



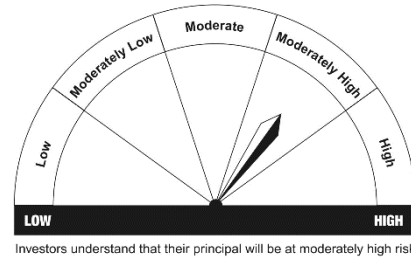
KEY INFORMATION MEMORANDUM

LIC MF Tax Plan

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
Continuous Offer of Units at Applicable NAV

This product is suitable for investors who are seeking*:

- Long Term Capital Growth
- Investment in equity and equity related securities
- Risk - Moderately High



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

Name of Mutual Fund: LIC Mutual Fund

Sponsors:	Trustee:	Investment Manager:
Life Insurance Corporation of India (LIC) Registered Office: Yogakshema Building, Jeevan Bima Marg, Nariman Point, Mumbai - 400 021.	LIC Mutual Fund Trustee Private Limited Registered Office: 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Mumbai - 400 020. CIN NO : U65992MH2003PTC139955	LIC Mutual Fund Asset Management Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020. CIN NO : U67190MH1994PLC077858

Email: service@licmf.com; Website: www.licmf.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the Asset Management, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, etc. investors should, before investment, refer to the Scheme Information Document(s) (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centers or distributors or from the website www.licmf.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 29/06/2020.

Toll Free No: 1800-258-5678

E-mail: service@licmf.com

Website: www.licmf.com

Name of the Scheme	LIC MF Tax Plan				
Category of Scheme	Equity Linked Savings Scheme (ELSS)				
Type of the Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit				
Investment Objective	<p>To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets.</p> <p>An open ended equity linked tax saving Scheme which offers investors the opportunity to seek Tax rebate u/s 80C of the Income Tax Act 1961. However, there is no assurance that the investment objective of the Schemes will be realized.</p>				
Asset Allocation Pattern for the scheme	Instruments		Indicative Allocation (% of total assets)		Risk Profile
			Minimum - Maximum	Maximum	
	Equity and equity related instruments		80	100	Medium to High
	Debt and debt related instruments, G-Secs, Money market instruments and cash		0	20	Low to Medium
	<p>Change in Asset Allocation Pattern- Depending upon the market conditions, market opportunities available, the political and economic factors and subject to the Regulations, the percentage investments of the fund may vary at times, based on the perception of the Fund Manager within the overall investment objective of the scheme.</p>				
Plans and Options	<p>Regular Plan Direct Plan (The Regular and direct plan will be having a common portfolio)</p> <p>1) Dividend</p> <ul style="list-style-type: none"> • Dividend Payout <p>2) Growth</p>				
Treatment of applications under "Direct" / "Regular" Plans	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	
	1	Not mentioned	Not mentioned	Direct Plan	
	2	Not mentioned	Direct	Direct Plan	
	3	Not mentioned	Regular	Direct Plan	
	4	Mentioned	Direct	Direct Plan	
	5	Direct	Not Mentioned	Direct Plan	
	6	Direct	Regular	Direct Plan	
	7	Mentioned	Regular	Regular Plan	
	8	Mentioned	Not Mentioned	Regular Plan	
	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The Asset Management will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the Asset Management will reprocess the transaction under Direct Plan from the date of application without any exit load.</p>				
Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP	<p>Application Amount (Other than fresh purchase through SIP) – Rs.5,00/- and in multiples of Rs.500/- thereafter.</p> <p>Additional Purchase – Rs.500/- and in multiples of Rs.500/- thereafter.</p> <p>Redemption Amount – Rs.500/- and in multiples of Rs.500/- thereafter(except demat units).</p> <p>SIP Amount – 1) Daily – Rs.500/- and in multiples of Rs.500/- thereafter 2) Monthly – Rs.500/- and in multiples of Rs.500/- thereafter. 3) Quarterly – Rs.1,500/- and in multiples of Rs.500/- thereafter</p>				
Benchmark Index	Nifty 500 TRI				

Fund Manager	Mr. Sachin Relekar (Managing this scheme from 05.03.2015).
Expenses of the Scheme	
Load Structure	<p>Entry Load – Nil 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.</p> <p>Exit Load – Nil (Subject to Lock-In Period of 3 years)</p> <p>For further details on Load Structure, refer to the section on “Load Structure” in this document.</p>
Recurring Expenses	Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (2019-2020):- Regular - 2.55% Direct - 1.42%
Investment Strategy (For additional details, refer to the Scheme Information Documents.)	The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth.
Risk Profile	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.
Dispatch of Repurchase Redemption request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Dividend Policy	<p>Under the Dividend option, the Trustee will have the discretion to declare the dividend as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of dividend and frequency will inter-alia, 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 Unit holder as to the rate of dividend nor that the dividend will be paid regularly.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of dividend or may provide for additional frequency for declaration of dividend.</p> <p>Dividend Distribution Procedure</p> <p>In accordance with SEBI circular no. SEBI/ IMD/ Cir No. 1/ 64057/06 dated April 4, 2006, the procedure for Dividend distribution would be as under:</p> <ol style="list-style-type: none"> 1. Quantum of the Dividend and the record date will be fixed by the Trustee. Dividend so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the Dividend including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of Investors whose names appear on the register of Unit holder for receiving dividends. The Record Date will be 5 calendar days from the date of issue of notice. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of the Dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. The NAV will be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of Business Hours on record date. <p>Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever will be issued by Mutual Fund.</p>

Waiver of Load for Direct Application	Not Applicable. Pursuant to SEBI Circular no SEBI/IMD/CIR No 4/16831/09 dated June 30 2009 there shall be no entry load for all mutual funds schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August1, 2009. Therefore procedure for waiver of load for direct application is no longer applicable.
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily Net Asset Value (NAV) Publication	The Asset Management will calculate and disclose the first NAVs of the scheme not later than 5 Business days from the date of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the NAV of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. on the day of declaration of the NAV and also on Asset Management's website (www.licmf.com). Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.
Applicable NAV (after the scheme opens for repurchase and sale):	<p>In accordance with provisions of SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012, SEBI circular No. CIR/ IMD/ DF/19/2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/78450/06 dated October 11,2006 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</p> <p>I. Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Scheme</p> <ul style="list-style-type: none"> • where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application; • where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and • irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization. <p>For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:</p> <p>(i) Application / switch-in request is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of subscription / purchase as per the application/switch-in request are credited to the bank account of the Liquid Scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Liquid Scheme.</p> <p>II. Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes (for applications for an amount of less than Rs. 2 lacs under):</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. <p>In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p>III. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes (for an amount of Rs. 2 lacs and above):</p> <p>In respect of valid applications for purchase of units with amount equal to or more than Rs. 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.</p> <p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than Rs. 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p>

i. Application is received before the applicable cut-off time (i.e. 3.00 p.m.). ii. Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.). iii. The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme.

FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:

I. Applicable NAV for Redemptions including switch-out of Units for Liquid Scheme i.e.

- In respect of valid applications received upto 3.00 p.m., the closing NAV of the day immediately preceding the next business day;
- In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.

II. Applicable NAV for Redemptions including switch-out of Units for other schemes:

- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective Scheme Information Document.

Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is Rs. 2 lacs and above.

All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations,1996 or circulars issued there under from time to time). (b) Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM. (C) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) and Systematic Transfer Plans (STP). (d) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. (e) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application. (f) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs. 2.00 lacs. (g) Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level [i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc.). (h) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.

However, in order to bring more clarity and to protect the interest of the investors, SEBI vide circular Ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 stated that the following requirement shall be observed before imposing restriction on redemptions:

a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

i. **Liquidity issues** - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. The Asset Management should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.

ii. **Market failures, exchange closures** - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.

iii. **Operational issues** – when exceptional circumstances are caused by force majeure, unpredictable

operational problems and technical failures (e.g. a black out). Such cases will only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.

c. Any imposition of restriction would require specific approval of Board of Asset Managements and Trustees and the same will be informed to SEBI immediately.

d. When restriction on redemption is imposed, the following procedure shall be applied:

i. No redemption requests upto INR 2 lakh shall be subject to restriction. Where redemption requests are above INR 2 lakh, first INR 2 lakh shall be redeemed without any restriction and remaining part over and above INR 2 lakh shall be subject to the restriction.

For Investor Grievances please contact

For enquires/complaints/service requests etc. the investors may contact: Phone:-022-66016000 or Send an e-mail to service@licmf.com.
LIC Mutual Fund Asset Management Limited
 Ms. Sonali Pandit, Assistant General Manager (RTA-Operations)
 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai – 400 020.
 EMAIL: service@licmf.com
 For verification of investor’s identity, the service representatives may require personal information of the investor in order to protect confidentiality of information.
 The Asset Management will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.

M/s. KFin Technologies Private Limited.
 Karvy Selenium Tower B,
 Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032
 PH: 040 3321 5277 www.kfintech.com

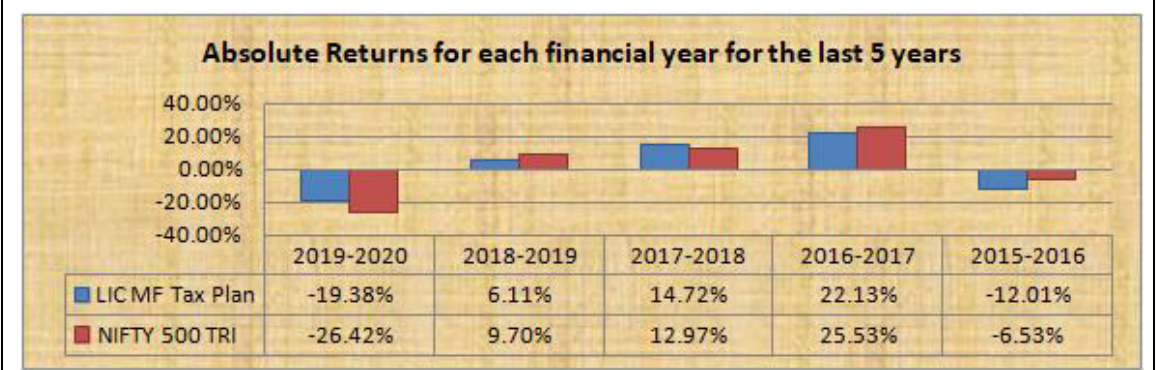
Performance of the Scheme (as on 29/05/2020)

Regular Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns Nifty 500 TRI (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	-18.37	-19.22	-18.62
Returns for the last 3 years	-1.29	-0.93	1.23
Returns for the last 5 years	1.61	3.62	3.93
Returns since inception	7.65	13.27	11.77

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years

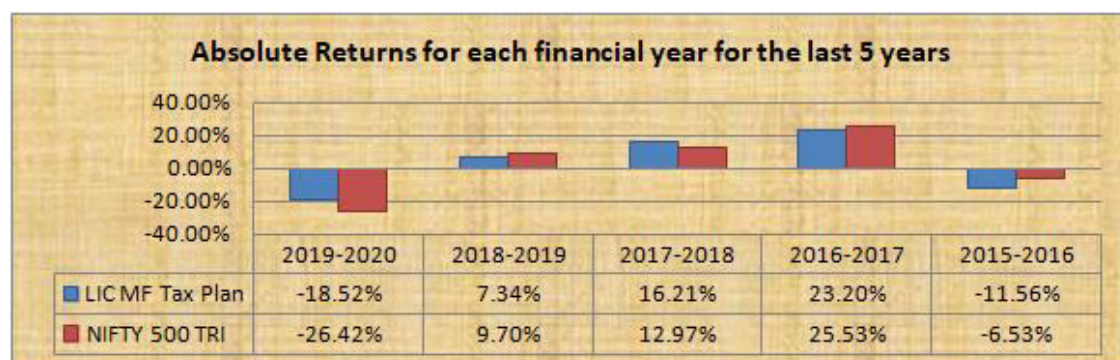


Direct Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns Nifty 500 TRI (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	-17.47	-19.22	-18.62
Returns for the last 3 years	-0.13	-0.93	1.23
Returns for the last 5 years	2.66	3.62	3.93
Returns since inception	9.65	8.10	7.97

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

No. of Folios & AUM
(as on 31/05/2020)

Folios : Direct - 6494 Regular - 28024
AUM Rs. in Crs. : Direct – 14.88 Regular – 208.15

Unitholder's
Information

Account Statements / Confirmation:

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request/allotment will be sent to the Unit Holders registered e-mail address and/or mobile number.
- In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.
- For those unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail.
- Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.
- The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request.
- The AMC shall issue Unit certificates within 5 business days from the date of receipt of request where the applicant so desires.

