

Investment Manager: LIC Mutual Fund Asset Management Ltd.

KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

Continuous Offer of Units at Applicable NAV

Open Ended Debt/Liquid Schemes

LIC MF Banking & PSU Debt Fund

LIC MF Bond Fund

LIC MF Debt Hybrid Fund

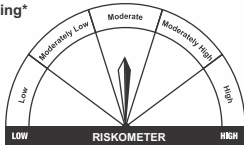
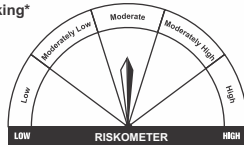
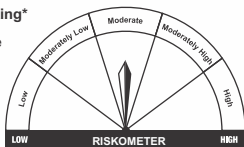
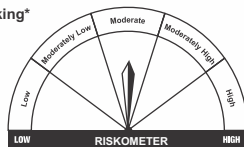
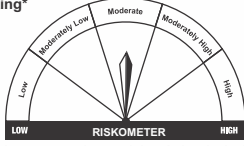
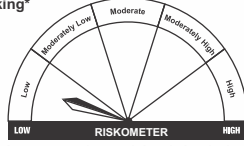
LIC MF Government Securities Fund

LIC MF Savings Fund

LIC MF Liquid Fund

Open Ended Debt/Liquid Scheme & Product Labeling

To provide investors an easy understanding of the kind of product / scheme they are investing in & its suitability to them, the product labeling for the following scheme is as under:

<p>LIC MF Banking & PSU Debt Fund</p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Regular income for medium term capital appreciation with current income An income fund that invests predominantly in debt and money market instruments issued by Banks, PSU's, PFIs and Municipal Bonds Risk - Moderate <p>*Investors should consult their financial advisers if they are not clear about the suitability of the product.</p>  <p>Investors understand that their principal will be at Moderate Risk</p>	<p>LIC MF Bond Fund</p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Income over medium to long term To generate income/capital appreciation through investments in Debt and Money market instruments Risk - Moderate <p>*Investors should consult their financial advisers if they are not clear about the suitability of the product.</p>  <p>Investors understand that their principal will be at Moderate Risk</p>
<p>LIC MF Debt Hybrid Fund</p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Medium term capital appreciation with current income A fund that invests predominantly in debt instruments with marginal equity exposure Risk - Moderate <p>*Investors should consult their financial advisers if they are not clear about the suitability of the product.</p>  <p>Investors understand that their principal will be at Moderate Risk</p>	<p>LIC MF Government Securities Fund</p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation and current income Investment in sovereign securities issued by Central State Government Risk - Moderate <p>*Investors should consult their financial advisers if they are not clear about the suitability of the product.</p>  <p>Investors understand that their principal will be at Moderate Risk</p>
<p>LIC MF Savings Fund</p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Regular income for short term A fund that focuses on low duration securities Risk - Moderate <p>*Investors should consult their financial advisers if they are not clear about the suitability of the product.</p>  <p>Investors understand that their principal will be at Moderate Risk</p>	<p>LIC MF Liquid Fund</p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Regular income for short term Investment in debt/money market instruments with maturity of upto 91 days Risk - Low <p>*Investors should consult their financial advisers if they are not clear about the suitability of the product.</p>  <p>Investors understand that their principal will be at Low Risk</p>

Sponsors	Trustee	Investment Management
<p>Life Insurance Corporation of India (LIC) Registered Office: Yogakshema Building, Jeevan Bima Marg, Nariman Point, Mumbai - 400021.</p>	<p>LIC Mutual Fund Trustee Pvt. Ltd. (Formerly known as LIC Nomura Mutual Fund Trustee Company Pvt. Ltd. Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020. CIN No.: U65992MH2003PTC139955</p>	<p>LIC Mutual Fund Asset Management Ltd. (Formerly known as LIC Nomura Mutual Fund Asset Management Company Ltd. Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020. CIN No.: U67190MH1994PLC077858</p>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investor's 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 22/08/2018

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

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. 3)
 "I / We hereby confirm that the EUIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction." (please tick (✓)) and sign
 #By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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)
--------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------

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 4.)

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				
CKYC No.				
Date of Birth (mandatory)				
Second Applicant's Name	FIRST	MIDDLE	LAST	KYC
PAN				
CKYC No.				
Date of Birth (mandatory)				
Third Applicant's Name	FIRST	MIDDLE	LAST	KYC
PAN				
CKYC No.				
Date of Birth (mandatory)				

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
PAN				
CKYC No.				
Date of Birth (mandatory)				

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
	Net worth (Mandatory for Non-Individual ₹ as on DDMMYYYY (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	For Non-Individual Investors (Companies, Trust, Partnership etc.)	Yes	No
<input type="checkbox"/> I am Politically Exposed Person (Also applicable for authorized signatories/Promoters/ Karta/Trustee/Whole time Directors) please mention)	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)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> I am Related to Politically Exposed Person	Foreign Exchange / Money Changer Services	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Not Applicable	Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/>	<input type="checkbox"/>
	Money Lending / Pawning	<input type="checkbox"/>	<input type="checkbox"/>
	None of the above	<input type="checkbox"/>	<input type="checkbox"/>

05. MODE OF HOLDING [Please tick (✓)]

Joint Single Anyone or Survivor (Default option is Joint)

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

Landmark City State Pincode Country

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

Email Id Mobile No.

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

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

Landmark City State Pincode Country

09. DEMAT ACCOUNT DETAILS* (Optional - refer instruction 13)

	NSDL	CSDL
DP Name		
DP ID		
Beneficiary Account No		

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

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

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

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

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

Account No. Name of the Bank

Type of A/c SB Current NRE NRO FCNR Others Please specify Branch

Bank City IFSC code** MICR No.

Refer Instruction 8.3 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here. (**Mandatory to credit via NEFT/RTGS)

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

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

*Cheque/DD Favouring Scheme Name/Cash (refer Instruction 2 & 3) LIC MF	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS) TSL No. (in case of CASH)	Bank and Branch and Account Number (for Cheque/DD)	For Cash
					Deposited in Bank
					Branch Code

*All purchases are subject to realization of fund (Refer to Instruction No. 10) Account Type (Please tick (u))

Type of A/c SB Current NRE NRO FCNR Others Please specify

13. NOMINATION DETAILS (Refer Instruction No. 15)

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee / Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3				
			100%	

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

Name of the POA holder

PAN of the POA holder

Attached KYC Letter (Mandatory) Notarized copy of POA

15. DECLARATION & SIGNATURE/S

a) Having read & understand the contents of the Scheme Information Document of the Scheme & reinvestment scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me / us, in the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I/We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 Dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

FOR INVESTMENT BY CASH : I have not invested in LIC Mutual Fund more than ₹ 50,000/- in cash including the current investment during the current financial year.

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

ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)



Received an application for purchase of units of LIC MF (Scheme Name with option)
 from Mr/Mrs/M/s. (Name of the investor) alongwith
 Cheque/Draft No./Payment Instrument No. Date Bank
 Branch Drawn on For ₹
 Bank Charges (in cases of Draft) of ₹ Date

ISC Signature, Stamp & Date

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:
 Karvy Fintech Pvt. Ltd., 46, Road No 4, Street No. 1, Banjara Hills, Hyderabad - 500034.
 Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: licmf.customer@karvy.com
 Website: www.karvyfintech.com

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

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

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. 3)
 "I / We hereby confirm that the EUIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction." (please tick (✓)) and sign
 #By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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)
--------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------

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 4.)

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				
CKYC No.				
Date of Birth (mandatory)				
Second Applicant's Name	FIRST	MIDDLE	LAST	KYC
PAN				
CKYC No.				
Date of Birth (mandatory)				
Third Applicant's Name	FIRST	MIDDLE	LAST	KYC
PAN				
CKYC No.				
Date of Birth (mandatory)				

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
PAN				
CKYC No.				
Date of Birth (mandatory)				

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
	Net worth (Mandatory for Non-Individual ₹ as on DDMMYYYY (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	For Non-Individual Investors (Companies, Trust, Partnership etc.)	Yes	No
<input type="checkbox"/> I am Politically Exposed Person (Also applicable for authorized signatories/Promoters/ Karta/Trustee/Whole time Directors) please mention)	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)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> I am Related to Politically Exposed Person	Foreign Exchange / Money Changer Services	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Not Applicable	Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/>	<input type="checkbox"/>
	Money Lending / Pawning	<input type="checkbox"/>	<input type="checkbox"/>
	None of the above	<input type="checkbox"/>	<input type="checkbox"/>

05. MODE OF HOLDING [Please tick (✓)]
 Joint
 Single
 Anyone or Survivor (Default option is Joint)
06. MAILING ADDRESS OF FIRST / SOLE APPLICANT (MANDATORY) (Refer Instruction 11)
 Landmark _____ City _____ State _____ Pincode Country _____
07. CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No. and Email Id. Refer Instruction No. 11)

Email Id _____ Mobile No. _____

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

08. Overseas address (Overseas address is mandatory for NRI / FII applicants in addition to mailing address in India)
 Landmark _____ City _____ State _____ Pincode Country _____
09. DEMAT ACCOUNT DETAILS* (Optional - refer instruction 13)

	NSDL	CSDL
DP Name		
DP ID		
Beneficiary Account No		

10. FATCA Detail (For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA details form
 Do you have any non-Indian Country(ies) of Birth / Citizenship / Nationality and Tax Residency? Yes No
 Please tick as applicable and if yes, provide the below mentioned information mandatorily).

