
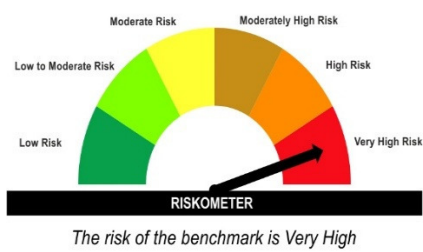




KEY INFORMATION MEMORANDUM

LIC MF Consumption Fund

(An open-ended equity scheme following consumption theme)

This product is suitable for investors who are seeking*:	Scheme Riskometer [#]	Benchmark Riskometer (as applicable) [#]
<ul style="list-style-type: none"> • Capital appreciation over long term • Investment predominantly in equity and equity related instruments of companies following consumption theme. 		<p>As per AMFI Tier 1 Benchmark Riskometer i.e. Nifty India Consumption Total Return Index (TRI)</p> 

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

#The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Riskometer of the Benchmark as on 30th September 2025.

Offer for Units of Rs.10 each for cash during the New Fund Offer Period and at NAV based prices upon re-opening

New Fund Offer Opens on: 31st October 2025
New Fund Offer Closes on: 14th November 2025
Scheme re-opens on: 25th November 2025

Name of the Sponsor : Life Insurance Corporation of India (LIC)
Name of Mutual Fund : LIC Mutual Fund
Name of Asset Management Company : LIC Mutual Fund Asset Management Limited
Name of Trustee Company : LIC Mutual Fund Trustee Private Limited

Addresses, Website of the entities

Mutual Fund:	Asset Management Company:	Trustee Company:
LIC Mutual Fund Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020.	LIC Mutual Fund Asset Management Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020. CIN No: U67190MH1994PLC077858	LIC Mutual Fund Trustee Private Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020. CIN No: U65992MH2003PTC139955
Website: www.licmf.com		

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres 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 **16th October 2025**.

Investment Objective	<p>The investment objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies following consumption theme.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>																													
Asset Allocation Pattern of the scheme	<p>Under normal circumstances, the asset allocation of the Scheme would be as follows:</p> <table border="1" data-bbox="531 544 1458 891"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations(% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments of companies following consumption theme</td> <td>80</td> <td>100</td> </tr> <tr> <td>Equity and Equity related instruments of other than above companies</td> <td>0</td> <td>20</td> </tr> <tr> <td>Debt * and Money market instruments</td> <td>0</td> <td>20</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0</td> <td>10</td> </tr> </tbody> </table> <p>*Debt securities include securitised debt upto 20%.</p> <p>The Cumulative gross exposure through equity, debt, derivatives positions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), Repo in Corporate Debt Securities and other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time will not exceed 100% of the net assets of the Scheme in accordance with paragraph 12.24 of SEBI Master Circular for Mutual Funds.</p> <p>Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated 3rd November 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.</p> <p><u>Indicative Table</u></p> <table border="1" data-bbox="531 1435 1522 2031"> <thead> <tr> <th>Sl. No.</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Circular references</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Securities Lending</td> <td>1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.</td> <td>Paragraph 12.11 of SEBI Master Circular for Mutual Funds</td> </tr> <tr> <td>2.</td> <td>Derivatives (Equity) (Investment in derivatives shall be for hedging, portfolio balancing, non-</td> <td>The Scheme may invest up to 50% of Equity Assets of the Scheme into equity derivatives instruments.</td> <td>Paragraph 7.5 and 12.25 of SEBI Master Circular for Mutual Funds</td> </tr> </tbody> </table>	Instruments	Indicative allocations(% of total assets)		Minimum	Maximum	Equity and Equity related instruments of companies following consumption theme	80	100	Equity and Equity related instruments of other than above companies	0	20	Debt * and Money market instruments	0	20	Units issued by REITs and InvITs	0	10	Sl. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Securities Lending	1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds	2.	Derivatives (Equity) (Investment in derivatives shall be for hedging, portfolio balancing, non-	The Scheme may invest up to 50% of Equity Assets of the Scheme into equity derivatives instruments.	Paragraph 7.5 and 12.25 of SEBI Master Circular for Mutual Funds
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		hedging purposes and such other purposes as may be permitted from time to time)		
3.	Securitized Debt	The Scheme may invest in securitized debt assets upto 20% of the Net Assets of the Scheme.		Clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 read with paragraph 12.15 of SEBI Master Circular for Mutual Funds
4.	Overseas Securities, ADRs/GDRs	0%		-
5.	ReITs and InvITs	The Scheme may invest not more than: <ul style="list-style-type: none"> • 10% of its NAV in the units of REIT and InvIT; and • 5% of its NAV in the units of REIT and InvIT issued by a single issuer 		Clause 13 of seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 read with Paragraph 12.21 of SEBI Master Circular for Mutual Funds
6.	AT1 and AT2 Bonds	The Scheme may invest not more than: <ul style="list-style-type: none"> • 10% of its NAV of the debt portfolio of the scheme in such instruments; and • 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. 		Paragraph 12.2 of SEBI Master Circular for Mutual Funds
7.	Any other instrument			
	Triparty Repo (TREPS)	As per the asset allocation pattern		-
	Mutual Fund units	The Scheme may invest in another scheme (except fund of funds Schemes) under the AMC or any other mutual fund without charging any fees, provided that the aggregate inter-scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of		Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996

			the Net Asset Value of the Mutual Fund.		
			Repo/ Reverse Repo transactions in corporate debt securities	<p>The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme. Further, the amount lent to counter-party under repo transaction in corporate debt securities will be included in single issuer debt instrument limit.</p>	Paragraph 12.18 of SEBI Master Circular for Mutual Funds.
			Short Term Deposits of Scheduled Commercial Banks – pending deployment	<p>The Scheme shall park not more than 15% of their net assets in short-term deposits of all scheduled commercial banks put together. This limit, however, may be raised to 20% with prior approval of the Trustees. Further, the parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the Mutual Fund in short term deposits.</p> <p>The Scheme shall park not more than 10% of the net assets in short term deposits with any one scheduled commercial bank including its subsidiaries.</p>	Paragraph 12.16 of SEBI Master Circular for Mutual Funds.
			Debt Instruments with Structured Obligations / Credit Enhancement	0%	-
			Covered call option	<p>The Scheme may write call options only under a covered call strategy for constituent stocks of NIFTY 50 and BSE SENSEX, and any other stock as and when allowed by SEBI, subject to the following:</p> <p>A) The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.</p> <p>B) The total number of shares</p>	Paragraph 12.25.8 of SEBI Master Circular for Mutual Funds

			underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances	
	Credit Swaps	Default	0%	-

The Scheme does not intend to invest in the following instruments:

Sr. No.	Type of the Instruments
1.	Overseas Securities, ADRs/GDRs
2.	Debt Instruments with Structured Obligations / Credit Enhancement
3.	Credit Default Swaps
4.	Debt/ Fixed Income Derivatives
5.	Unrated Debt instruments

Portfolio rebalancing due to passive breaches:

As per Paragraph 2.9 of SEBI Master Circular for Mutual Funds, in the event of any deviation from the mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the Investment Manager shall rebalance the portfolio within 30 business days from the date of said deviation. Where the portfolio is not rebalanced within 30 business days, justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines up to 60 business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy exit load, if any, on the investors exiting such scheme. The AMC will comply with the reporting and disclosure requirements as stated in Paragraph 2.9 of SEBI Master Circular for Mutual Funds, and other applicable guidelines and circulars issued from time to time.

Short Term Defensive Consideration:

As per Paragraph 1.14.1.2 of SEBI Master Circular for Mutual Funds, the asset allocation pattern given above may be altered by the Investment Manager for a short-term period on defensive considerations. In the event of any deviations, the Investment Manager shall rebalance the portfolio within 30 calendar days from the date of said deviation.

	<p><u>Timelines for deployment of Funds mobilized in a New Fund Offer (NFO) as per asset allocation of the scheme:</u></p> <p>In terms of SEBI Circular dated 27th February 2025, AMC shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause of the delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available. Trustees shall monitor the deployment of funds collected in NFO and take steps, as may be required, to ensure that the funds are deployed within a reasonable timeframe.</p> <p>The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in Tri-Party Repo before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Tri-party Repo during the NFO period. The appreciation received from investment in Tri-Party Repo shall be passed on to investors.</p>
<p>Investment Strategy</p>	<p>The Scheme aims to provide long-term capital appreciation from an actively managed portfolio of equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.</p> <p>The fund aims to allocate 80-100% of its total assets to equity and equity-related securities of companies poised to benefit from domestic consumption-driven demand. The fund manager retains the discretion to invest up to 20% of the scheme's assets outside the primary consumption theme.</p> <p>Further, the Scheme shall follow an active investment strategy.</p> <p>India is witnessing a significant rise in consumption, propelled by several factors such as the shift from the unorganized to the organized sector, increased demand for premium categories, and the narrowing spending gap between rural and urban areas.</p> <p>Over the past decade, consumer behaviour in India has evolved considerably, primarily driven by rising income levels, higher aspirations, social status, personal grooming, leisure and experience. This transformation is evident in both urban and rural markets, where higher per capita income and evolving lifestyles are reshaping consumption patterns. As aspirations rise, new consumption categories are emerging, reflecting the evolving preferences of a dynamic population. The scheme aims to capitalize on these shifts in spending patterns.</p> <p>This investment strategy aims to capture the extensive opportunities emerging from the consumption-driven evolution in India. Key factors driving this trend include Urbanization, Premiumization, Lifestyle upgrades, higher disposable Incomes, the Formalization of the economy, and rapid Technological advancement. Collectively, these elements are establishing a strong foundation for long-term growth in sectors aligned with India's consumption narrative.</p>

The indicative list of sectors that the scheme would invest in:

- Fast-Moving Consumer Goods (FMCG)
- Consumer non-durables
- Automobile and Auto Components
- Telecommunication
- Consumer Services
- Media & Entertainment
- Consumer Durables
- Consumer focused E-Commerce & Fintech
- Lending Financials
- Textiles
- Transportation
- Travel and Tourism
- Pharmaceutical & Healthcare
- Power
- Realty/Hotels
- Hospitality
- Any other industry/sector that forms part of the benchmark index

Further, for determining list of the companies eligible under consumption theme the AMC will consider the basic Industry list published by NSE Indices for NIFTY India Consumption Index. Please refer link

https://www.niftyindices.com/Methodology/Method_NIFTY_Equity_Indices.pdf for current index methodology document published by NSE Indices.

The Scheme will invest across market capitalization. The portfolio will be built utilising a combination of top-down and bottom-up stock selection process supported by in-house research. Essentially, the focus would be on fundamentally strong companies with scope for growth over time. The AMC, in selecting the scrips, would focus on the fundamentals of the business, the industry structure, the quality of management sensitivity to economic factors, the financial strength of the company and the key earning drivers.

Investment in Equity Derivatives

The Fund's trading in derivatives would be in line that is permitted by SEBI Regulations from time to time. The Scheme may use various derivatives and hedging products/techniques, in order to seek to generate better returns for the Scheme. Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index. The Scheme while investing in equities shall transact in exchange traded equity derivatives only and these instruments may take the form of Index Futures, Index Options, Futures and Options on individual equities/securities and such other derivative instruments as may be appropriate and permitted under the SEBI Regulations and guidelines from time to time.

Advantages of Trading in Derivatives

Advantages of derivatives are many. The use of derivatives provides flexibility to the Schemes to hedge whole or part of the portfolio. The following section describes some of the more common derivatives transactions along with their benefits:

Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as interest rates, exchange rates, commodities and equities.

Futures

A futures contract is a standardized contract between two parties where one of the parties commits to sell, and the other to buy, a stipulated quantity of a security at an agreed price on or before a given date in future.

Currently, futures contracts have a maximum expiration cycle of 3 months. Three contracts are available for trading, with 1 month, 2 months and 3 months expiry respectively. A new contract is introduced on the next trading day following the expiry of the relevant monthly contract. Futures contracts typically expire on the last Thursday of the month. For example, a contract with the March 2018 expiration expires on the last Thursday of March 2018 (March 20, 2018).

Basic Structure of an Index Future

The Stock Index futures are instruments designed to give exposure to the equity markets indices. The Stock Exchange, Mumbai (BSE) and The National Stock Exchange (NSE) have trading in index futures of 1, 2 and 3 month maturities. The pricing of an index future is the function of the underlying index and short-term interest rates. Index futures are cash settled, there is no delivery of the underlying stocks.

Example using hypothetical figures: 1 month ABC Index Future

If the Scheme buys 2,000 futures contracts, each contract value is 50 times the futures index price.

Purchase Date :	March 01, 2022
Spot Index :	10,200.00
Future Price :	10,300.00
Date of Expiry :	March 20, 2022
Margin :	10%

Assuming the exchange imposes a total margin of 10%, the Investment Manager will be required to provide a total margin of approx. Rs. 103,000,000 (i.e. $10\% \times 10300 \times 2000 \times 50$) through eligible securities and cash.

