



Mutual Fund Scheme Code: LICM/O/E/MCF/22/07/0027

## KEY INFORMATION MEMORANDUM

### LIC MF Multi Cap Fund

An open-ended equity scheme investing across large cap, mid cap and small cap stocks

<b>This product is suitable for investors who are seeking*:</b>		
<ul style="list-style-type: none"> <li>• Long term capital appreciation.</li> <li>• Investment in equity and equity related instruments across Large, Mid &amp; Small Cap stocks.</li> <li>• Risk – Very High</li> </ul>	<p><b>Scheme Riskometer#</b></p>	<p><b>First Tier Benchmark Riskometer–</b> NIFTY 500 Multicap 50:25:25 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 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.

Offer of Units at Rs. 10/- each during the New Fund Offer Period (NFO) and continuous offer for Units at NAV based prices

**New Fund Offer Opens on: 06/10/2022**

**New Fund Offer Closes on: 20/10/2022**

**Scheme Reopens on: 02/11/2022**

**Name of Mutual Fund:** LIC Mutual Fund

<p><b>Sponsors :</b> Life Insurance Corporation of India (LIC) Registered Office : Yogakshema Building, Jeevan Bima Marg, Nariman Point, Mumbai - 400 021.</p>	<p><b>Trustee:</b> LIC Mutual Fund Trustee Private Limited Registered Office: 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Mumbai - 400 020. <b>CIN: U65992MH2003PTC139955</b></p>	<p><b>Investment Management:</b> LIC Mutual Fund Asset Management Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020. <b>CIN: U67190MH1994PLC077858</b></p>
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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 (SID) & Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.licmf.com](http://www.licmf.com).

The Scheme particulars have been prepared in accordance with Securities & Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date & filed with Securities & 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.

**The Key Information Memorandum is dated 13/09/2022**

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## HIGHLIGHTS/SUMMARY OF THE SCHEME

<b>Name of the Scheme</b>	<b>LIC MF Multi Cap Fund</b>			
<b>Category of Scheme</b>	Multi Cap Fund			
<b>Type of Scheme</b>	An open-ended equity scheme investing across large cap, mid cap and small cap stocks			
<b>Investment Objective</b>	The investment objective of the scheme is to generate long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments across large cap, mid cap and small cap stocks. However, there is no assurance that the investment objective of the Scheme will be realized.			
<b>Asset Allocation Pattern for the Scheme:</b>	Under normal circumstances the asset allocation will be:			
	<b>Instruments</b>	<b>Indicative Allocation (% of Total Assets)</b>		<b>Risk Profile</b>
		<b>Minimum</b>	<b>Maximum</b>	<b>High/Medium/Low</b>
	Equity and Equity related Instruments of which:	75	100	Very High
	Large Cap Companies*	25	50	Very High
	Mid Cap Companies*	25	50	Very High
	Small Cap Companies*	25	50	Very High
	Debt Securities and Money Market Instruments (including Triparty Repo)#	0	25	Low to Medium
	Units issued by REITs & InvITs	0	10	Very High
	<p><b>*Definition of Large Cap, Mid Cap and Small Cap:</b>  As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 06, 2017, a definition has been provided of large cap, mid cap and small cap as follows.  a) Large Cap: 1st - 100th company in terms of full market capitalization  b) Mid Cap: 101st - 250th company in terms of full market capitalization  c) Small Cap: 251st company onwards in terms of full market capitalization.</p> <p>The said list would be uploaded on the AMFI website and would be updated every six months based on the data as on the end of June and December of each year or periodically as specified by SEBI.</p> <p>Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month. This definition and updation will continue till such time that it may be revised or modified by SEBI or any other agency as prescribed by SEBI.</p> <p>#Debt instruments shall be deemed to include securitised debts be up to 25%.</p> <p>The Scheme may invest in derivatives instruments as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005, SEBI circular no. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular no. SEBI/DNP/Cir-31/2006 dated September 22, 2006, SEBI circular no. Cir/IMD/DF/11/2010 dated August 18, 2010, SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/17 dated January 16, 2019. The Scheme may use derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time subject to approval, if any.</p>			

The cumulative gross exposure through equity, debt, Money Market Instruments, securitized debt, derivatives, repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme, subject to approval, if any.

Investments in equity derivatives up to 50% of the equity assets of the Scheme.

The Scheme may invest in repo transactions in corporate debt securities. The Scheme will comply with following exposure limits while participating in repo in corporate debt securities or such other limits as may be prescribed by SEBI from time to time:

- 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 counterparty under repo transaction in corporate debt securities will be included in single issuer debt instrument limit.
- The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shall not exceed 100% of the net assets of the Scheme.
- In case the Scheme borrows under repo in corporate debt securities, then such borrowing together with any other borrowing shall not exceed 20% of the net asset of that Scheme and tenor of borrowing shall not exceed six months.

The Scheme may engage in Stock Lending activities in accordance with the framework relating to securities lending and borrowing specified by SEBI.

The Investment Manager will apply the following limits, should it desire to engage in Stock 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.

The Scheme will not invest in foreign securities including ADRs / GDRs / Foreign securities.

The Scheme will not invest in unrated debt instruments.

The scheme will not engage in short selling activities.

The Scheme will have provision for segregated portfolio of debt and money market instruments in accordance with SEBI circular ref no. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018 and SEBI/HO/IMD/DF2/CIR/P/2019/127 dated November 07, 2019.

The scheme may invest in debt instruments having Structured Obligations / Credit Enhancements in accordance with SEBI circular ref SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019. The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:

- Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
- Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

For more details, please refer SID of LIC MF Multi Cap Fund.