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

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

11. BANK ACCOUNT DETAILS OF THE FIRST APPLICANT (refer instruction 8) As per SEBI Regulations it's mandatory for investors to provide bank account details
 Account No. Name of the Bank _____

 Type of A/c SB Current NRE NRO FCNR Others Please specify Branch _____

 Bank City _____ IFSC code** MICR No.

Refer Instruction 8.3 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here. (**Mandatory to credit via NEFT/RTGS)

12. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 2, 3 & 10) (If this section is left blank, only folio will be created)
 Separate cheque/demand draft must be Issued for each Investment, drawn in favour of respective scheme name.
 Please write appropriate scheme name as well as the Plan / Option / Sub Option.

*Cheque/DD Favouring Scheme Name/Cash (refer Instruction 2 & 3) LIC MF	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS) TSL No. (in case of CASH)	Bank and Branch and Account Number (for Cheque/DD)	For Cash
					Deposited in Bank
					Branch Code

*All purchases are subject to realization of fund (Refer to Instruction No. 10) Account Type (Please tick (ü))

 Type of A/c SB Current NRE NRO FCNR Others Please specify

13. NOMINATION DETAILS (Refer Instruction No. 15)

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee / Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3				
			100%	

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

Name of the POA holder

PAN of the POA holder

Attached KYC Letter (Mandatory) Notarized copy of POA

15. DECLARATION & SIGNATURE/S

a) Having read & understand the contents of the Scheme Information Document of the Scheme & reinvestment scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me / us, in the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I/We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 Dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

FOR INVESTMENT BY CASH : I have not invested in LIC Mutual Fund more than ₹ 50,000/- in cash including the current investment during the current financial year.

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

ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)



Received an application for purchase of units of LIC MF (Scheme Name with option)
 from Mr/Mrs/M/s. (Name of the investor) alongwith
 Cheque/Draft No./Payment Instrument No. Date DDMMYYYYYY Bank
 Branch Drawn on For ₹
 Bank Charges (in cases of Draft) of ₹ Date DDMMYYYYYY

ISC Signature, Stamp & Date

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:
 Karvy Fintech Pvt. Ltd., 46, Road No 4, Street No. 1, Banjara Hills, Hyderabad - 500034.
 Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: licmf.customer@karvy.com
 Website: www.karvyfintech.com

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

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

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

"I / We hereby confirm that the EUIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction." (please tick (✓)) and sign

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

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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)
--------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------

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 4.)

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	_____	CKYC No.	_____	Date of Birth (mandatory)		DDMMYYYY	_____
Second Applicant's Name				FIRST	MIDDLE	LAST	KYC
PAN	_____	CKYC No.	_____	Date of Birth (mandatory)		DDMMYYYY	_____
Third Applicant's Name				FIRST	MIDDLE	LAST	KYC
PAN	_____	CKYC No.	_____	Date of Birth (mandatory)		DDMMYYYY	_____

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
PAN	_____	CKYC No.	_____	Date of Birth (mandatory)		DDMMYYYY

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
	Net worth (Mandatory for Non-Individual ₹ as on DDMMYYYY (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

05. MODE OF HOLDING [Please tick (✓)]

Joint
 Single
 Anyone or Survivor (Default option is Joint)

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

Landmark City State Pincode Country

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

Email Id Mobile No.

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

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

Landmark City State Pincode Country

09. DEMAT ACCOUNT DETAILS* (Optional - refer instruction 13)

	NSDL	CSDL
DP Name		
DP ID		
Beneficiary Account No		

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

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

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

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

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

Account No. Name of the Bank
 Type of A/c SB Current NRE NRO FCNR Others Please specify Branch
 Bank City IFSC code** MICR No.

Refer Instruction 8.3 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here. (**Mandatory to credit via NEFT/RTGS)

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

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

*Cheque/DD Favouring Scheme Name/Cash (refer Instruction 2 & 3) LIC MF	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS) TSL No. (in case of CASH)	Bank and Branch and Account Number (for Cheque/DD)	For Cash
					Deposited in Bank
					Branch Code

*All purchases are subject to realization of fund (Refer to Instruction No. 10) Account Type (Please tick (ú))

Type of A/c SB Current NRE NRO FCNR Others Please specify

13. NOMINATION DETAILS (Refer Instruction No. 15)

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee / Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3				
			100%	

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

Name of the POA holder

PAN of the POA holder

Attached KYC Letter (Mandatory) Notarized copy of POA

15. DECLARATION & SIGNATURE/S

a) Having read & understand the contents of the Scheme Information Document of the Scheme & reinvestment scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me / us, in the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I/We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 Dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

FOR INVESTMENT BY CASH : I have not invested in LIC Mutual Fund more than ₹ 50,000/- in cash including the current investment during the current financial year.

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

ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)



Received an application for purchase of units of LIC MF (Scheme Name with option)
 from Mr/Mrs/M/s. (Name of the investor) alongwith
 Cheque/Draft No./Payment Instrument No. Date Bank
 Branch Drawn on For ₹
 Bank Charges (in cases of Draft) of ₹ Date

ISC Signature, Stamp & Date

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:
 Karvy Fintech Pvt. Ltd., 46, Road No 4, Street No. 1, Banjara Hills, Hyderabad - 500034.
 Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: licmf.customer@karvy.com
 Website: www.karvyfintech.com

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

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

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

"I / We hereby confirm that the EUIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction." (please tick (✓)) and sign

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

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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)
--------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------

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 4.)

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

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="checkbox"/>
PAN	_____	CKYC No.	_____	Date of Birth (mandatory)		DDMMYYYY

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
	Net worth (Mandatory for Non-Individual ₹ as on DDMMYYYY (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	For Non-Individual Investors (Companies, Trust, Partnership etc.)	Yes	No
<input type="checkbox"/> I am Politically Exposed Person (Also applicable for authorized signatories/Promoters/ Karta/Trustee/Whole time Directors) please mention)	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)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> I am Related to Politically Exposed Person	Foreign Exchange / Money Changer Services	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Not Applicable	Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/>	<input type="checkbox"/>
	Money Lending / Pawning	<input type="checkbox"/>	<input type="checkbox"/>
	None of the above	<input type="checkbox"/>	<input type="checkbox"/>

05. **MODE OF HOLDING [Please tick (✓)]**

Joint Single Anyone or Survivor (Default option is Joint)

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

Landmark City State Pincode Country

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

Email Id Mobile No.

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

08. **Overseas address (Overseas address is mandatory for NRI / FIi applicants in addition to mailing address in India)**

Landmark City State Pincode Country

09. **DEMAT ACCOUNT DETAILS* (Optional - refer instruction 13)**

	NSDL	CSDL
DP Name		
DP ID		
Beneficiary Account No		

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

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

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

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

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

Account No. Name of the Bank
Type of A/c SB Current NRE NRO FCNR Others Please specify Branch
Bank City IFSC code** MICR No.

Refer Instruction 8.3 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here. (**Mandatory to credit via NEFT/RTGS)

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

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

*Cheque/DD Favouring Scheme Name/Cash (refer Instruction 2 & 3) LIC MF	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS) TSL No. (in case of CASH)	Bank and Branch and Account Number (for Cheque/DD)	For Cash Deposited in Bank Branch Code

*All purchases are subject to realization of fund (Refer to Instruction No. 10) Account Type (Please tick (ú))

Type of A/c SB Current NRE NRO FCNR Others Please specify

13. NOMINATION DETAILS (Refer Instruction No. 15)

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee / Guardian Signature
Nominee 1				
Nominee 2				
Nominee 3				
			100%	

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

Name of the POA holder

PAN of the POA holder

Attached KYC Letter (Mandatory) Notarized copy of POA

15. DECLARATION & SIGNATURE/S

a) Having read & understand the contents of the Scheme Information Document of the Scheme & reinvestment scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/We have understood the details of the scheme & I/We have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me / us, in the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I/We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 Dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

FOR INVESTMENT BY CASH : I have not invested in LIC Mutual Fund more than ₹ 50,000/- in cash including the current investment during the current financial year.

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

ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)



Received an application for purchase of units of LIC MF (Scheme Name with option)
 from Mr/Mrs/M/s. (Name of the investor) alongwith
 Cheque/Draft No./Payment Instrument No. Date Bank
 Branch Drawn on For ₹
 Bank Charges (in cases of Draft) of ₹ Date

ISC Signature, Stamp & Date

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:
 Karvy Fintech Pvt. Ltd., 46, Road No 4, Street No. 1, Banjara Hills, Hyderabad - 500034.
 Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: licmf.customer@karvy.com
 Website: www.karvyfintech.com

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

INSTRUCTIONS

1. Please read Key Information Memorandum, terms of the Scheme Information Documents of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment. New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/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.

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

3. Investments through distributors

- a. 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
- b. 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.
- c. **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.
- d. **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.

4. Transaction Charges

- a. 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).
- i). The Distributor may opt to receive transaction charges based on the type of product,
- ii). 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.