Assuming on the date of expiry, i.e. March 20, 2022, ABC Index closes at 10,350, the net impact will be a profit of Rs. 5,000,000 for the Scheme, i.e. $(10,350 - 10,300) \times 2000 \times 50$ (Futures price = Closing spot price = Rs. 10,350.00)

Profits for the Scheme = $(10,350 - 10,300) \times 2000 \times 50 = \text{Rs. } 5,000,000$.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity.

The net impact for the Scheme will be in terms of the difference of the closing price of the index and cost price. Thus, it is clear from the above example that the profit or loss for the Scheme will be the difference between the closing price (which can be higher or lower than the purchase price) and the purchase price. The risks associated with index futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and potential mis-pricing of the futures.

Basic Structure of a Stock Future

A futures contract on a stock gives its owner the right and obligation to buy or sell stocks. Single Stock Futures traded on NSE (National Stock Exchange) are cash settled; there is no delivery of the underlying stocks on the expiration date. A purchase or sale of futures on a security gives the trader essentially the same price exposure as a purchase or sale of

the security itself. In this regard, trading stock futures is no different from trading the security itself.

Example using hypothetical figures:

The Scheme holds shares of ABC Ltd., the current price of which is Rs. 500 per share. The Scheme sells one month futures on the shares of ABC Ltd. at the rate of Rs. 540.

If the price of the stock falls, the Mutual Fund will suffer losses on the stock position held. However, in such a scenario, there will be a profit on the short futures position.

At the end of the period, the price of the stock falls to Rs. 450 and this fall in the price of the stock results in a fall in the price of futures to Rs. 470. There will be a loss of Rs. 50 per share (Rs. 500 - Rs. 450) on the holding of the stock, which will be offset by the profits of Rs. 70 (Rs. 540 - Rs. 470) made on the short futures position.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. Certain factors like margins and other related costs have been ignored. The risks associated with stock futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and potential mis-pricing of the futures.

Options

An option gives a person the right but not an obligation to buy or sell something. An option is a contract between two parties wherein the buyer receives a privilege for which he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

An option contract may be of two kinds:

a) Call option

An option that provides the buyer the right to buy is a call option. The buyer of the call option can call upon the seller of the option and buy from him the underlying asset at the agreed price. The seller of the option has to fulfil the obligation upon exercise of the option.

b) Put option

The right to sell is called a put option. Here, the buyer of the option can exercise his right to sell the underlying asset to the seller of the option at the agreed price.

Option contracts are classified into two styles:

(a) European Style

In a European option, the holder of the option can only exercise his right on the date of expiration only.

(b) American Style

In an American option, the holder can exercise his right anytime between the purchase date and the expiration date.

Basic Structure of an Equity Option

In India, options contracts on indices are European style and cash settled whereas, option contracts on individual securities are American style and cash settled.

Example using hypothetical figures: Market type : N Instrument Type : OPTSTK

Underlying : ABC Ltd.(ABC) Purchase date : March 1, 2022

Expiry date : March 20, 2022

Option Type : Put Option (Purchased) Strike Price : Rs. 8,750.00

Spot Price : Rs. 8,800.00

Premium : Rs. 200.00

Lot Size : 100

No. of Contracts : 50

Say, the Mutual Fund purchases on March 1, 2022, 1 month Put Options on ABC Ltd. (ABC) on the NSE i.e. put options on 5000 shares (50 contracts of 100 shares each) of ABC.

As these are American style options, they can be exercised on or before the exercise date i.e. March 20, 2022. If the share price of ABC Ltd. falls to Rs. 8,500/- on March 20, 2022, and the Investment Manager decides to exercise the option, the net impact will be as Follows:

Premium Expense = Rs. 200 * 50 * 100 =Rs. 10,00,000/-

Option Exercised at = Rs. 8,500/-

Profits for the Mutual Fund = (8,750.00 - 8,500.00) * 50 * 100=Rs. 12,50,000/-

Net Profit = Rs. 12,50,000 - Rs. 10,00,000 = Rs. 2,50,000/-

In the above example, the Investment Manager hedged the market risk on 5000 shares of ABC Ltd. by purchasing put options.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. Certain factors like margins have been ignored. The purchase of Put Options does not increase the market risk in the Mutual Fund as the risk is already in the Mutual Fund's portfolio on account of the underlying asset position (in his example shares of ABC Ltd.). The Premium paid for the option is treated as an expense and added to the holding cost of the relevant security. Additional risks could be on account of illiquidity and potential mis-pricing of the options.

Presently, the position limits for trading in derivatives by Mutual Fund specified under Paragraph 7.5 of SEBI Master Circular for Mutual Funds are as follows:

Position Limits

The position limits for Mutual Funds and its schemes shall be under:

(SEBI Circular No. SEBI/HO/MRD/MRD-PoD-2/P/CIR/2024/140 dated October 15, 2024 as amended from time to time are as follows)

i) Position limit for Mutual Funds in index options contracts

a) The Mutual Fund position limit in all index options contracts on a particular underlying index shall be INR 7,500 crore or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.

b) This limit would be applicable on open positions in all options contracts on a particular underlying index.

(ii) Position limit for Mutual Funds in index futures contracts

a) The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be INR 7,500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.

b) This limit would be applicable on open positions in all futures contracts on a particular underlying index.

(iii) Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, Mutual Funds may take exposure in equity index derivatives subject to the following limits:

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

(iv) Position limit for Mutual Funds for stock based derivative contracts

The Mutual Fund position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts will be as follows :-

- The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).

(v) Position limit for each scheme of a Mutual Fund

The scheme-wise position limit requirements shall be:

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

1. 1% of the free float market capitalization (in terms of number of shares). Or
2. 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).

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

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

Further, the exposure limits for trading in derivatives by Mutual Fund specified under Paragraph 12.25 of SEBI Master Circular for Mutual Funds, are as follows:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options except for the covered call strategy.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.

- Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1
 - Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1 above.
7. Definition of Exposure in case of derivatives positions: Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

Covered call strategy

The scheme may write call options only under a covered call strategy for constituent stocks of NIFTY 50 and BSE SENSEX, and any other stock as and when allowed by SEBI, subject to the following:

- a) The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.
- b) The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
- c) At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (a) and (b) above. In case of any passive breach of the requirement at paragraph (a), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
- d) In case a Mutual Fund scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (a) and (b) above while selling the securities.
- e) In no case, a scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts
- f) The premium received shall be within the requirements prescribed in terms of

Paragraph 12.25 of SEBI Master Circular for Mutual Funds i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.

g) The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Paragraph 12.25 of SEBI Master Circular for Mutual Funds.

h) The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Paragraph 12.25 of SEBI Master Circular for Mutual Funds.

Benefits of using Covered Call strategy in Mutual Funds:

The covered call strategy can help in earning income and hedging risk and subsequently result in better risk adjusted returns for the Scheme. Following are the benefits offered by this strategy:

a. Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option.

b. Generating additional returns in the form of option premium in a range bound market. Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction

Example of Covered Call

Illustrations:

Buy 100 stocks of Company A at Rs 1000 and write (sell) call options of the company A for the same month, with a strike price of Rs 1050. Assume the said option is trading at Rs 10. Thus, the total premium received for selling the call option is Rs 1000 (Rs 10*100 lot size).

On the day of expiration of options contract:

Scenario 1: markets goes up and the stock price of company A goes upto Rs 1030

a) Gain on stock is Rs 3000.

b) The call option will expire worthless (strike price is Rs 1050 and underlying price is Rs 1030). Thus, as a writer (seller) of call option, we can keep the premium of Rs 1000.

c) Thus, net gain is Rs 4000 (Rs 3000 on underlying stock and Rs 1000 premium collected)

Scenario 2: markets goes up and the stock price of company A goes upto Rs 1100

a. Gain on stock is Rs 10000

b. The call option is in the money by Rs 50 (strike price is Rs 1050 and underlying price is Rs 1100). Thus, as a writer (seller) of call option we must pay Rs 5000 to option buyer (Rs 50) and we would receive option premium of Rs. 1000 (Rs. 10*100), thus, the total loss would be Rs. 4000 (Rs. 5000 – Rs. 1000 received as the option premium).

c. Thus, net gain is Rs 6000 (Rs 10000 on underlying stock and Rs 4000 loss on option position)

	<p>Scenario 3: markets goes down and the stock price of company A goes down to Rs 950</p> <p>a) Loss on stock is Rs 5000 b) The call option will expire worthless (strike price is Rs 1050 and underlying price is Rs 950). Thus, as a writer (seller) of call option, we can keep the premium of Rs 1000. c) Thus, net loss is Rs 4000 (Rs 5000 on underlying stock and Rs 1000 premium collected)</p> <p>For detailed derivative strategies, please refer to SAI.</p> <p>PORTFOLIO TURNOVER:</p> <p>Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time.</p> <p>Generally, the AMC encourages a low portfolio turnover rate. A high portfolio turnover may result in an increase in transaction, brokerage costs. However, a high portfolio turnover may also be representative of the arising trading opportunities to enhance the total return of the portfolio.</p>
<p>Risk Profile of the Scheme</p>	<p>RISK ASSOCIATED WITH INVESTMENT IN EQUITIES:</p> <p>The scheme proposes to invest in equity and equity related instruments of companies following the consumption theme. By nature, Equity instruments are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Given that the Scheme seeks to invest in equity/equity related instruments of the Companies engaged in Consumption space, the concentration is likely to be high.</p> <p>Further, the volatility and/or adverse performance of the concerned sectors and/or of the scrips belonging to these sectors would have a material adverse bearing on the performance of the Scheme.</p> <p>The following are other risks related to investing in equities:</p> <p>Market risk: Refers to any type of risk due to the market conditions such as volatility in the capital markets, interest rates, changes in Government policies, taxation laws etc. that may negatively affect the prices of the securities invested in by the scheme.</p> <p>Business risk: Risk related to uncertainty of income due to the nature of a company's business. Government policy regarding implementation of international treaties like WTO etc. could affect the fortunes of many of the related companies where the scheme may invest. Imposition of tariff / non - tariff barriers and restrictions on labour by countries in the target markets may impact corporate earnings.</p> <p>Liquidity risk related to equity instruments: The liquidity risk is more prominent in case of sectoral securities. However, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Securities that are unlisted carry a higher liquidity risk compared to listed securities.</p> <p>Settlement Risk: Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.</p>

Concentration risk: This risk arises from over exposure to few securities/issuers/sectors.

Performance Risk: Performance of the Scheme may be impacted with changes in factors which affect the capital market.

Risk Factors associated with Thematic Schemes:

The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow consumption and consumption related activity. Investing in a thematic fund is based on the premise that the Fund will seek to invest in companies belonging to specific theme. This will limit the ability of the Fund to invest in other sectors. The consumption theme-based portfolio may result in higher levels of volatility vis-à-vis other diversified equity-oriented schemes. Since the scheme will predominantly be invested in Consumption theme-based securities it is expected to have higher market liquidity risk compared to a regular diversified equity scheme. Also, in case of equity investing, there is the risk that companies in that specific sectors will not achieve its expected earnings results, or that an unexpected change in the market (due to Government Policies or Macro Economic factors) or within the company may occur, both of which may adversely affect investment results. Thus, investing in a thematic specific fund could involve potentially greater volatility and risk.

RISK ASSOCIATED WITH INVESTMENT IN DERIVATIVE INSTRUMENTS:

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

The Scheme may invest in derivative instruments. The derivatives will entail a counterparty risk to the extent of amount that can become due from the party. The cost of hedge can be higher than adverse impact of market movements. An exposure to derivatives in excess of the hedging requirements can lead to losses. An exposure to derivatives can also limit the profits from a genuine investment transaction. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.

RISKS ASSOCIATED WITH WRITING COVERED CALL OPTIONS FOR EQUITY SHARES

In addition to the risks associated with derivative instruments, listed below are the risks associated with writing covered call options:

- **Market Risk:** Appreciation in the underlying equity shares could lead to loss of opportunity in case of writing of covered call option. In case if the appreciation in equity share price is more than the option premium received, the appreciation in the scheme would be capped.

- **Liquidity Risk:** This strategy of writing covered call in a scheme will be used, provided the scheme has adequate number of underlying equity shares as per regulatory requirement. Subsequently, the scheme will have to set aside a portion of investment in the underlying equity shares. Further, in case the covered call options are sold to the maximum extent as allowed under the purview of regulations, the scheme would be unable to sell the shares of the respective stock, to the extent that would be blocked under the covered call. Hence, if the call option contracts which have been written become illiquid, it may lead to a loss of opportunity or can cause exit issues.
- As a result, it may happen that the scheme is not able to sell the underlying equity shares immediately, which can lead to temporary illiquidity of the underlying equity shares and may result in loss of opportunity.

RISK ASSOCIATED WITH INVESTMENT IN DEBT SECURITIES:

All debt securities are exposed to interest rate risks, credit risks and reinvestment risk. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern e.g. corporate bonds carry a higher amount of risk than government securities. Further even among corporate bonds, bond which AAA rated are comparatively less risky than bonds which are AA rated.

Liquidity of scheme's investment may be inherently restricted by trading volumes and settlement periods. The inability to sell the money market or debt securities held in the scheme's portfolio due to the absence of a well developed and liquid secondary market for such securities may result, at times in losses to the scheme, in case of subsequent decline in the value of such securities.

