applicant	Signature Third Applicant
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TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 4)
 In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than the first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.
 Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

New Investors* Existing Investor (Please tick as applicable)

I/We hereby apply to the LIC NOMURA MUTUAL FUND TRUSTEE CO. PVT. LTD. for a Systematic Investment Plan (SIP) through postdated cheque payment under the following Scheme and agree to abide by the terms, conditions, rules and regulation of the scheme(s) mentioned overleaf as on the date of this investment.

Name of Sole /First Account Holder : Mr./Mrs./M/s _____

Folio/ Account Number (For existing investor) _____

(* New investors are required to complete and submit a Common Application Form also)

Name: 2nd Holder _____ **3rd Holder** _____

SIP Details: Scheme _____ Plan _____ Option _____

Frequency Monthly Quarterly (Please tick as applicable)

Amount of each SIP Cheque _____ for minimum period & SIP amount refer inst. no. 20 overleaf

SIP Date 1st 7th 10th 15th Account Type : Saving Current

Cheque No.(s)	Dated 1/7/10/15 of every month/quarter	Amount (₹)	Cheque No. (s)	Dated 1/7/10/15 of every month/quarter	Amount (₹)
1...../...../.....	7...../...../.....
2...../...../.....	8...../...../.....
3...../...../.....	9...../...../.....
4...../...../.....	10...../...../.....
5...../...../.....	11...../...../.....
6...../...../.....	12...../...../.....

*Total No. of Cheque(s) _____ Total Amount ₹ _____ Enrolment Period FROM _____ (mm/yy) TO _____ (mm/yy)

Drawn Bank _____

Branch _____

Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Documents Carefully.

DEMAT ACCOUNT DETAILS – (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant).

Do you want Units in Demat Form (Please (✓)) <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, please provide the below details																					
National Securities Depository Limited (NSDL)		Central Depository Services (India) Limited (CDSL)																					
Depository Participant Name _____		Depository Participant Name _____																					
DP ID No. <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table>												Target ID No. _____											
Beneficiary Account No. <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table>												<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr> </table>											

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Scheme Information Documents of the scheme wherein Systematic Investment Plan is opted and also the instructions on the SIP given overleaf. I/We have neither received nor been induced by any rebate or gift, directly, in making the investment. I/We hereby authorise the fund to act as per the details above. I undertake to comply with SEBI (Central Database of Market Participants) Regulation 2003 (MAPIN) and circulars and notifications issued thereunder and as may be amended from time to time by SEBI. 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 Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

SIGNATURE	Sole/First Applicant <table border="1" style="display: inline-table; width: 150px; height: 30px;"></table>	Second Applicant <table border="1" style="display: inline-table; width: 150px; height: 30px;"></table>	Third Applicant <table border="1" style="display: inline-table; width: 150px; height: 30px;"></table>
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(All applicants shall sign if the mode of holding is joint)

TERMS AND CONDITIONS (SIP THROUGH CHEQUE)

1. SIP is available for all open ended schemes of LIC Nomura Mutual Fund. The schemes offered for SIP are subject to change from time to time. For latest status, please contact any of Investor Service Centers of LIC Nomura Mutual Fund.
2. All prospective or existing investors who desire to invest under Systematic Investment Plan have to fill in a Separate Enrolment Form with details of advance cheques deposited along with a fresh application for SIP. A separate folio will be created for SIP Plan investments.
3. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (P) in the appropriate box (), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centers (ISCs) of LIC Nomura Mutual Fund or at the Official Points of Acceptance of Transactions of Karvy Computershare Pvt. Ltd. If there is ambiguity in the details provided or if the application for SIP is incomplete or incomprehensive, SIP will be rejected and there will be no separate communication on rejection.
4. Use one form for one scheme. A photocopy of the form may be used for this purpose
5. Non-MICR / Outstation Post Dated Cheques will not be accepted.
6. Post-dated cheques have to be deposited along with request for SIP. Multiple cheques for the same date are not allowed. The applicant shall write the -Application Number, Scheme, Option and Name of the first holder at the back of each post dated cheque.
7. The cheque numbers of the post dated cheques shall be continuous without any break. If cheques are to be drawn on more than one bank then for each bank the details are to be provided.
8. All Cheques are to be dated for either 1/7/10/15th of every month. The first cheque may be dated according to the date of application. However, in respect of LIC Nomura MF ULIS, the cheque date should be only 15th of the month.
9. The amount of each post dated cheque should be same. Please note that there should be a minimum of 21 days gap between the SIP application date and next installment date.
10. The cheque shall be drawn in favour of the respective scheme name clearly.
11. The aggregate SIP investments shall not be below the minimum investment requirements for the scheme.
12. After completion of accounting of the initial Post Dated advance Cheques submitted by the investor, a fresh set of advance Cheques may be tendered again under the same folio.
13. The Post Dated Cheques will be deposited for collection on the designated date of the Cheque. There will be no separate intimation at that time. In case of cheque dishonor at any time when they are due for lodgment, 100/- will be debited to the investor account. This will be debited in terms of units with NAV of the day when the bank informs of the Cheque dishonor.
14. The applicant shall write the application number/folio number on the back side of each advance cheque
15. Separate folio will be allotted for units purchased under SIP.
16. Consolidation of Folios – among SIP or SIP and non- SIP is not allowed.
17. NAV of the date of the Post Dated Cheque will be applied for purchase of units. If there is no NAV on the Cheque date, the NAV of the following business day as per the rules in force at that point of time will be applied
18. A minimum balance of units worth Rs. 1000/- shall be maintained at all times during the currency of the plan.
19. Investors may discontinue SIP at any time by sending a clear notice of 30 days from the due date of the first unadjusted cheque. The notice in writing shall reach the designated center. On termination, the balance post dated cheques will be returned to the investor.
20. Minimum SIP period and SIP amount.

SIP Mode	Amount of Post Dated Cheques	Min. No. of Post Dated Cheques required	Min. Initial Subscription Amount
Monthly	₹ 500/-	12	₹ 500/-
Quarterly	Minimum ₹ 2500/-	4	₹ 2500/-

are subject to changes at short notice. For details contact any of our Area Offices, Business Centers or Karvy Centers.

21. PERMANENT ACCOUNT NUMBER: SEBI has made it mandatory for all applicants including joint holders and guardian to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase (fresh, additional, SIP). In order to verify that the PAN of the applicants (in case of applications in joint names, guardian in case minor, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investors Service Centers of LIC Nomura Mutual Fund or ISCs of Karvy. Attestation will be done after verification with the original PAN Card. Applications not accompanied with the above requirements are liable to be rejected.
22. KYC to be complied as per SEBI Regulations
23. In case SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' available at any of our ISCs or our website www.licnomuramf.com along with the SIP Enrolment Form
24. Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
25. In case the name is not pre-printed on the first SIP cheque or signature on the first SIP cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying that the details of the investor. For further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.licnomuramf.com
26. a. Investors will not hold LIC Nomura Mutual Fund / LIC Nomura MF Asset Management Company Limited (LIC Nomura MF AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
b. LIC Nomura Mutual Fund / LIC Nomura MF AMC Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
c. LIC Nomura Mutual Fund / LIC Nomura MF AMC reserves the right to reject any application without assigning any reason thereof.
27. The Trustee reserves the right to change/modify the terms and conditions of the SIP.
28. Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.

Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Documents Carefully.



SIP AUTO DEBIT FORM

LIC NOMURA MUTUAL FUND

4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020
 Tel: 022-6601 6000; Fax: 022-2288 0633; Toll Free No.: 1800 258 5678;
 E-mail: service@licnomuramf.com Website: www.licnomuramf.com
 (Please use separate Enrolment Form for each Scheme. A Photocopy of this form is valid)

Application No.

- New Registration
 Renewal of Registration
 Update New Bank A/C For SIP Debit

Systematic Investment Plan through ECS/DIRECT DEBIT

Name of the Authorised Centre: _____

FOR OFFICE USE ONLY RM CODE

Agent Information (Investors applying under Direct Plan must mention "Direct" in ARN column)

ARN Code	Sub Broker Code	Sub Broker ARN Code	EUIN (Employee Unique Identification Number)
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Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. 3)

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.*

Signature First Applicant /Parent or Guardian

Signature Second Applicant

Signature Third Applicant

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 4)

In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than the first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Upright commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

- New Investors* Existing Investor (Please tick as applicable)

I/We hereby apply to the LIC NOMURA MUTUAL FUND TRUSTEE CO. PVT. LTD. for a Systematic Investment Plan (SIP) through ECS / Direct Debit under the following Scheme and agree to abide by the terms, conditions, rules and regulation of the scheme(s) mentioned overleaf as on the date of this investment.

Name of Sole /First Account Holder : Mr./Mrs./M/s _____

Folio/ Account Number (For existing Investor) _____

(* New investors are required to complete and submit a Common Application Form also)

Name: 2nd Holder _____

3rd Holder _____

SIP Details: Scheme _____

Plan _____

Option _____

Frequency

- Monthly Quarterly (Please tick as applicable)

SIP Date

1st

15th

25th

SIP Amount Rs. (per installment) _____

(For minimum period and SIP amount, please refer point No. 17 overleaf)

SIP Period from _____

Perpetual (Please refer point No. 23 overleaf)

I/We authorise LIC NOMURA Mutual Fund Trustee Co. Pvt. Ltd. or their authorised service providers to Debit my/ our account listed below by ECS (Electronic Clearing Services) for collection of SIP Payments and confirm that the Funds invested belongs to me/us. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment

Account Holder name as in Bank Account _____

Bank Name _____

Branch Name _____

Address _____

City _____

Account Number _____

9 Digit Code No. of the Bank appearing in MICR Band for ECS PAYMENT _____

RTGS: IFSC CODE _____

Mandatory Enclosures :

- Cancelled Cheque or photocopy of Cheque, duly signed by the applicant/s
 First SIP via Cheque

Cheque NO.	Date	Amount (₹)

Account Type Saving Current CC
(Please tick as applicable)

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant).

Do you want Units in Demat Form (Please (✓)) Yes No

If Yes, please provide the below details

National Securities Depository Limited (NSDL)

Central Depository Services (India) Limited (CDSL)

Depository Participant Name _____

Depository Participant Name _____

DP ID No. _____

Target ID No. _____

Beneficiary Account No. _____

Authorisation of the Bank Account holder

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my/our payments towards my/our investment in LIC NOMURA Mutual Fund Trustee Co. Pvt. Ltd. shall be made from my/our below mentioned Bank Account with your bank. I/We authorise the representative carrying the ECS Mandate Form to get it verified & executed.

Signature _____

Bank Account Number _____

Sole/First Applicant/Guardian _____

2nd Applicant _____

3rd Applicant _____

Acknowledgement Slip for SIP through ECS/DIRECT DEBIT (To be filled in by investor)

Investor's Name _____

Folio/ Account Number _____

Scheme _____

SIP Amount (₹) _____

Frequency: Monthly Quarterly
(please tick as applicable)

LIC NOMURA Mutual Fund Trustee CO. Pvt. Ltd./
Authorised Centre
Signature & Stamp

Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Documents Carefully.

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete information, I/We will not hold LIC NOMURA Mutual Fund Trustee Co. Pvt. Ltd. responsible. I/We further undertake that any changes in my/our Bank details will be informed to the fund immediately. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We have read & understood the contents of the Scheme Information Document of the scheme wherein Systematic Investment Plan is obtained. 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 schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature _____
Sole/First Applicant/Guardian _____
2nd Applicant _____
3rd Applicant _____
Minor Name _____ **Minor's DOB** _____

****Banker's Attestation:**

Certified that the Signature of account holder and the details of Bank account are correct as per records.:

Signature of Authorised Official from the Bank(Bank Stamp and Date)

**Bank attestation mandatory if copy of Cheque is not enclosed or for payable at par Cheques.

TERMS AND CONDITIONS (SIP ECS/DIRECT DEBT)

SIP Payment through Electronic Clearing Services/Direct Debit

- The facility of SIP payment through Electronic Clearing Service (ECS) Debit of the Reserve Bank of India is available only to the investors having bank account in selected cities only. For details of selected cities, please refer to our Area Offices / Business Center / Karyv Centers. The facility of Direct Debit is available only with the banks with which LIC NOMURAMF AMC Ltd. has tie up for Direct Debit. For details of banks where Direct Debit is available please refer to our Area Offices / Business Centers / Karyv Centers. The list of cities for ECS Debit and list of Banks for Direct Debit may be modified / updated / changed / removed at any time in future entirely at the discretion of LIC NOMURA Mutual Fund without assigning any reasons or prior notice. SIP / Micro SIP in such cities via ECS (Debit) route will be discontinued without prior notice.
- New investors who wish to enroll for SIP through ECS should also fill up the Common Application Form in addition to this form.
- Investors must provide a cancelled Cheque or copy thereof, duly signed by the applicant/s and the first investment must be by means of Cheque from the account where ECS Debit is to be effected. Bankers attestation is mandatory if no Cheque is provided or for Payable At Par Cheques
- Existing investors must provide their Account Number and need not fill up a Common Application Form.
- For further details of the Scheme features like minimum amount, risk factors etc., investors should, before investment, refer to the Scheme Information Documents, Key Information Memorandum and Addenda issued till date, available free of cost at any the Area Offices/Business Centers or Distributors or from website www.liconomuramf.com
- The SIP through ECS Form, and the Common Application Form (in case of new investors), along with the necessary Cheque or copy thereof should be submitted at least 15 days in advance of the date of the first ECS Debit Transaction.
- The bank branch provided for ECS should participate in the local MICR clearing. The investor shall inform his/her Banker about the ECS mandate and LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited will not be liable for any transaction failures due to rejection by the investor's bank/branch.
- SIP through ECS is presently available on 1st/15th/25th of the Month. If any other date is mentioned, the nearest date will be automatically fixed. In case these days are non business days for the scheme, then SIP will be processed for the next business day's NAV related price
- The Investor agrees to abide by the terms and conditions of ECS facility of Reserves Bank of India (RBI)
- Investor will not hold LIC Nomura Mutual Fund Trustee Co. Pvt. Limited and its service providers responsible if a transaction is delayed or not effected by the investor's Bank or if debited in advance or after the specified SIP date due to various reasons.
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to reverse the allotments in case a ECS debit is rejected by the Bank for any reason whatsoever.
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the ESC facility and takes full responsibility for the same.
- The AMC/LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to discontinue or modify the Terms & Conditions of SIP facility at any time in future on a prospective basis.
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to discontinue the SIP in case of suspension of direct debit through ECS or in case a direct debit through ECS is rejected by the investor's bank for any reason. For load structure refer to our area offices/business centers at the addresses available on our website www.liconomuramf.com
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to reject any application without assigning any reason therefor.
- PERMANENT ACCOUNT NUMBER:** SEBI has made it mandatory for all applicants including joint holders and guardian to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase (fresh, additional, SIP). In order to verify that the PAN of the applicants (in case of applications in joint names, guardian in case minor, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investors Service Centers of LIC Nomura Mutual Fund or ISCs of Karyv. Attestation will be done after verification with the original PAN Card. Applications not accompanied with the above requirements are liable to be rejected.
- Minimum Investments:#