5. 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.

6. Unit holder Information

- a. 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/QF/IFPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.
- b. 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.
- c. 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.
- d. 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 other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

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

7. **Accounts of Minors:** The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder.

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or 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.

8. Bank Details*

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

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

- b. **Multiple Bank Account Registration:** The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licmf.com
- c. **Indian Financial System Code (IFSC):** IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic modes of transfers that are available with the banks.

9. Mode of Payment

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. No cash, money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will not be borne by the AMC. The AMC will not accept any request for refund of demand draft charges, in such cases.

a. NRIs, FIIs, OCIs:

i) Repatriation Basis

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

ii) Non-repatriation Basis

- a) In the case of NRIs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.
FPI shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign currency A/c or special Non-Resident Rupee A/c maintained by the FI with designated branch of an authorised dealer.

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

10. Third Party Payments

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

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

- i) 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.
- ii) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
- iii) Custodian on behalf of a Foreign Institutional Investor (FII) or a client

The above mentioned exception cases will be processed after carrying out necessary checks & 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.
- b. 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.
 - i) 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.

- ii) 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 in case the payment is received in an account not belonging to the first unit holder of the mutual fund. In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments. Refer Third Party Payment

Declaration form available in www.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 preprinted 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/her 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 endeavour 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.

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 unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust 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 Unit holders 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.

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

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 mark et 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.cvlinia.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.

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

FATCA/CRS ANNEXURE - INDIVIDUALS

(Including sole-proprietors)



(Please consult your professional tax advisor for further guidance on your tax residency, if required)

01. FIRST ACCOUNT HOLDER NAME AND INFORMATION (If the 1st / Sole Applicant is Minor, then please provide details of natural / legal guardian)

First Applicant's Name/Minor Name FIRST MIDDLE LAST

Gender Male Female Others **First Applicant PAN**

Occupation Type Service Business Others Not categorized **Spouse's Name** (optional)

Father's Name (mandatory if PAN not provided)

Date of Birth **Mobile / Telephone No. (including ISD and STD code)**

Customer ID **Nationality (Please specify Indian or Others)**

Identification No. for the identification type mentioned above (mandatory if no PAN/ Aadhaar provided)

Proof of Identity Passport Election Id Card PAN Card ID Card Driving License UIDAI Letter NREGA Job Card

Are you a tax resident* of any country other than India Yes No *To also include USA, where the individual is a citizen/ green card holder of USA

If yes, please indicate all countries in which you are resident for tax purposes and the relevant details in below section

Country/(ies) of Tax residency	Tax Identification Number (TIN) [§]	Identification Type (TIN or Other*, please specify)	Please tick if your Address for Tax purpose is other than your Mailing/Permanent address	Please tick the Address Type for address for tax purpose
			<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/> Residential
			<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/> Residential
			<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/> Residential

[§]In case Tax Identification Number is not available, kindly provide functional equivalent[§]

Details required if account holder is tax resident outside India **Country of Birth** **City of Birth**

02. SECOND ACCOUNT HOLDER NAME AND INFORMATION

Second Applicant's Name/Minor Name FIRST MIDDLE LAST

Gender Male Female Others **First Applicant PAN**

Occupation Type Service Business Others Not categorized **Spouse's Name** (optional)

Father's Name (mandatory if PAN not provided)

Date of Birth **Mobile / Telephone No. (including ISD and STD code)**

Customer ID **Nationality (Please specify Indian or Others)**

Identification No. for the identification type mentioned above (mandatory if no PAN/ Aadhaar provided)

Proof of Identity Passport Election Id Card PAN Card ID Card Driving License UIDAI Letter NREGA Job Card

Are you a tax resident* of any country other than India

 Yes No

*To also include USA, where the individual is a citizen/ green card holder of USA

If yes, please indicate all countries in which you are resident for tax purposes and the relevant details in below section

Country/(ies) of Tax residency	Tax Identification Number (TIN) ^s	Identification Type (TIN or Other ² , please specify)	Please tick if your Address for Tax purpose is other than your Mailing/Permanent address	Please tick the Address Type for address for tax purpose
			<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/> Residential
			<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/> Residential
			<input type="checkbox"/> Same as permanent address <input type="checkbox"/> Same as mailing address	<input type="checkbox"/> Registered Office <input type="checkbox"/> Business <input type="checkbox"/> Residential

^sIn case Tax Identification Number is not available, kindly provide functional equivalent^s

Details required if account holder is tax resident outside India Country of Birth City of Birth

03. Certification

Under penalty of perjury, I/we certify that:

- I/We understand that the Mutual Fund is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. The Mutual Fund is not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.
- I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect. I/We agree that as may be required by domestic regulators/tax authorities the Mutual Fund may also be required to report, reportable details to CBDT or close or suspend my account.
- I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA Terms and Conditions below and hereby accept the same.

Date :	SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant
Place :		

TERMS AND CONDITIONS

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

Please note that you may receive more than one request for information if you have multiple relationships with the Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. **If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.**

[§]It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

FATCA / CRS Indicia observed (please ✓)	Documentation required for Cure of FATCA / CRS indicia
	If customer does not agree to be Specified U.S. person/ reportable person status
<input type="checkbox"/> U.S. place of birth	<ol style="list-style-type: none"> 1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); and 3. Any one of the following documents: <ol style="list-style-type: none"> a. Certified Copy of "Certificate of Loss of Nationality or b. Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
<input type="checkbox"/> Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> 1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
<input type="checkbox"/> Telephone number in a country other than India (and no telephone number in India provided)	<ol style="list-style-type: none"> 1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)
<input type="checkbox"/> Standing instructions to transfer funds to an account maintained in a country other than India	<ol style="list-style-type: none"> 1. Self-certification (in above format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; and 2. Documentary evidence (refer list below)

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

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body*(e.g. Passport, National Identity card, etc.)

*Government or agency thereof or a municipality of the country or territory in which the applicant claims to be a resident.

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

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

ARN / RIA Code*	ARN/RIA Name	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIN)	Time Stamp No.

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.
Declaration for "execution-only" transaction (only where EUIN box is left blank). * I/we hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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

PAN CKYC No. Date of Birth (mandatory)

Second Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

Third Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

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

PAN CKYC No. Date of Birth (mandatory)

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

02. SIP DETAILS (Please ✓ any one)

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

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

Any day SIP: • 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.

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)

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

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.

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

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.
 - SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th.
 - 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. SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th. 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 honoured 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:
- 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;
 - 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;
 - Non registration of the debit mandate by the unit holder(s)' bank and branch.
 - Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
 - Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
 - 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 cancellation 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**
- 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.
 - Under this facility the Investor can increase the SIP installment at pre-defined intervals by a fixed amount.
 - This facility is available for individual investors only.
 - 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.
 - 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.
 - STEP-UP facility would be available to all new SIP enrolments.
 - 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.
 - 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.

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

ARN / RIA Code*	ARN/RIA Name	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIN)	Time Stamp No.

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.
Declaration for "execution-only" transaction (only where EUIN box is left blank). * I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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

PAN CKYC No. Date of Birth (mandatory)

Second Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

Third Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

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

PAN CKYC No. Date of Birth (mandatory)

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

02. SIP DETAILS (Please ✓ any one)

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

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

Any day SIP: • 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.

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)

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

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.

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

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.
 - SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th.
 - 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. SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th. 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 honoured 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 cancellation 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.

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

ARN / RIA Code*	ARN/RIA Name	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIN)	Time Stamp No.

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.
Declaration for "execution-only" transaction (only where EUIN box is left blank). * I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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

PAN CKYC No. Date of Birth (mandatory)

Second Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

Third Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

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

PAN CKYC No. Date of Birth (mandatory)

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

02. SIP DETAILS (Please ✓ any one)

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

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

Any day SIP: • 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.

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)

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

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.

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

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.
 - SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th.
 - 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. SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th. 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 honoured 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 cancellation 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.

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

ARN / RIA Code*	ARN/RIA Name	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIN)	Time Stamp No.

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund.
Declaration for "execution-only" transaction (only where EUIN box is left blank). * I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

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

PAN CKYC No. Date of Birth (mandatory)

Second Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

Third Applicant's Name FIRST MIDDLE LAST KYC

PAN CKYC No. Date of Birth (mandatory)

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

PAN CKYC No. Date of Birth (mandatory)

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

02. SIP DETAILS (Please ✓ any one)

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)	
			<input type="text"/> <input type="text"/> (Any date from 1 st to 28 th of a given month)	<input type="checkbox"/> 15 th LIC MF ULIS*	<input type="text"/> <input type="text"/> (Any date from 1 st to 28 th of a given month)	<input type="checkbox"/> 15 th LIC MF ULIS*	<input type="text"/> <input type="text"/> (Any date from 1 st to 28 th of a given month)	<input type="checkbox"/> 15 th LIC MF ULIS*	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Daily	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly <input type="checkbox"/> Daily
	Start Date	From	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		From	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		From	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	End Date	Perpetual (Default) <input type="checkbox"/>	OR (Specify Date) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Perpetual (Default) <input type="checkbox"/>	OR (Specify Date) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Perpetual (Default) <input type="checkbox"/>	OR (Specify Date) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	Amount	₹	(Multiples of ₹ 1 thereafter)* Please refer Instruction No. ix (d)		₹	(Multiples of ₹ 1 thereafter)* Please refer Instruction No. ix (d)		₹	(Multiples of ₹ 1 thereafter)* Please refer Instruction No. ix (d)	
	Frequency	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)			<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)			<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)		
	Upto Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(Mention End Date) (Default is SIP End Date)		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(Mention End Date) (Default is SIP End Date)		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(Mention End Date) (Default is SIP End Date)	

Any day SIP: • 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.