<b>Liquidity</b>	<p>The Scheme will offer units for Repurchase and Resale at NAV based prices on every Business day on ongoing basis commencing not later than 5 Business days from the date of allotment of units under the Scheme post the NFO period.</p> <p>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 10 Business Days of receiving a valid Redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 10 Business Days of the date of receipt of a valid redemption request.</p>
<b>Risk Profile</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investments made by the scheme will be affected by interest rate/price risk, liquidity risk, reinvestment risk, settlement risk. In addition, investments in equity instruments will be subject to market risks.</p> <p>The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.</p>
<b>Benchmark</b>	<p>The scheme will be benchmarked to NIFTY 500 Multicap 50:25:25 TRI</p>
<b>Plan</b>	<p>The Scheme offers Regular Plan and Direct Plan. (The Regular and Direct plan will be having a common portfolio)</p>
<b>Options</b>	<p>The Scheme has the following Options:</p> <ol style="list-style-type: none"> <li>1) <b>Growth Option</b></li> <li>2) <b>Income Distribution cum Capital Withdrawal (IDCW) Option*</b></li> </ol> <p>Default Option - Growth Option (In case Growth Option or IDCW Option is not indicated)</p> <p><b>IDCW Sub Options are:</b></p> <ul style="list-style-type: none"> <li>• Reinvestment of Income Distribution cum Capital Withdrawal.</li> <li>• Payout of Income Distribution cum Capital Withdrawal.</li> </ul> <p><b>Default Facility</b> - Reinvestment of Income Distribution cum Capital Withdrawal in case Payout or Reinvestment is not indicated. If IDCW amount payable under Payout of Income Distribution cum capital withdrawal option is equal to or less than Rs. 100/- then the IDCW amount would be compulsorily reinvested in the option of the Scheme.</p> <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><b>Treatment of applications under "Direct" / "Regular" Plans</b></p>	<table border="1" data-bbox="415 212 1325 541"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load. As per SEBI circular no. CIR/IMD/DF/21/2012 dated 13/09/2012 there will be separate NAV for direct investment i.e. not routed through any distributor.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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<p><b>Applicable NAV (after the scheme opens for repurchase and sale):</b></p>	<p>In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>i. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul>																																				

**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.

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.
- 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.
- The funds are available for utilization before the cut-off time.

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.

**Third Party Payment:**

When a payment is from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". It is further clarified that In case of mutual fund subscriptions, the first unit holder is considered as the beneficiary investor, even if there are joint unit holders. In case of payments from a bank account jointly held, the first holder of the mutual fund subscription has to be one of the joint holders of the bank account from which the payment is made.

In specific exceptional situations where Third Party payment is permitted like (i). Payment by an Employer on behalf of Employee under Systematic Investment Plans through Payroll deductions or (ii)Custodian on behalf of an FII or a client. Investors submitting their applications through the above mentioned 'exceptional situations' are required to comply with the following, without which applications for subscriptions for units will be rejected /not processed/ refunded.

Mandatory KYC for all investor and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC to the application form irrespective of Third Party Payment Avoidance and additional documents / declaration required amount. Along with submission of a separate 'Third Party Payment Declaration Form' from investor and person making the payment i.e. third party.

For more details, please refer Statement of Additional Information (SAI)

**Transactions through online facilities/electronic modes:**

Investors may undertake transactions viz. purchase / redemption / switch through the online/electronic modes/ sources like its official website - [www.licmf.com](http://www.licmf.com), through email and fax (Only for Corporate Investor) etc and may also submit transactions in electronic mode offered by specified banks, financial institutions, distributors etc., with whom AMC has entered or may enter into specific arrangements including through secured internet sites operated by KFin. Accordingly, the servers (maintained at various locations) of the AMC and KFin will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC. The time of receipt of funds in the scheme's collection account and the time of receipt of application with all the correct details at AMC's /RTA server shall be taken into consideration for the purpose of NAV applicability.

<p><b>Minimum Subscription amount under each Plan</b></p>	<p><b>During NFO</b>  <b>Minimum subscription amount for each plan i.e. Direct Plan and Regular Plan in all options/sub-options:</b>  Rs 5,000/- and in multiple of Re.1/- thereafter  <b>Additional Investment:</b> Rs 500/- and in multiple of Re 1/- thereafter.  <b>Minimum Redemption amount will be Rs.500 or account balance whichever is lower</b>  <b>Switch during NFO:</b>  In case of investors opting to switch into the Scheme from existing Schemes of LIC Mutual Fund (Subject to completion of lock in period, if any) during the New Fund Offer period, the minimum amount is Rs.5,000/- and in multiple of Re.1/- thereafter  <b>There is no minimum amount requirement, in case of investors opting to switch “all units” from any existing schemes of LIC Mutual Fund to this Scheme.</b>    During the NFO period (Switch request will be accepted upto 3.00 p.m. till the last day of the NFO and switch in will be processed on the allotment date of the NFO. The Unit holders will be able to invest in the NFO of the respective Plan(s) under the Scheme by switching part or all of their Unit holdings held in the respective option(s) /plan(s) of the existing scheme(s) established by the Mutual Fund.    <b>Ongoing Offer Details</b>  Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter.  Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter.  Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter or account balance whichever is lower (Except demat units).    SIP Amount – 1) Daily – 300/- and in multiples of Rs.1/- thereafter.  2) Monthly – 1000/- and in multiples of Rs.1/- thereafter.  3) Quarterly–Rs.3000/- and in multiples of Rs.1/- thereafter</p>
<p><b>Listing</b></p>	<p>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p>
<p><b>Dispatch of Repurchase (Redemption) Request</b></p>	<p>Under normal circumstances the AMC shall dispatch the Redemption proceeds within 10 Business Days from date of receipt of request of valid redemption request of Unit holder.</p>
<p><b>Fund Manager</b></p>	<p>Mr. Yogesh Patil</p>
<p><b>Name of the Trustee Company</b></p>	<p>LIC Mutual Fund Trustee Private Limited</p>
<p><b>Performance of the Scheme</b></p>	<p>This is a new Scheme being launched and hence, there is no performance track record.</p>