Annual Report:

The Scheme annual report or an abridged summary thereof shall be mailed (emailed, where e mail id is provided unless otherwise required)) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the Mutual Fund (www.licmf.com) and on the website of Association of Mutual Funds in India (www.amfiindia.com).

Unitholders whose email addresses are not registered with the Mutual Fund may 'opt-in' to receive a physical copy of the annual report or an abridged summary thereof.

The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same.

Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on a specific request received from a unitholder.

AMC shall also publish an advertisement every year, in an all India edition of one national English daily newspaper and in one Hindi newspaper, disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund and AMFI and the modes through which a unitholder can submit a request for a physical or electronic copy of the annual report or abridged summary thereof.

Half Yearly/ Monthly Portfolio Disclosure:

The AMC will disclose the portfolio of the Scheme (alongwith ISIN) as on the last day of the month / half year on the website of the Mutual Fund and AMFI within 10 days from the close of each month/ half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, AMC shall publish an advertisement in an all India edition of one national English daily newspaper and one Hindi newspaper, every half year, disclosing the hosting of the half-yearly statement of its schemes' portfolio on the website of the Mutual Fund and AMFI and the modes through which unitholder(s) can submit a request for a physical or electronic copy of the statement of scheme portfolio.

The AMC will also provide a dashboard, in a comparable & downloadable (spreadsheet) providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on website.

https://www.licmf.com/statutory_disclosure

Monthly Portfolio Disclosure:

The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the www.licmf.com on or before the tenth day of succeeding month

Due to difference in the expense ratio, the NAV of each option of Direct Plan will be different from the NAV of each option of Regular Plan. Similarly, due to dividend payout, the NAV of dividend option will be different from the NAV of Growth option.

Option to Hold Units in demat mode:

Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon

realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode. Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records.

If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.

Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account in case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account. The allotment of units in demat form shall be subject in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic "demat" form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

ADDITIONAL DISCLOSURES

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	% of NAV
HDFC Bank Ltd.	6.67
Avenue Supermarts Ltd.	5.67
Infosys Ltd.	5.41
ICICI Bank Ltd.	5.05
Tata Consultancy Services Ltd.	4.35
Bajaj Finance Ltd.	4.29
Kotak Mahindra Bank Ltd.	3.75
Bharti Airtel Ltd.	3.41
Hindustan Unilever Ltd.	3.16
Bata India Ltd.	3.08
Others	41.71
Cash & Cash Equivalent:	13.45
Total	100.00

b) Sector Allocation

Sector / Industry Classification	% of NAV
BANKS	15.70
Cash & Cash Equivalent:	13.45
SOFTWARE	11.05
PHARMACEUTICALS	10.03
CONSUMER NON DURABLES	9.92
RETAILING	9.03
FINANCE	7.96
CHEMICALS	6.94
CONSUMER DURABLES	6.12
TELECOM - SERVICES	3.41
TEXTILE PRODUCTS	2.05
AUTO	1.61
HOTELS/ RESORTS AND OTHER RECREATIONAL ACTIVITIES	1.34
CONSTRUCTION	0.91
AUTO ANCILLARIES	0.48
Total	100.00

2) Scheme's Portfolio Turnover ratio :- 1.06 times.

3) The aggregate investment in the scheme under the following Categories :-

- i) Asset Management's Board of Directors - NIL
- ii) Concerned scheme's Fund Manager(s) – NIL
- iii) Other key managerial personnel – NIL

The latest monthly portfolio can be accessed at
<https://www.licmf.com/statutory-disclosure>

COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objectives	Asset Allocation Pattern	AUM as on 31/05/2020 (Rs. in Crs)		No. of Folios as on 31/05/2020	
			Direct	Regular	Direct	Regular
LIC MF Multi Cap Fund	Investment Objective: The main investment objective of the scheme is to provide capital growth by investing mainly in equities. The investment portfolio of the scheme will be constantly monitored and reviewed to optimise capital growth. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> Equity and equity related instruments - 65%-100% - Medium to High Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-35%- Low to Medium 	15.53	241.85	1,469	81,362
LIC MF Bond Fund	Investment Objective: LIC MF Bond Fund is an open-ended debt Scheme which will endeavor to generate attractive returns for its investors by investing in a portfolio is between 4 years and 7 years (Please refer to the Scheme Information Document (SID) Page No.35 on which the concept of Macaulay's duration has been explained.). However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> Debt - 60% -100% - Low to Medium Money Market - 0%-40% - Low Units issued by REITs & InvIT - 0% -10% - Medium to High 	35.18	143.62	266	4,646
LIC MF Large Cap Fund	Investment Objective: To achieve long term capital appreciation by investing in a diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved.	<ul style="list-style-type: none"> Equity and equity related instruments - 80%-100%- Medium to High Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-20% -Low to Medium 	63.59	245.73	3,488	42,037
LIC MF Infrastructure Fund	Investment Objective: The investment objective of the scheme is to generate long-term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector. However, there is no assurance that the investment objective of the Schemes will be	<ul style="list-style-type: none"> Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector – 80% -100%- Medium to High Debt and Money Market - 0% - 20% - Low to Medium 	2.83	38.85	637	12,957

	realized.					
LIC MF Index Fund- Nifty Plan	Investment Objective: The main investment objective of the fund is to generate returns commensurate with the performance of the index based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity / Equity Futures (in Nifty 50) 95%-100% - High • Money Market Instruments and Cash -0% - 5% - Low 	8.98	13.44	783	2,245
LIC MF Index Fund Sensex Plan	Investment Objective: The main investment objective of the fund is to generate returns commensurate with the performance of the index Sensex based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity / Equity Futures (in Sensex) - 95%-100% - High • Money Market Instruments and Cash - 0% - 5% - Low 	8.91	12.81	1,457	2,849
LIC MF Equity Hybrid Fund	Investment Objective: An open ended balanced scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Equity / Equity Related Instruments -65%-80%- Medium to High • Debt / Money market (Wherein Debt includes securitized debt & government securities) - 20%-35% - Low to Medium • Units issued by REITs and InvIT - 0%-10% - Medium to High 	86.10	280.22	981	16,883
LIC MF Liquid Fund	Investment Objective: An open ended scheme which seeks to generate reasonable returns with low risk and high liquidity through judicious mix of investment in money market instruments and quality debt instruments. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Debt and Money Market Securities with maturity of upto 91 days only - 0% - 100% - Low 	6,115.98	1,152.99	2,709	6,942
LIC MF Savings Fund	Investment Objective: The investment objective of the Scheme is to generate income by investing in a portfolio of quality short term debt securities. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Debt/Money Market (Debt includes securitized debt & govt. securities) – 0% - 100% - Low to Medium • Units issued by REITs & InvIT - 0%-10%- Medium to High 	356.55	355.28	2,440	36,046

LIC MF Government Securities Fund	Investment Objective: The primary objective of the scheme is to generate credit risk free and reasonable returns for its investors through investments in sovereign securities issued by the central and /or state Government and /or any security unconditionally guaranteed by the central/ state government for repayment of Principal and interest and/or reverse repos in such securities as and when permitted by RBI. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • G-Sec Instruments - 80%-100% - Low to Medium • Debt/Money Market (Debt includes securitized debt)- 0%-20% - Low to Medium 	12.72	42.25	661	548
LIC MF Banking & PSU Debt Fund	Investment Objective: The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks, public sector undertakings, public financial institutions and Municipal Bonds. There is no assurance that the investment objective of the Scheme will be realized.	<ul style="list-style-type: none"> • Minimum Investment in debt instruments of banks, Public sector Undertakings, Public Financial Institutions and Municipal Bonds. - 80% - 100% - Low to Medium • Other debt and money market securities - 0%-20% - Low to Medium • Units issued by REITs & InvIT - 0% -10% - Medium to High 	1,043.78	388.27	2,010	17,904
LIC MF Debt Hybrid Fund	Investment objective: The investment objective of the Scheme is to generate regular income by investing mainly in a portfolio of quality debt securities and money market instruments. It also seeks to generate capital appreciation by investing some percentage in a mix of equity instruments. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> • Debt/Money Market – 75% -90% - Low to medium • Equity – 10%-25%- Medium to High • Units issued by REITs & InvIT - 0% -10% - Medium to High 	2.82	60.47	240	6,894
LIC MF Children's Gift fund	Investment Objective: The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities. However	<ul style="list-style-type: none"> • Equity & Equity related instruments - 65% - 90% - High • Debt / Money Market - 10%-35% - Low to Medium • Units issued by REITs and InvIT - 0%-10% - Medium to High 	0.70	9.67	118	3,793

	there can be no assurance that the investment objective of the scheme will be achieved.					
LIC MF Banking & Financial Services Fund	Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that in invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> Equity and Equity related securities of Banking and Financial Services Companies - 80% - 100% - High Debt & Money market instruments. - 0%-20% - Low to Medium 	5.35	36.78	1,106	7,248
LIC MF ULIS	Investment Objective: The investment Objective of the LIC MF Unit Linked Insurance Scheme (LIC MF ULIS) is to generate long-term capital appreciation through growth in NAV and reinvestment of income distributed on units of the scheme. The scheme offers Tax rebate on investment u/s 80C of Income Tax Act as well as a life cover and a free accident insurance cover.	<ul style="list-style-type: none"> Equity & Equity related instruments- 65% - 80% - Medium to High Debt & Money Mkt – 20% - 35% - Low to Medium 	6.70	240.75	711	21,562
LIC MF G-Sec Long Term ETF	Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by Nifty 8-10 yr G-Sec, subject to tracking errors. However there is no assurance that the investment objective of the scheme will be achieved.	<ul style="list-style-type: none"> Securities comprising of underlying benchmark Index – 95% - 100% - Low Other Debt and Money market instruments – 0% - 5%- Low 	NA	90.33	NA	1,206
LIC MF Large & Midcap Fund	Investment Objective: To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of large cap and midcap companies.	<ul style="list-style-type: none"> Equity & Equity related instruments of large cap companies, Mid Cap Companies – 70%-100% - High Debt & Money market instruments. (including investments in securitized debt) – 0%-30% - Low to Medium 	109.03	478.34	5,865	66,756
LIC MF ETF Nifty 50	Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 50 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme	<ul style="list-style-type: none"> Securities covered by the Nifty 50 – 95% - 100% - Medium to High Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0% - 5% - Low 	NA	439.67	NA	690

	will be achieved.					
LIC MF ETF Sensex	Investment Objective: The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the S&P BSE SENSEX by holding S&P BSE SENSEX stocks in same proportion, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.	<ul style="list-style-type: none"> Securities covered by the S & P BSE Sensex – 95% - 100%- Medium to High Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0% - 5% - Low 	NA	345.69	NA	195
LIC MF ETF Nifty 100	Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 100 INDEX, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.	<ul style="list-style-type: none"> Securities covered by the Nifty 100 – 95% - 100% - Medium to High Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)- 0% - 5% - Low 	NA	270.75	NA	573
LIC MF Arbitrage Fund	Investment Objective: The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment of the equity market along with investments in debt securities & money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	<ul style="list-style-type: none"> Equities and equity related instrument, Derivatives including index futures, stock futures, index options & stock options, etc. – 65% - 100% - High Debt and Money market instruments (including investments in securitized debt) - 0% - 35% - Low to Medium 	17.15	46.77	203	677
LIC MF Short Term Debt Fund	Investment Objective: The primary investment objective of the scheme is to generate returns commensurate with risk from a portfolio constituted of Debt securities and/or Money Market instruments. However, there can be no assurance that the investment objective of the scheme will be achieved.	<ul style="list-style-type: none"> Debt & Money Market Securities – 0% - 100% - Low to Medium 	32.47	214.14	326	2,976

LIC MF Overnight Fund	<p>The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity/residual maturity of 1 business day.</p> <p>However, there can be no assurance that the investment objective of the scheme will be achieved. The Scheme(s) does not assure or guarantee any returns.</p>	<ul style="list-style-type: none"> Overnight securities or debt instruments maturing on or before the next business day – 0% - 100% - Low 	100.13	32.14	91	165
LIC MF Ultra Short Term Fund	<p>The investment objective of the scheme is to generate returns through investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.</p>	<ul style="list-style-type: none"> Debt & Money Market Instruments (including Triparty Repo) – 0% - 100% - Low to Medium 	15.47	12.71	224	195

COMMON APPLICATION FORM



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.

KEY PARTNER / ARN HOLDER INFORMATION

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

Application No.

ARN* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIIN)	Time Stamp No.