Risk factors associated with investing in Non- Convertible Preference Shares

- **Credit Risk** - Credit risk is the risk that an issuer will be unable to meet its obligation of payment of Dividend and/ or redemption of principal amount on the due date. Further, for non-cumulative preference shares, issuer also has an option to not pay Dividends on preference shares in case of inadequate profits in any year.
- **Liquidity Risk** - The preference shares generally have limited secondary market liquidity and thus we may be forced to hold the instrument till maturity.
- **Unsecured in nature** - Preference shares are unsecured in nature and rank lower than secured and unsecured debt in hierarchy of payments in case of liquidation. Thus there is significant risk of capital erosion in case the company goes into liquidation.

RISK ASSOCIATED WITH INVESTMENTS IN REPO OF CORPORATE DEBT SECURITIES COUNTERPARTY RISK:

The Scheme may be exposed to counter-party risk in case of repo lending transactions in the event of the counterparty failing to honor the repurchase agreement. However, in repo lending transactions, the collateral may be sold and a loss is realized only if the sale value of the collateral is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavored to mitigate the risk by following an appropriate counterparty selection process, which

include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

COLLATERAL RISK:

Collateral risk arises when the market value of the underlying securities is inadequate to meet the repo obligations or there is downward migration in rating of collateral. Further if the rating of collateral goes below the minimum required rating during the term of repo or collateral becomes ineligible for any reason, counterparty will be expected to substitute the collateral. In case of failure to do so, AMC will explore the option for early termination of the repo trade.

SETTLEMENT RISK:

Corporate Debt Repo (CDR) shall be settled between two counterparties in the OTC segment unlike in the case of Government securities repo transactions where CCIL stands as central counterparty on all transactions which neutralizes the settlement risk. However, the settlement risk pertaining to CDRs shall be mitigated through Delivery versus Payment (DvP) mechanism which is followed by all clearing members.

RISK FACTORS ASSOCIATED WITH INSTRUMENTS HAVING SPECIAL FEATURES (AT1 AND AT2 BONDS):

If the Scheme invests in debt instruments having special features, the following risks associated with debt instruments having special features will be applicable. The risk factors stated below for investment in debt instruments having special features are in addition to the risk factors associated with Fixed Income Securities/Bonds stated above:

- i. The Scheme may invest in certain debt instruments with special features which may be subordinated to equity and thereby such instruments may absorb losses before equity capital. The instrument may also be convertible to equity upon trigger of a pre-specified event for loss absorption. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features. The debt instruments having such special features as referred above, would be treated as debt instruments until converted to equity.
- ii. The instruments may be subject to features that grant the issuer a discretion in terms of writing down the principal/coupon, to skip coupon payments, to make an early recall etc. Thus debt instruments with special features are subject to “Coupon Discretion”, “Loss Absorbency”, “Write down on Point of Non-Viability (PONV) trigger event” and other events as more particularly described as per the term sheet of the underlying instruments.
- iii. The instruments are also subject to Liquidity Risk pertaining to how saleable a security is in the market. The particular security may not have a market at the time of sale due to uncertain/insufficient liquidity in the secondary market, then the scheme may have to bear an impact depending on its exposure to that particular security.

RISK ASSOCIATED WITH FLOATING RATE SECURITIES:

The fund may invest in floating rate instruments. These instruments' coupon will be reset periodically in line with the benchmark index movement. The changes in the prevailing rates of interest will affect the value of the Plan's holdings and thus the value of the Plan's Units. The fund could be exposed to the interest rate risk (i) to the extent of time gap in resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to

capture the interest rate movement. Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. mark-up) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments. If the floating rate asset is created by swapping the fixed return to a floating rate return then there may be an additional risk of counter-party who will pay floating rate return and receive fixed rate return. Due to the evolving nature of the floating rate market, there may be an increased degree of liquidity risk in the portfolio from time to time.

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN REITS AND INVITS

Market Risk: REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.

Liquidity Risk: As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

RISK ASSOCIATED WITH STOCK LENDING

Risks associated with stock lending may include counter party risk, liquidity risk and other market risks. At present, there is no significant activity in the Securities Borrowing and Lending market. The Mutual Fund has so far not participated in Securities Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any such transactions.

RISK FACTORS RELATED TO SECURITISED DEBT:

Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Accordingly, the scheme's risk may increase or decrease depending upon its investments in Securitised Debts e.g. AAA securitised bonds will have low Credit Risk than AA securitised bond. Credit Risk on Securitised Bonds may also depend upon the Originator, if the bonds are issued with Recourse to Originator. A bond with Recourse will have a lower Credit Risk than a bond without Recourse. Underlying assets in Securitised Debt may be the receivables from Auto Finance, Credit Cards, Home Loans or any such receipts. Credit risk relating to these types of receivables depend upon various factors including macro-economic factors of these industries and economies. To be more specific, factors like nature and adequacy of property mortgaged against these borrowings, loan agreement, mortgage deed in case of Home Loan,

adequacy of documentation in case of Auto Finance and Home Loan, capacity of borrower to meet its obligation on borrowings in case of Credit Cards and intentions of the borrower to influence the risks relating to the assets(borrowings) underlying the Securitised Debts. Holders of Securitised Assets may have Low Credit Risk with Diversified Retail Base on Underlying Assets, especially when Securitised Assets are created by High Credit Rated Tranches. Risk profiles of Planned Amortization Class Tranches (PAC), Principal Only Class Tranches (PO) and Interest Only Class Tranches (IO) will also differ, depending upon the interest rate movement and Speed of Pre-payments. A change in market interest rates/prepayments may not change the absolute amount of receivables for the investors but affects the reinvestment of the periodic cashflows that the investor receives in the securitised paper.

Securitization: Background, Risk Analysis, Mitigation, Investment Strategy and Other Related Information

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers.

Generally available asset classes for securitization in India are:

Commercial vehicles

Auto and two wheeler pools

Mortgage pools (residential housing loans)

Personal loan, credit card and other retail loans

Corporate loans/receivables

In pursuance to SEBI communication dated 25th August 2010, given below are the requisite details relating to investments in Securitised debt:

1. Risk profile of securitized debt vis-à-vis risk appetite of the scheme

The risk profile of securitised debt is generally at par with the risk profile of other debt securities at the same level of credit rating. Securitised debt offers additional income (spread) over a debt security of similar rating and maturity, which enables the scheme to optimize its income without taking any additional credit risk. Securitised debt is generally less liquid, however, investment in securitised debt is made to maintain a diversified portfolio of debt securities that optimizes return without increasing the overall risk profile of the Scheme.

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.

Acceptance evaluation parameters (for pool loan and single loan securitization transactions) Track Record

We ensure that there is adequate past track record of the Originator before selection of the pool including a detailed look at the number of issuances in past, track record of issuances, experience of issuance team, etc.

Willingness to Pay

As the securitized structure has underlying collateral structure, depending on the asset class, historical NPA trend and other pool / loan characteristics, a credit enhancement in the form of cash collateral, such as fixed deposit, bank, guarantee etc. is obtained, as a risk mitigation measure.

Ability to Pay

This assessment is based on a strategic framework for credit analysis, which entails a detailed financial risk assessment.

A traditional SWOT analysis is used for identifying company specific financial risks. One of the most important factors for assessment is the quality of management based on its past track record and feedback from market participants. In order to assess financial risk a broad assessment of the issuer's financial statements is undertaken to review its ability to undergo stress on cash flows and asset quality.

Business risk assessment, wherein following factors are considered:

Outlook for the economy (domestic and global)

Outlook for the industry

Company specific factors

In addition, a detailed review and assessment of rating rationale is done including interactions with the company as well as agency.

3. Risk mitigation strategies for investments with each kind of originator.

For a complete understanding of the policy relating to selection of originators, we have first analyzed below risks attached to a securitization transaction.

In terms of specific risks attached to securitization, each asset class would have different underlying risks, however, residential mortgages are supposed to be having lower default rates as an asset class. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher, which helps in making their overall risks comparable to other AAA/AA rated asset classes.

The Scheme may invest in securitized debt assets. These assets would be in the nature of Asset Backed securities (ABS) and Mortgage Backed securities (MBS) with underlying pool of assets and receivables like housing loans, auto loans and single corporate loan originators. The Scheme intends to invest in securitized instruments rated AAA/AA by a SEBI recognized credit rating agency.

Before entering into any securitization transaction, the risk is assessed based on the information generated from the following sources:

1. Rating provided by the rating agency
2. Assessment by the AMC

Assessment by a Rating Agency

In its endeavor to assess the fundamental uncertainties in any securitization transaction, a credit rating agency normally takes into consideration following factors:

1. Credit Risk

Credit risk forms a vital element in the analysis of securitization transaction. Adequate credit enhancements to cover defaults, even under stress scenarios, mitigate this risk. Evaluating following risks does this:

- Asset risk
- Originator risk
- Portfolio risk
- Pool risks

The quality of the pool is a crucial element in assessing credit risk. In the Indian context, generally, pools are ‘cherry-picked’ using positive selection criteria. To protect the investor from adverse selection of pool contracts, the rating agencies normally take into consideration pool characteristics such as pool seasoning (seasoning represents the number of installments paid by borrower till date: higher seasoning represents better quality), over dues at the time of selection and Loan to Value (LTV). To assess its risk profile vis-à-vis the overall portfolio, the pool is analyzed with regard to geographical location, borrower profile, LTV, and tenure.

2. Counterparty Risk

There are several counter parties in a securitization transaction, and their performance is crucial. Unlike in the case of credit risks, where the risks emanate from a diversified pool of retail assets, counterparty risks result in either performance or non-performance. The rating agencies generally mitigate such risks through the usage of stringent counterparty selection and replacement criteria to reduce the risk of failure. The risks assessed under this category include:

- Servicer risk
- Commingling risk
- Miscellaneous other counterparty risks

3. Legal Risks

The rating agency normally conducts a detailed study of the legal documents to ensure that the investors’ interest is not compromised and relevant protection and safeguards are built into the transaction.

4. Market Risks

Market risks represent risks not directly related to the transaction, but other market related factors, stated below, which could have an impact on transaction performance, or the value of the investments to the investors.

- Macro-economic risks
- Prepayment risks
- Interest rate risks

Other Risks associated with investment in securitized debt and mitigation measures: Limited Recourse and Credit Risk Certificates issued on investment in securitized debt represent a beneficial interest in the underlying receivables and there is no obligation on the issuer, seller or the originator in that regard. Defaults on the underlying loan can adversely affect the payouts to the investors (i.e. the Schemes) and thereby, adversely affect the NAV of the Scheme. While it is possible to repossess and sell the underlying asset, various factors can delay or prevent repossession and the price obtained on sale of such assets may be low. Housing Loans, Commercial Vehicle loans, Motorcar loans, two wheeler loans and personal loans will stake up in that order in terms of risk profile.

Risk Mitigation: In addition to careful scrutiny of credit profile of borrower/pool additional security in the form of adequate cash collaterals and other securities may be obtained to ensure that they all qualify for similar rating.

Bankruptcy Risk

If the originator of securitized debt instruments in which the Scheme invests is subject to bankruptcy proceedings and the court in such proceedings concludes that the sale of the assets from originator to the trust was not a 'true sale', and then the Scheme could experience losses or delays in the payments due.

Risk Mitigation: Normally, specific care is taken in structuring the securitization transaction so as to minimize the risk of the sale to the trust not being construed as a 'true sale'. It is also in the interest of the originator to demonstrate the transaction as a true sell to get the necessary revenue recognition and tax benefits.

Limited Liquidity and Price risk

Presently, secondary market for securitized papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Risk Mitigation: Securitized debt instruments are relatively illiquid in the secondary market and hence they are generally held to maturity. The liquidity risk and HTM nature is taken into consideration at the time of analyzing the appropriateness of the securitization.

Risks due to possible prepayments: Weighted Tenor / Yield

Asset securitization is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may arise under any of the following circumstances;

- Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or
- Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or

- The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same.
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

Risk Mitigation: A certain amount of prepayments is assumed in the calculations at the time of purchase based on historical trends and estimates. Further a stress case estimate is calculated and additional margins are built in.

Bankruptcy of the Investor's Agent

If Investor's agent becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor's Agent to the assets/receivables is not in its capacity as agent/Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the swap agreement.

Risk Mitigation: All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent.

Assessment by the AMC

Mapping of structures based on underlying assets and perceived risk profile the scheme will invest in securitized debt originated by Banks, NBFCs and other issuers of investment grade credit quality and established track record. The AMC will evaluate following factors, while investing in securitized debt:

Originator

Acceptance evaluation parameters (for pool loan and single loan securitization transactions)

Track Record

We ensure that there is adequate past track record of the Originator before selection of the pool including a detailed look at the number of issuances in past, track record of issuances, experience of issuance team, etc.

Willingness to Pay

As the securitized structure has underlying collateral structure, depending on the asset class, historical NPA trend and other pool / loan characteristics, a credit enhancement in the form of cash collateral, such as fixed deposit, bank, guarantee etc. is obtained, as a risk mitigation measure.

Ability to Pay

This assessment is based on a strategic framework for credit analysis, which entails a detailed financial risk assessment.