<p><b>Income Distribution cum Capital Withdrawal (IDCW) Policy</b></p>	<p>Under the Income Distribution cum capital withdrawal option, the Trustee will have the discretion to declare the IDCW as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW 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 IDCW nor that the IDCW 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 IDCW or may provide for additional frequency for IDCW.</p> <p><b>Income Distribution cum capital withdrawal Procedure</b></p> <p>In accordance with SEBI circular no. SEBI/ IMD/ Cir No. 1/ 64057/06 dated April 4, 2006, the procedure for Income Distribution cum capital withdrawal would be as under:</p> <ol style="list-style-type: none"> <li>1. Quantum of the IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus.</li> <li>2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.</li> <li>3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of Investors whose names appear on the register of Unit holder for receiving Dividend. The Record Date will be 5 calendar days from the date of issue of notice.</li> <li>4. The notice will, in font size 10, bold, categorically state that pursuant to payment of the IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).</li> <li>5. The NAV will be adjusted to the extent of IDCW and statutory levy, if any, at the close of Business Hours on record date.</li> </ol> <p>Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.</p> <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><b>Loads</b></p>	<p><b>Entry Load – N.A.</b></p> <p>In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase /additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the ARN Holder (AMFI registered Distributor), based on the Investor's assessment of various factors including the service rendered by the ARN Holder.</p> <p><b>Exit Load –</b></p> <ul style="list-style-type: none"> <li>• 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.</li> <li>• 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units</li> <li>• Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.</li> </ul>

<b>Waiver of Load for Direct Applications</b>	Not Applicable	
<b>Tax Treatment for Investors (Unit)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
<b>Application Supported by Block Amount (ASBA)</b>	<p>Investors also have an option to subscribe to units of the scheme during the New Fund Offer period under the Applications Supported by Blocked Amount (ASBA) facility, which would entail blocking of funds in the investor's Bank account, rather than transfer of funds, on the basis of an authorization given to this effect at the time of submitting the ASBA application form.</p> <p>Investors applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).</p>	
<b>Minimum Subscription Amount</b>	Rs. 10 crores	
<b>Daily NAV Publication:</b>	<p>The Asset Management will calculate and disclose the first NAVs of the scheme not later than 5 Business days from the date of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m. on the day of declaration of the NAV and also on Asset Management's website (<a href="http://www.licmf.com">www.licmf.com</a>). Investor may write to AMC for availing facility of receiving the latest NAVs through SMS. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>	
<b>For Investor Grievances please contact</b>	<p>For enquires/complaints/service requests etc. the investors may contact: Phone:-022-66016000 or Send an e-mail to <a href="mailto:service_licmf@kfintech.com">service_licmf@kfintech.com</a></p> <p>LIC Mutual Fund Asset Management Limited Mr. Prashant Thakkar, Investor Relation Officer 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai – 400 020. EMAIL: <a href="mailto:service_licmf@kfintech.com">service_licmf@kfintech.com</a></p> <p>For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information. The Asset Management will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>For any grievances with respect to transactions through BSE StAR and / or NSE MFSS, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>	<p><b>M/s. KFin Technologies Limited</b></p> <p>Selenium Tower B Plot number 31 &amp; 32 Financial District Nanakramguda Serilingampally Mandal, Hyderabad - 500032 <b>PH: 040 3321 5277</b> <a href="https://mfs.kfintech.com/mfs/">https://mfs.kfintech.com/mfs/</a></p>

<p><b>Recurring Expenses</b></p>	<p>The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the maximum permissible limits prescribed under the SEBI (MF) Regulations.</p> <p>These are as follows:</p> <table border="1" data-bbox="415 354 1351 814"> <thead> <tr> <th colspan="2" data-bbox="415 354 1351 401">Slab Rates</th> </tr> <tr> <th data-bbox="415 401 873 457">Daily Net Assets</th> <th data-bbox="873 401 1351 457">As a % of daily net assets (per annum)</th> </tr> </thead> <tbody> <tr> <td data-bbox="415 457 873 495">On the first Rs. 500 crore</td> <td data-bbox="873 457 1351 495">2.25%</td> </tr> <tr> <td data-bbox="415 495 873 533">On the next Rs. 250 crore</td> <td data-bbox="873 495 1351 533">2.00%</td> </tr> <tr> <td data-bbox="415 533 873 571">On the next Rs. 1,250 crore</td> <td data-bbox="873 533 1351 571">1.75%</td> </tr> <tr> <td data-bbox="415 571 873 609">On the next Rs. 3,000 crore</td> <td data-bbox="873 571 1351 609">1.60%</td> </tr> <tr> <td data-bbox="415 609 873 646">On the next Rs. 5,000 crore</td> <td data-bbox="873 609 1351 646">1.50%</td> </tr> <tr> <td data-bbox="415 646 873 747">On the next Rs. 40,000 crores</td> <td data-bbox="873 646 1351 747">Reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;</td> </tr> <tr> <td data-bbox="415 747 873 814">Balance of assets over and above Rs. 50,000 crores</td> <td data-bbox="873 747 1351 814">1.05%</td> </tr> </tbody> </table>	Slab Rates		Daily Net Assets	As a % of daily net assets (per annum)	On the first Rs. 500 crore	2.25%	On the next Rs. 250 crore	2.00%	On the next Rs. 1,250 crore	1.75%	On the next Rs. 3,000 crore	1.60%	On the next Rs. 5,000 crore	1.50%	On the next Rs. 40,000 crores	Reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;	Balance of assets over and above Rs. 50,000 crores	1.05%
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Balance of assets over and above Rs. 50,000 crores	1.05%																		
	<p>The total expenses of the Scheme(s) including the investment management and advisory fee shall not exceed the limit stated in Regulation 52(6) of the SEBI (MF) Regulations</p> <p>In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):</p> <p>a) Additional expenses upto 0.30 per cent of daily net assets of the scheme if new inflows from retail investors from B30 cities as may be specified by Regulations from time to time are at least:</p> <ul style="list-style-type: none"> <li>• 30 per cent of gross new inflows in the concerned scheme, or;</li> <li>• 15 per cent of the average assets under management (year to date) of the concerned scheme, whichever is higher.</li> </ul> <p>Provided that if inflows from retail investors from B30 cities are less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned scheme shall be charged on proportionate basis.</p> <p>Further, the expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities. The amount incurred as expense on account of inflows from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. "B30 cities" shall be beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI. Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".</p> <p>Top 30 cities means top 30 cities based on Association of Mutual Funds in India (AMFI) Data on "AUM by Geography – Consolidated Data for Mutual Fund Industry as at the end of the previous financial year.</p> <p>Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions</p>																		