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)

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

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.

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

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.
 - SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th.
 - 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. SIP facility is available only on specific dates of the month viz. 1st/7th/10th/15th/21st/25th/28th. 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 honoured 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 cancellation 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 **MODIFY** **CANCEL**

UMRN **F O R O F F I C E U S E O N L Y** Date **D D M M Y Y Y Y**

Sponsor Bank Code For office use only Utility Code For office use only

I/We, hereby authorize LIC Mutual Fund To debit (Please ✓) SB / CA / CC / SBNRE / SB-NRO / Other

Bank A/C Number

with Bank Name of customers 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 **D D M M Y Y Y Y** Signature Primary Account holder _____

To _____ Signature Primary Account holder _____

Or **Until cancelled** 1. _____ Name as in bank records 2. _____ Name as in bank records 3. _____ Name as in bank records

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

Debit Mandate Form NACH / DIRECT DEBIT



CREATE **MODIFY** **CANCEL**

UMRN **F O R O F F I C E U S E O N L Y** Date **D D M M Y Y Y Y**

Sponsor Bank Code For office use only Utility Code For office use only

I/We, hereby authorize LIC Mutual Fund To debit (Please ✓) SB / CA / CC / SBNRE / SB-NRO / Other

Bank A/C Number

with Bank Name of customers 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 **D D M M Y Y Y Y** Signature Primary Account holder _____

To _____ Signature Primary Account holder _____

Or **Until cancelled** 1. _____ Name as in bank records 2. _____ Name as in bank records 3. _____ Name as in bank records

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

Debit Mandate Form NACH / DIRECT DEBIT



CREATE **MODIFY** **CANCEL**

UMRN **F O R O F F I C E U S E O N L Y** Date **D D M M Y Y Y Y**

Sponsor Bank Code For office use only Utility Code For office use only

I/We, hereby authorize LIC Mutual Fund To debit (Please ✓) SB / CA / CC / SBNRE / SB-NRO / Other

Bank A/C Number

with Bank Name of customers 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 **D D M M Y Y Y Y** Signature Primary Account holder _____

To Signature Primary Account holder _____

Or **Until cancelled** 1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

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

Debit Mandate Form NACH / DIRECT DEBIT



CREATE **MODIFY** **CANCEL**

UMRN **F O R O F F I C E U S E O N L Y** Date **D D M M Y Y Y Y**

Sponsor Bank Code For office use only Utility Code For office use only

I/We, hereby authorize LIC Mutual Fund To debit (Please ✓) SB / CA / CC / SBNRE / SB-NRO / Other

Bank A/C Number

with Bank Name of customers 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 **D D M M Y Y Y Y** Signature Primary Account holder _____

To Signature Primary Account holder _____

Or **Until cancelled** 1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

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

SYSTEMATIC TRANSFER PLAN



Investor must read the Key Information Memorandum, the instructions and product labeling on cover page before completing this Form.

KEY PARTNER / AGENT INFORMATION
(Investors applying under Direct Plan must mention "Direct" in ARN Code column.)

Enrolment Form No.

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

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser 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).

Date

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 in-appropriateness, if any, provide by the employee/relationship manager/sales persons of the distributor/sub broker.

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 & condition mentioned overleaf of Systematic transfer Plan (STP) and the relevant Scheme(s) and hereby apply for enrolment under the Systematic Transfer Plan or the following Scheme(s) Options(s). The ARN holder (AMF) registered Distributor has disclosed to me/us all the commissions (in the for of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
--------------------------------------------	-------------------------------	------------------------------

Please () any one NEW REGISTRATION CANCELLATION

Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)

Name of the Applicant	PAN# OR PEKRN#	KYC# (Please ✓)	CKYC
Name of First/Sole Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Name of Guardian in case First/Sole Applicant is a minor	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Name of Second Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Name of Third Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>

Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof.

Name of 'Transferor' Scheme/Plan/Option	Scheme	Plan	Option
Name of 'Transferor' Scheme/Plan/Option	Scheme	Plan	Option
Plan (Please ✓ any one)	<input type="checkbox"/> Fixed Systematic Transfer Plan (FSTP) (Refer Instruction No.9)	<input type="checkbox"/> Capital Appreciation Systematics Transfer Plan (CASTP) (Refer Instruction No.10)	
Amount	<input type="text"/>		
STP Date (Please ✓ any one)	<input type="checkbox"/> 1 st <input type="checkbox"/> 7 th <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 21 st <input type="checkbox"/> 25 th <input type="checkbox"/> 28 th	<input type="checkbox"/> 15 th **	
Frequency (Please ✓ any one)	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	
Enrolment Period	From <input type="text"/>	To	<input type="text"/>

In case of multiple registrations, please fill up separate Enrolment Forms.
*Refer Instruction No. 7 **Refer Instruction No. 9 ***Refer Instruction No. 10

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 :	SIGN HERE First/Sole Unit Holder/Guardian	SIGN HERE Second Unit Holder	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)



Received from Mr/Mrs/M/s 'STP' application for transfer of Units;
from Scheme / Plan / Options
to Scheme / Plan / Option Date

ISC Signature, Stamp & Date

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:
Karvy Fintech Pvt. Ltd., 46, Road No 4, Street No. 1, Banjara Hills, Hyderabad - 500034.
Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: licmf.customer@karvy.com
Website: www.karvyfintech.com

TERMS & CONDITIONS / INSTRUCTIONS FOR STP

1. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (✓), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
2. One STP Enrolment Form can be filled for one Scheme/Plan/ Option only.
3. 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
4. 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.
5. STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.
6. STP offers unit holders the following two Plans: A) Fixed Systematic Transfer Plan (FSTP) B) Capital Appreciation Systematic Transfer Plan (CASTP)
7. 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.
8. Under weekly STP - Friday shall be treated as Default day of transfer.
9. **Under Fixed Systematic Transfer Plan (FSTP) - unit holders will be eligible to transfer a fixed amount on daily, weekly, monthly, quarterly intervals. In case the STP date is not specified, the STP transaction will be processed on 1st on every month in monthly/quarterly frequency and Friday for weekly frequency.**
 - For daily STP - minimum STP amount should be ₹ 100 and minimum 50 installment should be there.
 - For weekly STP- minimum STP amount should be ₹ 500 and minimum 20 installment should be there.
 - For monthly STP- minimum STP amount should be ₹ 1000 and minimum 12 installment should be there.
 - For Quarterly STP- minimum STP amount should be ₹ 3000 and minimum 4 installment should be there.
10. **Under Capital Appreciation Systematic Transfer Plan (CASTP) --- unit holders will be eligible to transfer the entire capital appreciation amount (minimum ₹ 1000) by way of capital appreciation on 15th of each month or (₹ 3000 in case of quarter. Minimum no of installment in case of monthly is 12 months and in quarterly mode is 4)**
11. **Registration of STP- Registration can happen in 10 calendar days.**
 - a. Ceasing of STP- STP will be ceased after 3 consecutive unsuccessful transactions or units of transferor schemes are pledged or upon receipt of the death of the unitholder.
12. 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
13. 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.
14. In respect of STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment 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.
15. LIC Mutual Fund / LIC Mutual Fund 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
16. 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.
17. **Transferor Scheme** - LIC MF Equity Hybrid Fund, LIC MF Banking and Financial Services Fund, LIC MF Bond Fund, LIC MF Children's Gift Fund, LIC MF Multi Cap Fund, LIC MF Government Securities Fund, LIC MF Index Fund- Nifty Plan, LIC MF Index Fund- Sensex Plan, LIC MF Infrastructure Fund, LIC MF Liquid Fund, LIC MF Large & Midcap Fund, LIC MF Savings Fund, LIC MF Banking & PSU Debt Fund, LIC MF Debt Hybrid Fund, LIC MF Large Cap Fund.
18. **Transferee Scheme** - LIC MF Equity Hybrid Fund, LIC MF Banking and Financial Services Fund, LIC MF Bond Fund, LIC MF Children's Gift Fund, LIC MF Multi Cap Fund, LIC MF Government Securities Fund, LIC MF Index Fund- Nifty Plan, LIC MF Index Fund- Sensex Plan, LIC MF Infrastructure Fund, LIC MF Liquid Fund, LIC MF Large & Midcap Fund, LIC MF Savings Fund, LIC MF Banking & PSU Fund, LIC MF Debt Hybrid Fund, LIC MF Unit Linked Insurance Scheme, LIC MF Tax Plan.