A traditional SWOT analysis is used for identifying company specific financial risks. One of the most important factors for assessment is the quality of management based on its past track record and feedback from market participants. In order to assess financial risk a broad assessment of the issuer's financial statements is undertaken to review its ability to undergo stress on cash flows and asset quality.

Business risk assessment, wherein following factors are considered:

- Outlook for the economy (domestic and global)
- Outlook for the industry
- Company specific factors

In addition a detailed review and assessment of rating rationale is done including interactions with the company as well as agency

Critical Evaluation Parameters (for pool loan and single loan securitization transactions)

Typically, we would avoid investing in securitization transaction (without specific risk mitigant strategies/ additional cash/security collaterals/guarantees) if we have concerns on the following issues regarding the originator/underlying issuer:

1. High default track record/ frequent alteration of redemption conditions / covenants
2. High leverage ratios – both on a standalone basis as well on a consolidated level/ group level
3. Higher proportion of re-schedulement of underlying assets of the pool or loan, as the case may be
4. Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
5. Poor reputation in market
6. Insufficient track record of servicing of the pool or the loan, as the case may be.

Advantages of Investments in Single Loan Securitized Debt:

1. Wider Coverage: A Single Loan Securitized Debt market offers a more diverse range of issues / exposures as the Banks / NBFCs lend to larger base of borrowers.
2. Credit Assessment: Better credit assessment of the underlying exposure as the Banks / NBFCs ideally co-invest in the same structure or take some other exposure on the same borrower in some other form.
3. Better Structuring: Single Loan Securitized Debt investments facilitate better structuring than investments in plain vanilla debt instruments as it is governed by Securitization guidelines issued by RBI.
4. Better Legal documentation: Single Loan Securitized Debt structures involve better legal documentation than Non Convertible Debenture (NCD) investments.
5. End use of funds: Securitized debt has better standards of disclosures as well as limitation on end use of funds as compared to NCD investments wherein the end use is general corporate purpose.
6. Yield enhancer: Single Loan Securitized Debt investments give higher returns as compared to NCD investments in same corporate exposure.
7. Regulator supervision: Macro level supervision from RBI in Securitization Investments as compared to NCD investments.
8. Tighter covenants: Single Loan Securitized Debt structures involve tighter financial covenants than NCD investments.

Disadvantages of Investments in Single Loan Securitized Debt

- 1 Liquidity risk: Investments in Single Loan Securitized Debts have relatively less liquidity as compared to investments in NCDs.
- 2 Co-mingling Risk: Servicers in a securitization transaction normally deposit all payments received from the obligors into a collection account. However, there could be

a time gap between collection by a servicer and depositing the same into the collection account. In this interim period, collections from the loan agreements by the servicer may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, investors in the Scheme may be exposed to a potential loss.

Table below lists the major risks and advantages of investing in Single Loan securitizations

Risks	PTC	NCD	Risk Mitigants
Liquidity Risk	Less	Relatively High	Liquidity Risk is mitigated by investing in structures which are in line with product maturity, also by taking cash collateral, bank guarantees etc.
Advantages	PTC	NCD	
Wider Coverage/Issuers	High	Relatively Less	
Credit Assessment	High	Relatively less	
Structure	Higher Issuances	Relatively less	
Legal Documentation	More regulated	Relatively less regulated	
End use of funds	Targeted end use	General Purpose use	
Yield Enhancer	High	Less	
Covenants	Tighter Covenants	Less	
Secondary Market Issuances	Higher issuances	Lower issuances	

Table below illustrates the framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics/Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools	Personal Loans
Approximate Average Maturity (in months)	36-120 months	12-60 months	12-60 months	15-48 months	15-80 weeks	5 months – 3 years
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	3-10%	4-12%	4-13%	4-15%	5-15%	5-15%
Average Loan to Value Ratio	75%-95%	80%-98%	75%-95%	70%-95%	Unsecured	Unsecured

Average seasoning of the Pool	3-5 months	3-6 months	3-6 months	3-5 months	2-7 weeks	1-5 months
Maximum Single exposure range	4-5%	3-4%	NA (retail Pool)	NA (Retail Pool)	NA (Very Small Retail Loan)	NA (Retail Pool)
Average single exposure range %	0.5%-3%	0.5%-3%	<1% of the Fund size	<1% of the Fund size	<1% of the Fund size	<1% of the Fund size

Notes:

1. Retail pools are the loan pools relating to Car, 2 wheeler, micro finance and personal loans, wherein the average loan size is relatively small and spread over large number of borrowers.
2. Information illustrated in the Tables above, is based on the current scenario relating to Securitized Debt market and is subject to change depending upon the change in the related factors.
3. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments.

Majority of our securitized debt investments shall be in asset backed pools wherein we'll have underlying assets as Medium and Heavy Commercial Vehicles, Light Commercial Vehicles (LCV), Cars, and Construction Equipment etc. Where we invest in Single Loan Securitization, as the credit is on the underlying issuer, we focus on the credit review of the borrower. A credit analyst sets up limit for various issuers based on independent research taking into account their historical track record, prevailing rating and current financials. In addition to the framework as per the table above, we also take into account following factors, which are analyzed to ensure diversification of risk and measures identified for less diversified investments:

Size of the loan: We generally analyze the size of each loan on a sample basis and analyze a static pool of the originator to ensure the same matches the Static pool characteristics. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries.

To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say Rs.1000000/- it may be easier to construct a pool with just 10 housing loans of Rs.100000/- each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed Rs.500000/- per individual. Also to amplify this illustration further, if one were to construct a pool of Rs.10000000/- consisting of personal loans of Rs.100000/- each, the larger number of contracts (100 as against one of 10 housing loans of Rs.10 lakh each) automatically diversifies the risk profile of the pool as compared to a housing loan based asset pool.

Average original maturity of the pool indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. To illustrate, in a car pool consisting of 60-month contracts, the original maturity and the residual maturity of the pool viz. number of remaining installments to be paid gives a better idea of the risk of default of the pool itself. If in a pool of 100 car loans having original maturity of 60 months, if more than 70% of the contracts have paid more than 50% of the installments and if no default has been observed in such contracts, this is a far superior portfolio than a similar car loan pool where 80% of the contracts have not even crossed 5 installments.

Default rate distribution: We generally ensure that all the contracts in the pools are current to ensure zero default rate distribution. Indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here being, as against 0-30 DPD, the 60-90 DPD is certainly a higher risk category.

Geographical Distribution: Regional/state/ branch distribution is preferred to avoid concentration of assets in a particular region/state/branch.

Risk Tranching: Typically, we would avoid investing in mezzanine debt or equity of Securitized debt in the form of subordinate tranche, without specific risk mitigation strategies / additional cash / security collaterals/ guarantees, etc. Also refer Paragraphs 2 and 3 above for risk assessment process.

4. Minimum retention period of the debt by originator prior to securitization:

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenor of the securitization transaction. The Fund will invest in securitized debt that is Compliant with the laws and regulations.

5. Minimum retention percentage by originator of debts to be securitized

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenor and structure of the securitization transaction. The Fund will invest in securitized debt that is compliant with the laws and regulations.

Refer the Table in paragraph 2 and 3 above, which illustrates the average seasoning of the debt by the originator prior to securitization. Further, also refer the same Table, which illustrates additional collaterals taken against each type of asset class, which is preferred over the minimum retention percentage by the originator of the loan.

6. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund.

Investments made by the scheme in any asset are done based on the requirements of the scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent

investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme, but both the transactions are at arm's length and avoid any conflict of interest. In addition to internal controls in the fixed income investment process, there is regular monitoring by the compliance team, risk management group, and internal review teams. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long-term surplus to invest in mutual fundscheme.

7. In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt.

The risk assessment process for securitized debt, as detailed in the preceding paragraphs, is same as any other credit. Credit analyst does the investments in securitized debt after appropriate research. The ratings are monitored for any movement. Monthly Pool Performance MIS is received from the trustee and is analyzed for any variation. The entire securitized portfolio is published in the fact sheet and disclosed in the web site for public consumption with details of underlying exposure and originator.

Note: The information contained herein is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

Risks associated with investing in TREPS Segments

The mutual fund is a member of securities and TREPS segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in TREPS segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

Risk mitigation strategies

Some of the risks and the corresponding risk mitigating strategies are listed below:

•Risks associated with Equity and Equity related instruments

Risk	Risk Mitigation Strategy
Market Risk (The risk of losses due to adverse movements in	Endeavour to have a well-diversified portfolio of good companies with the ability to use cash/derivatives for hedging.

	overall market prices.)	
	Business Risk (Risk associated to the nature of the business of the Issuer Company)	Portfolio companies carefully selected to include those with perceived good quality of earnings.
	Derivatives Risk (The risk associated with the use of derivatives due to complexity of these instruments.)	Endeavour to have a well-diversified portfolio by constructing appropriate derivative strategies and continuous monitoring of the derivatives positions and strict adherence to the regulations.
	Concentration Risk (The risk arising from a large allocation to a single asset, sector which can lead to significant losses if that concentrated area underperforms)	The Scheme shall endeavor to ensure diversification by investing across the spectrum of securities/issuers.
	Liquidity Risk (The risk that an equity asset cannot be sold quickly without significantly affecting its price)	Periodic Monitoring of portfolio liquidity.
	Performance Risk (Risk arising due to change in factors affecting the market)	Endeavour to have a well-diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.
	•Risks associated with Debt and money market securities	
	Risk	Risk Mitigation Strategy
	Interest Rate Risk (The risk that changes in interest rates will affect the	Active duration management strategy; control portfolio duration and actively evaluate the portfolio structure with respect to existing interest rate scenario.

	value of debt securities.)	
	<p>Market Risk/Volatility Risk</p> <p>(Risk arising due to vulnerability to price fluctuations and volatility, having material impact on the overall returns of the scheme.)</p>	There is risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The Scheme will manage volatility risk through diversification.
	<p>Concentration Risk</p> <p>(The risk of loss due to a large exposure to a single issuer, sector, or type of security.)</p>	Diversification by investing across the spectrum of issuers or sectors.
	<p>Liquidity Risk</p> <p>(The risk that a debt instrument cannot be sold quickly enough without a significant price concession.)</p>	Periodic Monitoring of portfolio liquidity.
	<p>Credit Risk</p> <p>(The risk that the issuer of a debt security will default on its payment obligations or the credit rating of the issuer gets downgraded.)</p>	Investment universe carefully defined to include issuers with high credit quality; critical evaluation of credit profile of issuers on an on-going basis

•Risks associated with REITS/ INVITS:

Risk	Risk Mitigation Strategy
<p>Market Risk</p> <p>(Risk arising due to vulnerability to price fluctuations and volatility, having material impact on the overall returns of the scheme.)</p>	The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. To mitigate this, the maximum exposure to units of REITs and InvITs is capped at 10% of the portfolio.
<p>Liquidity Risk</p> <p>(The risk that an instrument cannot be sold quickly enough without a significant price concession.)</p>	This refers to the ease with which REIT/InvIT units can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be times when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market

		exists. Regular monitoring of the REITs and InvITs liquidity/ trading volume & changes in market conditions/ regulatory changes will help mitigate the same.
	Interest Rate Risk (The risk that changes in interest rates will affect the value of the securities.)	Generally, there would be an inverse relationship between the interest rates and the price of units. Regular monitoring and evaluating the portfolio structure with respect to changing interest rate scenario.
Plans/Options	<p>The Scheme has the following two plans:</p> <ol style="list-style-type: none"> 1. Regular Plan is for investors who wish to route their investment through any distributor 2. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor <p>The Regular and Direct plan will have a common portfolio.</p> <p>The Scheme has the following Options:</p> <ol style="list-style-type: none"> 1. Growth Option 2. Income Distribution cum Capital Withdrawal (IDCW) Option <p>IDCW Sub Options are:</p> <ol style="list-style-type: none"> 1. Reinvestment of Income Distribution cum Capital Withdrawal Option. 2. Payout of Income Distribution cum Capital Withdrawal Option <p>Default Option/ Sub option - Growth Option (In case Growth Option or IDCW Option/ Sub option is not indicated) <i>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</i></p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	
Applicable NAV (after the scheme opens for subscriptions and redemptions)	<p>i. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the Business day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day -the closing NAV of the next Business Day shall be applicable. 	

- Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For determining the applicable NAV for allotment of units in respect of purchase / switch-in in the Scheme, it shall be ensured that:

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

ii. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS

- In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which the application is received;
- In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.

The aforesaid provisions shall also be applicable to systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc.

The above-mentioned cut-off timing shall also be applicable to transactions through the online trading platform.

Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Redemption
	<p>During New Fund Offer:</p> <p>Application Amount/Switch in – Rs.5,000/- and in multiples of Re.1 thereafter.</p> <p>SIP* Amount –</p> <ol style="list-style-type: none"> 1. Daily – Rs. 100/- and in multiples of Re.1/- thereafter. 2. Monthly – Rs. 200/- and in multiples of Re.1/- thereafter. 3. Quarterly – Rs. 1,000/- and in multiples of Re.1/- thereafter <p><i>*SIP Start date shall be after re-opening date of the scheme.</i></p> <p>On an ongoing basis:</p> <p>Application Amount/Switch in (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Re.1 thereafter.</p> <p>SIP Amount –</p> <ol style="list-style-type: none"> 1. Daily – Rs. 100/- and in multiples of Re.1/- thereafter. 2. Monthly – Rs. 200/- and in multiples of Re.1/- thereafter. 3. Quarterly – Rs. 1,000/- and in multiples of Re.1/- thereafter <p>Note: Minimum Investment amount is not applicable in case of investments made by Designated Employees of the AMC pursuant to paragraph 6.10 of SEBI Master Circular for Mutual Funds.</p>	<p>Additional Purchase – Rs.500/- and in multiples of Re.1/- thereafter</p> <p>Note: Minimum Investment amount is not applicable in case of investments made by Designated Employees of the AMC pursuant to paragraph 6.10 of SEBI Master Circular for Mutual Funds.</p>	<p>Redemption Amount – Rs. 500/- and in multiples of Re.1/- thereafter or account balance whichever is lower(except demat units).</p>
Despatch of Redemption Request	<p>Under normal Circumstances, the redemption proceeds shall be dispatched within three working days of the receipt of the redemption request at the authorised centre of the LIC Mutual Fund.</p> <p>However, in case of exceptional circumstances listed in AMFI Circular No.</p>		

	AMFI/35P/MEM-COR/74/2022-23 dated 16th January 2023, redemption payment would be made within the permitted additional timelines prescribed. The Asset Management Company shall be liable to pay interest to the unitholders at 15% per annum rate as specified in paragraph 14.2 of SEBI Master Circular for Mutual Funds or such other rate as may be specified by SEBI from time to time, for the period of such delay. For details, please refer SAI.
Benchmark Index	Nifty India Consumption TRI (Total Return Index)
Dividend Policy	<p>Under the Income Distribution cum capital (IDCW) withdrawal option, the Trustee will have the discretion to declare the Income Distribution cum capital withdrawal as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of Income Distribution cum capital withdrawal and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holder as to the rate of Income Distribution cum capital withdrawal nor that the Income Distribution cum capital withdrawal will be paid regularly.</p> <p>The amounts can be distributed out of investor's capital (Equalization Reserve), which is a part of sale price of the units that represents realized gains.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of Income Distribution cum capital withdrawal or may provide for additional frequency for declaration of Income Distribution cum capital withdrawal.</p> <p>Income Distribution cum capital withdrawal (IDCW) Procedure</p> <p>In accordance with Paragraph 11.6.1 of SEBI Master Circular for Mutual Funds, the procedure for Income Distribution cum Capital Withdrawal would be as under:</p> <ol style="list-style-type: none"> 1. The Trustees shall decide the quantum of IDCW and the record date in their meeting. IDCW so decided, shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. 3. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving dividends. The NAV shall be adjusted to the extent of dividend distribution and statutory levy, if applicable, at the close of business hours on record date. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. Before the issue of such notice, no communication indicating the probable date of Income Distribution cum capital withdrawal declaration in any manner whatsoever will be issued by Mutual Fund. <p>Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p>

	<p>Funds) Regulations.</p> <p>Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. Direct Plan under the aforementioned Scheme shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.</p> <p>The fund shall update the current expense ratios on the website (www.licmf.com) at least three working days prior to the effective date of the change. The exact web link for TER is https://www.licmf.com/downloads/total-expense-ratio.</p> <p>Actual expenses for the previous financial year: The Scheme is a new scheme and hence the same is not applicable.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.</p>
Load Structure	<p>Exit Load:</p> <ol style="list-style-type: none"> 1. If units of the Scheme are redeemed / switched-out within 90 days from the date of allotment: <ol style="list-style-type: none"> a. Upto 12% of the units: No exit load will be levied b. Above 12% of the units: exit load of 1% will be levied 2. If units of the Scheme are redeemed / switched-out after 90 days from the date of allotment: No exit load will be levied. <p>Load shall be applicable for switches between eligible Schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between plans/options within the Schemes of LIC Mutual Fund.</p> <p>Pursuant to Paragraph 10.6 of SEBI Master Circular for Mutual Funds, no exit load shall be charged in respect of units allotted on reinvestment of Income Distribution cum Capital Withdrawal.</p> <p>In accordance with Paragraph 10.3.4 of SEBI Master Circular for Mutual Funds, the exit load, if any, charged by the Scheme shall be credited back to the Scheme after debiting applicable Goods and Service Tax, if any.</p> <p>The Trustees shall have a right to modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.</p>
Tax treatment for the Investors (Unitholders)	<p>Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>

Daily Net Asset Value (NAV) Publication	<p>The AMC will calculate and disclose the first NAV(s) of the Scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the AMC shall update the NAV of the Scheme on the website of LIC Mutual Fund (www.licmf.com) and on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com) by 11.00 p.m. on every Business Day.</p> <p>For details, please refer the Scheme Information Document.</p>		
For Investor Grievances please contact	<table border="1"> <tr> <td data-bbox="451 439 815 629"> Name and Address of Registrar </td> <td data-bbox="823 439 1519 629"> KFin Technologies Limited Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 PH: 040 79615346 www.kfintech.com Email ID: service_licmf@kfintech.com. </td> </tr> </table>	Name and Address of Registrar	KFin Technologies Limited Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 PH: 040 79615346 www.kfintech.com Email ID: service_licmf@kfintech.com .
Name and Address of Registrar	KFin Technologies Limited Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 PH: 040 79615346 www.kfintech.com Email ID: service_licmf@kfintech.com .		
Unitholders' Information	<p><u>Accounts Statements:</u></p> <ul style="list-style-type: none"> • The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days from the date of closure of NFO period to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). • On an ongoing basis, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request/allotment will be sent to the Unit Holders registered e-mail address and/or mobile number. • In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. • For those unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. • The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/RTA. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request. <p><u>Annual Financial results</u></p> <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.licmf.com) and Association of Mutual Funds in India (www.amfiindia.com). In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email.</p> <p>The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same.</p>		

The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. The AMC shall publish an advertisement every year, in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.licmf.com) and on the website of AMFI (www.amfiindia.com).

Half yearly portfolio

The Mutual Fund/AMC will disclose portfolio of the Scheme (along with ISIN) as on the last day of the half year for all their schemes in the format prescribed by SEBI on its website and on the website of AMFI within 10 days from the close of each half year respectively in a user-friendly and downloadable spreadsheet format.

In case of Unitholders whose e-mail addresses are registered, the Mutual Funds/ AMC shall send via email the half-yearly statement of scheme portfolio within 10 days from the close of each half-year respectively.

Mutual Fund/ AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its Schemes portfolio on their respective website and on the website of AMFI. Such advertisement shall be published in all India edition of at least two daily newspapers, one each in English and Hindi.

Mutual Funds/AMCs shall provide a physical copy of the statement of it scheme portfolio without charging any cost, on specific request received from a Unitholder.

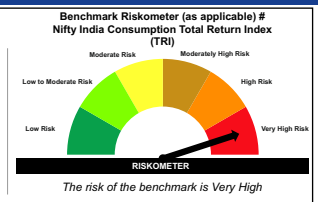
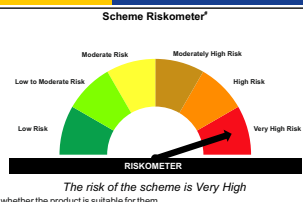


NFO APPLICATION FORM FOR LIC MF CONSUMPTION FUND

An open-ended equity scheme following consumption theme

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investment predominantly in equity and equity related instruments of companies following consumption theme.



*Investors should consult their financial advisers if in doubt about whether the product is suitable for them
#The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Benchmark Riskometer is based on the evaluation of constituents of the Benchmark as on 30th September 2025.

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.) *Mandatory

Application No. _____

ARN* / RIA Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIIN)	Sub-broker code	RM Code
ARN-	ARN-			INTERNAL

Declaration for "execution-only" transaction (only where EUIIN box is left blank)

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

SIGN HERE First/Sole Applicant/Guardian/POA	SIGN HERE Second Applicant	SIGN HERE Third Applicant
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01. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 13.)

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

02. INVESTMENT DETAILS

Application for Lumpsum SIP with cheque SIP without Cheque

Unit Holding Option Physical Mode Demat Mode The Depository Participant (DP) details are compulsory if the investor wishes to hold the units in DEMAT mode.

Mode of Holding Single Joint (Default*) Anyone or Survivor

(In case of Demat Purchase Mode of Holding should be same as in Demat Account)
*In the case of applications made in joint names without specifying the mode of holding, it will be deemed as 'Joint' and processed accordingly.
Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

NSDL DP ID No. Beneficiary Account No. | CDSL Target ID No.

Enclosures (Please tick any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slips (DIS)

03. 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 (as per PAN (Mandatory)) FIRST MIDDLE LAST New KYC

PAN / PEKRN Date of Birth/ Incorporation (mandatory) (As per PAN)

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

FIRST MIDDLE LAST New KYC

PAN / PEKRN Date of Birth (mandatory) (As per PAN)

Relationship with minor Please (✓) Father Mother Court Appointed Legal Guardian If the investor is minor then kindly submit the relevant relationship proof (mandatory).

Second Applicant's Name (as per PAN (Mandatory)) FIRST MIDDLE LAST New KYC

PAN / PEKRN Date of Birth (mandatory) (As per PAN)

Third Applicant's Name (as per PAN (Mandatory)) FIRST MIDDLE LAST New KYC

PAN / PEKRN Date of Birth (mandatory) (As per PAN)

04. POA (Power of Attorney) REGISTRATION DETAILS (Refer Instruction 5b)

Name of the POA holder _____

PAN of the POA holder Attached KYC (Mandatory) Notarized copy of POA

05. ADDITIONAL KYC DETAILS (Please tick ✓) (mandatory)

Tax Status details for **	1st Applicant	2nd Applicant	3rd Applicant	Guardian	Occupation details for**	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI/PIO/OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>				Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor through Guardian	<input type="checkbox"/>				Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Individual	<input type="checkbox"/> Company <input type="checkbox"/> Body Corporate <input type="checkbox"/> Partnership				Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF <input type="checkbox"/> Bank				Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> AOP <input type="checkbox"/> FI <input type="checkbox"/> FII <input type="checkbox"/> FPI				Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> QFI <input type="checkbox"/> Government Body				Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector				Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Others (Please specify) _____				Others (Please specify)	_____	_____	_____	_____

11. LEGAL ENTITY IDENTIFIER DETAILS

LEI No:

Validity Period of LEI:

Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in any financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021.

12. FATCA AND CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification) (Refer instruction 20)

The below information is required for all applicant(s)/guardian

Address Type: Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio)

Category	First Applicant/Guardian in case of Minor	Second Applicant	Third Applicant
Place/City of Birth			
Country of Birth			
Is the applicant(s)/guardian's Country of Birth/Citizenship/ Nationality/Tax Residency other than India? Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below*.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please provide the following information [mandatory]

Category	First Applicant/Guardian in case of Minor	Second Applicant	Third Applicant
Country of Tax Residency 1			
Tax Payer Ref. ID No [^]			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No [^]			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No [^]			
Identification Type [TIN or other, please specify]			

[^]If tax residency is a country other than India, TIN or TIN equivalent is mandatory. In case TIN is not available, please provide functional equivalent along with supporting document.

13. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 8)

Scheme: LIC MF CONSUMPTION FUND

Plan: Regular Direct Option: Growth (Default) **IDCW-Reinvestment **IDCW-Payout

*In the absence of a specified investment plan/option in the applications, the default frequency as per the SID will be applied.

** IDCW - Income Distribution cum capital withdrawal option

14. PAYMENT DETAILS [Please tick (✓)] (Refer Instruction 8)

The cheque should be drawn in favour of "LIC MF CONSUMPTION FUND", you may refer the SID for additional information.

Mode of Payment [Please (✓)] RTGS / NEFT / Fund Transfer / Others _____ DD Cheque (Non MICR or Outstation Cheque will not be accepted) AOTM* KOTM*

Cheque/UTR/RTGS No. Date

Gross Amount (₹)

Bank Details: Same as above (Please tick (✓) if yes) Different from above (Please tick (✓) if it is different from above and fill in the details below)

Drawn on Bank / Branch & City

Account No. Account Type [Please (✓)] SB Current NRO NRE FCNR

UMRN No.

First Applicant Name as per bank _____

Mode of holding as per bank Single Joint Anyone or Survivor **Please note that the OTM can be selected as mode of payment provided OTM is already registered. In case OTM is not registered please submit the filled in standalone OTM form to enable future transaction through OTM.*

15 A. NOMINATION DETAILS (Please note that where the sole/1st applicant is a minor, no nomination is allowed)

PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS (If the nominee is minor then kindly submit the relevant relationship proof (mandatory)).