and 0.05% for derivative market trades respectively.

In Addition to expenses under Regulation 52 (6) and (6A), Asset Management may charge GST on investment and advisory fees, expenses other than investment and advisory fees and brokerage and transaction cost as below:

- a) **GST on investment and advisory fees:** Asset Management may charge GST on investment and advisory fees of the scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).
- b) **GST on expenses other than investment and advisory fees:** Asset Management may charge GST on expenses other than investment and advisory fees of the scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).
- c) **GST on brokerage and transaction cost:** The GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of TER as per the Regulation 52(6) and (6A).

The fund shall update the current expense ratios on the website ([www.licmf.com](http://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>

At least 2 bps on daily net assets within the maximum limit of overall expense Ratio shall be annually set apart for investor education and awareness initiatives.

These estimates have been made in good faith by the AMC and are subject to change inter-se. The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI Regulations.

Any other expenses that are directly attributable to the Scheme, and permissible under SEBI (Mutual Funds) Regulations, 1996 from time to time, may be charged within the overall limits as specified in the Regulations.

The Scheme shall strive to reduce the level of these expenses so as to keep them well within the maximum limits currently allowed by SEBI and any revision in the said expenses limits by SEBI would be applicable.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.

Further, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 percent for cash market transactions and 0.05% for derivative market trades respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (MF) Regulations.

Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the Asset Management or by the trustee or sponsors.

The Asset Management has estimated following recurring expenses, as summarized in the below table for each scheme. The expenses are estimated on a corpus size of INR 500 crores and have been made in good faith as per the information available to the Asset Management. The total expenses will be maximum permissible limit as specified in the table below. Expenses over and above the prescribed limit shall be charged / borne in accordance with the Regulations prevailing from time to time. The below expenses are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations.

Nature of Expense\$	% of daily net assets ***
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum capital withdrawal option cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost (inclusive of GST) over and above 12 bps and 5 bps for cash and derivative market trades	
GST on expenses other than investment and advisory fees**	
<b>Maximum total expense ratio (TER) permissible under</b>	<b>Upto 2.25%</b>
Additional expenses under regulation 52 (6A) (c)*	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A)(b)#	Upto 0.30%

\*Pursuant to SEBI Circular No. SEBI /HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

\*\* Mutual funds /Asset Managements may charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.

\$ The nature of expenses can be any permissible expenses including management fees.

\*\*\*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.

#Additional TER will be charged based on inflows only from retail investors (other than Corporates and Institutions) from B 30 cities.

The above indicative expenses would be applicable to respective plans as mentioned in the above table.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Schemes will bear directly or indirectly.

Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.

**Unit holders' Information:**

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

**Consolidated Account Statement (CAS)**

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, and SEBI Circular No.CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by LIC Mutual Fund/KFin shall receive a confirmation by way of email and /or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. Further, the CAS for half year is issued on or before 21st day of the immediately succeeding month.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal , Reinvestment of Income Distribution cum capital withdrawal, systematic investment plan, systematic withdrawal plan, and systematic transfer plan.

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated.

The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.

In case of a specific request received from the Unit holders, LIC MF/KFin will provide the account statement to the investors within 5 Business Days from the receipt of such request.

Investors are requested to update their email ID and mobile number to prevent fraudulent transactions.

**Annual Report:**

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](http://www.licmf.com)) and Association of Mutual Funds in India ([www.amfiindia.com](http://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.

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.

The AMC shall provide a physical copy of scheme annual report or abridged summary without charging any cost, upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. 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 the 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](http://www.licmf.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

**Half Yearly Unaudited Financial Results:**

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website ([www.licmf.com](http://www.licmf.com)). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

**Half Yearly/ Monthly / Fortnightly Portfolio Disclosure:**

The AMC, shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website [www.licmf.com](http://www.licmf.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each month/half year respectively.

Further, in terms of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/130 dated July 22, 2020 for debt schemes, portfolio disclosure will be done on fortnightly basis within 5 days of every fortnight.

In case of unitholders whose email addresses are registered with LIC Mutual Fund, the AMC shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.

The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the

schemes portfolio on the AMC's website [www.licmf.com](http://www.licmf.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

The latest monthly portfolio can be accessed at [https://www.licmf.com/statutory\\_disclosure](https://www.licmf.com/statutory_disclosure)

**Transaction Charges:**

In terms of SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs. 10,000/ – and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have opted in for charging the transaction charge) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP). The transaction charge (based on the type of the product), if any shall be deducted by AMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge. The charge is, subject to the following:

- For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs. 10,000/ – and above
- Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/ – and above. In such cases the transaction charge would be recovered in maximum 4 successful installments.
- There shall be no transaction charge on subscription below Rs. 10,000/-.
- There shall be no transaction charges on direct investments.
- There shall be no transaction charges for transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
- Transactions carried out through the Stock Exchange platforms for mutual funds shall not be subject to transaction charges.