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

#By mentioning RIA code (Registered Investment Adviser), I/we authorize you to share the investment Adviser details of my/our transactions in the scheme(s) of LIC Mutual Fund.

By mentioning PMRN code (Portfolio Manager's Registration Number), I/we authorize you to share with the SEBI-Registered Portfolio Manager the details of my/our transactions in the scheme(s) of LIC Mutual Fund.

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> 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. (₹ 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)
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In case the purchase/ subscription amount is ₹ 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.

01. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 14.)

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

02. 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.)

First Applicant's Name/Minor Name	FIRST	MIDDLE	LAST	KYC
PAN <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
CKYC No. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Date of Birth (mandatory)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Second Applicant's Name	FIRST	MIDDLE	LAST	KYC
PAN <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
CKYC No. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Date of Birth (mandatory)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Third Applicant's Name	FIRST	MIDDLE	LAST	KYC
PAN <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
CKYC No. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Date of Birth (mandatory)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

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	KYC
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
PAN <input type="text"/>	CKYC No. <input type="text"/>	Date of Birth (mandatory)	<input type="text"/>

Relationship with minor Please (✓) Father Mother Court Appointed Legal Guardian

03. TAX STATUS (Please tick ✓)

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> FII	<input type="checkbox"/> NRI-NRO	<input type="checkbox"/> HUF	<input type="checkbox"/> Club/Society	<input type="checkbox"/> PIO	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Minor	<input type="checkbox"/> Government Body	<input type="checkbox"/> Bank
<input type="checkbox"/> Trust	<input type="checkbox"/> FI	<input type="checkbox"/> NRI-NRE	<input type="checkbox"/> FPI	<input type="checkbox"/> Company	<input type="checkbox"/> QFI	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Others	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> LLP

04. KYC Details (Mandatory) Occupation Please tick (✓)

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

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT/ GUARDIAN (in case of minor)	<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
	Net worth (Mandatory for Non-Individual ₹ as on <input type="text"/> (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

I am Politically Exposed Person
(Also applicable for authorized signatories/Promoters/
Karta/Trustee/Whole time Directors) please mention)

I am Related to Politically Exposed Person

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

Yes	No
Yes	No
Yes	No
Yes	No

INSTRUCTIONS

- Please read Key Information Memorandum, terms of the Scheme Information Documents) of the respective Scheme(s) and Statement of Additional Information carefully before filing 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/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 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.
- 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".
- Investments through distributors**

 - As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). 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
 - There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.
 - Employee Unique Identification Number (EUN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUN obtained by him/her from AMFI in the Application Form. EUN, particularly in advisory transactions, would assist in addressing any instance of miscalling 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 EUN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment the EUN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.
 - 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, EUN 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.
- Transaction Charges**

 - In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time LIC MF Asset Management 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).
 - The Distributor may opt to receive transaction charges based on the type of product,
 - Transaction Charge of ₹ 150 (for a first time investor across mutual funds) or ₹ 100 (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 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 ₹ 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.
- Existing Unit holder information**

Investors already having an account in any of LIC 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. Unitholder'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.
- Unit holder Information**

 - 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/FII/OCI/QFI/FPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.
 - 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 Mutual Fund in writing.
 - 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.
 - 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, then LIC Mutual Fund Asset Management 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 the 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
- 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 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, ICSE, 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.
- Bank Details***

 - 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 filing in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licmf.com
 - 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.
- 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.
- NRIs, FIIs, OCIs:**

 - Repatriation Basis**
 - 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.
 - 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 FII with a designated branch of an authorised dealer.
 - Non-repatriation Basis**
 - 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 FII with designated branch of an authorised dealer.
- 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'.
- 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.

 - Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:
 - Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment). 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.
 - Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
 - Custodian on behalf of a Foreign Institutional Investor (FII) or a clientThe above mentioned exception cases will be processed after carrying out necessary checks & verification of documents attached along with the purchase transaction slip/application form, as stated below:
 - 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
 - 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-
 - Verifying the source of funds to ensure that funds have come from the drawer's account only.
 - In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, bank transfer, net banking etc. Following additional checks shall be carried out.
 - 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 ₹ 50,000/- or more. Such pre-funded instrument issued against cash payment of less than ₹ 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.
 - If payment is made by RTGS, NEFT, 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

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

in case the payment is received in an account not belonging to the first unitholder 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.licmf.com or LIC Mutual Fund branch offices.

c. 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.

d. 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 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:

- i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- ii) 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 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.licmf.com.

iii) 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.

iv. Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, 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.

v. 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 ₹ 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 Mutual Fund/LIC MF 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 Mutual Fund / LIC MF 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/mobile number in the application form or any subsequent communication in any of the folio belonging to the investors], LIC MF Asset Management reserves the right to use Electronic Mail (email/mobile number 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 LIC MF Investor Service Centre/ Registrar & Transfer Agent In case of specific request received from the investors], LIC MF 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/mobile number. The Mutual Fund / Registrars are not responsible for email mobile number 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 mobile number. 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.

The investor(s) email address and mobile number should be provided in the application form for speed and ease of communication in a convenient and cost-effective manner and to help prevent fraudulent transactions.

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

a. **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.licmf.com

b. National Electronic Funds Transfer (NEFT)/RTGS

i) The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' Real Time Gross Settlement (RTGS) 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 / RTGS System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

ii) 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 / RTGS System will be discontinued by LIC Mutual Fund / LIC MF Asset Management 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

iii) For more details on NEFT / RTGS or for frequently asked questions [FAQs] on NEFT/RTGS, Unit holders are advised to visit the RBI website www.rbi.org.in.

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

LIC MF Asset Management Limited / LIC Mutual Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via NEFT/RTGS 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)

13. Dematerialization

a. Investors have an option to hold the Units in dematerialized form. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

b. 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.

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

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

14. Signatures

a. 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 Karta should sign the Application Form on behalf of the HUF.

b. 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.

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

15. Nomination

a. Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of LIC 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.

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

c. Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the Scheme Information Document

d. 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.

e. 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.

f. 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".

g. 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 unitholder. 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 15.8. 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.

h. 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.

i. 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.

j. 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).

k. 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.

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

16. Permanent Account Number

a. 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 etc PAN card copy is not required separately if KYC acknowledgement letter is made available. LIC 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.

b. 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 ₹ 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 ₹ 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 ₹ 50,000, such an application will be rejected. Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of ₹ 50,000. Investors may switch their investments to other Schemes.

However, if the amount per switch transaction is ₹ 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.

17. 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 MF Asset Management Limited (LIC MF AMC) / LIC 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 Mutual Fund, LIC MF AMC, LIC MF Trustee Private Limited ("LIC MF 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.

18. Know Your Customer (KYC) Compliance

a. 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.licmf.com. Existing KYC compliant investors of LIC 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 Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

b. 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.licmf.com".

- LIC Mutual Fund / LIC MF Asset Management Limited reserves the right to change/modify the terms and conditions. For the updated terms and conditions, contact the nearest branch offices or visit our website www.licmf.com.

19. Go Green Initiative in Mutual Funds:

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through a digital platform as a green initiative measure.

- In line with the above initiative, LIC Mutual Fund has adopted the 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.licmf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports /Abridged Summary will be sent via email.

- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

SIP REGISTRATION CUM MANDATE FORM (NACH/DIRECT DEBIT/PDC)



New Investors subscribing to the scheme through SIP must complete this form compulsorily alongwith Common Application Form

Existing Investors mention your folio number in point no 1.

Application should be submitted atleast 30 days before the 1st debit

ARN* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIIN)	Time Stamp No.

#By mentioning RIA code (Registered Investment Adviser), I/we authorize you to share the investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.
By mentioning PMRN code (Portfolio Manager's Registration Number), I/we authorize you to share with the SEBI-Registered Portfolio Manager the details of my/our transactions in the scheme(s) of LIC Mutual Fund.
Declaration for "execution-only" transaction (only where EUIIN box is left blank). * 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.

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
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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

In case the subscription amount is ₹ 10,000/- or more and if your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than 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.

01. INVESTOR NAME AND DETAILS

Folio No. Existing unit holders: Please mention your Folio Number. New applicants: Please mention Common Application No.

First Applicant's Name/Minor Name FIRST MIDDLE LAST KYC

02. SIP DETAILS (Please ✓ any one)

For multiple Schemes please use the " Multiple SIP Common Application Form".

SIP with first Cheque SIP without Cheque SIP through Post Dated Cheque

Scheme Name / Plan / Option	SIP Installment Amount (₹)	SIP Date (Please ✓ one)	Frequency (Please ✓ one)	Enrollment Period (Please ✓ one)		LIC MF STEP - UP Facility (Optional)		
				Start Date	End Date	Amount	Frequency	Upto Date
		<input type="text"/> DD (Any date from 1 st to 28 th of a given month) <input type="checkbox"/> 15 th LIC MF ULIS	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	From <input type="text"/> MMYYYY	End Date <input type="checkbox"/> Perpetual (Default) or (Specify Date) <input type="text"/> MMYYYY	₹ <input type="text"/> (Multiples of ₹ 1 thereafter)* Please refer Instruction No. <input type="text"/> ix (d)	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<input type="text"/> MMYYYY (Mention End Date) (Default is SIP End Date)

UMRN If you are an existing SIP investor and wish enroll another SIP with the same bank. Please mention the UMRN No. (Please check the maximum amount given earlier)

03. SIP THROUGH POST DATED CHEQUES

No. of cheques enclosed including first cheque Drawn on Bank and Branch

Account type Cheque No. should be in continuous series From To

04. DECLARATION & SIGNATURE/S

I/We hereby declare that the particulars given in this mandate form are correct and express my willingness to make payments towards investment in the schemes of LIC Mutual Fund. I/We are aware that LIC Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit/NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform LIC Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). 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. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addenda issued from time to time of the respective Scheme(s) of LIC Mutual Fund. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

<input checked="" type="checkbox"/> Date : <input type="text"/> Place : <input type="text"/> SIGN HERE First/Sole Applicant/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
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ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)



SIP through Auto Debit (NACH / PDC)