SYSTEMATIC WITHDRAWAL PLAN (SWP)



Date

ARN / RIA Code*	ARN/RIA Name	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIN)

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

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

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant	SIGN HERE Power of Attorney Holder
--------------------------------------------	-------------------------------	------------------------------	---------------------------------------

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

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

SWP From Scheme

Plan Regular Direct Option Growth Dividend Reinvestment

Fixed Amount (₹) in figures ₹ in words

Capital Appreciation Withdrawal Frequency Monthly (minimum 6) Quarterly (minimum 4)

Withdrawal Period From To SIP Date* 1st (Fixed Amount) 15th (Capital Appreciation)

*In the event that such a day is a holiday, the withdrawal would be affected on the next business day.

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.

SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant	SIGN HERE Power of Attorney Holder
--------------------------------------------	-------------------------------	------------------------------	---------------------------------------

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. 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
4. 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
5. The SWP Facility is available only for units held / to be held in Non - demat Mode.
6. 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.
7. The provision for 'Minimum Redemption Amount 'specified in the respective Scheme Information Document will not be applicable for SWP.
8. The Unit holder should submit the duly filled in SWP Enrolment Form at least 10 days & maximum 30 days before the first withdrawal date.
9. 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.
10. There are two options available under SWP a) Fixed Amount b) Automatic withdrawal of capital appreciation
 - (a) Under the Fixed amount- investor can choose monthly or quarterly option and 1st as a SWP date. If you decide to opt for this facility, you should be aware of the possibility that you could erode your capital.
 - (b) Under Capital Appreciation.- investor can choose monthly or quarterly option and 15 th as a SWP date.
11. Registration of SWP- Registration can happen in 10 calendar days and & maximum 30 days before the first withdrawal date
12. 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.
13. SWP facility is currently available in the below mentioned schemes in all plans and options except dividend payout.

Scheme: LIC MF Bond Fund, LIC MF Banking and Financial Services Fund, LIC MF Equity Hybrid Fund, LIC MF Children's Gift Fund, LIC MF Multi Cap Fund, LIC MF Large Cap Fund, LIC MF Index Fund-Sensex Plan, LIC MF Index Fund- Nifty Plan, LIC MF Infrastructure Fund, LIC MF Liquid Fund, LIC MF Large & Mid Cap Fund, LIC MF Debt Hybrid Fund, LIC MF Banking & PSU Debt Fund.

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.

KNOW YOUR CLIENT (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

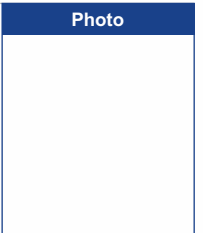
Name* (same as ID proof)	FIRST	MIDDLE	LAST
Maiden Name (if any*)	FIRST	MIDDLE	LAST
Father / Spouse Name*	FIRST	MIDDLE	LAST
Mother Name*	FIRST	MIDDLE	LAST

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



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 _____ Mobile -
Tel. (Off) - Tel. (Res) -

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
 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

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

Institution Details
Date
Emp. Name: _____
Emp. Code
Emp. Designation: _____
Employee Signature

In-Person Verification (IPV) Carried Out by (Refer Instruction J)
Date
Emp. Name: _____
Emp. Code
Emp. Designation: _____
Employee Signature

Institution Details
Date
Emp. Name: _____
Emp. Code
Emp. Designation: _____
Employee Signature

Instructions/Guidelines for filling Individual KYC Application 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 Reunion	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		

KNOW YOUR CLIENT (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

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

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 KYC Application 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@karvy.com

LIC Mutual Fund: Branch Offices

Ahmedabad: Jeevan Sadan, 3rd Flr, LIC Bldg, Opp. Capital Commercial Centre, Ahmedabad 380006. Tel.: 079-26588301/40380568. **Bangalore:** No.4, Canara Mutual Building (Opp. Cash Pharmacy), 2nd Floor, Residency Rd, Bangalore 560025. Tel.: 080-22118478/22295598. **Bhubaneswar:** Plot no-2B&2C, Ground Floor, Behind Ram Mandir, Unit-3, Kharavel Nagar, Bhubaneswar 751001, Odisha. Tel.: 9439455522. **Chandigarh:** S.C.O.-20-30, Jeevan Prakash Building, Ground Floor, LIC Divisional Office, Sector-17B, Chandigarh 160017. Tel.: 0172-4622030. **Chennai:** 15, Anna Salai, Next to V.G.P. Bldg., Chennai 600002. Tel.: 044-28411984/28555883. **Coimbatore:** 'India Life Building', LIC Divisional Office, No:1543/44, Trichy Road, Coimbatore-641018. Tel.: 0222-4393014. **Ernakulam:** 11th Floor, Jeevan Prakash, M.G. Road, Ernakulam, Kochi 682011. Tel.: 0484-2367643. **Ghatkopar:** LIC Mutual Fund Asset Management Limited, Office No. 19, Ground Floor, Behind Ram Mandir, MG Road, Near Doshi Nursing Home, Ghatkopar East, Mumbai, Maharashtra - 400 077. **Guwahati:** LIC Mutual Fund Asset Management Limited, Jeevan Prakash Building, Ground Floor, S. S. Road, Fancy Bazar, Guwahati - 781 001. **Hyderabad:** House No. 5-9-57, 4th Floor, Jeevan Jyoti Building, Basheerbagh, Hyderabad 500029. Tel.: 040-23244445/23210572. **Indore:** U.V. House, 1st Floor, Snehil 9/1-A South Tukoganj, Indore 452001. Tel.: 0731-2520262. **Jaipur:** LIC Divisional Office-1 Campus, Ground Floor, Jeevan Nidhi-II (Investment Building), Bhawani Singh Road, Ambedkar Circle, Jaipur 302005. Tel.: 0141-2743620. **Kanpur:** Jeevan Vikas, Ground Floor, 16/98, M.G. Road, Kanpur 208001. Tel.: 0512-2360240/3244949. **Kolkata:** Ground Floor, Hindustan Building Annexe, 4, Chittaranjan Avenue, Kolkata 700072. Tel.: 033-22129455. **Lucknow:** 7th Floor, Jeevan Bhawan 2, Naval Kishore Road, Hazrat Ganj, Lucknow 226001. Tel.: 0522-2231186/4045203. **Mangalore:** LIC Mutual Fund Asset Management Limited, No. 6, Ground Floor, Popular Building, K S Rao Road, Mangalore - 575 001. Tel. No.: 0824-2411482. **Mumbai:** Gr. Floor, Industrial Assurance Bldg., Opp. Churchgate Station, Mumbai 400020. Tel.: 022-22885971/2281163 / 2nd Floor, Jeevan Chintamani, Near R.T.O., Eastern Express Highway, Thane - 400 604. Tel.: 022-25804738. **Nagpur:** Jeevan Seva Bldg., Mount Road, Sadar, Nagpur 440001. Tel.: 0712-2542497. **Nashik:** Shop No.2, Ground Floor, Rajivee Enclave, New Pandit Colony, Nashik 422002. Tel.: 0253-2579507. **New Delhi:** 7th Floor, Jeevan Prakash, 25 K.G. Marg, New Delhi 110001. Tel.: 011-23359190/23314396. **Patna:** LIC Mutual Fund Asset Management Limited, Office No. 4A, 4th Floor, Anand Towers, Exhibition Road, P.S. Gandhi Maidan, Dist. Patna - 800001. **Pune:** LIC of India, Pune D.O.-I, 6/7, Shivaji Nagar, University Road, Pune 411005. Tel.: 020-25537301. **Raipur:** C-29/A, Sector 1, Besides City Centre Mall, Devendra Nagar, Raipur 492001 C.G. Tel.: 0771-2236780/4051137. **Rajkot:** LIC of India Bldg., Jeevan Prakash, Tagore Marg, Rajkot 360002. Tel.: 0281-2461522.