The requirement of minimum application amount shall not be applicable if the investment amount falls below the minimum amount required due to deduction of transaction charges from the subscription amount.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the Unit Holder and paid to the distributor and the balance shall be invested in the Scheme. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

**Option to Hold Units in demat mode:**

Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode. Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records.

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

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

**Differentiation with existing open ended equity schemes of LIC Mutual Fund are as follows:**

Scheme Name	Investment Objectives	Asset Allocation Pattern	AUM as on 31/08/2022 (Rs. in Crs)		No. of Folios as on 31/08/2022	
			Direct	Regular	Direct	Regular
<b>LIC MF Flexi Cap Fund</b>	<b>Investment Objective:</b> The main investment objective of the scheme is to provide capital growth by investing across Large, Mid & Small Cap stocks. The investment portfolio of the scheme will be constantly monitored and reviewed to optimize capital growth. However, there is no assurance that the investment objective of the Scheme will be realized.	<ul style="list-style-type: none"> <li>Equity and equity related instruments - 65%-100% - Medium to High</li> <li>Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-35%- Low to Medium</li> </ul>	27.08	389.97	2269	82851
<b>LIC MF Large Cap Fund</b>	<b>Investment Objective:</b> To achieve long term capital appreciation by investing in a diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved.	<ul style="list-style-type: none"> <li>Equity and equity related instruments - 80%-100%- Medium to High</li> <li>Debt and debt related instruments, G-Secs, Money market instruments and cash -0%-20% -Low to Medium</li> </ul>	174.31	522.03	5594	54387
<b>LIC MF Infrastructure Fund</b>	<b>Investment Objective:</b> The investment objective of the scheme is to generate long-term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector. However, there is no assurance that the investment objective of the Schemes will be realized.	<ul style="list-style-type: none"> <li>Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector – 80% -100%- Medium to High.</li> <li>Debt and Money Market - 0% - 20% - Low to Medium</li> </ul>	8.50	82.32	1292	13012
<b>LIC MF Tax Plan</b>	<b>Investment Objective:</b> To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets. However, there is no assurance that the investment objective of the Schemes will be realized	<ul style="list-style-type: none"> <li>Equity and equity related instruments – 80% -100% - Medium to High</li> <li>Debt and debt related instruments, G-Secs, Money market instruments and cash – 0%-20% - Low to Medium</li> </ul>	38.44	387.08	9363	30181

<b>LIC MF Banking &amp; Financial Services Fund</b>	<b>Investment Objective:</b> The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that is invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However, there can be no assurance that the investment objective of the scheme will be achieved	<ul style="list-style-type: none"> <li>• Equity and Equity related securities of Banking and Financial Services Companies - 80% - 100% - High</li> <li>• Debt &amp; Money market instruments. - 0%-20% - Low to Medium</li> </ul>	9.65	60.41	1300	8178
<b>LIC MF Large &amp; Midcap Fund</b>	<b>Investment Objective:</b> To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of large cap and midcap companies.	<ul style="list-style-type: none"> <li>• Equity &amp; Equity related instruments of large cap companies, Mid Cap Companies – 70%-100% - High</li> <li>• Debt &amp; Money market instruments. (including investments in securitized debt) – 0%-30% - Low to Medium</li> </ul>	333.99	1611.28	14445	121618
<b>LIC MF ULIS</b>	<b>Investment Objective:</b> The investment Objective of the LIC MF Unit Linked Insurance Scheme (LIC MF ULIS) is to generate long-term capital appreciation through growth in NAV and reinvestment of income distributed on units of the scheme. The scheme offers Tax rebate on investment u/s 80C of Income Tax Act as well as a life cover and a free accident insurance cover.	<ul style="list-style-type: none"> <li>• Equity and Equity related instruments- 65% - 80% - Medium to High</li> <li>• Debt &amp; Money Mkt – 20% - 35% - Low to Medium</li> </ul>	14.38	421.10	1189	22048

**VII. LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS**Website of LIC MF: [www.licmf.com](http://www.licmf.com) Email: [service\\_licmf@kfintech.com](mailto:service_licmf@kfintech.com)**LIC Mutual Fund: Branch Offices**

AREA OFFICE NAME	STATE	ADDRESS	Phone No.
AHMEDABAD	GUJARAT	B-208 & 209, SHIVANTA ONE COMPLEX, OPP. KOTHAWALA FLAT, NR. HARE KRISHNA COMPLEX, ASHRAM ROAD, AHMEDABAD-380006	079-40380568
BENGALURU	KARNATAKA	NO.4, 2ND FLOOR, CANARA MUTUAL BUILDING (OPP :CASH PHARMACY), RESIDENCY ROAD, BANGALORE - 560 025	+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	Raghuvir Tower Co-op society, Shop No. 3, Mandpeshwar Road, Chamunda Circle, Borivali west, Mumbai – 400092	022 - 35113069
CHANDIGARH	CHANDIGARH	SCO No. 2475-76, Second Floor Sector 22-C, Chandigarh-160022	0172-4622030
CHENNAI	TAMILNADU	LIC OF INDIA, NEW NO. 153, OLD NO. 102, LIC ANNEXURE BUILDING , GROUND FLOOR, ANNA SALAI, CHENNAI – 600 002	044 - 28411984 / 28555883 / 044 48634596
COIMBATORE	TAMILNADU	C/O LIC DIVSIONAL OFFICE, INDIA LIFE BUILDING,1543/44,TRICHY ROAD ,COIMBATORE-641 018	0422-4393014
DELHI	DELHI	JEEVAN PRAKASH BUILDING, 7TH FLOOR, 25 KG MARG, NEW DELHI -110001	011-35007514
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
HYDERABAD	TELANGANA	#5-9-57, 4TH FLOOR, JEEVAN JYOTHI BUILDING,BASHEERBAGH, HYDERABAD-500029.	040 - 23244445 / 23210572
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