Folio No./Application No. Received from: Mr./ Ms. /M/s

Date SIP Mandate Form NACH/PDC/Auto Debit Form

TERMS & CONDITIONS

- (i) SIP Enrolment Form should be completed in English and in Block Letters only. Please tick in the appropriate box ✓), where boxes have been provided. Enrolment Form complete in all respect should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
- Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addendum, if any, of the respective schemes carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
 - PAN is a mandatory requirement for all investors for investing in the mutual fund, except for Micro Investments and investors from Sikkim. Micro Investments exemption will be applicable only to investments by individuals [including NRIs but excluding Persons of Indian Origin (PIOs)], minors, sole proprietary firms and to investments made by joint holders. KYC Compliance is mandatory for all investors, irrespective of the amount of investment.
 - A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding 50,000 or where there are deficiencies in supporting documents.
- (ii) **SIP Registration**
- Existing unit holders need not fill in the common investment application form. New applicants need to compulsorily fill in all sections in the Common Application Form in addition to this SIP form except LIC MF Unit Linked Insurance Scheme.
 - Please furnish the existing folio number or application number in case of new investor in SIP mandate form.
 - Investors are required to submit SIP request at least 30 days prior to the date of first debit through NACH/Direct debit.
 - Minimum SIP registration period should be for one year.
 - SIP start date shall not be beyond 60 days for monthly SIP and for Quarterly SIP 90 from the date of submission of SIP application.
 - Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates.
 - Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme. In case of LIC MF Unit Linked Insurance Scheme SIP date is 15th of every month only.
 - Each of the installments under each SIP (excluding the initial cheque) should be of the same date and amount.
 - Existing investors can start SIP without cheque however the copy of the canceled cheque is mandatory.
 - In case the unitholder has not indicated SIP preferences completely in the form or in case of any discrepancy, the default SIP frequency would be 'Monthly' and the default SIP date would be '10th'. In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the default 'End Period' will be December 2099. However, SIPs will be registered in a 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. The facility will automatically stand terminated upon the Unitholder attaining 18 years of age.
 - The enrolment period i.e. Start and End Month/ Year specified for the SIP should be less than or equal to the enrolment period mentioned in the Mandate. If the initial cheque given from different bank from the bank details mentioned in SIP mandate then it is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) in SIP Mandate.
 - Daily Frequency for an amount of ₹ 300/- .
- (iii) **New Fund Offer**
- Investors may submit the mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such case the mandate shall commence on the dates stipulated by the Investor after a gap of at least 20 days from the date of re-opening of the Scheme for purchase and redemption of units. For e.g. If the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest Installment date can be only on 7th January of the following year.
 - In case SIP/ Micro 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 on our website: www.licmf.com along with the SIP Enrolment Form.
 - In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure. (Please refer SID of respective scheme)
- (IV) **SIP through Post dated Cheques- (Only CTS-2010 compliant cheques)**
- All installment cheques excluding initial investment cheque under MSIP & QSIP should be of uniform amount and date. Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested. Returned Cheques, if any, may not be presented again.
- (V) **SIP Transactions related**
- The SIP enrollment will be discontinued in cases where three consecutive installments are not honored or the Bank Account [for NACH (Debit clearing)/ Direct Debit etc.]
 - In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed. (Please read SID/KIM of respective scheme).
- Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to ₹ 2 lakh or more. In case the date falls on a Non- Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of LIC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
- The Unit holder(s) agree that the Fund/AMC/ RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the unitholders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
- a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s) bank branch;
 - b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s) bank branch, with or without any reason assigned by the unit holder(s) bank;
 - c. Non registration of the debit mandate by the unit holder(s) bank and branch.
 - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
 - g. AMC / RTA will not be responsible for the charges levied by his banker for registering / processing any transaction.
- (VI) **Discontinuation of SIP**
- Investors can discontinue his SIP at any time by sending a cancelation of mandate to any Official Point of Acceptance or to the registrar Karvy. Notice of such discontinuance should be received at least 20 days prior to the due date of the next installment / debit.
- (VII) **Change of Bank mandate**
- Investor can change his bank mandate by sending the mandate with option selected as "Create Mandate" Request for change in bank account submitted at least 30 days before the next SIP Auto Debit.
- (VIII) **STEP-UP Facility**
- a. STEP-UP facility offers frequency at half yearly and yearly intervals. In case the STEP-UP frequency is not specified, it will be considered as yearly frequency.
 - b. Under this facility the Investor can increase the SIP installment at pre-defined intervals by a fixed amount.
 - c. This facility is available for individual investors only.
 - d. Minimum STEP-UP amount would be ₹ 500/- and in multiples of ₹ 1/- thereafter for all the schemes of the Fund that offer SIP facility except LIC MF Tax Plan where in minimum STEP-UP amount would be ₹ 500/- and in multiples of ₹ 500 thereafter.
 - e. In case the investor does not specify STEP-UP amount, ₹ 500/- will be considered as the STEP-UP amount and the request will be processed accordingly.
 - f. STEP-UP facility would be available to all new SIP enrolments.
 - g. Existing investors registered for SIP through NACH/ECS/Direct Debit facility and intending to avail STEP-UP facility will be required to cancel the existing SIP and enroll a fresh SIP with STEP-UP details.
 - h. It would be mandatory for investor to mention in 'SIP cum Registration Mandate' the period (month - year) upto which he wishes to avail STEP-UP facility.

Debit Mandate Form NACH / DIRECT DEBIT



CREATE **UMRN** **Date**

MODIFY **Sponsor Bank Code** **Utility Code**

CANCEL **I/We, hereby authorize** **To debit (Please ✓)**

Bank A/C Number

with Bank **IFSC** **MICR**

an amount of Rupees ₹

FREQUENCY Monthly Quarterly Half Yearly Yearly As & when presented **DEBIT TYPE** Fixed Amount Maximum Amount

Reference 1 **Phone No.**

Reference 2 **Email ID**

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

PERIOD

From **Signature Primary Account holder** _____

To **Signature Primary Account holder** _____

Or **Until cancelled** **Signature Primary Account holder** _____

1. 2. 3.

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

Debit Mandate Form NACH / DIRECT DEBIT



CREATE **UMRN** **Date**

MODIFY **Sponsor Bank Code** **Utility Code**

CANCEL **I/We, hereby authorize** **To debit (Please ✓)**

Bank A/C Number

with Bank **IFSC** **MICR**

an amount of Rupees ₹

FREQUENCY Monthly Quarterly Half Yearly Yearly As & when presented **DEBIT TYPE** Fixed Amount Maximum Amount

Reference 1 **Phone No.**

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

PERIOD

From **Signature Primary Account holder** _____

To **Signature Primary Account holder** _____

Or **Until cancelled** **Signature Primary Account holder** _____

1. 2. 3.

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

General Instruction for filling up NACH Mandate.

Mandatory fields for filling NACH mandate. In case any of these fields are not filled, mandate will be rejected.

- Account Type
- Bank A/c. number
- Bank Name
- IFSC code or MICR code (As per the Cheque / Pass book)
- Amount in Words (Maximum amount)
- Amount in Figures (Maximum amount)
- Period Start Date and End Date or until cancelled
- Account Holder Signature
- Account Holder Name as per Bank Record.
- Do not write any extra details on the mandate.
- Investor can change his bank mandate by sending the new mandate with option selected and 'modify mandate'.
- Please attach a copy of canceled cheque along with mandate.
- AMC do not charge investor for enrolling SIP however Bank may levy charges to investor's bank account for NACH registration

General Instruction for filling up NACH Mandate.

Mandatory fields for filling NACH mandate. In case any of these fields are not filled, mandate will be rejected.

- Account Type
- Bank A/c. number
- Bank Name
- IFSC code or MICR code (As per the Cheque / Pass book)
- Amount in Words (Maximum amount)
- Amount in Figures (Maximum amount)
- Period Start Date and End Date or until cancelled
- Account Holder Signature
- Account Holder Name as per Bank Record.
- Do not write any extra details on the mandate.
- Investor can change his bank mandate by sending the new mandate with option selected and 'modify mandate'.
- Please attach a copy of canceled cheque along with mandate.
- AMC do not charge investor for enrolling SIP however Bank may levy charges to investor's bank account for NACH registration



SIP Pause Form

Date: DD / MM / YYYY

To
LIC Mutual Fund

Dear Sir,

I/We, have a SIP registered for ₹ _____ in Folio No. _____ (Mandatory)

Scheme _____ (Mandatory) Plan _____ (Mandatory) Option _____ (Mandatory)

for SIP Cycle Date _____ (Mandatory) with Monthly frequency.

SIP Debit Bank Name: _____ (Mandatory) Bank Account No. _____ (Mandatory)

Electronic Debit (ECS)

NACH

I/We wish to Pause the above SIP for _____ installments.

SIGN HERE	First / Sole Applicant / Guardian Authorised Signatory	Second Applicant Authorised Signatory	Third Applicant Authorised Signatory
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Instructions and Terms & Conditions

- Under this facility, Investor can have an option to discontinue his SIP temporarily for specific number of instalments. i.e. Minimum 1 instalment and Maximum 6 instalment. SIP would restart upon completion of the period specified by Investor.
- Investor can request for pause only after 6 SIP instalments are processed. Investor can opt for pause facility only from 7th instalment onwards.
- Investor can opt for pause facility only twice during the tenure of particular SIP.
- Under this facility, SIP can be discontinued for minimum 1 instalment and up to a maximum of 6 instalments.
- If the SIP pause period is coinciding with the Step-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Step-up amount. For e.g. SIP instalment amount prior to Pause period is ₹ 5000 and Step-up amount is ₹ 1000. If he pause period is completed after date of Step-up, then the SIP instalment amount post completion of pause period shall be ₹ 6000.
- SIP Pause is not eligible for LIC MF Unit Linked Insurance Scheme and SIP registered through Standing Instructions at the bank's end.
- Pause facility shall be available only for SIP registered under monthly frequency.
- The minimum gap between the pause request and next SIP instalment date should be at least 10 days (excluding the request date and the next SIP instalment date).
- Pause facility shall get activated from immediate next eligible instalment from the date of receipt of SIP Pause request.
- Investors can request for pause request for SIP amount ₹500 and above in LIC MF Tax Plan and for SIP amount ₹1000 and above under other schemes.
- Request for SIP Pause shall be processed only through pre-printed SIP Pause form.



ACKNOWLEDGMENT SLIP (To be filled by the investor)

Received from Mr./Mrs./Ms. _____ an application for

SIP Pause for ₹ _____ in Folio No. _____ Scheme _____

for SIP Cycle Date _____ with monthly frequency for _____ no of installments.

Signature, Date & Stamp
Of receiving office

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TERMS & CONDITIONS / INSTRUCTIONS FOR STP

- One STP Enrolment Form can be filled for one Scheme/Plan/Option only.
- Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of LIC Mutual Fund, brokers/distributors and also displayed at the LIC Mutual Fund website i.e. www.licmf.com
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number.
- STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.
- STP offers unit holders the following two Plans: (i) Fixed Systematic Transfer Plan (FSTP) (ii) Capital Appreciation Systematic Transfer Plan (CASTP)
- FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.
- Under weekly STP: Friday shall be treated as Default day of transfer.
- Under the FSTP:** unit holders will be eligible to transfer a fixed amount on daily weekly, monthly, quarterly intervals.
 - For daily STP - minimum STP amount should be ₹ 100 and minimum 50 instalment should be there.
 - For weekly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 20 instalments).
 - For monthly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 12 instalments).
 - For Quarterly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 4 instalments).
- Under CASTP:** unit holders will be eligible to transfer the entire capital appreciation amount (minimum ₹ 500) by way of capital appreciation on 15th of each month or quarter. Minimum no of instalment in both the mode should be 6
- Registration of STP:** Registration can happen in 10 calendar days.
- Ceasing of STP:** STP will be ceased after 3 consecutive unsuccessful transactions.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP.
- There will be no maximum duration for STP enrolment. However, STPs will be registered in a 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. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- In respect of STP enrolments made in listed Scheme(s), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the STP. For Scheme load structure, please refer to Key Information Memorandum or contact the nearest POA(s) Centre of LIC Mutual Fund.
- LIC Mutual Fund / LIC Asset Management Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest branch offices or visit our website www.licmf.com
- Schemes available for STP are given below. The below list is subject to change from time to time. Please contact the nearest branch office of LIC Mutual Fund.

Scheme available for Weekly, Monthly, Quarterly, Daily STP		
Scheme Name	Transferor Scheme	Transferee Scheme
LIC MF Equity Hybrid Fund	✓	✓
LIC MF Banking and Financial Services	✓	✓
LIC MF Bond Fund	✓	✓
LIC MF Children's Gift Fund	✓	✓
LIC MF Multicap Fund	✓	✓
LIC MF Government Securities Fund	✓	✓
LIC MF Index Fund-NIFTY	✓	✓
LIC MF Index Fund-Sensex	✓	✓
LIC MF Infrastructure Fund	✓	✓
LIC MF Liquid Fund	✓	✓
LIC MF Large & Midcap	✓	✓
LIC MF Savings Fund	✓	✓
LIC MF Banking & PSU Debt Fund	✓	✓
LIC MF Debt Hybrid Fund	✓	✓
LIC MF Large Cap Fund	✓	✓
LIC MF ULIS	x	✓
LIC MF Tax Plan	x	✓
LIC MF Overnight Fund	✓	✓
LIC MF Arbitrage Fund	✓	✓
LIC MF Short Term Debt Fund	✓	✓

SYSTEMATIC WITHDRAWAL PLAN (SWP)



Date

ARN* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIIN)	Time Stamp No.

#By mentioning RIA code (Registered Investment Adviser), I/we authorize you to share the investment Adviser details of my/our transactions in the scheme(s) of LIC Mutual Fund.
By mentioning PMRN code (Portfolio Manager's Registration Number), I/we authorize you to share with the SEBI-Registered Portfolio Manager the details of my/our transactions in the scheme(s) of LIC Mutual Fund.

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

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant	<input checked="" type="checkbox"/> SIGN HERE Power of Attorney Holder
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01. INVESTOR NAME AND DETAILS

Name of 1st Applicant FIRST MIDDLE LAST

Folio No./Application No. PAN

Enclosed PAN Proof KYC Acknowledgment Letter CKYC No.

E-mail ID (EMAIL Id to be written in BLOCK letters)

02. SWP DETAILS* (To be submitted atleast 15 days before 1st due date. Please (✓) the appropriate option)

Scheme Name

Plan Regular Direct Option Growth Dividend Reinvestment

Withdrawal Period From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Withdrawal Frequency	SWP Dates
<input type="checkbox"/> Fixed Amount (₹) in figures In words in words	<input type="checkbox"/> Monthly (minimum 6) <input type="checkbox"/> Quarterly (minimum 4)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Any date from 1 st to 28 th of a given month) #Default Date
<input type="checkbox"/> Capital Appreciation (AWOCA)	<input type="checkbox"/> Monthly (minimum 6) <input type="checkbox"/> Quarterly (minimum 4)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Any date from 1 st to 28 th of a given month) #Default Date

*In the event that such a day is a holiday, the withdrawal would be affected on the next business day. # Default date is 10th of given month.