LIC Mutual Fund : Karvy Offices

Agartala: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala, Tripura -799001 (9862029365 - 0381-2317519) **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra, Uttar Pradesh - 282002 (9219057111, 9045161870, 9369918603) **Ahmedabad:** 201/202 Shail Complex, Opp. Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad, Gujarat - 380006 (8140670181, 9375127799, 079-26402967) **Ajmer:** S.No.1 & 2, 2nd Floor, Ajmer Tower, Kutchery Road, Ajmer, Rajasthan - 305001 (9982338657, 8769397108, 0145-5120725, 0145-2628055) **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, S.H. No - 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola, Maharashtra - 444004 (9767930094, 9767930094, 0724-2451874) **Aligarh:** 1st Floor, Kumar Plaza, Aligarh, Uttar Pradesh -202001 (9897518566 - 9369918604) **Allahabad:** Rsa Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad, Uttar Pradesh -211001 (9621968292 - 9369918605) **Alleppey:** X1V 172, Jp Towers, Mullaackal, Ksrts Bus Stand, Alleppey, Kerala - 688011 (9746526280, 0477-2263055) **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar, Rajasthan - 301001 (9785791578, 9667486970, 0144-3291200, 0144-3291300) **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi, Maharashtra - 444601 (9922039981, 9922039981, 0721-3291081, 0721-3291081) **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala, Haryana -133001 (9416916266 - 9315017301) **Amritsar:** 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar, Punjab - 143001 (9814439422, 9988273070, 0183-5053802) **Anand:** B-42 Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand, Gujarat - 380001 (9824686552, 9662020623) **Ananthapur:** #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh - 515001 (9908323683, 9966259531, 08554-244449) **Ankleshwar:** L/2 Keval Shopping Centre, Old National Highway, Ankleshwar, Gujarat - 393002 (02646 645326, 02646 645326) **Asansol:** 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol, West Bengal - 713303 (9002803986, 956312499, 0341-3266507) **Aurangabad:** Ramkunji Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra - 431005 (9604396113, 9604396113, 0240-2343414, 0240-2343414) **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh - 276001 (8004781413, 9307910001) **Malleswaram, Bangalore:** No.337, Gf -3, Karuna Complex, Sampige Road, Opp. New Vegetable Market, Malleswaram, Bangalore - 560003; **Koramangala, Bangalore:** No. 408, CITA Bldg, I Floor, Next to Vodafone Office, Koramangala, Bangalore - 560095; **Bangalore:** 59, Skanda puttanna Road, Basavanagudi, Bangalore, Karnataka - 560004 (9945814576, 9611131412, 080-26600785, 080-2660285/9625) **Balalore:** M.S Das Street, Gopalgaon, Balalore, Orissa, Balalore, Orissa - 756001 (9937273913, 8598883282, 06782-260503) **Bankura:** Ambika Market Complex (Ground Floor), Nutanagar, Post & Dist Bankura, Bankura, West Bengal - 722101 (9434480586, 8900337733, 03242-259564) **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Bareilly Palace, Near Railway Station, Bareilly, Uttar Pradesh - 243001 (9015316671 - 9369918607) **Barhampore (Wb):** Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhampore (Wb), West Bengal - 742101 (9933345701, 03482 274494) **Baroda:** Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda, Gujarat - 390007 (8238065427, 8866180491, 0265-6640870, 0265-6640871) **Begusarai:** Near Hotel Diamond Surbhi Complex, O.C Township Complex, Kapasiya Chowk, Begusarai, Bihar - 851117 (9534999935 - 9308793949) **Belgaum:** Cts No 3939 / A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum, Karnataka - 590001 (9611657824, 8884503542, 08312402544) **Bellary:** No. 1, Khb Colony, Gandhi Nagar, Bellary, Karnataka - 583103 (9742612169, 7204808722, 08392-254750) **Berhampur (Or):** Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or), Orissa - 760001 (9937447449, 9853333217, 0680-2228106) **Betul:** 107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul, Madhya Pradesh - 460001 (9981776781, 07141- 213301) **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur, Bihar - 812001 (9905788640, 8092825227, 9386256100) **Bharuch:** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch, Gujarat - 392001 (9933936167, 02642- 225022, 02642-225022) **Bhatinda:** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi, Punjab - 151001 (7837112112, 9988270340, 0164-5006725) **Bhavnagar:** Krishna Darshan Complex, Parimal Chowk, Office No. 306 -307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar, Gujarat -364002 (9624542735, 0278-3004116) **Bhilai:** Shop No -1, 1st Floor, Plot No -1, Commercial Complex, Nehru Nagar - East, Bhilai, Chatisgarh - 490020 (9300051444, 9424106597, 0788-2295999, 0788-2295332) **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara, Rajasthan -311001 (9251817523, 9928484514, 01482-246362, 01482-246364) **Bhopal:** Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal, Madhya Pradesh - 462011 (9630030107, 0755-4092711, 0755-4092711, 0755-4092715) **Bhubaneswar:** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar, Orissa - 751007 (9777457817, 9777457817, 0674-6534585) **Bikaner:** 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner, Rajasthan - 334001 (8302133850, 9928811774, 0151- 2200014) **Bilaspur:** Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur, Chatisgarh -495001 (9302502220, 9685516691, 07752-408436, 9302502220 (Bhishm) **Bokaro:** B-1, 1st Floor, City Centre, Sector - 4, Near Sonu Chandi Jewellers, Bokaro, Jharkhand - 827004 (9431738862, 9430132980, 9204061959, 06542-233330/31) **Burdwan:** 63 Gt Road, Halder Complex 1st Floor, Burdwan, West Bengal - 713101 (9732145793, 8145519142, 0342-2665140) **Calicut:** 2nd Floor Soubhagya Shopping Complex, Arayidathpalam, Mavoora Road, Calicut, Kerala - 163004 (9846046903, 9895407321, 0495-4022480) **Chandigarh:** Sco 2423-2424, 1st Floor, Sector 22-C, Chandigarh, Union Territory - 160022 (9876669990, 9850088371, 0172-5042279) **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden Main Road, Chandrapur, Maharashtra - 442402 (9730829616, 9730829616, 07172-270262, 07172-277584) **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adithanar Salai, Egmore, Opp. to Chief Metropolitan Court, Chennai, Tamil Nadu - 600002 (9444790825, 8939033711, 044-4202851214) **T Nagar, Chennai:** G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600017; **Adayar, Chennai:** New No 51, Gandhi Nagar, First Main Road, Adyar, Chennai - 600020; **Annanagar, Chennai:** T 92, Ground Floor, 3rd Avenue Main Road, Annanagar, Chennai - 600040; **Chinsura:** J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah, West Bengal - 712101 (9804958032, 9831444407, 033-26810164) **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam, Kerala - 682036 (9037765276, 8089580977, 0484-3000232, 0484-3000231) **Coimbatore:** 3rd Floor, Jyoti Enclave, 1057 Avinashi Road, Coimbatore, Tamil Nadu - 641018 (9841439400, 9894941715, 0422-4388011, 0422-4388013, 0422-4388451, 0422-4388012, 0422-4388014) **Cuttack:** Po-Buxi Bazar, Cuttack, Opp. Dargha Bazar Police station, Dargha Bazar, Cuttack, Orissa - 753001 (9438547866, 9437317841, 9238102118) **Darbhanga:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga, Bihar - 846003 (9304001509, 06272- 220145) **Davangere:** #15/9, 1st Floor, Sobagu Complex, 2nd Main Road (Avk College Road, P.J Extension, Davangere, Karnataka - 577002 (9686246222, 9880378880, 0819-2258714) **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun, Uttaranchal - 248001 (9897208863, 9369918608) **Deoria:** 1st Floor, Opp. Zila Panchayat, Civil Lines, Deoria, Uttar Pradesh - 274001 (8052969750, 7499496134) **Dewas:** 27 Rmo House, Station Road, Above Ma Chamunda Gaes Agency, Dewas, Madhya Pradesh - 455001 (9425681359, 9425681359, 07272-426010) **Dhanbad:** 208, New Market, 2nd Floor, Bank More, Dhanbad, Jharkhand - 826001 (9334341459, 9608989334, 0326-6452027) **Dhwarwad:** G, 7&8 Banashankari Avenue, Opp. Nttf, P B Road, Dhwarwad, Karnataka - 580001 (9060509013, 0836-2744207, 0836-2744208) **Dhule:** Ground Floor Ideal Laundry, Lane No. 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasara General Store, Dhule, Maharashtra - 424001 (7709818911, 02562-282823) **Dindigul:** No. 9 Old No. 4/B, New Agraharam, Palani Road, Dindigul, Tamil Nadu - 624001 (8695572383, 0451- 6451043) **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, 16 DT Burdwan, Durgapur, West Bengal - 713216 (9832176004, 9800218548, 0343-6512111) **Eluru:** D.No. 23B-5-9/31, Savitri Complex, Eadaravathi Street, Near Dr. Prabhavathi Hospital, R.R.Pet, Eluru, Andhra Pradesh - 534002 (9959152347, 08812-227851, 08812-227852/53/54) **Erode:** No.4, Veerapanam Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode, Tamil Nadu - 638003 (9500548042, 0424-4021212) **Faridabad:** A -2B, 1st Floor, Nehru Groundnit, Faridabad, Haryana - 121001 (9990711750, 9310448851) **Ferozpur:** The Mall Road, Chawla Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozpur, Punjab - 152002 (7696769181, 9814215464, 01632-241814) **Gandhidham:** 204, 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham, Gujarat - 382007 (8980671295, 02836-651296) **Gandhinagar:** Plot No. 945/2, Sector - 7/C, Opp. Pathika, Gandhinagar, Gujarat - 382007 (079-23244955) **Gaya:** 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya, Bihar - 823001 (9434644675, 9852090691, 0631-2220071) **Ghaziabad:** 1st Floor, c-7, Lohia Nagar, Ghaziabad, Uttar Pradesh - 201001 (9910556029, 9310448804) **Ghaziपुर:** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur, Uttar Pradesh - 233001 (9616123936, 7499496131) **Gonda:** Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh - 271001 (9721198488, 7499496127) **Gorakhpur:** Above V.I.P. Housejadcent, A.D. Girls College, Bank Road, Gorakpur, Uttar Pradesh - 273001 (9792940256, 9792940256, 9369918610) **Gulbarga:** Cts No. 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next to Adithya Hotel, Gulbarga, Karnataka - 585105 (9844148066, 9972898664, 0847-2310040) **Guntur:** D.No. 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur, Andhra Pradesh - 522002 (9985932781, 9885427877, 0863-2339094) **Gurgaon:** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon, Haryana - 122001 (9210484530, 9310448806) **Guwahati:** 54, Sagarika Bhawan, 2nd Floor, R G Barooah Road, Aicd, Near Baskin Robbins, Guwahati, Assam - 781024 (9706058003, 8811036746) **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Nagar, Lashkar, Gwalior, Madhya Pradesh - 474009 (9754515909, 9300004262) **Haldwani:** Above Kapilaz, Sweet House, Opp. LIC Building, Plikothli, Haldwani, Uttaranchal - 263139 (9012475475, 9369918611) **Haridwar:** 8, Govind Puri, Opp. LIC-2, Above Vijay Bank, Main Road, Ranipur More, Haridwar, Uttaranchal - 249401 (9412926693, 9369918612) **Hassan:** St Anthony's Complex, Ground Floor, H.N. Pura Road, Hassan, Karnataka - 573201 (9743929779, 08172262065) **Hissar:** Sco-71, 1st Floor, Red Square Market, Hissar, Haryana - 125001 (9991887655, 9315017303) **Hoshiarpur:** 1st Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab - 146001 (9478353322, 9569690721, 01882-500143) **Hubli:** 22nd & 23rd, 3rd Floor, Eureka Junction, Travellers Bungalow, Hubli, Karnataka - 580029 (9916119294, 9845394004, 0836- 2252444) **Hyderabad:** 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad, Andhra Pradesh - 500034 (9885608800, 040-4467707576/77, 040-44677348) **Indore:** 2nd Floor, 203-205 Balaji Corporates, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janierwala Square Indore, Indore, Madhya Pradesh - 452001 (9977713382, 0731-4266828, 0731-4218902) **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur, Madhya Pradesh - 482002 (9827576885, 9303580103, 0761-3204376) **Jaipur:** S16/A 3rd Floor, Land Mark Building, Opp. Jai Club, Mahaver Marg C Scheme, Jaipur, Rajasthan - 302001 (9829122154, 9509556136, 9636804612, 0141-4167714/15/17) **Jalandhar:** Arora Prime Tower, Low Ground Floor, Office No. 3, Plot No. 28, Jalandhar, Punjab - 144001 (9780951080, 9988077368, 0181-5094410) **Jalgaon:** 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon, Maharashtra - 425001 (9421521406, 7875803473, 0257-2226761) **Jalpaiguri:** D B C Road, Opp. Nirala Hotel, Jalpaiguri, West Bengal - 735101 (9832485813, 9832421761, 03561-222136) **Jammu:** 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu, Jammu & Kashmir - 180012 (9796406060, 9018335968, 0191-2458820, 0191-2458818) **Jamnagar:** 136-137-138 Madhav Palaza, Opp. SBI Bank, Near Lal Bhawng, Jamnagar, Gujarat - 361001 (9725444799, 0288- 2558887) **Jamshedpur:** 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel, BS Parkplaza, Main Road, Jamshedpur, Jharkhand - 831001 (9798544088, 9934314986, 0657-6655000, 0657-6655003/04/05/06/07) **Jaunpur:** R N Complex, 1-1-9-G, In front of Pathak Hada, Ummapur, Jaunpur, Uttar Pradesh - 222002 (9793391873, 9369918613) **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi, Uttar Pradesh - 284001 (9651362328, 9369918614) **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur, Rajasthan - 342001 (8003738266, 9251269552, 0291-