KANPUR	UTTAR PRADESH	16/275 JEEVAN VIKAS BUILDING, GROUND FLOOR, BESIDES CANARA BANK , M. G. ROAD, KANPUR -208001	0512 - 2360240 / 3244949
KOLKATA	WEST BENGAL	HINDUSTAN BUILDING, GR. FL. 4, CHITTARANJAN AVENUE, KOLKATA - 700 072	03322129455
LUCKNOW	UTTAR PRADESH	JEEVAN PRAKASH, GROUND FLOOR MAIN & ANNEXE BUILDING, 30 HAZRATGANJ, LUCKNOW-226001	05222231186
MANGALORE	KARNATAKA	NO 6, GROUND FLOOR, POPULAR BUILDING, K S RAO ROAD, MANGALORE-575001	08242411482
MUMBAI	MAHARASHTRA	GROUND FLOOR, INDUSTRIAL ASSURANCE BUILDING, OPP. CHURCHGATE STATION, MUMBAI - 400020	02266016178
NAGPUR	MAHARASHTRA	THE EDGE BUILDING PLOT NO.12, 4TH FLOOR, W. H. C. ROAD, SHANKAR NAGAR, NAGPUR – 440010	07122542497
NASHIK	MAHARASHTRA	RAJVE ENCLAVE,SHOP NO 2 GR.FLOOR, NR OLD MUNICIPAL CORPORATION, NEW PANDIT COLONY, NASHIK 422002	02532579507
PATNA	BIHAR	OFFICE NO -212, ADISON ARCADE, FRASER ROAD, NEAR MAURYA HOTEL, PATNA 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	02025537301
RAIPUR	CHHATTISGARH	1ST FLOOR, PHASE 1, INVESTMENT BUILDING, LIC OF INDIA, JEEVAN BIMA MARG, PANDRI, RAIPUR, CHHATTISGARH 492004	07712236780
RAJKOT	GUJARAT	JEEVAN PRAKASH, LIC OF INDIA BUILDING CAMPUS, TAGORE MARG, RAJKOT - 360001	02812461522
RANCHI	JHARKHAND	2ND FLOOR, NARASARIA TOWER, OPPOSITE LALPUR POLICE STATION, RANCHI-834001	06512206372
SURAT	GUJARAT	OFFICE NO – 122/B, INTERNATIONAL TRADE CENTRE (ITC), MAJURAGATE CROSSING, RING ROAD- SURAT- 395002 .	02614862626
THANE	MAHARASHTRA	JEEVAN CHINTAMANI, 2ND FLOOR, NEW RTO, EASTERN EXPRESS HIGHWAY, THANE - 400604	022- 62556011 / 12
VARANASI	UTTAR PRADESH	LIC MUTUAL FUND, CBO 4 BUILDING, LIC OF INDIA, DIVISIONAL OFFICE, GAURIGANJ, BHELUPUR, VARANASI -221001	0542 -2450015
VIJAYAWADA	ANDHRA PRADESH	D.NO: 40-9-62/A, 3 <sup>RD</sup> FLOOR, KALANAGAR, VIJAYAWADA, ANDHRA PRADESH - 520010	

## LIC Mutual Fund : KFin Offices



**Registered Office:** Industrial Assurance Building,  
4th Floor, Opposite Churchgate Station,  
Mumbai - 400 020  
Telephone: 022 6601 6000  
Fax: 022 22835606  
Email: [service\\_licmf@kfintech.com](mailto:service_licmf@kfintech.com)  
Website: [www.licmf.com](http://www.licmf.com)

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

Branch Name	State	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 2402544
Bellary	Telangana	KFin Technologies Ltd, GROUND FLOOR, 3RD OFFICE, NEAR WOMENS COLLEGE ROAD, BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE, Bellary 583103	08392 – 254750
Davangere	Karnataka	KFin Technologies Ltd, D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002	0819-2258714
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 BRAHMIN'S 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	0836-2252444
Mangalore	Karnataka	KFin Technologies Ltd, Mahendra Arcade Opp Court Road, Karangal Padi, - , Mangalore 575003	0824-2496289
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	0821-2438006
Panjim	Goa	KFin Technologies Ltd, H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001	0832-2426874
Shimoga	Karnataka	KFin Technologies Ltd, JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, Shimoga 577201	08182-228799
Ahmedabad	Gujarat	KFin Technologies Ltd, Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, - , Ahmedabad 380009	9081903021/98 24327979
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 HDFC Bank,Gandhidham 370201	9081903027
Gandhinagar	Gujarat	KFin Technologies Ltd,123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011	079 23244955
Jamnagar	Gujarat	KFin Technologies Ltd,131 Madhav Plaza, ,Opp Sbi Bank,Nr Lal Bungalow,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 Private Limited,9th Floor, Capital Towers, 180,Kodambakkam High Road,Nungambakkam   Chennai – 600 034	044-42028512
Calicut	Kerala	KFin Technologies Ltd,Second Floor,Manimuriyil Centre, Bank Road,,Kasaba Village,Calicut 673001	0495-4022480
Cochin	Kerala	KFin Technologies Ltd,Ali Arcade 1St FloorKizhavana Road,Panampilly Nagar,Near Atlantis Junction,Ernakualm 682036	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,1st FLOOR , MARVEL BUILDING OPP,SL ELECTRICALS,UPPALAM ROAD, STATUE PO,TRIVANDRUM 695001	0471-4012377