Particulars	1st Nominee	2nd Nominee	3rd Nominee
Name (mandatory)			
Share of Nominee (%) (mandatory)			
Relationship with Applicant (mandatory) Please tick (✓)	<input type="checkbox"/> Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Sibling <input type="checkbox"/> Others (Mandatory to Specify)	<input type="checkbox"/> Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Sibling <input type="checkbox"/> Others (Mandatory to Specify)	<input type="checkbox"/> Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Sibling <input type="checkbox"/> Others (Mandatory to Specify)
Address of Nominee(s)/Guardian incase of Nominee is Minor (mandatory)			
Mobile/Telephone No. of Nominee(s)/ Guardian in case of Minor Nominee (mandatory)			
Email ID of Nominee(s)/Guardian in case of Minor Nominee (mandatory)			
Nominee/Guardian (incase of Minor) identity details (Please provide details of any one) (mandatory)	• PAN _____ • Driving Licence _____ • Aadhaar (Last 4 Digit) X X X X X X X X • Passport No (in case of NRI/OCI/PIO) _____	• PAN _____ • Driving Licence _____ • Aadhaar (Last 4 Digit) X X X X X X X X • Passport No (in case of NRI/OCI/PIO) _____	• PAN _____ • Driving Licence _____ • Aadhaar (Last 4 Digit) X X X X X X X X • Passport No (in case of NRI/OCI/PIO) _____
Date of Birth (in case nominee is a minor) (mandatory)	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Guardian Name (in case nominee is a minor)			

15 B. NOMINEE INFORMATION ON STATEMENT OF HOLDING (MANDATORY)

I / we want the details of my / our nominee to be printed in the statement of account, provided to me/us by the AMC as follows: Please tick (✓)

Name of nominee(s) OR Nomination: Yes/No

OR

I/WE DO NOT WISH TO NOMINATE

FOR OPTING OUT: I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our MF Folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our MF Folio, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio.

15 C. SIGNATURES (MANDATORY) (FOR NOMINATION SECTION)

Name(s) of holder(s)	Name	Signature as per mode of holding/ Thumb Impression	Signature of Two Witness	Name of witness & Address (Wherever applicable)*
Sole/First Applicant (Mr./Ms.)		⊗	⊗	
Second Applicant (Mr./Ms.)		⊗	⊗	
Third Applicant (Mr./Ms.)		⊗	⊗	

*(Required if the account holder uses a thumb impression instead of a wet signature)

15 D. ADDITIONAL CONDITIONS (IF APPLICABLE)

Joint Accounts - Transmission of Assets

Scenario	Description
Transmission of Account / Folio to Demise of One or More Joint Holders	Surviving holder(s) through name deletion: The surviving holder(s) shall inherit the assets as owners.
Demise of All Joint Holders Simultaneously - Having Nominee	Nominee: The Nominee will receive the assets.
Demise of All Joint Holders Simultaneously - Not Having Nominee	Legal heir(s) of the youngest holder: The assets will be inherited by the legal heir(s) of the youngest holder

16. DECLARATION & SIGNATURE/S

a) Having read & understood the contents of the Scheme Information Document of the 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 neither 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 Account. 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 extant regulatory provisions regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN.

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

I/We hereby accord my/our consent to LIC MF for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company

I/We hereby confirm that I/We have not been offered/ Communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/Its distributor for investment

Date : Place :	✘ SIGN HERE First/Sole Applicant/Guardian/POA Holder	✘ SIGN HERE Second Applicant	✘ SIGN HERE Third Applicant
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ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)

LIC MUTUAL FUND

Scheme Name: LIC MF CONSUMPTION FUND

Cheque/Draft No./UMRN No. **Bank**

Branch **Drawn on** **For ₹**

Date

ISC Signature, Stamp & Date

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

INSTRUCTIONS

1. Please read Scheme Information Document and Key Information Memorandum, terms of the respective LIC MF Consumption Fund.(s) and Statement of Additional Information of LIC Mutual Fund and addendums issued thereto 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 Option is ticked / indicated in the Application form, the units will be allotted under the Growth Option of the Scheme. Similarly, IDCW Reinvestment of income distribution cum capital withdrawal option shall be the default sub-option.

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 Mutual Funds Schemes".
- b. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.
- c. **Employee Unique Identification Number (EUIN):** SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager /sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote 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, if your distributor has not given you any advice pertaining to the investment the EUIN 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, EUIN 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. 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 13. 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.

5. 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/QFI/FPI, 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

6. **Accounts of Minors:** The minor shall only be the first and the sole holder in the folio. There shall not be any joint holders with the minor as the first holder.

Name of the Natural or Legal 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 the attested copy 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 needs to be provided.

In case of court appointed legal guardian, supporting documentary evidence should be provided. Further, in case of SIP/STP/SWP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWP 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.

7. 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 10 in the Application Form.

- 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 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.

8. 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. Cash investments are accepted in certain select Schemes of LIC Mutual Fund. For complete details, please refer the Statement of Additional Information., 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'.

9. 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 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 Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.

- ii) 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 Rs. 50,000/- or more. Such prefunded instrument issued against cash payment of less than Rs. 50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.

- 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 unitholder of the mutual fund.

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

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

d. Source of funds-if paid by cheque

Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not 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, contact number and date. 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 via 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 Rs. 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, bank account number (Mandatory) and PAN as per the bank records, if available of the person who has requested for the payment instrument The said Certificate should be duly certified by the employee signing the pre-funded instrument with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the first named investor. The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank

details mentioned in the application form. LIC Mutual Fund/LIC MF Asset Management Limited 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 Asset Management Limited 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.

10. Communication to investor

If the investor(s) has/have provided his/their email address/mobile number in the application form or any subsequent communication in any of the folios belonging to the investors, LIC MF Asset Management Limited reserves the right to use Electronic Mail (email and/ mobile number as a default mode to send various communication which include account statements for transactions done by the investor(s).

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

It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email/mobile number. The Mutual Fund / Registrars are not responsible for email/ SMS not reaching the investor and for all consequences thereof. Unit Holder need to specify by giving the declaration of the family code of whose email id and/ mobile no are mentioned in the application. Please refer the below codes.

Incase the email id or mobile no are not mentioned in the application form, then the same will be captured from unit holder's KRA details (only for valid complied investors).

The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address mobile number. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

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

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

a. 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.

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

If the investor has provided sufficient details for electronic credit, the Fund will give direct credit for redemption/DCW proceeds into the investor's bank account and such instruction will be adequate discharge of the Fund towards the said payment. In case the credit is not effected by the Unitholder's banker for any reason, the Fund reserves the right to make the payment by a cheque/ Demand Draft. If the direct/ electronic credit is delayed or not affected or credited to a wrong account on account of incomplete/ incorrect information, the Fund will not be held responsible. Physical dispatch of redemption or repurchase proceeds or dividend payments shall be carried out only in exceptional circumstances as defined in AMFI BPG Circular No. AMFI/ 35P/ MEM-COR/74 / 2022-23.

12. 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.

13. 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.

14. 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 all new folio/s/accounts except jointly held folio's. However, investors who do not wish to nominate must sign separately confirming their non intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.
- e. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Karta of Hindu undivided family, holder of Power of Attorney cannot nominate.
- f. Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".
- g. Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- h. Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.
- i. Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- j. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- k. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.
- l. In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, LIC Mutual Fund/ LIC MF Asset Management Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form.
- m. Upon demise of one of the nominees prior to the demise of the investor and if no change is made in the nomination, then the assets shall be distributed to the surviving nominees on pro rata basis upon demise of the investor, as illustrated in Nomination Form.

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	100%	-	40%	60%	100%

15. Permanent Account Number

- a. SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except as given below]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market 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 Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")* are exempt from submission of PAN for investments upto Rs. 50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs. 50,000, such an application will be rejected. Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.

50,000. Investors may switch their investments to other Schemes.

However, if the amount per switch transaction is Rs. 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

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

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

16. 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 fund ds, 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 (PMLA and SEBI/AMFI circulars) and reporting the same to FIU-IND.

17. 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)/ IDCW Transfer Facility 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.cvllindia.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.

18. Consent for Tele-Marketing:

- LIC MF shall treat this as an explicit consent by the Unit Holder(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder(s) in this regard.
- If you do not wish to receive such promotional information/ materials, please write to us at service@licmf.com or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

19. FATCA:

- 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 LIC Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all over account holders.

Towards compliance, we may also 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 LIC Mutual Fund. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.
Certification Under penalty of perjury, I/we certify that:
- I/We understand that LIC 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. LIC Mutual Fund is not able to offer any tax advice on FATCA/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 LIC Mutual Fund may also be required to report, reportable details to CBDT or close or suspend my account.
- If you have any questions about your tax residency, please contact your tax advisor.

20. KYC Details:

In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund PEP is defined as an individuals who is or has 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.

21. BENEFICIAL OWNERSHIP DETAILS (UBO):

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. Master Circular for Mutual Funds dated May 19, 2023 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement. All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

22. NPO INSTRUCTIONS:

- a) As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated Mar 07, 2023,
- i. Definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
- ii. Controlling ownership interest % has been revised from 25%/15% to 10% for Corporate/ Trust respectively to consider as an Ultimate Beneficiary Owner (UBO).
- b) As per new PML amendment, every Banking Company or Financial Institution or intermediary has to ensure that the NPO, it is servicing gets registered on the DARPAN Portal, if not already registered. New accounts / folios will not be created for NPOs by the Mutual Funds, without such registration. Visit NGO Darpan website - <https://ngodarpan.gov.in/> for DARPAN registration.

23. Transaction Charges

No transaction charges shall be levied on the transaction in the Schemes of LIC Mutual Fund

Corporate Office:

Industrial Assurance Building, 4th Floor, Opp. Churchgate Station, Mumbai - 400020.

Tel.: 022-66016000 | Fax: 022-66016191 | Email ID: service@licmf.com

Website: www.licmf.com | Toll Free: 1800-258-5678

Register & Transfer Agents:

KFin Technologies Limited, Karvy Selenium Tower B, Plot Nos. 31 & 32 | Financial District

Nanakramguda | Serilingampally Mandal | Hyderabad - 500032.

Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: service_licmf@kfinotech.com

Website: www.kfintech.com

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

ASBA (Application Support by Blocked Amount)



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.

01. BROKER / AGENT INFORMATION FOR OFFICE USE ONLY

Name and AMFI Regn. No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.

02. APPLICANT(S) DETAILS (Mandatory information - If left blank the application is liable to be rejected.)

First Applicant's Name/Minor Name	FIRST	MIDDLE	LAST	KYC
Second Applicant's Name	FIRST	MIDDLE	LAST	KYC
Third Applicant's Name	FIRST	MIDDLE	LAST	KYC
First Applicant PAN	Second Applicant PAN			Third Applicant PAN
Date of Birth D D M M Y Y Y Y (mandatory)	Date of Birth D D M M Y Y Y Y (mandatory)	Date of Birth D D M M Y Y Y Y (mandatory)		

03. EXISTING FOLIO NO. (If you have existing folio number, please mention here)

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

04. DEMAT ACCOUNT DETAILS

	NSDL	CDSL
DP Name		
DP ID		
Beneficiary Account No		

05. INVESTMENT DETAILS (Please tick ✓) For default plans options please see SID.

Scheme Name	LIC MF CONSUMPTION FUND		
Plans	Regular	Direct	
Options	Growth	Income Distribution cum Capital Withdrawal (IDCW)	
IDCW Sub Options	Reinvestment of IDCW	Payout of IDCW	

06. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS (Please tick ✓)

Account No.	Name of the Bank					
Type of A/c	SB	Current	NRE	NRO	FCNR	Other _____ (please specify)
Branch	Bank City	IFSC code**	MICR No.			
Total Amount to be blocked: Amount (figures) ₹	Amount (in words)					

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

07. DECLARATION & SIGNATURE

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

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

(Non Residents Indians only) I/We confirm that I am/ We are Non-Residents of Indian Nationality/Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External/ FCNR Account.

I undertake to comply with SEBI (Central Database of Market Participants) Regulation 2003 (MAPIN) and circulars and notifications issued thereunder and as may be amended from time to time by SEBI. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us

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

ACKNOWLEDGMENT SLIP	ASBA Application No. _____	Date D D M M Y Y Y Y _____	LIC MUTUAL FUND SCSB Stamp, Signature
	Received an application for purchase of units of LIC MF CONSUMPTION FUND		
	from Mr/Mrs/M/s. _____ (Name of the investor)	alongwith	
	Address:		
	SCSB Account Details: A/c No. _____		
	Bank Name _____	Branch Name _____	
Total Amount to be Blocked:			
₹ in figures _____	₹ in words _____		
Date D D M M Y Y Y Y _____	Time: _____		

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

SIP REGISTRATION CUM MANDATE FORM (OTM/PDC)



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

*Mandatory

ARN* / RIA Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIIN)	Sub-broker code	RM Code
ARN-	ARN-			INTERNAL

*Investors should mention the EUIIN of the person who has advised the investor if left blanks, the fund will assume following declaration by the investor "I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker". For Direct investments, please mention "Direct" in the column 'Name & Distributor Code'

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian/POA	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
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All sections to be filled in English and BLOCK LETTERS. Use this form if you are making a one time investment. For SIP investment use the separate SIP Form. All columns marked* are mandatory.

01. APPLICANT NAME AND DETAILS

Folio No. Existing unit holders: Please mention your Folio Number.
The details in our records under the folio number mentioned alongside will apply for this application

Applicant's Name/Minor Name FIRST MIDDLE LAST KYC

02. SIP DETAILS (Please ✓ any one)

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

SIP Initial payment details

Cheque No.	Cheque Date	Net Amount ₹	Bank Name	Branch	City

Scheme Name: LIC MF CONSUMPTION FUND

Plan: Please tick(✓) Direct Regular Option: Please tick(✓) Growth IDCW Reinvestment IDCW payout

SIP Instalment Amount ₹ SIP Date (Any date from 1st to 28th of a given month, Default date is 10th) Frequency Daily Monthly (Default) Quarterly

Installment Period: From Date To Date (SIP period should not exceed 40 years)

Please tick(✓), Default Option is Growth.