6454590) **Junagadh:** 124-125, Punit Shopping Centre, M.G Road, Ranavav Chowk, Junagadh, Gujarat - 362001 (9824686601, 0285-2652220) **Kannur:** 2nd Floor, Prabhath Complex, Fort Road, Nr. ICICI Bank, Kannur, Kerala - 670001 (9895462756, 9744856894, 0497-2764190) **Kanpur:** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur, Uttar Pradesh - 208001 (9839122381, 9305443189/9336521104, 9369918615/6) **Karakudi:** No. 2, Gopi Arcade, 100 Feet Road, Karakudi, Tamil Nadu - 630001 (9942208943, 04565-237192) **Karimnagar:** H.No. 4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar, Andhra Pradesh - 505001 (9849963242, 0878-2261779, 0878-2244773/7579) **Karnal:** 18/369, Char Chaman, Kunjapura Road, Behind Miglani Hospital, Karnal, Haryana - 132001 (9813607105, 9068784639, 8396852122, 0184-2252524) **Karur:** No.6, Old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur, Tamil Nadu - 639001 (04324-241755) **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur, West Bengal - 721304 (9679755405, 8945613150, 03222-253380) **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur, Maharashtra - 416001 (9960549938, 9423596399, 0231-2653656) **Kolkata:** 166 A Rashbihari Avenue 2nd Floor, Opp. Fortish Hospital, Kolkata, West Bengal - 700029 (9007005094, 9007005092, 033-4061135/36, 033-24659263/9267, 24635432, 24669450, 24196462) **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam, Kerala - 691001 (9744791380, 9567614617, 0474-2747055) **Korba:** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba, Chhatisgarh - 495677 (8878213577, 9300155683) **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre - 324007 (9887159177, 7737345592, 0744-5100964) **Kottayam:** 1st Floor, Sciasension Square, Railway Station Road, Collectorate PO, Kottayam, Kerala - 686002 (9744250107, 0481-2300868) **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool, Andhra Pradesh - 518004 (9000068556, 9704058506, 08158-228550) **Lucknow:** 24, Prem Nagar, Ashok Marg, Lucknow, Uttar Pradesh - 226001 (8604398488, 9792350554, 9369918600) **Ludhiana:** Sco-136 ,1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana, Punjab - 141001 (9888880614, 7355273067, 0161-4648747) **Madurai:** Rakesh Towers, 30-C, 1st Floor, Bye pass Road, Opp. Nagappa Motors, Madurai, Tamil Nadu - 625010 (9047081666, 9894341505, 0452-2605856) **Malappuram:** 1st Floor, Cholakkal Building, Near U P School, Ul Hill, Malappuram, Kerala - 676505 (9746378606, 0483-2731480) **Malda:** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda, West Bengal - 732101 (9232766405, 9733063825, 03512-223763) **Mandi:** 149/11, School Bazaar, Mandi, Uttar Pradesh - 175001 (9459938186, 9318873501) **Mangalore:** Mahendra Arcade, Opp. Court Road, Karangal Padi, Mangalore, Karnataka - 575003 (9731154145, 7760874571, 0824-2496289) **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao, Goa - 403601 (9011285712, 0832-2731823) **Mathura:** Ambey Crown, 2nd Floor, In front of Bsa College, Gaushala Road, Mathura, Uttar Pradesh - 281001 (8923228412, 9369918618) **Meerut:** 1st Floor, Medi Centre, Opp. ICICI Bank, Hapur Road, Near Bachha Park, Meerut, Uttar Pradesh - 250002 (9760485123, 9369918619) **Mehsana:** Ul/47 Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehnsana, Gujarat - 384002 (9824902519, 02762-242950) **Mirzapur:** Above HDFC Bank, Dankeenganj, UP, Mirzapur, Uttar Pradesh - 231001 (9305132535, 7499496133) **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab - 142001 (9780756983, 9478108905, 01636-230792) **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad, Uttar Pradesh - 244001 (9027346471, 9027443364, 9058791115, 9369918620) **Morena:** Moti Palace, Near Ramjanki Mandir, Morena, Madhya Pradesh - 476001 (9981384447, 7489361265) **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort, Maharashtra - 400001 (9004089492, 022-66235353, 022-66235333) **Andheri:** 6 & 7, Andheri Industrial Estate, Veera Desai Road, Andheri (west), Mumbai - 400053 **Borivali:** Ground Floor, Himanshu Bldg, Sodawala Cross Lane, Chandawarkar Road, Borivali, Mumbai - 400091 **Chembur:** Shop No. 4 , Ground Floor, Shram Saflya Bldg., N G Acharya Marg, Chembur, Mumbai - 400071 **Muzaffarpur:** 1st Floor, Uma Market, Thana Gumtimiti Jheel, Muzaffarpur, Bihar - 842001 (9693584015, 9386256101) **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore, Karnataka - 570001 (9902919671, 9964123030, 0821-2438006) **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad, Gujarat - 387001 (9898635495, 0268-2563245) **Nagercoil:** 3A, South Car Street, Parsans Complex, Nagercoil, Tamil Nadu - 629001 (04652-235522) **Nagpur:** Plot No 217, House No. 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp. Khandelwal Jewelers, Dharampath, Nagpur, Maharashtra - 440010 (9764719485, 9371160726, 0712-2533040) **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal, Tamil Nadu - 637001 (88836 92376, 04286-234801) **Nanded:** Shop No. 4, Santakripa Market, G G Road, Opp. Bank of India, Nanded, Maharashtra - 431601 (8793560595, 9890713616, 02462-237885) **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002 (8237756668, 9890918183, 0253-6611395) **Navsari:** 1/1, Chinmay Arcade, Opp. Sattapur Rd, Tower Rd, Navsari, Gujarat - 396445 (9429532985, 02637-280367, 02637-280367) **Nellore:** 16-2-230, Room No. 27, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogothala, Nellore, Andhra Pradesh - 524001 (9948352011, 0861-2349940) **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi -110001 (9910053511, 9910887035, 011-43681700, 011-43681704) **Nizamabad:** H No. 5-6-430, Above Bank of Baroda, 1st Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad, Andhra Pradesh - 503003 (9951888991, 08462-224366) **Noida:** 307, Jaipuria Plazad, 68 A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida, Uttar Pradesh - 201301 (9873448325, 9310448805) **Palghat:** No. 20 & 21, Metro Complex, H.P.O. Road, Palakkad, Kerala - 678001 (9859685533, 9037411783, 491-6061110) **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat, Haryana - 132103 (8570019906, 9315017304) **Panjim:** City Business Centre, Coelho Pereira Building, Room No. 18, 19 & 20, Dada Vaidya Road, Panjim, Goa - 403001 (9923261177, 7798300457, 0832-2426873/74) **Pathankot:** 1st Floor, 9 A , Improvement Trust Building, Patel Chowk, Pathankot, Punjab - 145001 (9646034222, 9988164770, 0186-5080188) **Patiala:** Sco 27 D, Chhotti Baradari, Near Car Bazaar, Patiala, Punjab - 147001 (9872262284, 9041837150, 0175-5004349) **Patna:** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna, Bihar - 800001 (7781023134, 9708108821, 0612-6453098, 7781023134) **Pollachi:** 146/4, Ramanathan Building, 1st Floor, New Scheme Road, Pollachi, Tamil Nadu - 642002 (9952172658, 04259-235111/22/33) **Pondicherry:** No. 7, Thiayagaraja Street, Pondicherry - 605001 (0413 2220640) **Proddatur:** Shop No. 4, Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur, Andhra Pradesh - 16360 (9966717997, 08564-242898) **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai, Tamil Nadu - 622001 (9865974743, 04322-220050) **Pune:** Office # 16, Ground Floor, Shrinath Plaza, Near Dyaneshwar Paduka Chowk, F C Road, Pune, Maharashtra - 411005 (9833067872, 9975494895, 020-25533795, 020-25533957) **Raipur:** Shop No. 31, 3rd Floor, Millennium Plaza, Above Indian House, Behind Indian Coffee House, Raipur, Chhatisgarh - 492001 (9406065221, 8305209298, 0771-4052620) **Rajahmundry:** D.No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry, Andhra Pradesh - 533101 (9642572477, 7207287911, 0883-2434468, 0883-2434470) **Rajapalayan:** Sri Ganapathy Complex, 14B/5/18, T P Mills R oad, Viruhundh Dist, Rajapalayan, Tamil Nadu - 626117 (9944908694, 04563-232952) **Rajkot:** 104, Siddhi Vinyak Com. Opp. Ramkrishna Ashram, Dr. Yagnik Road, Rajkot, Rajkot, Gujarat - 360001 (7359916635, 9925619731, 2816545888) **Ranchi:** Room No. 