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 Vekkaiamman 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	0461-2334603
Vellore	Tamil Nadu	KFin Technologies Ltd,No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001	0416-41603806
Agartala	Tripura	KFin Technologies Ltd,OLS RMS CHOWMUHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT,TRIPURA WEST,Agartala 799001	0381-2317519
Guwahati	Assam	KFin Technologies Ltd, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007	8811036746
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	3842261714
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 Shoping mall,Kurnool 518001	08518-228550
Nanded	Maharashthra	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	Maharashthra	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 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001	8942229925
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	KFintech Pvt.Ltd,Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilingampally Mandal,Hyderabad,500032	040-33215122
Akola	Maharashthra	KFin Technologies Ltd,Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004	0724-2451874
Amaravathi	Maharashthra	KFin Technologies Ltd,Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601	0721 2569198
Aurangabad	Maharashthra	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 4077948/35129 36
Dhule	Maharashthra	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- 4266828/42189 02
Jabalpur	Madhya Pradesh	KFin Technologies Ltd, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001	0761-4923301
Jalgaon	Maharashthra	KFin Technologies Ltd, 3rd floor,269 JAEI Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001	9421521406
Nagpur	Maharashthra	KFin Technologies Ltd,Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010	0712-3513750
Nasik	Maharashthra	KFin Technologies Ltd,S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002	0253-6608999
Sagar	Madhya Pradesh	KFin Technologies Ltd,II 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	0788-2289499 / 2295332

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	07752-470070
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	0671-2203077
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	0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007
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,3A 3Rd Floor Anand Tower,Exhibition Road,Opp Icici Bank,Patna 800001	0612-4323066
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 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001	0651-2331320
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,House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 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 Ltd,C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117	7518801807
Bhagalpur	Bihar	KFin Technologies Ltd,2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001	7518801808
Darbhanga	Bihar	KFin Technologies Ltd, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004	7518801809
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,Nehru Groundnit,Faridabad 121001	7518801812
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 Ltd,1st Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,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	K Fin 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,Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001	7518801844
Roorkee	Uttaranchal	KFin Technologies Ltd,Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,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. 205 PP Tower,Opp income tax office,Subhash chowk Sonepat. 131001.	7518801853
Sultanpur	Uttar Pradesh	KFin Technologies Ltd,1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001	7518801854
Varanasi	Uttar Pradesh	KFin Technologies Ltd,D-64/132 KA , 2nd Floor , Anant Complex, Sigra,Varanasi 221010	7518801855
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	Maharashthra	KFin Technologies Ltd,605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001	0231 2653656
Mumbai	Maharashthra	KFin Technologies Ltd,6/8 Ground Floor, Crossley House,Near BSE ( Bombay Stock Exchange)Next Union Bank ,Fort Mumbai - 400 001	022-66235353
Pune	Maharashthra	KFin Technologies Ltd,Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005	2046033615
Vile Parle	Maharashtra	KFin Technologies Ltd,Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057	022-26100967
Borivali	Maharashtra	KFin Technologies Ltd,Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092	022- 28916319

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 Ltd,70-71 2Nd Floor   Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003	0151-2200014
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 Hdfe 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 ,-,New Delhi 110001	011- 43681700
Pathankot	Punjab	KFin Technologies Ltd,2nd Floor Sahni Arcade Complex,Adj.Indra colony Gate Railway Road,Pathankot,Pathankot 145001	0186-5080188
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
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**Registered Office:**

**Industrial Assurance Building,  
4th Floor, Opposite Churchgate Station,  
Mumbai - 400 020  
Telephone: 022 6601 6000  
Fax: 022 22835606  
Email: [service\\_licmf@kfintech.com](mailto:service_licmf@kfintech.com)  
Website: [www.licmf.com](http://www.licmf.com)**

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

Investment Manager: LIC Mutual Fund Asset Management Ltd.

# KEY INFORMATION MEMORANDUM & APPLICATION FORM

Presenting

## LIC MF MULTI CAP FUND

An open-ended equity scheme investing across large cap, mid cap and small cap stocks

**NFO Opens:**  
6<sup>th</sup> October 2022


**NFO Closes:**  
20<sup>th</sup> October 2022

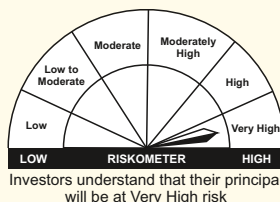
**Scheme Reopens:**  
2<sup>nd</sup> November 2022

To know more, please consult your **Financial Advisor** OR **Call Toll Free**  **1800-258-5678**

To know more,  
please consult your  
**Financial Advisor**

OR

 **Call Toll Free**  
**1800-258-5678**



This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity and equity related instruments across Large, Mid and Small Cap stocks
- **Risk – Very High**

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

Product labelling assigned during the 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.

Connect with us:



MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

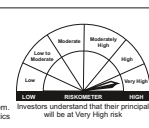
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# APPLICATION FORM FOR LICMF MULTICAP FUND

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity and equity related instruments across Large, Mid and Small Cap stocks
- Risk - Very High

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Product labelling assigned during the 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.



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

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

Application No. \_\_\_\_\_

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

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

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 the Investment Advisor details of my/our transactions in the scheme(s) of LIC Mutual Fund.