LIC MF STEP UP (Optional) (Please ✓ to avail this facility) STEP UP AMOUNT(₹)

Upto Date SIP STEP UP Frequency: Half Yearly Yearly (Default)

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. UMRN DETAILS

Use Existing AOTM Use Existing KOTM UMRN No.

Bank Name Bank Account No.

05. DECLARATION AND SIGNATURE (To be signed by ALL UNIT HOLDERS if mode of holding is 'joint')* DATE : ___/___/___ PLACE : _____

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. I/We hereby accord my/our consent to LIC MF for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian/POA	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
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One Time Mandate Registration Form/ Debit Mandate Form NACH/Direct Debit

UMRN OFFICE USE ONLY Date Create Modify Cancel

Sponsor Bank Code I/We authorize LIC Mutual Fund

To debit (✓) SB CA CC NRE NRO Others _____ Bank A/c No.

With Bank IFSC/MICR

an amount of Rupees IN Words ₹

Debit Type Fixed Amount Maximum Amount Frequency Monthly Quarterly Half Yearly Yearly As & when presented

Reference Folio No./App No. Reference 2 All Schemes of LIC Mutual Fund

1. 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. 2. 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 instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

From To Maximum period of validity of this mandate is 40 years only.

Maximum period of validity of this mandate is 40 years only. Signature of Primary Bank Account Holder Signature of Account Holder Signature of Account Holder

Phone No. 1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

-
- I / We declare that the particulars furnished here are correct. I / We authorize LIC Mutual Fund acting through its service providers to debit my / our bank account towards payment of SIP installments and / or any lumpsum payments through an Electronic Debit arrangement / NACH (National Automated Clearing House) as per my request from time to time.
 - If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible.
 - I/We will also inform LIC Mutual Fund about any changes in my bank account.
 - I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form.
 - Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.
 - I / We hereby agree to read the respective SID and SAI of the mutual fund before investing in any scheme of LIC Mutual Fund using this facility.
 - I / We request you to make provisions for me / us and / or an advisor authorized by me to be able to utilize this mandate for any transaction (not limited to SIP and / or Lumpsum payments) in all the folios associated with my PAN mentioned above any mode of transaction available to me time to time from LIC Mutual Fund.
 - I give my consent to LIC Mutual Fund Limited and its agents to contact me over phone, SMS, email or any other mode to address my investment related queries and/or receive communication pertaining to transactions / non-commercial transactions / promotional / potential investments and other communication/ material irrespective of my blocking preferences with the Customer Preference Registration Facility.
 - The above signatures have to be as per the bank records.
 - The above mentioned PAN holder has to be first unit holder in folio/s and one of the holder in the below mentioned bank account.

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**

- 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/OTM/Direct debit.
 - SIP start date shall not be beyond 60 days for monthly SIP and for Quarterly SIP 90 from the date of submission of SIP application.
 - Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates.
 - 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 SIP request will get rejected. The maximum SIP registration period is 40 years. 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.
- **Minimum amount and minimum instalments applicable for SIP.**

SIP Frequency	Cycle Date	Minimum Amount	Minimum Instalments
Daily	All business days	Rs. 100 and in multiples of Rs.1 thereafter	60
Monthly	Any date between (1st to 28th)	Rs. 200 and in multiples of Rs.1 thereafter	30
Quarterly	Any date between (1st to 28th)	Rs. 1,000 and in multiples of Rs.1 thereafter	6

(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 of re-opening of the Scheme for purchase and redemption of units.
- In case SIP/ Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website: www.licmf.com along with the SIP Enrolment Form.
- In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure. (Please refer SID of respective scheme)

(IV) **SIP through Post dated Cheques- (Only CTS-2010 compliant cheques)**

- All installment cheques excluding initial investment cheque under MSIP & QSIP should be of uniform amount and date. Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested. Returned Cheques, if any, may not be presented again.

(V) **SIP Transactions related**

- The SIP enrollment will be discontinued in cases where three consecutive installments are not honored or the Bank Account [for NACH (Debit clearing)/ Direct Debit etc.]
- In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed. (Please read SID/KIM of respective scheme).

Units will be allotted on the applicable dates subject to realization of funds. 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.

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**

In case an investor submits a request for cancellation of SIP, the said request will be effective within 02 calendar days from the date of receipt of the request

Notice of such discontinuance should be received at least 20 days prior to the due date of the next installment / debit.

(VII) **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 amount for availing STEP-UP Facility would be Rs. 100 and in multiples of Rs. 1/- thereafter for all schemes of the Fund that offer SIP facility except LIC MF ELSS Tax Saver where in minimum STEP-UP amount would be Rs. 500/- and in multiples of Rs. 500/- thereafter.
- In case the investor does not specify STEP-UP amount, ' 100/- 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.

(VIII) **Consent for Tele-Marketing:**

- LIC MF shall treat this as an explicit consent by the Unit Holder(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder(s) in this regard.
- If you do not wish to receive such promotional information/ materials, please write to us at service@licmf.com or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Website of LIC MF: www.licmf.com Email: service_licmf@kfintech.com

LIC Mutual Fund: Branch Offices

AREA OFFICE NAME	STATE	ADDRESS	Phone No.
Agra	Uttar Pradesh	507 B, 5th Floor Business Square, Sanjay Place, Agra, Uttar Pradesh -282002	0562 4054167
Ahmedabad	Gujarat	B-208 & 209, Shivanta One Complex, Opp. Kothawala Flat, Nr. Hare Krishna Complex, Ashram Road, Ahmedabad-380006	079-40380568
Bengaluru	Karnataka	N112, 113, 114, Manipal Centre North Block No. 47, Dickenson Road, Bangalore - 560042	+91 080-42296491
Bhubaneswar	Odisha	Plot No-2B & 2C, Ground Floor, Behind Ram Mandir, Unit-3, Kharavel Nagar, Bhubaneswar- 751001, Odisha	0674-2396522
Borivali	Maharashtra	Shop No 10, Gr. Floor, Hari Smruti Premises, Near Chamunda Circle, Opp. HDFC Bank, SVP Road, Borivali West, Mumbai – 400092	022-45120912
Chandigarh	Chandigarh	Sco No. 2475-76, Second Floor Sector 22-C, Chandigarh-160022	+91 172 4616100
Chennai	Tamilnadu	LIC Of India, New No. 153, Old No. 102, LIC Annexure Building, Ground Floor, Anna Salai, Chennai – 600 002	044 48634596
Chhatrapati Sambhajinagar (Aurangabad)	Maharashtra	Office No. 02, Anant Darshan Apartment, Plot No. 107, Samarth Nagar, Chhatrapati Sambhajinagar (Aurangabad) - 431001	-
Coimbatore	Tamilnadu	C/O LIC Divisional Office, India Life Building, 1543/44, Trichy Road, Coimbatore-641 018	0422-4393014
Daltonganj	Jharkhand	Chaturbhuj Singh Building, First Floor, Near Over Bridge Redma, Daltonganj adjacent Chhedi Lal HP Petrol pump, Daltonganj, District Palamau, Jharkhand – 822101	-
Delhi	Delhi	911-912, Prakash Deep Building 07, Tolstoy Marg New Delhi -110001	011-35007514
Dehradun	Uttarakhand	NCR Plaza, Ground Floor, 24 A, 112/28, New Cantt Road, Hathi Barkala, Dehradun-248001	0135 - 4506322
Durgapur	West Bengal	B-209, 1st Floor, Kalpataru Building, Bengal Shrishti Complex, City Center, Durgapur-713216	-
Ernakulam	Kerala	11th Floor, Jeevan Prakash, LIC Divisional Office, M.G Road, Ernakulam -682011	0484 - 2367643
Goa	Goa	Jeevan Vishwas Building, EDC Complex, Plot No. 2, Patto, Panaji, Goa - 403001	0832-2988100
Gurugram	Haryana	Unit No - 208, 2Nd Floor, Building Vipul Agora, Near Sahara Mall, Mg Road, Gurugram, Haryana -122002	0124-4075908
Guwahati	Assam	Jeevan Prakash Building, Ground Floor, S.S. Road, Fancy Bazar, Guwahati - 781001	0361 - 3502163
Gwalior	Madhya Pradesh	GL-3, Ground Floor, 39, Industrial Infrastructure Development Corporation (IIDC) Plaza, City Centre, Gwalior, Madhya Pradesh - 474011	0751- 4922839
Hubballi	Karnataka	Shop No 17 & 18, Second floor, Eureka Junction, TB Road, Hubballi, Karnataka - 580 029	0836 - 4260523
Hyderabad	Telangana	606, 6th Floor, VV Vintage Boulevard Building, Somajiguda, Raj Bhavan Road, Hyderabad-500082	+91 40 - 49521135 / 23244445
Indore	Madhya Pradesh	U.V House, 1St Floor, 9/1-A South Tukoganj, Indore - 452001	0731 - 4069162
Jaipur	Rajasthan	LIC Do-1 Premises, Jeevan Nidhi-2, Ground Floor, Bhawani Singh Road, Ambedkar Circle, Jaipur 302005	0141-2743620

Jamshedpur	Jharkhand	Jeevan Prakash Building, 3rd Floor, Beside Kamani Centre, Bistupur, Jamshedpur-831001	-
Kanpur	Uttar Pradesh	16/275 Jeevan Vikas Building, Ground Floor, Besides Canara Bank, M. G. Road, Kanpur -208001	0512 - 2360240 / 3244949
Kolkata	West Bengal	Jeevandeep Building, 9 th floor, 1 Middleton Street Kolkata - 700071	3322129455
Kozhikode	Kerala	Near Branch No:3, 1st Floor, LIC Divisional Office, Jeevan Prakash, Mananchira, Kozhikode-673001	0495-2723030
Lucknow	Uttar Pradesh	Office No. 4, 1st Floor, Centre Court Building, 3/C, 5, Park Road, Lucknow, Uttar Pradesh - 226001	0522-2231186
Ludhiana	Punjab	Sco-15, 103, 1st Floor, Sanplaza Building, Feroze Gandhi Market, Ludhiana-141001	0161- 4507033
Mangalore	Karnataka	No 6, Ground Floor, Popular Building, K S Rao Road, Mangalore-575001	8242411482
Mumbai	Maharashtra	Ground Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020	2266016178
Mysuru	Karnataka	245, "Sadashiva", 12th Main Road, 5th Cross, Saraswathipuram, Landmark: Opposite Jawaregowda Park, Mysuru, Karnataka- 570009	0821 2413800
Nagpur	Maharashtra	The Edge Building Plot No.12, 4th Floor, W. H. C. Road, Shankar Nagar, Nagpur – 440010	7122542497
Nanded	Maharashtra	Shop No. 12, First floor, Sanman Prestige Building, Railway Station road, Near Zilla Parishad Nanded, Maharashtra – 431601	-
Nasik	Maharashtra	Bedmutha'S Navkar Heights Office No 03, 3rd Floor, New Pandit Colony, Sharanpurroad, Nasik – 422002	2532579507
Noida	Uttar Pradesh	Office No. 525, 5th Floor, Super Area Wave Silver Tower, Sector-18, Noida, Uttar Pradesh – 201301	+91 120 3121855
Patna	Bihar	Office no – 511/512 Ashiana Hariniwas, 5th floor Dakbunglow road, Patna, Bihar - 800001	-
Pune	Maharashtra	C/O LIC Of India, 1St Floor, Jeevan Prakash, Divisional Office 1, Near All India Radio, Shivaji Nagar University Road, Pune - 411005	2025537301
Raipur	Chhattisgarh	1st Floor, Phase 1, Investment Building, LIC Of India, Jeevan Bima Marg, Pandri, Raipur, Chhattisgarh 492004	7712236780
Rajkot	Gujarat	Jeevan Prakash, LIC Of India Building Campus, Mahila College Chowk, Tagore Marg, Rajkot - 360001	2812461522
Ranchi	Jharkhand	2nd Floor, Narasaria Tower, Opposite Lalpur Police Station, Ranchi-834001	6512206372
Serampore	West Bengal	6/A/1 N.N. Roy Street, Serampore ,Hooghly, West Bengal-712201	033-31788725
Siliguri	West Bengal	Gitanjali Complex, First Floor, Sevoke Road, Siliguri, West Bengal- 734001	0353-3528555
Surat	Gujarat	Office No – 122/B, International Trade Centre (ITC), Majuragate Crossing, Ring Road- Surat- 395002.	2614862626
Thane	Maharashtra	Shop no. 4, Vagad Jainam Villa, Vishnu Nagar, Off Ghantali Road, Naupada, Thane, Maharashtra – 400602	022- 62556011 / 12
Udaipur	Rajasthan	Amrit Shree Building, Office No. 412 A, 4th Floor, Ashok Nagar Main Road, Udaipur – 313001	
Varanasi	Uttar Pradesh	2nd Floor, Main Building LIC Of India, Divisional Office, Gauriganj, Bhelupur, Varanasi-221001	0542 -2450015
Vashi	Maharashtra	Shop 18, Gr. Floor, Devavrata, Sector no17, Plot No 83, Vashi, Navi Mumbai – 400705	022-46731454
Vijayawada	Andhra Pradesh	D. No. 40-9-62/A, 3rd Floor, Ram Mohan Building, Kala Nagar Road, Benz Circle, Vijayawada- 520010	0866 – 4058692