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi, Jharkhand - 834001 (9431371731, 9835977889, 0651-2331320) **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam, Madhya Pradesh - 457001 (9770285511, 9303967657, 07412-402007) **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot, Uttar Pradesh - 231217 (8948816968, 7499495854) **Rewa:** 1st Floor, Angoori Building, Beside Allahabad Bank, Trans University Road, Civil Lines, Rewa, Madhya Pradesh - 485001 (8818851641, 7489755878) **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana - 124001 (8950414951, 9315017305) **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247667 (9927416205, 9369918621) **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Udintagar, Rourekla, Orissa - 769012 (9776284625, 9861120354, 0661-2500005) **Sagar:** Above Poshak Garments, 5 Civil Lines, Infront of Income Tax Office, Sagar, Madhya Pradesh - 470002 (9826674321, 9752879556, 07582-402404) **Saharanpur:** 18, Mission Market, Court Road, Saharanpur, Uttar Pradesh - 247001 (9634590304, 9369918622) **Salern:** No. 40, Brindavan Road, Fairlands, Near Perumal Kol, Salem, Tamil Nadu - 636016 (9524070720, 0427-4020300) **Sambalpur:** Ground Floor, Quality Massion, Infront of Bazaar Kolkata, Nayapura, Sambalpur, Orissa - 768001 (9861785131, 9861114141, 0663-2522105) **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna, Madhya Pradesh - 485001 (9329965570, 9300004263) **Shaktinagar:** 1stA-375, V V Colony, Dist Sonebhadra, Shaktinagar, Uttar Pradesh - 231222 (7890355728, 7499496129) **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong, Meghalaya - 793001 (9774226437, 0364-2506106) **Shimla:** Triveni Building, By Pas Chowkhhallini, Shimla, Himachal Pradesh - 171002 (9805375551, 9318644501) **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Lir Road, Durgigudi, Shimoga, Karnataka - 577201 (9741308883, 9448681710, 08182-228799, 08182-227485) **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri, Madhya Pradesh - 473551 (9407562999, 9303028921) **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparyia Bagichi, Sikar, Rajasthan - 332001 (9549776841, 01572-250398) **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar, Assam - 788001 (9435173219, 9678901126, 03842-261714) **Siliguri:** Nanak Complex, Sevoko Road, Siliguri, West Bengal - 734001 (9832521945, 9832510008, 0353-2526393) **Sitapur:** 12/12-A Sura Complex, Arya Nagar, Opp. Mal Godam, Sitapur, Uttar Pradesh - 261001 (9598369111, 9369918623) **Sivakasi:** 363, Thiruthangal Road, Opp. TNEB, Sivakasi, Tamil Nadu - 626123 (8056214131, 04562 228816) **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan, Himachal Pradesh - 173212 (9817248190, 9318991871) **Solapur:** Block No. 06, Vaman Nagar, Opp. D-Mart, Jule Solapur, Solapur, Maharashtra - 413004 (9960646865, 0217-2300021, 0217-2300318) **Sonepat:** 205 R Model Town, Above Central Bank of India, Sonepat, Haryana - 131001 (9813821843, 9315457164) **Sri Ganganagar:** 35E Block, Opp. Sheelta Mata Vaateka, Sri Ganganagar, Rajasthan - 335001 (9602969753, 9462400664, 0154-2470177) **Srikakulam:** D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam, Andhra Pradesh - 532001 (9885590552, 9248009412, 08942-225382, 08942-225362) **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur, Uttar Pradesh - 228001 (9580614908, 9369918624) **Surat:** G-5 Empire State Building, Near Udhna Darwaja, Ring Road, Surat, Gujarat - 395002 (9687697224, 9978442596, 0261-3042170) **Thanjavur:** No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore, Tamil Nadu - 613001 (9894533238, 04362-275415) **Thodupuzha:** 1st Floor, Pulimootill Pioneer, Pala Road, Thodupuzha, Kerala - 685584 (0486-2211209, 04862-325051) **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli, Tamil Nadu - 627001 (9788845514, 0462-2335137) **Tirupathi:** D.No. 203, 2nd Floor, Padmavathi Nilayam, Nokia Care Upstairs, Tilak Road, Tirupathi, Andhra Pradesh - 517501 (9885995544, 9032957583, 0877-6544567) **Tirupur:** 1st Floor, 244 A, Kamaraj Road, Opp. to Cotton Market Complex, Tirupur, Tamil Nadu - 641604 (0421-2214221) **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla, Kerala - 689107 (9747529499, 0469-3205676) **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thriassur, Kerala - 680001 (8606877204, 9747982535, 0487-3246231) **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy, Tamil Nadu - 20017 (9597055087, 043-4020227) **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum, Kerala - 695010 (9995820575, 9567607573, 0471-2725728) **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin, Tamil Nadu - 628003 (0461-2334603) **Udaipur:** 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur, Rajasthan - 313001 (9636506469, 9001830400, 0294-2429370) **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain, Madhya Pradesh - 456010 (9302373625, 9039507556, 0734-4250007/08) **Valsad:** Shop No. 2, Phiroza Corner, Opp. Next Shop Room, Titthal Road, Valsad, Gujarat - 396001 (9879166808, 9725539945, 02632-258481) **Vapi:** Shop No. 12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi, Gujarat - 396195 (922801 2909, 9978877183, 9228012909) **Varanasi:** D-64/132, 1st Floor, Anant Complex, Srigra, Varanashi, Uttar Pradesh - 221010 (9389938800, 9807228126, 9369918626) **Vellore:** 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore, Tamil Nadu - 632001 (9952389697, 0416 2215007) **Vijayanagar:** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagar, Andhra Pradesh - 535002 (9014392427, 9014392427, 08922-236962) **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada, Andhra Pradesh - 520010 (0866-2475126) **Visakhapatnam:** Door No. 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam, Andhra Pradesh - 530016 (9000088322, 0891-2714125) **Warangal:** 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal, Andhra Pradesh - 506001 (0870-2501664) **Yamuna Nagar:** Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar, Haryana - 135001 (9813627107, 9315017306).



Registered Office: Industrial Assurance Building,
4th Floor, Opposite Churchgate Station, Mumbai - 400 020.
Telephone: 022 6601 6000 Fax: 022 22835606
Email: service@licmf.com Website: www.licmf.com