03. DECLARATION & SIGNATURE/S

Having read and understood the content of the SID / SAI of the scheme, I/we hereby apply for units of the scheme. I have read and understood the terms, conditions, details, rules and regulations governing of scheme. I/We hereby declare that the amount invested in the scheme is through legitimate source only and does not involve designed for the purpose of contravention of any Act, rules, Regulations, Notifications or Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/we have 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 belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Mutual Fund, (I/we hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.) The ARN holder has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds amongst which the Scheme is being recommended to me/ us.

I / We hereby provide my / our consent in accordance with Aadhaar Act, 2016 and regulations made there under, for (i) collecting, storing and usage (ii) validating / authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made there under) and PMLA. I / We hereby provide my /our consent for sharing / disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my / our folios with my / our PAN.

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant	<input checked="" type="checkbox"/> SIGN HERE Power of Attorney Holder
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To be signed by All Applicants if mode of operation is "Joint"

TERMS & CONDITIONS

1. The SWP enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box, where boxes have been provided. The SWP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
2. One SWP Enrolment Form can be filled for one Scheme/Plan/ Option only
3. This facility enables unitholders to withdraw a fixed sum (subject to tax deduction at source, if applicable) from the unit holder's account through a one-time request.
4. This facility is allowed for Growth Plan as well as Dividend reinvestment plan of Dividend option.
5. The SWP date will be any date between 1st to 28th of every month (in case it falls on a non-business day, the transaction will be effected on the next business day of the Scheme). Investor can choose any date between these dates.
6. The SWP frequency will be monthly and quarterly.
7. The minimum SWP instalment size is INR 500, with an option for monthly and quarterly. In case the SWP frequency is not specified, the default frequency will be monthly.
8. Registration can happen in 7 working days and maximum 30 days before the first withdrawal date.
9. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of LIC Mutual Fund, brokers/distributors and also displayed at the LIC Mutual Fund website i.e. www.licmf.com
11. The SWP Facility is available only for units held / to be held in Non - demat Mode.
12. In respect of amount withdrawn under SWP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units shall be levied.
13. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWP.
14. The Unit holder should submit the duly filled in SWP Enrolment Form at least 10 days & maximum 30 days before the first withdrawal date.
15. The amount withdrawn under SWP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWP withdrawal date and such Units will be subtracted from the Unit balance of the Unit holders. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be considered for this purpose.
18. SWP facility may be terminated on receipt of a written notice from the Unit holder. Notice of such discontinuation should be received at least 10 days prior to the due date of the next withdrawal. SWP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unit holder. OR after 3 consecutive unsuccessful transactions.
19. Any Day SWP is applicable for LIC MF Tax Plan & LIC MF Children's Gift Fund post their lock-in period of 3 Years and 5 Years respectively.
20. SWP is not applicable for LIC MF Unit Linked Insurance Scheme and ETF's.
21. SWP facility is currently available in all growth and dividend reinvestment options.

All other terms and conditions of schemes will remain unchanged.

DIVIDEND TRANSFER PLAN



(Please refer Product labeling available on cover page of the KIM and terms and conditions overleaf)

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
Please tick in the appropriate box wherever applicable and strike off the section(s) not in use.

Enrolment Form No. _____

ARN* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIIN)	Time Stamp No.

#By mentioning RIA code (Registered Investment Adviser), I/we authorize you to share the investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.
By mentioning PMRN code (Portfolio Manager's Registration Number), I/we authorize you to share with the SEBI-Registered Portfolio Manager the details of my/our transactions in the scheme(s) of LIC Mutual Fund.

Date

D	D	M	M	Y	Y	Y	Y
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Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors by the ARN Holder
EUIIN Declaration (only where EUIIN box is left blank) (Refer Item No. 16)

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

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
---	--	---

I/We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms & conditions mentioned overleaf of Dividend Transfer Plan and of the relevant Scheme(s) and hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) (New Registration).

Please fill up items appearing under (A) and (B) below. Please (P) any one only

I / We hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). (New Registration). I / We hereby agree that if the dividend in the Source Scheme is less than Rs. 500/- the dividend will be automatically reinvested in the Source Scheme.

I / We hereby apply for cancellation of Enrolment of DTP under the following Scheme(s) / Plan(s) / Option(s). (Cancellation). Please fill up items appearing under (A) [except PAN details] and (C) below.

01. INVESTOR NAME AND DETAILS										
Name of the Applicant		KYC is mandatory# (Please ✓)								
Name of First/Sole Applicant	PAN# OR PEKRN# <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>									Proof Attached <input type="checkbox"/>
Name of Guardian in case First/Sole Applicant is a minor	PAN# OR PEKRN# <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>									Proof Attached <input type="checkbox"/>
Name of Second Applicant	PAN# OR PEKRN# <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>									Proof Attached <input type="checkbox"/>
Name of Third Applicant	PAN# OR PEKRN# <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>									Proof Attached <input type="checkbox"/>

Please attach proof. If PAN / PEKRN / KYC is already validated, please don't attach any proof. Refer Item No. 14 and 15.

02. PARTICULARS (If your investment is to or from Direct Plan of the Scheme(s), please mention so clearly.)

Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)	<table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>										
Name of 'Source' Scheme/Plan/Option	Scheme	Plan	Option								
Name of 'Target' Scheme/Plan/Option	Scheme	Plan	Option								

03. CANCELLATION OF DTP

Folio No. of 'Source' Scheme/ Plan/Option			
Name of 'Source' Scheme/Plan/Option	Scheme	Plan	Option

Dividend Payment Details (Refer Item No. 13 overleaf) Dividend Payout Dividend Re-investment

In case of insufficient space, please fill up separate Enrolment Forms

I / We hereby provide my / our consent in accordance with Aadhaar Act, 2016 and regulations made there under, for (i) collecting, storing and usage (ii) validating / authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made there under) and PMLA. I / We hereby provide my / our consent for sharing / disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my / our folios with my / our PAN.

Date :	<input checked="" type="checkbox"/> SIGN HERE First/Sole Unit Holder/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Unit Holder	<input checked="" type="checkbox"/> SIGN HERE Third Unit Holder
Place :			

Please note: Signature(s) should be as it appears on the Application Form and in the same order.
(In case the mode of holding is joint, all Unit holders are required to sign)

ACKNOWLEDGMENT SLIP	Enrolment Form No. / Folio No. _____ (TO BE FILLED IN BY THE INVESTOR)	LIC MUTUAL FUND						
	Received from Mr/Mrs/M/s. 'DTP' application for transfer of Units; of Dividend; from Scheme / Plan / Options	ISC Signature, Stamp & Date 						
	to Scheme / Plan / Option Date <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>		D	D	M	M	Y	Y
D	D	M	M	Y	Y	Y	Y	

Please Note: All purchases are subject to realisation of Cheque / Demand Draft / Payment Instrument.

Corporate Office:
Industrial Assurance Building, 4th Floor, Opp. Churchgate Station, Mumbai - 400020.
Tel.: 022-66016000 | Fax: 022-66016191 | Email ID: service@licmf.com
Website: www.licmf.com | Toll Free: 1800-258-5678

Register & Transfer Agents:
KFin Technologies Private Limited, Karvy Selenium Tower B, Plot Nos. 31 & 32 | Financial District
Nanakramguda | Serilingampally Mandal | Hyderabad - 500032 .
Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: licmf.customer@kfintech.com
Website: www.kfintech.com

TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN

1. Dividend Transfer Plan (DTP) is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as "Source Scheme(s)"] of LIC Mutual Fund can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as "Target Scheme(s)"] of LIC Mutual Fund. The DTP Facility is available only for units held / to be held in Non - demat Mode in the source and the target Scheme.
2. DTP facility is available to unit holder(s) only under the Dividend Plan / Option of the Source Scheme(s). However, the DTP facility will not be available to unit holder(s) under the Daily Dividend Option in the Source Scheme(s). Unit holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme.
3. The enrolment for DTP facility should be for all units under the respective Dividend Plan / Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout / Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.
4. The enrolment to avail of DTP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.
5. Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of ₹ 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 9 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.

For example: If the Dividend Record Date of the Source Scheme is December 21 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is December 24 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of December 24 (Monday).

6. The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Scheme Information Document will not be applicable under DTP. e.g. the minimum application amount for new investors in LIC MF Multicap Fund - Growth Plan is ₹ 5,000/-. However in case of DTP, an Unit Holder can avail of the facility irrespective of the amount of dividend (subject to a minimum of ₹ 500/-).
7. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is ₹ 500/- (Rupees Five Hundred Only). If the dividend in the Source Scheme is less than ₹ 500/- the dividend will be automatically reinvested in the Source Scheme.
8. **Load Structure (Target Scheme):** The dividend amount to be invested under the DTP from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV, subject to payment of Entry/Exit Load: For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of LIC Mutual Fund or visit our website www.licmf.com
9. Unitholders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.licmf.com. The DTP Enrolment Form should be completed in English in Block Letters only. Please tick (3) in the appropriate box (""), where boxes have been provided. The DTP Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
10. The request for enrolment for DTP must be submitted at least 10 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 10 days.
11. Unitholder(s) are advised to read the Scheme Information Documents of Target Scheme(s) carefully before investing. The Scheme Information Documents / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of LIC Mutual Fund, brokers / distributors and also displayed on the LIC Mutual Fund website i.e. - www.licmf.com
12. Unit holders will have the right to discontinue the DTP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the Dividend Record Date. On receipt of such request, the DTP facility will be terminated. At the time of discontinuation of DTP facility, the Unit holders should indicate their choice of option i.e. dividend reinvestment or dividend payout. In the event the Unitholder does not indicate his choice of dividend option, the dividend, if any, will be reinvested (compulsory payout if dividend reinvestment option is not available) in the Source Scheme. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.
13. **Permanent Account Number (PAN):** 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) {Except as mentioned below} irrespective of the amount of investment. 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 16 mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted / processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.licmf.com

PAN Exempt Investments: PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer is ₹ 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.

14. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Swing STP 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. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.licmf.com
15. **Investment through Distributors:** Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.

These requirements do not apply to Overseas Distributors.

New cadre distributors: New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes is available on www.licmf.com). They also hold an EUIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

16. LIC Mutual Fund / LIC Mutual Fund Asset Management Limited reserves the right to change/modify the terms and conditions of the DTP. For the updated terms and conditions of DTP, contact the nearest ISC or visit our website www.licmf.com.

CKYC & KRA KYC APPLICATION FORM (FOR INDIVIDUALS ONLY)



(Please fill the form in English and in BLOCK Letters)
Fields marked with "*" are mandatory

Application Type* New Update KYC No.*

KYC Type* Normal (PAN is mandatory) PAN Exempt Investors (Refer instruction K)

01. Identity Details (Please refer instruction A at the end)

PAN* Please enclose a duly attested copy of your PAN Card

Name* (same as ID proof)	FIRST	MIDDLE	LAST
Maiden Name (if any*)	FIRST	MIDDLE	LAST
Father / Spouse Name*	FIRST	MIDDLE	LAST
Mother Name*	FIRST	MIDDLE	LAST

Date of Birth* Gender* Male Female Transgender

Marital Status* Married Unmarried Other Citizenship* In-Indian Other-Country Country Code

Residential Status* Resident Individual Non Resident Indian Foreign National Person of Indian Origin

Occupation Type* S-Service Private Sector Government Sector O-Other Professional Self Employed
 Retired Housewife B-Business X-Not Categorised

Photo

02. Proof of Identity (PoI)* (for PAN exempt Investor or if PAN copy not provided) (Please refer instruction C & K at end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

A - Passport Number Passport Expiry Date

B - Voter ID Card

D - Driving Licence Driving Licence Expiry Date

E - Aadhaar Card

F - NREGA Job Card

Z - Other (any document notified by the central government) Identification Number

03. Proof of Address (PoA)*

3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address:

City / Town / Village*

District* Zip / Post Code* State / UT Code as per Indian Motor Vehicle Act. 1988

State / UT* Country* Country Code as per ISO 3166

Address Type* Residential / Business Residential Business Registered Office Unspecified

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

Proof of Address*

A - Passport Number Passport Expiry Date

B - Voter ID Card

D - Driving Licence Driving Licence Expiry Date

E - Aadhaar Card

F - NREGA Job Card

Z - Other (any document notified by the central government) Identification Number