SIP Mode	Amount of Post Dated Cheques	Min. No. of Post Dated Cheques required	Min. Initial Subscription Amount
Monthly	₹ 500/-	12	₹ 500/-
Quarterly	Minimum ₹ 2500/-	4	₹ 2500/-

are subject to changes at short notice. For details contact of any of our Area Offices, Business Centers or Karyv Centers.

- Know Your Customer (KYC) Compliance:** Units held in account statement (non-demat) form Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.liconomuramf.com. Existing KYC compliant investors can continue the practice of providing KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC NOMURA Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor. Units held in electronic (demat) form For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance in Statement of Additional Information available on our website www.liconomuramf.com.
- In case SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to fill up & submit the 'Third Party Payment Declaration Form' available at any of our ISCs or website www.liconomuramf.com along with the SIP Form. In case the name is not pre-printed on the first SIP cheque or signature on the first SIP cheque does not match, then the first named applicant/investor should submit any one of the documents viz. A copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the details of the investor. For further details, please refer to the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.liconomuramf.com.
- Investor may discontinue the SIP/Micro Facility by giving a one month notice to the registrar to the scheme viz. M/s Karyv Computershare Pvt. Ltd.
- Please note that there should be a minimum of 21 business days gap between the SIP application date and next installment date.
- Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.

Mutual Fund Investments Are Subject To Market Risks, Read All Scheme Related Documents Carefully.

AREA OFFICES - OFFICIAL POINT OF ACCEPTANCE (For Ongoing Transactions)

AHMEDABAD 'Jeevan Sadan', Opp Capital Commercial Centre, Asram Road, Ahmedabad-380006 (079 -26588301 / 65431989 /9375090006) **BANGALORE** - 4, Canara building, Opp. Cash Pahrmacy, 2nd floor, Residency Road, **BANGALORE** – 560 025 (080-22210180 / 22295598 / 9845280964) **BHUBANESWAR** Plot No-B/19, Indradhanu Market, IRC Village, Bhubaneswar -751015 (0674- 2554094 /9937196937) **CHANDIGARH** -SCO 20-30, Jeevan Prakash Building, Ground Floor, Sector 17-B CHANDIGARH. PIN CODE: 160017 (0172-4622030 / 988811190) **CHENNAI** - 15, Anna Salai, Next to V G P Building, Chennai-600002 (044 - 28411984 / 28555883 /9940178266) **DEHRADUN** - 110-Tagore Villa,Chakrata Road, Dehradun- 248001 (0135-2650749 / 9412965570) **DELHI** -Jeevan Prakash, 25, K G Marg, New Delhi-110001(011 - 23359190/23314396/64663650/ 9811464244) **ERNAKULAM**-11th floor, Jeevan Prakash, LIC Divisional Office, M G Road,Ernakulam -(0484 – 2367643/9895036554)- **HUBLI** - C/OLIC Branch Office No 1, Lamington Road, Beside HPO, Hubli-580020 (0836-4260523 /9880058223) **HYDERABAD** -House No.5-9-57,4th floor Jeevan Jyothi Bldg, Baseerbagh, Hyderabad-500029 (040 - 23244445 / 23210572 /8897656665) **INDORE** - U V Business Centre, 1st floor, 9/1-A, Tukoganj, Indore-452001 (0731 – 2520262 /9584028359) **JAIPUR**- 327-A,3rd floor,anapati Plaza, M I Road, Jaipur-1 (0141 – 5112620 /7023953465) **KANPUR**- Jeevan Vikas, 16/98, M G Road Kanpur-208001 (0512 - 2360240 / 3244949/ 7275430214) **KOLKATA**- Hindustan Bldg, Gr floor, 4, Chittaranjan Avenue,Kolkata-700072(033 – 22129455 /9474424374) **LUCKNOW**-Jeevan Bhavan-2, 7th floor, Naval Kishore Road,Hazratganj, Lucknow-226001 (0522-2231186/4045203 / 9651534267) **MADURAI**-LIC Building, 2nd floor, No-3,West Market Street, Madurai-625001 (0452-2345700/ 9677025698) **MANGALORE**-No-04, Popular Building ,K S Rao Road, Mangalore-575001.(0824-2411482/ 9845190466) **MUMBAI**-Gr Floor,Industrial Assurance Building,Opp Churchgate Station, Churchgate, Mumbai (022 - 22885971 / 55719750 /9930718555) **NAGPUR**- Jeevan Seva Bldg,Mount Road,Sadar, Nagpur-440001 (0712-2542497/9422113800) **NASIK**-Shop No-02Ground floor, Rajeev Enclave,New Pandit Colony, Nashik-422002(0253 – 2579507/ 9922996155) **PATNA**- Gr Floor,Jeevan Jyothi, Exhibition Road, Patna-800001 (0612 -2501157/6452757/ 8252562400) **PUNE**-C/o LIC of India, 2nd floor,IT dept, Jeevan Prakash, 6/7 Shivaji Nagar, University Road, Pune- 411005 (020-25537301/9325523480) **RAIPUR**-C-29/A, Sector 1,Beside City Center Mall, Devendra Nagar, Raipur-492001 (0771 - 2236780 /4051137/9937040031/ 9425535664) **RAJKOT**-Jeevan Prakash,LIC Office Building, Tagore Marg, Rajkot-360002 (0281-2461522 / 8690444022) **RANCHI**-2nd floor, Rarsaria Tower, Opp. Lalpur P. S., Ranchi-834001(0651 - 2206372 / 8986771069).