Official Points of Acceptance - KFin Technologies Limited

Branch Name	State	Consolidated Current Address	Landline
Bangalore	Karnataka	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004	080-26602852
Belgaum	Karnataka	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011	0831 4213717
Bellary	Karnataka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103	8392294649
Davangere	Karnataka	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002	8192296741
Gulbarga	Karnataka	Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105	08472 252503
Hassan	Karnataka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201	08172 262065
Hubli	Karnataka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029	0836-2950643
Mangalore	Karnataka	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka	0824-2951645
Margoa	Goa	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601	0832-2957253
Mysore	Karnataka	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009	8213510066
Panjim	Goa	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001	0832 2996032
Shimoga	Karnataka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201	08182-295491
Ahmedabad	Gujarat	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009	9081903021/9824 327979
Anand	Gujarat	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001	9081903038
Baroda	Gujarat	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007	0265-2353506
Bharuch	Gujarat	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001	9081903042
Bhavnagar	Gujarat	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001	278-3003149
Gandhidham	Gujarat	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdcb Bank Gandhidham 370201	9081903027
Gandhinagar	Gujarat	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat	079 49237915
Jamnagar	Gujarat	Kfin Technologies Ltd 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008	0288 3065810
Junagadh	Gujarat	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001	0285-2652220
Mehsana	Gujarat	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002	02762-242950
Nadiad	Gujarat	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001	0268-2563245
Navsari	Gujarat	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445	9081903040
Rajkot	Gujarat	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001	9081903025
Surat	Gujarat	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002	9081903041
Valsad	Gujarat	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001	02632-258481
Vapi	Gujarat	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191	9081903028
Chennai	Tamil Nadu	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam	044-2830 9147,

		High Road Nungambakkam Chennai – 600 034	044-28309100
Calicut	Kerala	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001	0495-4022480
Cochin	Kerala	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015	0484 - 4025059
Kannur	Kerala	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001	0497-2764190
Kollam	Kerala	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001	474-2747055
Kottayam	Kerala	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002	9496700884
Palghat	Kerala	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001	9895968533
Tiruvalla	Kerala	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107	0469-2740540
Trichur	Kerala	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001	0487- 6999987
Trivandrum	Kerala	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001	0471-4618306
Coimbatore	Tamil Nadu	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018	0422 - 4388011
Erode	Tamil Nadu	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003	0424-4021212
Karur	Tamil Nadu	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002	04324-241755
Madurai	Tamil Nadu	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001	0452-2605856
Nagercoil	Tamil Nadu	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001	04652 - 233552
Pondicherry	Pondicherry	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001	0413-4300710
Salem	Tamil Nadu	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009	0427-4020300
Tirunelveli	Tamil Nadu	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001	0462-4001416
Trichy	Tamil Nadu	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017	0431-4020227
Tuticorin	Tamil Nadu	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003	0461-2334602
Vellore	Tamil Nadu	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001	0416-4200381
Agartala	Tripura	Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001	0381-2388519
Guwahati	Assam	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007	0361-3501536/37
Shillong	Meghalaya	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001	0364 - 2506106
Silchar	Assam	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001	03842-261714
Ananthapur	Andhra Pradesh	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.	9063314379
Guntur	Andhra Pradesh	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002	0863-2339094
Hyderabad	Telangana	Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016	040-44857874 / 75 / 76
Karimnagar	Telangana	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001	0878-2244773
Kurnool	Andhra Pradesh	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001	08518-228550
Nanded	Maharashtra	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601	02462-237885

Rajahmundry	Andhra Pradesh	Kfin Technologies Ltd No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103	0883-2434468/70
Solapur	Maharashtra	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007	0217-2300021 / 2300318
Srikakulam	Andhra Pradesh	Kfin Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001	08942358563
Tirupathi	Andhra Pradesh	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501	9885995544 / 0877-2255797
Vijayawada	Andhra Pradesh	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010	0866-6604032/39/40
Visakhapatnam	Andhra Pradesh	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016	0891-2714125
Warangal	Telangana	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002	0870-2441513
Khammam	Telangana	Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002	8008865802
Hyderabad(Gachibowli)	Telangana	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032	040-79615122
Akola	Maharashtra	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra	0724-2451874
Amaravathi	Maharashtra	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601	0721 2569198
Aurangabad	Maharashtra	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001	0240-2343414
Bhopal	Madhya Pradesh	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011	0755 4077948/3512936
Dhule	Maharashtra	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001	02562-282823
Indore	Madhya Pradesh	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore	0731-4266828/4218902
Jabalpur	Madhya Pradesh	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001	0761-4923301
Jalgaon	Maharashtra	Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001	9421521406
Nagpur	Maharashtra	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010	0712-3513750
Nasik	Maharashtra	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002	0253-6608999
Sagar	Madhya Pradesh	Kfin Technologies Ltd li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002	07582-402404
Ujjain	Madhya Pradesh	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001	0734-4250007 / 08
Asansol	West Bengal	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303	0341-2220077
Balasore	Orissa	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001	06782-260503
Bankura	West Bengal	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101	9434480586
Berhampur (Or)	Orissa	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001	0680-2228106
Bhilai	Chatisgarh	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020	7884901014
Bhubaneswar	Orissa	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007	0674-2548981
Bilaspur	Chatisgarh	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001	07752-443680

Bokaro	Jharkhand	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004	7542979444
Burdwan	West Bengal	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101	0342-2665140
Chinsura	West Bengal	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101	033-26810164
Cuttack	Orissa	Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001	0671-2956816
Dhanbad	Jharkhand	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001	9264445981
Durgapur	West Bengal	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216	0343-6512111
Gaya	Bihar	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001	0631-2220065
Jalpaiguri	West Bengal	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101	03561-222136
Jamshedpur	Jharkhand	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001	6572912170
Kharagpur	West Bengal	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304	3222253380
Kolkata	West Bengal	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb	033 66285900
Malda	West Bengal	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101	03512-223763
Patna	Bihar	Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001	06124149382
Raipur	Chatisgarh	Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001	0771-4912611
Ranchi	Jharkhand	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001	0651-2330160
Rourkela	Orissa	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012	0661-2500005
Sambalpur	Orissa	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001	0663-2533437
Siliguri	West Bengal	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001	0353-2522579
Agra	Uttar Pradesh	Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002	7518801801
Aligarh	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001	7518801802
Allahabad	Uttar Pradesh	Kfin Technologies Ltd Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001	7518801803
Ambala	Haryana	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001	7518801804
Azamgarh	Uttar Pradesh	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001	7518801805
Bareilly	Uttar Pradesh	Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001	7518801806
Begusarai	Bihar	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101	7518801807/9693344717
Bhagalpur	Bihar	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001	7518801808
Darbhanga	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004	7739299967
Dehradun	Uttaranchal	Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001	7518801810
Deoria	Uttar pradesh	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001	7518801811
Faridabad	Haryana	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar	7518801812

		Nehru Groundnit Faridabad 121001	
Ghaziabad	Uttar Pradesh	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001	7518801813
Ghazipur	Uttar Pradesh	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001	7518801814
Gonda	Uttar Pradesh	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001	7518801815
Gorakhpur	Uttar Pradesh	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001	7518801816
Gurgaon	Haryana	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001	7518801817
Gwalior	Madhya Pradesh	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011	7518801818
Haldwani	Uttaranchal	Kfin Technologies Ltd Shoop No 5 Kmvn Shoping Complex - Haldwani 263139	7518801819
Haridwar	Uttaranchal	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410	7518801820
Hissar	Haryana	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001	7518801821
Jhansi	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001	7518801823
Kanpur	Uttar Pradesh	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001	7518801824
Lucknow	Uttar Pradesh	KFin Technologies Limited Office No 202, 2nd Floor, Bhalla Chambers 5 Park Road, Hazratganj, Lucknow 226001	0522-4061893
Mandi	Himachal Pradesh	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001	7518801833
Mathura	Uttar Pradesh	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001	7518801834
Meerut	Uttar Pradesh	Kfin Technologies Ltd Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India	7518801835
Mirzapur	Uttar Pradesh	Kfin Technologies Ltd Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001	7518801836
Moradabad	Uttar Pradesh	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001	7518801837
Morena	Madhya Pradesh	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001	7518801838
Muzaffarpur	Bihar	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001	7518801839
Noida	Uttar Pradesh	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301	7518801840
Panipat	Haryana	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana	7518801841
Renukoot	Uttar Pradesh	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217	7518801842
Rewa	Madhya Pradesh	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001	7518801843
Rohtak	Haryana	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.	7518801844
Roorkee	Uttaranchal	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667	7518801845
Satna	Madhya Pradesh	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001	7518801847
Shimla	Himachal Pradesh	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001	7518801849
Shivpuri	Madhya Pradesh	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551	7518801850
Sitapur	Uttar Pradesh	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001	7518801851
Solan	Himachal Pradesh	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212	7518801852

Sonepat	Haryana	Kfin Technologies Ltd, Shop No 207, PP Tower, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat 131001	0130-4054883
Sultanpur	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001	7518801854
Varanasi	Uttar Pradesh	KFin Technologies Ltd D.64 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010	7518801856
Yamuna Nagar	Haryana	Kfin Technologies Ltd B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001	7518801857
Kolhapur	Maharashtra	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001	0231 2653656
Mumbai	Maharashtra	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001	022-46052082
Pune	Maharashtra	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005	020-46033615 / 020-66210449
Vashi	Maharashtra	Kfin Technologies Ltd Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi Mumbai 400703	022-49636853
Andheri	Maharashtra	Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069	022-46733669
Borivali	Maharashtra	KFin Technologies Limited Surbhi Apartment, Ground Floor, Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092	9673606377
Thane	Maharashtra	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602	022 25303013
Ajmer	Rajasthan	Kfin Technologies Ltd 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001	0145-5120725
Alwar	Rajasthan	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001	0144-4901131
Amritsar	Punjab	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001	0183-5053802
Bhatinda	Punjab	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001	0164- 5006725
Bhilwara	Rajasthan	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001	01482-246362 / 246364
Bikaner	Rajasthan	KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001	0151-2943850
Chandigarh	Union Territory	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022	1725101342
Ferozpur	Punjab	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002	01632-241814
Hoshiarpur	Punjab	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001	01882-500143
Jaipur	Rajasthan	Kfin Technologies Ltd Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001	01414167715/17
Jalandhar	Punjab	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001	0181-5094410
Jammu	Jammu & Kashmir	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K	191-2951822
Jodhpur	Rajasthan	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003	7737014590
Karnal	Haryana	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001	0184-2252524
Kota	Rajasthan	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007	0744-5100964
Ludhiana	Punjab	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001	0161-4670278
Moga	Punjab	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001	01636 - 230792
New Delhi	New Delhi	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road -	011- 43681700

		New Delhi 110001	
Pathankot	Punjab	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001	0186-5074362
Patiala	Punjab	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001	0175-5004349
Sikar	Rajasthan	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001	01572-250398
Sri Ganganagar	Rajasthan	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001	0154-2470177
Udaipur	Rajasthan	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001	0294 2429370
Eluru	Andhra Pradesh	Kfin Technologies Ltd Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002	08812-227851 / 52 / 53 / 54
chandrapur	Maharashtra	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402	07172-466593
Ghatkopar	Maharashtra	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077	9004089306
Satara	Maharashtra	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001	9890003215
Ahmednagar	Maharashtra	Kfin Technologies Ltd Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001	9890003215
Nellore	Andhra Pradesh	Kfin Technologies Ltd 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003	9595900000
Kalyan	Maharashtra	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301	9619553105/9819 309203/90040894 92
Korba	Chatisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677	7000544408
Tinsukia	Assam	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam	8761867223, 8638297322
Saharanpur	Uttar Pradesh	KFin Technologies Limited 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001	0132-2990945
Kalyani	West Bengal	KFin Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235	9883018948
Hosur	Tamil Nadu	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109	0434 4458096
Serampore	West Bengal	KFin Technologies Limited, Hinterland – II, Ground Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal, 712201	9038638491
Alappuzha	Kerala	KFin Technologies Limited, Sree Rajarajeshwari Building, Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala, 688011.	0477-4051599
Palghar	Maharashtra	KFin Technologies Limited, The Edge Ground Floor, Shop no. 4, Bhausahab Dandekar Marg, behind Prakash Talkies, Palghar, Maharashtra, 401404.	9619161315
Cooch Behar	West Bengal	KFin Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Cooch Behar, West Bengal -735101.	03582-222225

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Registered Office:
Industrial Assurance Building,
4th Floor, Opposite Churchgate Station,
Mumbai - 400 020
Telephone: 022 6601 6000
Fax: 022- 66016191
Email: service_licmf@kfintech.com
Website: www.licmf.com

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