3.2 Correspondence / Local Address Details* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Address:

City / Town / Village*

District* Zip / Post Code* State / UT Code as per Indian Motor Vehicle Act. 1988

State / UT* Country* Country Code as per ISO 3166

04. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email Id _____ (EMAIL Id to be written in BLOCK letters)

Tel No.: (Resi) (STD Code) _____ (Off) (STD Code) _____

05. FATCA / CRS Information (Tick if Applicable)

Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence* _____ Country Code of Jurisdiction of Residence _____ as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)* _____

Place / City of Birth* _____ Country of Birth* _____ Country Code _____ as per ISO 3166

Address: _____

City / Town / Village* _____

District* _____ Zip / Post Code* _____ State / UT Code _____ as per Indian Motor Vehicle Act. 1988

State / UT* _____ Country* _____ Country Code _____ as per ISO 3166

06. Details of Related Person (Optional) (Please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

Related Person Deletion of Related person KYC Number of Related Person (if available*) _____

Related Person Type* Guardian of Minor Assignee Authorized Representative

Name* FIRST MIDDLE LAST

(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [PoI] of Related Person* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

Proof of Address*

A - Passport Number _____ Passport Expiry Date DDMMYYYY

B - Voter ID Card _____

D - Driving Licence _____ Driving Licence Expiry Date DDMMYYYY

E - Aadhaar Card _____

F - NREGA Job Card _____

Z - Other (any document notified by the central government) _____ Identification Number _____

07. Remarks (if any)

08. Applicant Declaration

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications / directions issued by any governmental or statutory authority from time to time.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date DDMMYYYY Place _____



SIGN HERE

Signature / Thumb Impression of Applicant

09. Attestation / For Office Use Only

Document Received Certified Copies

KYC Verification Carried Out by (Refer Instruction I)

Date DDMMYYYY
Emp. Name: _____
Emp. Code _____
Emp. Designation: _____
Employee Signature

Institution Details

Date DDMMYYYY
Emp. Name: _____
Emp. Code _____
Emp. Designation: _____
Employee Signature

In-Person Verification (IPV) Carried Out by (Refer Instruction J)

Date DDMMYYYY
Emp. Name: _____
Emp. Code _____
Emp. Designation: _____
Employee Signature

Institution Details

Date DDMMYYYY
Emp. Name: _____
Emp. Code _____
Emp. Designation: _____
Employee Signature

Instructions/Guidelines for filling CKYC & KRA KYC Form

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (☑) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification / Guidelines on filling 'Proof of Identity [Poll] section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 2 - Others (any document notified by the central government)* is ticked.
3. Others - Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A'
3. Others includes - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

G. Clarification / Guidelines on filling 'Related Person details' section 1. Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details - Proof of Identity [Poll of Related Person] section 1. Mention identification / reference number if 2- Others (any document notified by the central government)* is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Ealkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and Mc Donald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

CKYC & KRA KYC APPLICATION FORM (FOR NON-INDIVIDUALS ONLY)

(Please fill the form in English and in BLOCK Letters)



Place for Intermediary Logo



Application No. _____

01. Identity Details (Please see guidelines overleaf)

Name of Applicant (Please write complete name as per Certificate of Incorporation / Registration; leaving one box blank between 2 words. Please do not abbreviate the Name).

FIRST

MIDDLE

LAST

Date of Incorporation

Place of Incorporation: _____

Registration No. (e.g. CIN)

Date of commencement of business

Status Please tick (✓) Private Ltd. Co. Public Ltd. Co. Body Corporate Partnership Trust / Charities / NGOs FI FII HUF AOP Bank Government Body Non-Government Organisation Defence Establishment Body of Individuals Society LLP Others _____ (Please specify)

Permanent Account Number (PAN) (MANDATORY)

Please enclose a duly attested copy of your PAN Card

02. Address Details (Please see guidelines overleaf)

Address for Correspondence: _____

City / Town / Village _____

State _____ Country _____ Post Code

Contact Details: Tel. (Off.) (ISD/STD)

Mobile Fax E-Mail Id. _____

Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

*Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Bank Account Statement Registered Lease / Sale Agreement of Office Premises Any other proof of address document (as listed overleaf) _____ (Please specify)

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

Registered Address (If different from above): _____

City / Town / Village _____

State _____ Country _____ Post Code

Contact Details: Tel. (Off.) (ISD/STD)

Mobile Fax E-Mail Id. _____

Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

*Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Bank Account Statement Registered Lease / Sale Agreement of Office Premises Any other proof of address document (as listed overleaf) _____ (Please specify)

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

03. Other Details (Please see guidelines overleaf)

Name, PAN, DIN/Aadhaar Number, residential address and photographs of Promoters/Partners/Karta/Trustees/whole time directors

(Please use the Annexure to fill in the details)

Any other information: _____

04. Applicant Declaration

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Date Place _____

SIGN HERE
Signature / Thumb Impression of Applicant

05. FOR OFFICE USE ONLY

AMC/Intermediary name OR code _____

(Originals Verified) Self Certified Document copies received Date

(Attested) True copies of documents received Place _____

SIGN HERE
Seal/Stamp of the intermediary should contain/Staff Name/ Designation/Name of the Organization/Signature

Instructions/Guidelines for filling Non-Individual CKYC & KRA KYC Form

A. Important Points

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor or, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address:

- (*Documents having an expiry date should be valid on the date of submission.)
1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks / Scheduled Co-Operative Bank / Multinational Foreign Banks / Gazetted Officer / Notary public / Elected representatives to the Legislative Assembly / Parliament / Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

- (*Sufficient documentary evidence in support of such claims to be collected.)
1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
 2. Investors residing in the state of Sikkim.
 3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
 4. SIP of Mutual Funds upto ₹ 50,000/- p.a.
 5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

F. In case of Non-Individuals, additional documents to be obtained from Non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations • Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly • Copies of the Memorandum and Articles of Association and certificate of incorporation • Copy of the Board Resolution for investment in securities market • Authorised signatories list with specimen signatures
Partnership firm	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of partnership deed • Authorised signatories list with specimen signatures • Photograph, POI, POA, PAN of Partners
Trust	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only). Copy of Trust deed • List of trustees certified by managing trustees/CA • Photograph, POI, POA, PAN of Trustees
HUF	<ul style="list-style-type: none"> • PAN of HUF • Deed of declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF • Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	<ul style="list-style-type: none"> • Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorized signatories list with specimen signatures
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorized signatories list with specimen signatures
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate • Authorized signatories list with specimen signatures
Army/Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead • Authorized signatories list with specimen signatures
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised signatories with specimen signatures • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

Please Submit the KYC Documents on A4 Size Paper Only.

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

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Website of LIC MF: www.licmf.com Email: service@licmf.com

LIC Mutual Fund: Branch Offices

BRANCH OFFICE	ADDRESS	Phone No.
AHMEDABAD	JEEVAN SADAN, LIC BUILDING, 3RD FLOOR, ASHRAM ROAD, OPP. CAPITAL COMMERCIAL CENTRE, AHMEDABAD - 380006	079-40380568
BANGLALURU	NO.4, 2ND FLOOR, CANARA MUTUAL BUILDING (OPP :CASH PHARMACY), RESIDENCY ROAD, BANGALORE - 560 025	080-22118478
BHUBANESWAR	PLOT NO-2B & 2C, GROUND FLOOR, BEHIND RAM MANDIR, UNIT-3, KHARAVEL NAGAR, BHUBANESWAR- 751001, ODISHA	0674-2396522
CHANDIGARH	SCO -20-30, GROUND FLOOR, JEEVAN PARKASH BUILDING, LIC DIV. OFFICE, SECTOR -17B, CHANDIGARH - 160017	0172-4622030
CHENNAI	SOUTH INDIA CO-OPERATIVE BUILDING, 3RD FLOOR, 15 ANNA SALAI, NEXT TO V.G.P BUILDING, CHENNAI 600 002	044 - 28411984 / 28555883
COIMBATORE	C/O LIC DIVSIONAL OFFICE, INDIA LIFE BUILDING,1543/44,TRICHY ROAD ,COIMBATORE-641 018	0422-4393014
DELHI	JEEVAN PRAKASH BUILDING, 7TH FLOOR, 25 KG MARG, NEW DELHI -110001	011 - 23359190/ 23314396
ERNAKULAM	11TH FLOOR, JEEVAN PRAKASH, LIC DIVISIONAL OFFICE, M.G ROAD, ERNAKULAM -682011	0484 - 2367643
GHATKOPAR	Z-19, GROUND FLOOR, ZEST BUSINESS CENTRE, MG ROAD, NEAR DOSHI NURSING HOME, GHATKOPAR EAST, MUMBAI, MAHARASHTRA 400077	022-21020354
GUWAHATI	JEEVAN PRAKASH BUILDING, GROUND FLOOR, S.S. ROAD, FANCY BAZAR, GUWAHATI - 781001	0361 - 2730460
HYDERABAD	#5-9-57, 4TH FLOOR, JEEVAN JYOTHI BUILDING,BASHEERBAGH, HYDERABAD-500029.	040 - 23244445 / 23210572
INDORE	9/1A "SNEHIL" U V HOUSE, SOUTH TUKOGANJ, NEAR- JAL SABHAGRAH, INDORE M.P - 452001	0731 - 4069162
JAIPUR	LIC DO-1 PREMISES, JEEVAN NIDHI-2,GROUND FLOOR , BHAWANI SINGH ROAD , AMBEDKAR CIRCLE, JAIPUR 302005	0141-2743620
KANPUR	16/275 JEEVAN VIKAS BUILDING, GROUND FLOOR, BESIDES CANARA BANK , M. G. ROAD, KANPUR -208001	0512 - 2360240 / 3244949
KOLKATA	HINDUSTAN BUILDING, GR. FL. 4, CHITTARANJAN AVENUE, KOLKATA - 700 072	033 - 22129455
LUCKNOW	JEEVAN PRAKASH, GROUND FLOOR MAIN & ANNEXE BUILDING, 30 HAZRATGANJ, LUCKNOW-226001	0522-2231186
MANGALORE	NO 6, GROUND FLOOR, POPULAR BUILDING, K S RAO ROAD, MANGALORE-575001	0824-241 1482
MUMBAI	GROUND FLOOR, INDUSTRIAL ASSURANCE BUILDING, OPP. CHURCHGATE STATION, MUMBAI - 400020	022 - 66016178 / 80
NAGPUR	JEEVAN SEVA BUILDING, MOUNT ROAD, SADAR NAGPUR-440001	0712-2542497
NASHIK	RAJVE ENCLAVE,SHOP NO 2 GR.FLOOR, NR OLD MUNICIPAL CORPORATION, NEW PANDIT COLONY, NASHIK 422002	0253 - 2579507
PATNA	OFFICE NO -212, ADISON ARCADE, FRASER ROAD, NEAR MAURYA HOTEL, PATNA 800001	0612 - 2321006
PUNE	C/O LIC OF INDIA, 1ST FLOOR, JEEVAN PRAKASH, DIVISIONAL OFFICE 1, NEAR ALL INDIA RADIO, SHIVAJI NAGAR UNIVERSITY ROAD, PUNE - 411005	020-25537301
RAIPUR	1st floor, Phase 1, Investment Building, LIC of India, Jeevan Bima Marg, Pandri, Raipur, Chhattisgarh 492004.	0771 - 2236780 /4051137
RAJKOT	JEEVAN PRAKASH, LIC OF INDIA BUILDING CAMPUS, TAGORE MARG, RAJKOT - 360001	0281-2461522
THANE	JEEVAN CHINTAMANI, 2ND FLOOR, NEW RTO, EASTERN EXPRESS HIGHWAY, THANE - 400604	022- 62556011 / 12,