KARVY - OFFICIAL POINT OF ACCEPTANCE (For Ongoing Transactions)

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala, Tripura -799001 (9862029365,-0381-2317519) **Agra**: 1St Floor," Deepak Wasan Plaza, Behind Holiday Inn","Opp Megdoot Furnitures, Sanjay Place", Agra,Uttar Pradesh - 282002 (9219057111,9045161870,9369918603) **Ahmedabad**: 201/202 Shail Complex,"Opp: Madhusudan House, B/H Girish Cold Drink","Off C G Road, Navrangpura",Ahmedabad,Gujarat-380006 (8140670181,9375127799,079-65445550,079-26402967) **Ajmer**:"S.No.1 & 2, 2nd Floor", Ajmer Tower, Kutchery Road, Ajmer, Rajasthan- 305001 (9982338657, 8769397108,0145-5120725,0145-2628055)**Akola**:"Yamuna Tarang Complex, Shop No 30","Ground Floor, N.H. No- 06, Murtizapur Road", Opp Radhakrishna Talkies, Akola, Maharashtra-444004 (9767930094, 9767930094, 0724-2451874) **Aligarh**: 1St Floor, Kumar Plaza, Aligarh, Uttar Pradesh-202001 (9897518566,-, 9369918604) **Allahabad**: "Rsa Towers, 2Nd Floor","Above Sony TV Showroom","57, S P Marg, Civil Lines", Allahabad, Uttar Pradesh-211001 (9621968292,-,9369918605) **Alleppy**: "X1V 172, Jp Towers", Mullaackal, Ksrct Bus Stand, Alleppy, Kerala -688011 (9746526280, 0477 2263055) **Alwar**: "101,Saurabh Tower", "Opp. Uit, Near Bhagat Singh Circle", Road No.2, Alwar, Rajasthan- 301001 (9785791578, 9667486970, 0144-3291200, 0144-3291300) **Amaravathi**: "Shop No. 21, 2nd Floor", "Gulshan Tower", "Near Panchsheel Talkies, Jaistambh Square", Amaravathi, Maharashtra -444601 (9922039981, 9922039981, 0721-3291081, 0721-3291081) **Ambala**: "6349","Nicholson Road," Adjacent Kos HospitalAmbala Cant, Ambala, Haryana-133001 (9416916266,-, 9315017301) **Amritsar**: 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar, Punjab - 143001 (9814439422, 9988273070, 0183-5053802) **Anand**: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta , Anand, Gujarat-380001 (9824686552, 9662020623) **Ananthapur**: "#15/149, 1St Floor", "S R Towers, Subash Road", Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh-515001 (9908323683, 9966259531, 08554-244449) **Ankleshwar**: L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar, Gujarat - 393002 (02646 645326,, 02646 645326) **Asansol**: 114/71 G T Road," Near Sony Centre, Bhanga Pachil", Asansol, West Bengal -713303 (9002803986, 956312499, 0341-3266507) **Aurangabad**: Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra- 431005(9604396113,9604396113,0240-2343414,0240-2343414) **Azamgarh**: 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh-276001 (8004781413,-,9307910001) **Bangalore**: "59, "Skanda puttanna Road, Basavanagudi, Bangalore, Karnataka- 560004 (9945814576,9611131412,080-26600785,080-26602852/9625) **Balasure**: M.S Das Street,"Gopalgao, " ,Balasure,Orissa",Balasure,Orissa,756001,9937273913,8598883282,06782-260503, **Bankura**: Ambika Market Complex (Ground Floor),"Nutanganj, Post & Dist Bankura",-Bankura, West Bengal-722101 (9434480586,8900337733,03242-255964) **Bareilly**: "1St Floor, 165",Civil Linesopp.Hotel Bareilly Palace, Near Railway Station,Bareilly,Uttar Pradesh-243001 (9015316671,-,9369918607) **Barhampore (Wb)**: "Thakur Market Complex, Gorabazar",Post Berhampore Dist Murshidabad,72 No Nayasarak Road,Barhampore (Wb),West Bengal-742101 (9933345701,,03482 274494) **Baroda**: "Sb-5, Mangaldeep Complex, "Opp. Masonic Hall,","Productivity Road, Alkapuri, Baroda, Gujarat- 390007 (8238065427,8866180491,0265-6640870,0265-6640871) **Begusarai**: Near Hotel Diamond Surbhi Complex,O.C Township Gate,Kapasiya Chowk,Begusarai, Bihar,851117,9534999935,-,9308793949 **Belgaum**: Cts No 3939/ A2 A1,Above Raymonds Show Room |Beside Harsha Appliances,Club Road, Belgaum ,Karnata ka-590001(9611657824,8884503542, 0831 2402544) **Bellary**: "No. 1, Khb Colony", "Gandhi Nagar", "-",Bellary,Karnataka -583103 (9742612169, 7204808722, 08392 – 254750) **Berhampur (Or)**: Opp -Divya Nandan Kalyan Mandap,"3rd Lane Dharam Nagar,"Near Lohiya Motor, Berhampur (Or),Orissa-760001(9937447449,9853333217,0680-2228106) **Betul**: "107,1St Floor, Hotel Utkarsh ","J. H. College Road ,",Betul,Madhya Pradesh-460001(9981776781,9981776781,07141- 231301) **Bhagalpur**: 2nd Floor, "Chandralok Complex, Ghantagar",Radha Rani Sinha Road,Bhagalpur,Bihar-812001 (9905788640,8092825227,9386256100) **Bharuch**: Shop No 147-148,Aditya Complex,Near Kasak Circle,Bharuch,Gujarat-392001 (9033936167,02642-225022,02642-225022) **Bhatinda**: #2047-A 2Nd Floor,The Mall Road,Above Max New York Life Insurance, New Delhi,Punjab-151001 (7837112112,9988744000,0164-5006725) **Bhavnagar**: "Krushna Darshan Complex, Parimal Chowk","Office No. 306-307, 3Rd Floor",Above Jed Blue Show Room,Bhavnagar,Gujarat-364002(9624542735,,0278-3004116) **Bhilai**: "Shop No -1, First Floor","Plot No -1, Commercial Complex",Nehru Nagar- East,Bhilai, Chatisgarh-490020 (9300051444,9424106597,0788-2295999,0788-2295332) **Bhilwara**: Shop No. 27-28,"1St Floor, Heera Panna Market", Pur Road, Bhilwara, Rajasthan-311001 (9251817523,9928484514,01482-246362,01482-246364) **Bhopal**: Kay Kay Business Centre,"133, Zone I, Mp Nagar", Above City Bank, Bhopal,Madhya Pradesh-462011(9630030107,0755-4092711,0755-4092712,0755-4092715) **Bhubaneswar**: "A/181 , Back Side Of Shivam Honda Show Room", Saheed Nagar,-,Bhubaneswar, Orissa-751007(9777457817,9777457817,0674-6534585)**Bikaner**: "70-71,2nd Floor|Dr.Chahar|Building",Panchsati Circle,SadulGanj,Bikaner,Rajasthan-334001 (8302133850,9928811774,0151-2200014) **Bilaspur**: "Shop No-201 & 202, 1St Floor,","V R Plaza, Link Road, Bilaspur, C.G.",-,Bilaspur, Chatisgarh-495001 (9302502220, 9685516691, 07752-408436, 9302502220 (Bhishm) **Bokaro** : "B-1, 1St Floor, City Centre,","Sector- 4, "Near Sona Chandi Jewellers,Bokaro, Jharkhand-827004 (9431738862, 9430132980, 9204061959, 06542-233303/31) **Burdwan**: 63 Gt Road,Halder Complex 1St Floor,-,Burdwan,West Bengal,-713101(9732145793,8145519142,0342-2665140) **Calicut**: lind Floor Soubhagya Shopping Complex,Arayidathpalam,Mavoor Road, Ca licut,Kerala-673004(9846046903,9895407321,0495-4022480) **Chandigarh**: Sco 2423-2424,01st Floor,Sector 22-C,Chandigarh,Union Territory-160022(9876669990,9850088371,0172-5042279) **Chandrapur**: Rauts Raghuvanshi Complex ,"Shop No-1 , Office No-2, 1St Floor",Beside Azad Garden Main Road, Chandrapur, Maharashtra-442402 (9730829616,9730829616,07172-270262,07172-277584) **Chennai**: "F-11, Akshaya Plaza, 1St Floor","108, Adhithanar Salai","Egmore, Opp To Chief Metropolitan Court", Chennai, Tamil Nadu-. 600002 (9444790825,8939033711,044-42028512,044-42028513) **Chinsura** : "J C Ghosh Saranu, Bhanga Gara, "Chinsurah, Hoooghly",-, Chinsurah,West Bengal-712101 (9804958032, 9831444407,033-26810164) **Cochin**: "Ali Arcade, 1St Floor,Kizhavana Road", Panampilly Nagar,Near Atlantis Junction,Ernakulam, Kerala-682036(9037765276, 8089580977, 0484 3000232,0484 3000231) **Coimbatore**: "3rd Floor, Jaya Enclave",1057 Avinashi Road,-,Coimbatore,Tamil Nadu-641018 (9841439400, 9894941715,0422 - 4388011,0422 - 4388013/0422 - 4388451/0422 - 4388012/0422 – 4388014) **Cuttack**: "Po - Buxi Bazar, Cuttack","Opp Dargha Bazar Police station,Dargha Bazar,Cuttack,Orissa,753001,9438547866,9437317841,0-9238102118) **Darbhanga**: "Jaya Complex,2nd Floor","Above Furniture Planet,Donar",Chowk,Darbhanga,Bihar,846003, 9304001509,-,06272-220145 **Davangere**: "#15/9, 1st Floor, Sobagu Complex",2nd Main Road (Avk College Road) P J Extension,-,Da vangere,Karnataka-577002(9686246222,9880378880,0819-2258714) **Dehradun**: Kaulgarh Road, Near Sirmour Margabove,Reliance Webworld,Dehradun,Uttaranchal-248001 (9897208863, -9369918608) **Deoria**: 1St Floor,1St Floor,"Opp. Zila Panchayat, Civil Lines",Deoria,Uttar pradesh-274001(8052969750,-,7499496134) **Dewas**: 27 Rmo House,Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh-455001 (9425681359,9425681359,07272-426010,07272-426010) **Dhanbad**: 208 New Market 2Nd Floor, Bank More,-,Dhanbad,Jharkha nd-826001,9334341459,9608989334,0326-6452027) **Dharwad**: "G, 7&8 Banashankari Avenue","Opp Nttf","P B Road",Dharwad,Karnat ka-580001(9060509013,-,0836-2744207,0836-2744208) **Dhule**: "Ground Floor Ideal Laundry, Lane No 4,","Khol Galli, Near Muthoot Finance","Opp Bhavasar General Store,Dhule,Maharashtra-424001 (7709818911,02562-282823,02562-282823,02562-282823) **Dindigul**: "No : 9 Old No:4/B, New Agradharam,","Palani Road",-Dindigul,Tamil Nadu,624001,86955 72383,-,0451- 6451043) **Durgapur**: ,MWAV-16 BENGAL