LIC Mutual Fund : KFin Offices

Branch Name	State	Address	Pin Code	Phone No.
Bangalore	Karnataka	No 35, Puttanna Road, Basavanagudi, Bangalore	560004	080-26602852
Belgaum	Karnataka	Cts No 3939/ A2 A1, Above Raymonds Show Room Beside Harsha Appliances, Club Road, Belgaum	590001	0831 2402544
Bellary	Karnataka	Shree Gayathri Towers, #4 1st Floor K.H.B.Colony, Gopaldaswamy Mudaliar Road, Gandhi Nagar-Bellary	583103	08392 – 254750
Davangere	Karnataka	D.No 162/6 , 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere	577002	0819-2258714
Dharwad	Karnataka	307/9-A 1st Floor Nagarkar Colony, Elite Business Center, Nagarkar ColonyP B Road, Dharwad	580001	0836- 2744207
Gulbarga	Karnataka	H NO 2-231,KRISHNA COMPLEX 2ND FLOOR Opp., Opp. Municipal corporation Office, Jagat, Station Main Road, KALABURAGI, Gulbarga	585105	08472 252503
Hassan	Karnataka	SAS no-212, Ground FloorSampige Road 1st cross, Near Hotel Souther Star K R Puram, Hassan	573201	08172 262065
Hubli	Karnataka	CTC No.483/A1/A2, Ground Floor Shri Ram Palza , Behind Kotak Mahindra Bank Club Road , Hubli	580029	0836-2252444
Mangalore	Karnataka	Mahendra Arcade Opp Court Road, Karangal Padi, -, Mangalore	575003	0824-2496289
Margao	Goa	2Nd Floor , Dalal Commercial Complex, Pajifond, Margao	403601	0832-2731823
Mysore	Karnataka	L-350Silver Tower, Ashoka Road, Opp.Clock Tower , Mysore	570001	0821-2438006
Panjim	Goa	Flat No.1-A H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road Next to Navhind Bhavan (Market Area), Panjim	403001	0832-2426874
Shimoga	Karnataka	Sri Matra Naika Complex, 1St Floor Above Shimoga Diagnostic Centre, Llr Road Durgigudi, Shimoga	577201	08182-228799
Ahmedabad	Gujarat	Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, -, Ahmedabad	380009	9081903021
Anand	Gujarat	B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room , Grid Char Rasta , Anand	380001	9081903038
Baroda	Gujarat	203 Corner point, Jetalpur Road, Baroda Gujarat, Baroda	390007	0265-2353506
Bharuch	Gujarat	123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum,Makampur Road, Bharuch	392001	9081903042
Bhavnagar	Gujarat	303 STERLING POINT , WAGHAWADI ROAD , -, Bhavnagar	364001	278-3003149
Gandhidham	Gujarat	Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School , Near HDFC Bank, Gandhidham	370201	9081903027
Gandhinagar	Gujarat	123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar	382011	079 23244955
Jamnagar	Gujarat	131 Madhav Piazza, , Opp Sbi Bank, Nr Lal Bunglow, Jamnagar	361008	0288 3065810
Junagadh	Gujarat	124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh	362001	0285-2652220
Mehsana	Gujarat	FF-21 Someshwar Shopping Mall , Modhera Char Rasta, -, Mehsana	384002	02762-242950
Nadiad	Gujarat	311-3rd Floor City Center , Near Paras Circle, -, Nadiad	387001	0268-2563245
Navsari	Gujarat	103 1ST FLOORE LANDMARK MALL, NEAR SAYAJI LIBRARY , Navsari Gujarat, Navsari	396445	9081903040
Rajkot	Gujarat	302 Metro Plaza , Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat	360001	9081903025
Surat	Gujarat	Office no: -516 5th Floor Empire State building , Near Udhna Darwaja, Ring Road, Surat	395002	9081903041
Valsad	Gujarat	406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad	396001	02632-258481
Vapi	Gujarat	A-8 FIRST FLOOR SOLITAIRE BUSINESS CENTRE, OPP DCB BANK GIDC CHAR RASTA, SILVASSA ROAD, Vapi	396191	9081903028
Chennai	Tamil Nadu	F-11 Akshaya Plaza 1St Floor, 108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai	600002	044-42028512
T Nagar	Tamilnadu	No 23 Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai	600 034	044 - 28309100
Alleppy	Kerala	1st Floor Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy	688011	0477 2263055
Calicut	Kerala	Second Floor, Manimuriyil Centre, Bank Road,, Kasaba Village, Calicut	673001	0495-4022480

Cochin	Kerala	Ali Arcade 1st Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam	682036	0484 - 4025059
Kannur	Kerala	2 Nd Floor Prabhath Complex, Fort Road, Nr. Icici Bank, Kannur	670001	0497-2764190
Kollam	Kerala	GROUND FLOOR NARAYANAN SHOPPING COMPLEX, KAUSTHUBHSREE BLOCK, Kadapakada, Kollam	691008	474-2747055
Kottayam	Kerala	1St Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam	686002	0481-2300868/2302420
Malappuram	Kerala	First Floor Peekays Arcade, Down Hill, , Malappuram	676505	0483-2731480
Palghat	Kerala	No: 20 & 21 , Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad	678001	9895968533
Tiruvalla	Kerala	2Nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla	689107	04862-211209
Trichur	Kerala	2Nd Floor Brothers Complex, Naikkanal Junction Shornur Road, Near Dhanalakshmi Bank H O, Thrissur	680001	0487- 6999987
Trivandrum	Kerala	2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum	695010	0471 - 2725728
Coimbatore	Tamil Nadu	3rd Floor Jaya Enclave, 1057 Avinashi Road, -, Coimbatore	641018	0422 - 4388011
Dindigul	Tamil Nadu	NO 59B New Pensioner street, Palani Road, ,Opp Gomathi Lodge, Dindigul	624001	0451- 2436177
Erode	Tamil Nadu	No: 4 Veerappan Traders Complex, KMY Salai Sathy Road, Opp. Erode Bus Stand, Erode	638003	0424-4021212
Karur	Tamil Nadu	NO 108, ARULSIVAM COMPLEX, THIRU VI KA ROAD, Karur	639001	04324-241755
Madurai	Tamil Nadu	Rakesh towers 30-C 1st floor, Bye pass Road, Opp Nagappa motors, Madurai	625010	0452-2605856
Nagercoil	Tamil Nadu	HNO 45 , 1st Floor, East Car Street , Nagercoil	629001	04652 - 233552
Pollachi	Tamil Nadu	146/4 Ramanathan Building , 1st Floor New Scheme Road , -, Pollachi	642002	04259- 235111
Pondicherry	Pondicherry	Building No:7 1st Floor, Thiayagaraja Street , -, Pondicherry	605001	0413-45490253
Salem	Tamil Nadu	NO 3/250 , Brindavan Road, 6th Cross Perumal kovil back side Fairland's, Salem	636016	0427-4020300
Thanjavur	Tamil Nadu	No. 70 Nalliah Complex, Srinivasam Pillai Road, -, Tanjore	613001	04362-275415
Tirunelveli	Tamil Nadu	55/18 Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli	627001	0462-4001416
Tirupur	Tamil Nadu	No 669A, Kamaraj Road,, Near old collector office,, Tirupur	641604	0421-2214221
Trichy	Tamil Nadu	No 23C/1 E V R road, Near Vekkali amman Kalyana Mandapam, Putthur, -, Trichy	620017	0431-4020227
Tuticorin	Tamil Nadu	4 - B A34 - A37, Mangalmani Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin	628003	0461-2334603
Vellore	Tamil Nadu	No. 6 NEXUS Towers , 2nd Floor Officer's Line, Above Peter England & Bata Showroom opp. To Voorhees School, Vellore	632001	0416-41603806
Agartala	Tripura	OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR TRAFFIC POINT, TRIPURA WEST, Agartala	799001	0381-2317519
Guwahati	Assam	1st Floor Bajrangbali Building, Near Bora Service Station GS Road, -, Guwahati	781007	8811036746
Shillong	Meghalaya	Annex Mani Bhawan , Lower Thana Road , Near R K M Lp School , Shillong	793001	0364 - 2506106
Silchar	Assam	N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar	788001	3842261714
Ananthapur	Andhra Pradesh	Plot No: 12-313,, Balaji Towers, Suryanagar, Ananthapur Village, Anantapur	515001	08554-244449
Eluru	Andhra Pradesh	DNO-23A-7-72/73 K S PLAZA MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA, Eluru	534002	08812-227851 / 52 / 53 / 54
Guntur	Andhra Pradesh	2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane,, Arundal Pet, Guntur	522002	0863-2339094
Hyderabad	Telangana	No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad	500016	040-44857874 / 75 / 76
Karimnagar	Telangana	2nd Shutter HNo. 7-2-607 Sri Matha , Complex Mankammathota , -, Karimnagar	505001	0878-2244773
Kurnool	Andhra Pradesh	Shop No:47, 2nd Floor, S komda Shopping mall, Kurnool	518001	08518-228550
Nanded	Maharashtra	Shop No.4 , Santakripa Market G G Road, Opp. Bank Of India, Nanded	431601	02462-237885
Nellore	Andhra Pradesh	D No:16-5-66 Ramarao Complex, No:2 Shop No:305, 3rd Floor , Nagula Mitta Rodad, Opp Bank of baroda, Nellore	524001	0861 2349940
Nizamabad	Telangana	H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfc Bank Hyderabad Road, Nizamabad	503003	08462-224366

Proddatur	Andhra Pradesh	D.NO: 4/625 BHAIRAVI COMPLEX , BHAIRAVI COMPLEX, UPSTAIRS KARUR VYSYA BANK GANDHI ROAD , Proddatur	516360	08564 - 242898
Rajahmundry	Andhra Pradesh	D.No.6-1-4Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry	533101	0883-2434468/70
Solapur	Maharashtra	Block No 06, Vaman Nagar Opp D-Mart, Jule Solapur, Solapur	413004	0217-2300021 / 2300318
Srikakulam	Andhra Pradesh	D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veechi , Palakonda Road , Srikakulam	532001	8942229925
Tirupathi	Andhra Pradesh	H.No:10-13-425, 1st Floor Tilak Road , Opp: Sridevi Complex , Tirupathi	517501	9885995544 / 0877-2255797
Vijayanagaram	Andhra Pradesh	D No : 20-20-29, 1st Floor, Surya Nagar, Kalavapuvvu Meda, Near Ayodhya Stadium, Dharmapuri Road, Vizianagaram	535002	08922-236965
Vijayawada	Andhra Pradesh	HN026-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada	520010	0866-6604032/39/40
Visakhapatnam	Andhra Pradesh	Door No: 48-8-7, Dwaraka Diamond Ground Floor, Srinagar, Visakhapatnam	530016	0891-2714125
Warangal	Telangana	Shop No22 , , Ground Floor Warangal City Center,15-1-237, Mulugu Road Junction, Warangal	506002	0870-2441513
Khammam	Telangana	11-4-3/3 Shop No. S-9,1st floor, Srivenkata Sairam Arcade, Old CPI Office Near PriyaDarshini CollegeNehru Nagar , KHAMMAM	507002	8008865802
Hyderabad(Gachibowli)	Telangana	Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilimgampally Mandal, Hyderabad	500032	040-33215122
Akola	Maharashtra	Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No- 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola	444004	0724-2451874
Amaravathi	Maharashtra	Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi	444601	0721 2569198
Aurangabad	Maharashtra	Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad	431005	0240-2343414
Betul	Madhya Pradesh	1071St Floor Hotel Utkarsh , J. H. College Road , -, Betul	460001	07141 - 231301
Bhopal	Madhya Pradesh	Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P nagar, Bhopal	462011	0755-4092712,0755-4092715
Chandrapur	Maharashtra	Shop No-6 Office No-2, 1St Floor Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur	442402	07172-270262
Dewas	Madhya Pradesh	27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas	455001	07272-426010
Dhule	Maharashtra	Ground Floor Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule	424001	02562-282823
Indore	Madhya Pradesh	19/1 New Palasia Balaji Corporate 203-204-205, Above ICICI bank 19/1 New Palasia, NearCurewell Hospital Janjeerwala Square Indore, Indore	452001	0731-4266828/4218902
Jabalpur	Madhya Pradesh	3Rd floor , R.R. Tower.5 Lajpatkunj, near Tayabali petrol pump , Jabalpur	482001	0761-4923301
Jalgaon	Maharashtra	269 Jae Vishwa 1 St Floor, Baliram Peth Above United Bank Of India , Near Kishor Agencies., Jalgaon	425001	9421521406
Nagpur	Maharashtra	Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewelers Dharampeth, Nagpur	440010	0712-2533040
Nasik	Maharashtra	S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik	422002	0253-6608999
Ratlam	Madhya Pradesh	1 Nagpal Bhawan Free Ganj Road , Do Batti , Near Nokia Care , Ratlam	457001	07412-320398
Sagar	Madhya Pradesh	II floor Above shiva kanch mandir., 5 civil lines, Sagar, Sagar	470002	07582-402404
Ujjain	Madhya Pradesh	101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain	456010	0734-4250007 / 08
Asansol	West Bengal	112/N G. T. ROAD BHANGA PACHIL, G.T Road Asansol Pin: 713 303; , Paschim Bardhaman West Bengal, Asansol	713303	0341-2220077