Mutual Fund Investment Are Subject To Market Risks, Read All Scheme Related Document Carefully.

KARVY - OFFICIAL POINT OF ACCEPTANCE (For Ongoing Transactions)

AMBUJA,2ND FLOOR CITY CENTRE,16 DT BURDWAN,Durgapur,West Bengal-713216,9832176004,9800218548,0343-6512111) **Eluru**: "D.No:23B-5-93/1,Savithri Complex,Edaravari Street","Near Dr.Prabhavathi Hospital,R.R.Pet",-Eluru, Andhra Pradesh-534002 (9959152347,08812-227851,08812-227852/53/54) **Erode**: "No: 4, Veerappan Traders Complex","KMY Salai, Sathy Road",Opp. Erode Bus Stand, Erode, Tamil Nadu-638003(9500548042,0424-4021212)**Faridabad**: "A-2B, Ist Floor", Nehru Groundnit, Faridabad, Haryana-121001(9990711750,9310448851) **Ferozpur**: "The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab-152002(7696769181,9814215464,01632-241814) **Gandhidham**: 204 2Nd Floor, Bhagwati Chamber, Kutchkala Road,Gandhidham,Gujarat-382007 (8980671295,02836 651296) **Gandhinagar**: Plot No - 945/2,Sector - 7/C,Opp Pathika, Gandhinagar, Gujar at-382007(079-23244955,079-23244955,079 232 44955) **Gaya**: 1St Floor Lal Bhawan,"Tower Chowk", Near Kiran Cinema,Gaya,Bihar-823001(9234644675,9852090691,0631-2220071) **Ghaziabad**: "1St Floor-7",Lohia Nagar,-,Ghaziabad,Uttar Pradesh-201001 (9910556029,-,9310448804) **Ghazipur**: 2Nd Floor,Shubhra Hotel Complex, Mahaubagh, Ghazipur, Uttar Pradesh,233001, 9616123936,-,7499496131) **Gonda**: Shri Market,Sahabgunj,Station Road,Gonda,Uttar Pradesh-271001(9721198488,-,7499496127)**Gorakhpur**: Above V.I.P. Houseadjacent,A.D. Girls College, Bank Road, Gorakpur, Uttar Pradesh-273001(9792940256, 9792940256, 9369918610) **Gulbarga**: Cts No 2913 1St Floor, "Asian Towers, Jagath Station Main Road", Next To Adithya Hotel,Gulbarga,Karnataka-585105(9844148066,9972898664,0847-2310040) **Guntur**: "D No 6-10-27, Srinilayam", Arundelpet, 10/1,Guntur, Andhra Prade sh-522002(9985932781,9885427877,0863-2339094) **Gurgaon**: "Shop No.18, Ground Floor, Sector - 14",Opp. Akd Tower,Near Huda Office,Gurgaon,Haryana-122001(9210484530,-,9310448806) **Guwahati**: 54 Sagarika Bhawan 2Nd Floor,"R G Barooah Road, Aido", Near Baskin Robbins,Guwahati,Assam-781024(9706058003,-,8811036746) **Gwalior**: "2nd Floor, Rajeev Plaza","Jayendra Ganj, Lashkar",-Gwalior,Madhya Pradesh-474009(9754515909,9300004262) **Haldwani**: Above Kapilaz, Sweet House, "Opp LIC Building ,Pilikothi",Haldwani,Uttaranch al-263139(9012475475,-,9369918611) **Haridwar**: "8, Govind Puri, Opp. LIC - 2",Above Vijay Bank,"Main Road, Ranipur More",Haridwar,Uttaranchal-249401(9412926693,-,9369918612) **Hassan**: St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan , Karnataka-573201(9743929779,-,08172 262065) **Hissar**: "Sco-71, 1St Floor",Red Square Market,-,Hissar,Harya na,125001,9991887653,-,9315017303, **Hoshiarpur**: "1St Floor, The Mall Tower ",Opp Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab-146001(9478353322,9569690721,01882-500143) **Hubli**: "22nd & 23rd, 3Rd Floor ",Eureka Junction,Travellers Bunglow ,Hubli,Karnataka- 580029(9916119294,9845394004,0836-2252444) **Hyderabad**: "8-2-596, Avenue 4, Karvy Plaza",Street No 1, Banjara Hills,Hyderabad, Andhra Pradesh-500034 (9885608800,040-44677075/ 44677076/44677077/44677348) **Indore**: "2nd floor, 203-205 Balaji Corporates",Above ICICI bank, 19/1 New Palasia","NearCurewell Hospital, Janjeerwala Square Indore",Indore,Madhya Pradesh-452001(9977713382,9977713382,0731-4266828,0731-4218902) **Jabalpur**: Grover Chamber,43 Naya Bazar Malviya Chowk,Opp Shyam Market,Jabalpur,Madhya Pradesh-482002,9827576885,9303580103,0761-3204376) **Jaipur**: S16/A Ilrd Floor, Land Mark Building Opp Jai Club,Mahaver Marg C Scheme, Jaipur, Rajasthan-302001(9829122154,9509556136/9636804612,0141-4167714,0141 - 4167715/17) **Jalandhar**: Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar, Punjab- 144001 (9780951080,9988077368,0181-5094410) **Jalgaon**: 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon, Maharashtra-425001(9421521406,7875803473,0257-2226761) **Jalpaiguri**: D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri, West Bengal-735101 (9832485813,9832421761,03561-222136) **Jammu**: 5 A/D Extension 2,Near Panama Chowk Petrol Pump, Panama Chowk,Jammu, Jammu & Kashmir-180012 (9796406060,9018335968,0191-2458820,01912458818) **Jamnagar**: 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar, Gujarat-361001(9725444799,0288-2558887) **Jamshedpur**: "2nd Floor, R R SQUARE", "SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARKPLAZA", "MAIN ROAD, ", Jamshedpur, Jharkhand-831001 (9798544088,9934314986,0657-6655000,0657-6655003/6655004/6655005/-6655006/6655007) **Jaunpur**: "R N Complex, 1-1-9-G", In Front Of Pathak Honda, Ummapur, Jaunpur, Uttar Pradesh, 222002, 9793391873, 9369918613) **Jhansi**: 371/01,"Narayan Plaza,Gwalior Road",Near Jeevan Shah Chauraha,Jhansi,Uttar Pradesh-284001,9651362328,-, 9369918614) **Jodhpur**: "203, Modi Arcade",Chopasni Road, Jodhpur, Rajasthan-342001 (8003738266,9251269552,0291-6454590) **Junagadh**: 124-125 Punit Shopping Center,M.G Road, Ranavav Chowk,Junagadh,Gujarat-362001,9824686601,0285-2652220,0285-2652220) **Kannur**: "2 Nd Floor , Prabhath Complex", Fort Road, Nr.Icici Bank, Kannur, Kerala-670001 (9895462756,9744856894,0497-2764190) **Kanpur**: "15/46, B, Ground Floor",Opp : Muir Mills,Civil Lines,Kanpur, Uttar Pradesh-208001 (9839122381,9305443189/933 6521104,9369918615/6,) **Karaikudi**: "No. 2,Gopi Arcade","100 Feet Road",-Karaikudi, Tamil Nadu-630001, 99422 08943,-, 04565-237192) **Karimnagar**: "H.No.4-2-130/131, Above Union Bank","Jafri Road, ",Rajeev Chowk, Karimnagar, Andhra Pradesh-505001 (9849963242,-,0878-2261779, 0878-2244773/ 75 / 79) **Karnal**: "18/369, Char Chaman", Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana-132001(9813607105,9068784639; 8396852122, 0184-2252524) **Karur**: "No.6, old No.1304", "Thiru-vi-ka Road", "Near G.R.Kalyan Mahal",-Karur,Tamil Nadu-639001,04324-241755) **Kharagpur**: "180 Malancha Road",-,"Beside Axis Bank Ltd.",Kharagpur,West Bengal-721304(9679755405,8945613150,03222-253380) **Kolhapur**: "605/1/4 E Ward, Shahupuri 2Nd Lane",Laxmi Niwas,Near Sultane Chambers, Kolhapur,Maharashtra-416001(9960549938,9423596399,0231 2653656) **Kolkata**: 166 A Rashbihari Avenue 2nd Floor,-,Opp- Fortish Hospital,Kolkata,West Bengal-700029(9007005094,9007005092,"033-4061 1135/ 36; 033-24659263/9267, 24635432, 24669450, 24196462) **Kollam**: Sree Vigneshwara Bhavan,Shastri Junction,Kadapakada,Kollam,Kerala-691001(9744791380,9567614617,0474-2747055) **Korba**: "1st Floor, City Centre",97 IRCC, "Transport Nagar, Korba, Chatisgarh-495677 (8878213577,9300155683) **Kota**: "29,1st Floor", Near Lala Lajpat Rai Circle,Shopping Centre,Kota,Rajasthan-324007(9887159177,7737345592,0744-5100964,0744-5100964)**Kottayam**: 1St Floor Csiascension Square,Royal Station Road, Collectorate P O,Kottayam,Kerala-686002(9744250107,,0481-2300868) **Kurnool**: "Shop No.43, 1St Floor, S V Complex",Railway Station Road,Near Sbi Main Branch,Kurnool,Andhra Pradesh-518004(9000068556,9704058506,08158-228550) **Lucknow**: 24,Prem Nagar,Ashok Marg,Lucknow, Uttar Pradesh-226001 (8604398488, 9792350554,9369918600) **Ludhiana**: Sco - 136 ,1St Floor Above Airtel Showroom ,Feroze Gandhi Market ,Ludhiana,Punjab-141001(9888880614,7355273067,0161-4648747) **Madurai**: "Rakesh towers, 30-C, 1st floor",-,"Bye pass Road",-,"Opp Nagappa motors",-Madurai, Tamil Nadu-625010,9047081666,9894341505,0452-2605856) **Malappuram**: "First Floor,Cholakkal Building", Near U P School,Up Hil,Malappuram,Kerala-676505,9746378606,,0483-2731480) **Malda**: "Sahis Tuli, Under Ward No.6",-,"No.1 Govt Colony",-,"English Bazar Municipality, Malda, West Bengal-732101 (9232766405,9733063825,03512-223763) **Mandi**: 149/11 ,School Bazaar - ,Mandi, Uttar Pradesh-175001(9459938186,-,9318873501) **Mangalore**: Mahendra Arcade Opp Court Road,Karangan Padi, Mangalore,Karnataka-575003(9731154145,7760874571,0824-2496289) **Margao**: 2Nd Floor ,Dalal Commercial Complex,Pajifond,Margao ,Goa-403601(9011285712,-,0832-2731823) **Mathura**: "Ambey Crown, lind Floor",In Front Of Bsa College,"Gaushala Road, ",Mathura, Uttar Pradesh-281001(8923228412,-,9369918618) **Meerut**: 1St Floor,Medi Centreopp Icici Bank,Hapur Road Near Bachha Park,Meerut,Uttar Pradesh-250002(9760485123,-,9369918619) **Mehsana**: UI/47 Apollo Enclave,Opp Simandhar Temple,Modhera Cross Road,Mehsana,Gujarat-384002, 9824902519,-,02762-242950) **Mirzapur**: Above HDFC Bank "Dankeanganj",-UP,Mirzapur,Uttar Pradesh-231001,9305132535,-,7499496133)**Moga**: "1St Floor,Dutt Road",Mandir Wali Gali,"Civil Lines, Barat Ghar ",Moga,Punjab-142001(9780756983,9478108905,01636-230792) **Moradabad**: Om Arcade, Parker Road, "Above Syndicate Bank, Chowk Tari Khana", Moradabad, Uttar Pradesh-244001(9027346471,9027443364/9058791115,9369918620)**Morena**: Moti Palace,Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh-476001 (9981384447, 7489361265) **Mumbai**: "24/B, Gajma Bahadur Compound",-,"Ambalal Doshi Marg, Behind Bse Bldg, Fort, Maharashtra-400001 -,9004089492,022-66235353,022-66235333) **Muzaffarpur**: 1 St Floor,Uma Market, Thana Gumtimoti Jheel, Muzaffarpur,Bihar-842001(9693584015,-,9386256101) **Mysore**: "L-350, Silver Tower",-Ashoka Road, Opp.Clock Tower, Mysore, Karnataka-570001(9902919671,9964123030,0821-2438006) **Nadiad**: 104/105,Near Paras Cinema,City Point Nadiad,Nadiad,Gujarat-387001 (9898635495,0268-2563245) **Nagercoil**: 3A, South Car Street,Parsans Complex,Nagercoil,Tamil Nadu-629001(04652 - 233552)**Nagpur**: Plot No 2/1 House No 102/1,Mata Mandir Road,"Mangaldeep Appartment Opp Khandelwal Jewelers, Dharampeth", Nagpur, Maharashtra-440010 (9764719485,9371160726,0712-2533040,0712-2533040) **Namakkal**: "105/2, Arun Towers",-,"Paramathi Street,- ,Namakkal,Tamil Nadu,637001,88836 92376,-,04286- 234801) **Nanded**: Shop No.4 , "Santakripa Market, G G Road",Opp.Bank Of India,Nanded,Maharashtra-431601 (8793560595,9890713616, 02462-237885) **Nasik**: "F-1, Suyojit Sankul",SharanpurRoad,-,Nasik,Maharashtra-422002,8237756668,9890918183,0253-6611395) **Navsari**: 1/1 Chinmay Arcade,Opp Sattapir Rd,Tower Rd, Navsari, Gujarat-396445(9429532985,,02637-280367,02637-280367) **Nellore**: "16-2-230, Room No : 27 , 2Nd Floor",Keizen Heights,"Gandhi Nagar , Pogathota",Nellore,Andhra Pradesh,524001, 9948352011,-,0861-2349940)**New Delhi**: 305 New Delhi House ,27 Barakhamba Road -,New Delhi ,New Delhi -110001,9910053511,9910887035,011-43681700,011-43681704) **Nizamabad**: H No:5-6-430,A Bove Bank Of Baroda First Floor,"Beside HDFC Bank, Hyderabad Road", Nizamabad, Andhra Pradesh-503003,9951888991,-,08462-224366) **Noida**: "307 Jaipuria Plazad 68 A, 2Nd Floor",Opp Delhi Public School,Sector 76,Noida,Uttar Pradesh-201301,9873448325,-,9310448805) **Palghat**: No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad, H.P.O. Road, Palakkad, Kerala-678001 (9895968533, 90374111783,491 6061110) **Panipat**: "1St Floor",Krishna Tower,"Above Amertex,G.T. Road, Panipat,Haryana-132103(8570019906,-,9315017304) **Panjim**: "City Business Centre", Coelho Pereira Building,"Room No 18,19 & 20,Dada Vaidya Road",-,"Panjim,Goa-403001 (9923261177,7798300457,0832-2426873,0832-2426874)**Pathankot**: "1St Floor, 9 A "Improvement Trust Building ,Patel Chowk ,Pathankot,Punjab-145001,9646034222,9988164770,0186-5080188) **Patiala**: Sco 27 D ,Chotti Baradari , Near Car Bazaar,Patiala,Punjab-147001(9872262284,9041837150,0175-5004349) **Patna**: "3A, 3Rd Floor Anand Tower",Exhibition Road,Opp ICICI Bank, Patna,Bihar-800001 (7781023134,9708108821,0612-6453098, 7781023134) **Pollachi**: "146/4,Ramanathan Building ",1st Floor New Scheme Road -,Pollachi,Tamil Nadu-642002(99521 72658,-,04259- 235111,235122, 235133)**Pondicherry**: No:7,"Thiayaraja Street",-Pondicherry,Pondicherry -605001(0413 2220640)**Proddatur**: "Shop No:4, Araveti Complex",Mydukur Road,Beside Syndicate Bank, Proddatur, Andhra