Balasure	Orissa	1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasure	756001	06782-260503
Bankura	West Bengal	Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor, Ward no-24 Opposite P.C Chandra, Bankura town, Bankura	722101	9434480586
Barhampore (Wb)	West Bengal	Thakur Market Complex Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb)	742101	0348- 2274494
Berhampur (Or)	Orissa	Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or)	760001	0680-2228106
Bhilai	Chatisgarh	Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai	490020	0788-2289499 / 2295332
Bhubaneswar	Orissa	A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, -, Bhubaneswar	751007	0674-2548981
Bilaspur	Chatisgarh	Shop.No.306, 3rd Floor,ANANDAM PLAZA, Vyapar Vihar Main Road, Bilaspur	495001	07752-470070
Bokaro	Jharkhand	B-1 1St Floor City Centre, Sector- 4 , Near Sona Chandi Jewellers, Bokaro	827004	7542979444
Burdwan	West Bengal	Anima Bhavan 1st Floor Holding No.-42, Sreepally G. T. Road, West Bengal, Burdwan	713103	0342-2665140
Chinsura	West Bengal	No : 96, PO: CHINSURAH, DOCTORS LANE, Chinsurah	712101	033-26810164
Cuttack	Orissa	SHOP NO-45,2ND FLOOR,, NETAJI SUBAS BOSE ARCADE,, (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,, DARGHA BAZAR,Cuttack	753001	0671-2203077
Dhanbad	Jharkhand	208 New Market 2Nd Floor, Bank More, -, Dhanbad	826001	9264445981
Durgapur	West Bengal	MWAV-16 BENGAL AMBUJA, 2ND FLOOR CITY CENTRE, Distt. BURDWAN Durgapur-16 , Durgapur	713216	0343-6512111
Gaya	Bihar	Property No. 711045129, Ground FloorHotel Skylark, Swaraipuri Road, -, Gaya	823001	0631-2220065
Jalpaiguri	West Bengal	D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri	735101	03561-222136
Jamshedpur	Jharkhand	Madhukunj, 3rd Floor , Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur	831001	0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007
Kharagpur	West Bengal	Holding No 254/220, SBI BUILDING, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur	721304	3222253380
Kolkata	West Bengal	Apeejay House (Beside Park Hotel), C Block3rd Floor, 15 Park Street , Kolkata	700016	033 66285900
Malda	West Bengal	RAM KRISHNA PALLY; GROUND FLOOR, ENGLISH BAZAR, -, Malda	732101	03512-223763
Patna	Bihar	3A 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna	800001	0612-4323066
Raipur	Chatisgarh	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER, FAFADIH CHOWK, JAIL ROAD, Raipur	492001	0771-4912611
Ranchi	Jharkhand	Room No 307 3Rd Floor , Commerce Tower , Beside Mahabir Tower , Ranchi	834001	0651-2331320
Rourkela	Orissa	2nd Floor, Main Road, UDIT NAGAR, SUNDARGARH, Rourekla	769012	0661-2500005
Sambalpur	Orissa	First Floor; Shop No. 219, SAHEJ PLAZA, Golebazar; Sambalpur, Sambalpur	768001	0663-2533437
Siliguri	West Bengal	Nanak Complex, 2nd Floor, Sevoke Road, -, Siliguri	734001	0353-2522579
Agra	Uttar Pradesh	1St Floor, Deepak Wasan Plaza Behind Holiday Inn, Sanjay Place, Agra	282002	7518801801
Aligarh	Uttar Pradesh	Sebti Complex Centre Point, Sebti Complex Centre Point, -, Aligarh	202001	7518801802
Allahabad	Uttar Pradesh	Rsa Towers 2Nd Floor, Above Sony Tv Showroom, 57 S P Marg Civil Lines, Allahabad	211001	7518801803
Ambala	Haryana	6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala	133001	7518801804
Azamgarh	Uttar Pradesh	House No. 290, Ground Floor, Civil lines, Near Sahara Office, -, Azamgarh	276001	7518801805
Bareilly	Uttar Pradesh	1ST FLOORREAR SIDEA -SQUARE BUILDING, 54-CIVIL LINES, Ayub Khan Chauraha, Bareilly	243001	7518801806
Begusarai	Bihar	C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai	851117	7518801807
Bhagalpur	Bihar	2Nd Floor, Chandralok ComplexGhantagarh, Radha Rani Sinha Road, Bhagalpur	812001	7518801808
Darbhanga	Bihar	Jaya Complex2Nd Floor, Above Furniture PlanetDonar, Chowk, Darbhanga	846003	7518801809

Dehradun	Uttaranchal	Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun	248001	7518801810
Deoria	Uttar Pradesh	K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria	274001	7518801811
Faridabad	Haryana	A-2B 3rd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad	121001	7518801812
Ghaziabad	Uttar Pradesh	FF - 31, Konark Building, Rajnagar, -, Ghaziabad	201001	7518801813
Ghazipur	Uttar Pradesh	House No. 148/19, Mahua Bagh, -, Ghazipur	233001	7518801814
Gonda	Uttar Pradesh	H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda	271001	7518801815
Gorakhpur	Uttar Pradesh	Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakpur	273001	7518801816
Gurgaon	Haryana	No: 212A, 2nd Floor, Vipul Agora, M. G. Road, -, Gurgaon	122001	7518801817
Gwalior	Madhya Pradesh	City Centre, Near Axis Bank, -, Gwalior	474011	7518801818
Haldwani	Uttaranchal	Shoop No 5, KMVN Shoping Complex, -, Haldwani	263139	7518801819
Haridwar	Uttaranchal	Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar	249410	7518801820
Hissar	Haryana	Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar	125001	7518801821
Jaunpur	Uttar Pradesh	R N Complex 1-1-9-G, R. N. Complex, Opposite Pathak Honda, Above Oriental Bank of Commerce, Jaunpur	222002	7518801822
Jhansi	Uttar Pradesh	1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi	284001	7518801823
Kanpur	Uttar Pradesh	15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur	208001	7518801824
Korba	Chatisgarh	Nidhi Biz Complex, Plot No 5, Near Patidar Bhawan, T. P. Nagar, Korba	495677	7518801826
Lucknow	Uttar Pradesh	Ist Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow	226001	7518801830
Mandi	Uttar Pradesh	House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi	175001	7518801833
Mathura	Uttar Pradesh	Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura	281001	7518801834
Meerut	Uttar Pradesh	H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut	250002	7518801835
Mirzapur	Uttar Pradesh	Ground Floor, Triveni Campus, Ratan Ganj, -, Mirzapur	231001	7518801836
Moradabad	Uttar Pradesh	Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad	244001	7518801837
Morena	Madhya Pradesh	House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena	476001	7518801838
Muzaffarpur	Bihar	First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur	842001	7518801839
Noida	Uttar Pradesh	4054th Floor Vishal Chamber, Plot No.1 Sector-18, , Noida	201301	7518801840
Panipat	Haryana	Preet Tower, 3rd Floor, Behind Akash Institute, Near NK Tower, G.T. Road, Panipat	132103	7518801841
Renukoot	Uttar Pradesh	C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot	231217	7518801842
Rewa	Madhya Pradesh	Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa	486001	7518801843
Rohtak	Haryana	Shop No 14, Ground Floor, Rewa – 486 001, Madhya Pradesh, Delhi Road, Rohtak	124001	7518801844
Roorkee	Uttaranchal	Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee	247667	7518801845
Saharanpur	Uttar Pradesh	18 Mission Market, Court Road, -, Saharanpur	247001	7518801846
Satna	Madhya Pradesh	1St Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna	485001	7518801847

Shimla	Himachal Pradesh	1st Floor, Hills View Complex, Near Tara Hall, Shimla	171001	7518801849
Shivpuri	Madhya Pradesh	A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri	473551	7518801850
Sitapur	Uttar Pradesh	12/12 Surya Complex, Station Road , Uttar Pradesh, Sitapur	261001	7518801851
Solan	Himachal Pradesh	Disha Complex, 1St Floor, Above Axis Bank, Rajgarh Road, Solan	173212	7518801852
Sonepat	Haryana	2nd floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat	131001	7518801853
Sultanpur	Uttar Pradesh	1st Floor, Ramashanker Market, Civil Line, -, Sultanpur	228001	7518801854
Varanasi	Uttar Pradesh	D-64/132, 2nd Floor , KA, Mauza, Shivpurwa, Settlement Plot No 478 Pargana, Dehat Amanat, Mohalla Sibra, Varanashi	221010	7518801855
Yamuna Nagar	Haryana	B-V, 185/A, 2nd Floor, Jagadri Road,, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, -, Yamuna Nagar	135001	7518801857
Kolhapur	Maharashthra	605/1/4 E Ward Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur	416001	0231 2653656
Mumbai	Maharashthra	24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort	400001	022-66235353
Pune	Maharashthra	Office # 207-210, second floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune	411005	020-66210449
Chembur	Maharashtra	Shop No 4 Ground Floor Shram Safliya Bldg, -, N G Acharya Marg, Chembur Mumbai	400 071	022-662215536
Vile Parle	Maharashtra	Shop No.1 Ground Floor,, Dipti Jyothi Co-operative Housing Society,, Near MTNL office P M Road,, Vile Parle East	400057	022-26100967
Borivali	Maharashtra	Gomati SmutiGround Floor, Jambli Gully, Near Railway Station , Borivali Mumbai	400 092	022- 28916319
Thane	Maharashtra	Room No. 302 3rd FloorGanga Prasad, Near RBL Bank Ltd, Ram Maruti Cross RoadNaupada Thane West , Mumbai	400602	022 25303013
Ajmer	Rajasthan	302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer	305001	0145-5120725
Alwar	Rajasthan	101 Saurabh Tower , Opp. Uit Near Bhagat Singh Circle, Road No.2, Alwar	301001	0144-2335550 / 0144-2335551
Amritsar	Punjab	72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar	143001	0183-5053802
Bhatinda	Punjab	#2047-A 2Nd Floor, The Mall Road, Above Max New York Life Insurance , Bhatinda	151001	0164- 5006725
Bhilwara	Rajasthan	Shop No. 27-28, 1St Floor Heera Panna Market, Pur Road, Bhilwara	311001	01482-246362 / 246364
Bikaner	Rajasthan	70-71 2Nd Floor Dr.Chahar Building , Panchsati Circle, Sadul Ganj , Bikaner	334003	0151-2200014
Chandigarh	Union Territory	First floor, SCO 2469-70, Sec. 22-C, -, Chandigarh	160022	1725101342
Ferozpur	Punjab	The Mall Road Chawla Bulding Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur	152002	01632-241814
Hoshiarpur	Punjab	1St Floor The Mall Tower , Opp Kapila Hospital , Sutheri Road , Hoshiarpur	146001	01882-500143
Jaipur	Rajasthan	S16/A Illrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur	302001	01414167715/17
Jalandhar	Punjab	1st FloorShanti Towers , SCO No. 37 PUDA Complex , Opposite Tehsil Complex, Jalandhar	144001	0181-5094410
Jammu	Jammu & Kashmir	Gupta's Tower, 2nd Floor CB-12, Rail Head complex, Jammu	180012	0191-2458820 / 2458818
Jodhpur	Rajasthan	Shop No. 6, GROUND FLOOR, GANG TOWER, OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE, Jodhpur	342003	7737014590
Karnal	Haryana	18/369Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal	132001	0184-2252524
Kota	Rajasthan	D-8, SHRI RAM COMPLEX, OPPOSITE MULTI PURPOSE SCHOOL, GUMANPUR, Kota	324007	0744-5100964
Ludhiana	Punjab	SCO 122, Second floor, Above Hdfc Mutual fund, ,Feroze Gandhi Market, Ludhiana	141001	0161-4670278
Moga	Punjab	1St FloorDutt Road, Mandir Wali Gali, Civil Lines Barat Ghar , Moga	142001	01636 - 230792

New Delhi	New Delhi	305 New Delhi House , 27 Barakhamba Road , -, New Delhi	110001	011- 43681700
Pathankot	Punjab	2nd Floor Sahni Arcade Complex, Adj.Indra colony Gate Railway Road, Pathankot, Pathankot	145001	0186-5080188
Patiala	Punjab	Sco 27 D , Chotti Baradari , Near Car Bazaar , Patiala	147001	0175-5004349
Sikar	Rajasthan	First FloorSuper Tower , Behind Ram Mandir Near Taparya Bagichi , -, Sikar	332001	01572-250398
Sri Ganganagar	Rajasthan	Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, Sri Ganganagar	335001	0154-2470177
Udaipur	Rajasthan	Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle , Udaipur	313001	0294 2429370



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