Mutual Fund Investment Are Subject To Market Risks, Read All Scheme Related Document Carefully.

KARVY - OFFICIAL POINT OF ACCEPTANCE (For Ongoing Transactions)

Pradesh-516360(9966717997,08564 - 242898)**Pudukottai**: "Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road," Old Tirumayam Salai,"Near Anna Statue, Jublie Arts," Pudukottai,Tamil Nadu-622001(9865974743,04322 - 220050)**Pune**: "Office # 16, Ground Floor "Shrinath Plaza,Near Dyaneshwar Paduka Chowk ,"F C Road, Pune",Maharashtra-411005 (9833067872, 9975494895, 020-25533795, 020-25539957) **Raipur**: "Shop No. 31 , Third Floor,"Millenium Plaza, Above Indian House,"Behind Indian Coffee House,"Raipur,Chattisgarh-492001 (9406065221, 8305209298,0771-4052620) **Rajahmundry**: "D.No.6-1-4, Rangachary Street,"T.Nagar, Near Axis Bank Street,Rajahmundry, Andhra Pradesh-533101(9642572477,7207287911, 0883-2434468,0883-2434470) **Rajapalayam**: "Sri Ganapathy Complex, 14B/5/18,"T P Mills Road,"Virudhngar Dist, Rajapalayam,Tamil Nadu-626117(9944908694,04563 - 232952)**Rajkot**: "104, Siddhi Vinyak Com. Opp Ramkrishna Ashram",Dr Yagnik Road, Rajkot, Rajkot, Gujarat-360001(7359916635,9925619731,2816545888) **Ranchi**: Room No 3073RdFloor,CommerceTower,Besi de Mahabir Tower, Ranchi, Jharkhand-834001 (9431371731,9835977889,0651-2331320) **Ratlam**: "1 Nagpal Bhawan , Free Ganj Road "Do Batti ,Near Nokia Care ,Ratlam,Madhya Pradesh-457001(9770285511,9303967657,07412-402007)Renukoot: Shop No. 18,Near Complex Birla Market,-,Renukoot,Uttar Pradesh-231217(8948816968,-,7499495854) **Rewa**: "1st Floor, Angoori Building",Besides Allahabad Bank,"Trans University Road, Civil Lines",Rewa, Madhya Pradesh-485001(8818851641,-,7489755878)**Rohtak**: 1St Floor,Ashoka Plaza,Delhi Road,Rohtak ,Haryana-124001(8950414951,-,9315017305) **Roorkee**: "Shree Ashadeep Complex, 16",Civil Lines,Near Income Tax Office,Roorkee,Uttaranchal-247667(9927416205,-,9369918621)**Rourkela**: "1St Floor Sandhu Complex,"Kachery Road, Uditnagar", Rourekla, Orissa-769012(9776284625,9861120354,0661-2500005)**Sagar**: Above Poshak Garments,5 Civil Lines,Infront Of Income Tax Office,Sagar,MadhyaPradesh-470002(9826674321,9752879556,07582-402404)**Saharanpur**:18MissionMarket,CourtRoad,-,Saharanpur,UttarPradesh-247001(9634590304,-,9369918622) **Salem**: No:40,Brindavan Road,"Fairlands, Near Perumal Koil,"Salem,Tamil Nadu-636016,(95240 70720,0427-4020300) **Sambalpur**: Ground Floor Quality Massion, Infront of bazaar kolkata, Nayapara, Sambalpur, Orissa-768001(9861785131,9861114141,0663-2522105) **Satna**: "1St Floor , Gopal Complex", Near Bus Stand,Rewa Road,Satna, Madhya Pradesh-485001(9329965570,9300004263) **Shaktinagar**: "1St/A-375," V V Colony,Dist Sonebhadra,Shaktinagar,Uttar Pradesh-231222(7890355728,-,7499496129) **Shillong**: Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School, Shillong, Meghalaya-793001 (9774226437,-,0364 2506106)**Shimla** : Triveni Building,By Pas ChowkKhallini,-,Shimla,Himachal Pradesh-171002(9805375551,-,9318644501) **Shimoga**: Sri Matra Naika Complex,"1St Floor, Above Shimoga Diagnostic Centre,"Llr Road, Durgigudi," Shimoga, Karnata ka-577201(9741308883,9448681710,08182-228799,08182-227485) **Shivpuri**: 1St Floor,"M.P.R.P. Building, Near Bank Of India, Shivpuri, Madhya Pradesh-473551(9407562999,-, 9303028921) **Sikar**: "First Floor,Super Tower "Behind Ram Mandir Near Taparya Bagichi ,Sikar, Rajasthan-332001(9549776841,01572-250398) **Silchar**: "N.N. Dutta Road,Chowchakra Complex, Premtala, Silchar, Assam-788001(9435173219,9678901126,03842 261714) **Siliguri**: Nanak Complex,Sevoke Road,-,Siliguri,West Bengal-734001(9832521945,9832510008,0353-2526393) **Sitapur**: 12/12-A Sura Complex,Arya Nagar Opp,Mal Godam,Sitapur,Uttar Pradesh-261001(9598369111,9369918623) **Sivakasi**: 363,Thiruthangal Road,Opp: TNEB,Sivakasi,Tamil Nadu-626123,80562 14131,-,04562 228816) **Solan**: Sahni Bhawan,Adjacent Anand Cinema Complex,The Mall,Solan,Himachal Pradesh-173212(9817248190,-,9318991871) **Solapur**: Block No 06,"Vaman Nagar, Opp D-Mart",Jule Solapur,Solapur,Maharashtra-413004(9960646865,0217-2300021,0217-2300318)**Sonepat**: 205 R Model Town,Above Central Bank Of India,-,Sonepat,Haryana-131001(9813821843,-,9315457164) **Sri Ganganagar**: 35E Block, Opp: Sheetal Mata Vaateka Sri Ganganagar,-,Sri Ganganagar,Rajasthan-335001(9602969753,9462400664,0154-2470177) **Srikakulam**: D.No-4-1-28/1,Venkateswara Colony,Near Income Tax Office, Srikakulam,Andhra Pradesh-532001(9885590552,9248009412,08942-225382, 08942-225362) **Sultanpur**: Rama Shankar Complex,Civil Lines,Faizabad Road, Sultanpur, Uttar Pradesh-228001 (9580614908,-,9369918624) **Surat**: G-5 Empire State Bulding,Nr Udhna Darwaja, Ring Road, Surat,Gujar at-395002(9687697224,9978442596,0261-3042170,0261-3042170)**Thanjavur**: "No. 70, Nalliah Complex","Srinivasam Pillai Road,Tanjore,Tamil Nadu-613001,98945 33238,-,04362-275415) **Thodupuzha**: "First Floor, Pulimoottil Pioneer",Pala Road,-,Thodupuzha,Kerala-685584,0486-2211209,04862 - 325051)**Tirunelveli**: "55/18, Jeney Building",S N Road,Near Aravind Eye Hospital,Tirunelveli,Tamil Nadu-627001(9788845514,-,0462 2335137)**Tirupathi**: "D no: 203, II nd Floor,"PADMAVATHI NILAYAM ,"NOKIA CARE UPSTAIRS,Tilak Road "Tirupathi,Andhra Pradesh-517501(9885995544,9032957583,0877-6544567)**Tirupur**: "First floor, 244 A",Kamaraj Road,Opp to Cotton market complex,Tirupur,Tamil Nadu-641604,0421-2214221)**Tiruvalla**: "2Nd Floor,Erinjeri Complex",Ramanchira,Opp Axis Bank,Thiruvalla,Kerala-689107(9747529499,0469-3205676)**Trichur**: "2nd Floor,Brothers Complex","Naikkanal Junction,Shornur Road",Near Dhanalakshmi Bank H O,Thrissur,Kerala-680001(8606877204,9747982535,0487-3246231)**Trichy**: "60, Sri Krishna Arcade","Thennur High Road,",-,Trichy,Tamil Nadu-620017(9597055087,0431-4020227) **Trivandrum**: 2Nd Floor,Akshaya Tower,Sasthamangalam,Trivandrum,Kerala-695010(9995820575,9567607573,0471-2725728) **Tuticorin**: "4 - B, A34 - A37,"Mangalmal Mani Nagar,"Opp. Rajaji Park, Palayamkottai Road,"Tuticorin, Tamil Nadu-628003 (0461-2334603) **Udaipur**: 201-202,Madhav Chambers,"Opp G P O , Chetak Circle "Udaipur,Rajasthan-313001(9636506469, 9001830400, 0294-2429370) **Ujjain**: 101 Aashta Tower,13/1 Dhanwantri Marg,Freeganj,Ujjain,Madhya Pradesh-456010 (9302373625, 9039507556,0734-4250007,0734-4250008)**Valsad**: "Shop No 2 , Phiroza Corner",Opp Next Show Room,Tithal Road,Valsad,Gujarat-396001(9879166808,9725539945,02632-258481) **Vapi**: "Shop No-12, Ground Floor",Sheetal Appatment, Near K P Tower,Vapi,Gujarat-396195(9228012909,9978877183,9228012909) **Varanasi**: D-64/1321St Floor, Anant Complex, Sibra, Varanashi, Uttar Pradesh-221010(9389938800,9807228126,9369918626) **Vellore**: "1, M N R Arcade",Officers Line, Krishna Nagar,Vellore,Tamil Nadu-632001(9952389697,0416 2215007) **Vijayanagaram**: "Soubhagya, 19-6-1/3",2Nd Floor, Near Fort Branch",Opp: Three Temples, Vizianagaram,Andhra Pradesh-535002(9014392427,9014392427,08922-236962)**Vijayawada**: 39-10-7,Opp : Municipal Water Tank,Labbipet,Vijayawada,Andhra Pradesh-520010(0866-2475126) **Visakhapatnam**: Door No: 48-8-7,"Dwaraka Diamond, Ground Floor",Srinagar, Visakhapatnam, Andhra Pradesh-530016(9000088322,0891-2714125) **Warangal**: "5-6-95, 1 St Floor","Opp: B.Ed Collage, Lashkar Bazar",Chandra Complex, Hanmakonda," Warangal, Andhra Pradesh-506001 (0870-2501664) **Yamuna Nagar**: Jagdhari Road,Above Uco Bank,Near D.A.V. Girls College, Yamuna Nagar, Haryana-135001(9813627107,9315017306)



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