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

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian/POA	<input checked="" type="checkbox"/> SIGN HERE Second Applicant/POA	<input checked="" type="checkbox"/> SIGN HERE Third Applicant/POA
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### TRANSACTION CHARGES FOR APPLICANTS THROUGH ARN HOLDER ONLY [Refer Instruction 4]

In case the purchase/ subscription amount is ₹ 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. (For Fresh Investor : Rs 150 deductible as Transaction Charge and payable to the Distributor; For Existing Investor: Rs 100 deductible as Transaction Charge and payable to the Distributor)

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

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

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

<b>First Applicant's Name/Minor Name</b>	FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
PAN _____	_____	_____	_____	Date of Birth (mandatory) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Second Applicant's Name</b>	FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
PAN _____	_____	_____	_____	Date of Birth (mandatory) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Third Applicant's Name</b>	FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
PAN _____	_____	_____	_____	Date of Birth (mandatory) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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

FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
PAN _____	_____	_____	Date of Birth (mandatory) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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

### 03. TAX STATUS (Please tick ✓)

Resident Individual  NRI  Minor  PIO  QFI  Sole Proprietor  FIs  HUF  Club/Society  Body Corporate  Bank  
 Trust  FI  FPI  Government Body  Partnership Firm  Private Sector  Public Sector  LLP  Others Please specify

### 04. KYC Details (Mandatory) Occupation Please tick (✓) (Refer Instruction No. 22)

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

GROSS ANNUAL INCOME [Please tick (✓)]

<b>FIRST APPLICANT/ GUARDIAN (in case of minor)</b>	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> > 5-10 Lacs	<input type="checkbox"/> > 10-25 Lacs	<input type="checkbox"/> > 25 Lacs-1 Crore	<input type="checkbox"/> > 1 Crore	As on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<small>(Not older than 1 year)</small>
	Net worth (Mandatory for Non-Individual ₹ _____)						as on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<small>(Not older than 1 year)</small>
<b>SECOND APPLICANT</b>	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> > 5-10 Lacs	<input type="checkbox"/> > 10-25 Lacs	<input type="checkbox"/> > 25 Lacs-1 Crore	<input type="checkbox"/> > 1 Crore	As on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<small>(Not older than 1 year)</small>
<b>THIRD APPLICANT</b>	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> > 5-10 Lacs	<input type="checkbox"/> > 10-25 Lacs	<input type="checkbox"/> > 25 Lacs-1 Crore	<input type="checkbox"/> > 1 Crore	As on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<small>(Not older than 1 year)</small>

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



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

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

*Cheque/DD Favouring Scheme Name (refer Instruction 2 & 3)	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No (in case of NEFT/RTGS) (OR) UMRN No (in case of OTM)	Bank and Branch & Account Number	Type of A/c
<b>LICMF Multicap Fund</b>	Plan: Please tick (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Regular				<input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others Please specify
	Option: Please tick (✓) <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option				

\*All purchases are subject to reliazation of fund (Refer to Instruction No. 10) Account Type (Please tick (✓)), Default Option is Growth.

**15. 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.

**16. NOMINATION DETAILS (Refer Instruction No. 15)**

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

	Nominee Name and Address	Guardian Name (in case of Minor)	Date of Birth (of Minor)	Type of Guardian (Mandatory - Please tick ✓ the relevant box)	Allocation % (% total to be 100)	Nominee / Guardian Signature
Nominee 1				<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Court Appointed Legal Guardian		
Nominee 2				<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Court Appointed Legal Guardian		
Nominee 3				<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Court Appointed Legal Guardian		

(OR)

<input type="checkbox"/> I/WE DO NOT WISH TO NOMINATE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant

FOR NOMINATION : I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in nonappointment 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 issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

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

Name of the POA holder

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

**18. DECLARATION & SIGNATURE/S**

I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of LIC Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the money invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) \* as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) \*\* I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (ix) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (x) I/ We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; (xi) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund 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; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency; (f) I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA Terms and Conditions below and hereby accept the same. (xii) If the name given in the Application is not matching PAN, application may liable to get rejected or further transactions may be liable to get rejected.

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 (refer instruction no 20).

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

**Application No. (TO BE FILLED IN BY THE INVESTOR)**



<b>ACKNOWLEDGMENT SLIP</b>	Received an application for purchase of units of <b>LICMF Multicap Fund</b> from Mr/Mrs/Ms. <input type="text"/> (Name of the investor) alongwith	<b>ISC Signature, Stamp &amp; Date</b>
	Cheque/Draft No./UMRN No. <input type="text"/> Date <input type="text"/> Bank <input type="text"/>	
	Branch <input type="text"/> Drawn on <input type="text"/> For ₹ <input type="text"/>	
	Bank Charges (in cases of Draft) of ₹ <input type="text"/> Date <input type="text"/>	

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

# INSTRUCTIONS

- Please read Key Information Memorandum, terms of the Scheme Information Documents) of the Scheme and Statement of Additional Information carefully before filling the Application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment. New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/Standing Instruction as applicable). The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made, the sole / all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Applications complete in all respects, may be submitted at the designated Official Points of Acceptance of LIC Mutual Fund. Investors must write the Application Form number / Folio number on the reverse of the cheques and bank drafts accompanying the Application Form.

Applications incomplete in any respect are liable to be rejected.

Please note that if no Plan is ticked / indicated in the Application form, the units will be allotted under the Growth Plan of the Scheme. Similarly, under the IDCW Reinvestment of income distribution cum capital withdrawal option shall be the default sub-option.
- Direct Investments:** Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".
- Investments through distributors**

  - As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class HI and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity
  - There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an 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.
  - 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 miscalling even if the employee/relationship manager /sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote 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.
  - 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.
- Transaction Charges**

  - In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time LIC MF Asset Management Limited ("the AMC)/Mutual Fund will deduct Transaction Charges from the purchase / subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges).
  - The Distributor may opt to receive transaction charges based on the type of product,
  - Transaction Charge of ₹ 150 (for a first time investor across mutual funds) or ₹ 100 (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested. There shall be no transaction charge on subscription below ₹ 10,000/- and on transactions other than purchases / subscriptions relating to new inflows. However, the option to charge "transaction charges" is at the discretion of the distributors.
- Existing Unit holder information**

Investors already having an account in any of LIC Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 14. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unitholder's name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled, the same shall be ignored.
- Unit holder Information**

  - Name and address must be written in full, On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII/OCI/QFI/FPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.
  - Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Mutual Fund in writing.
  - All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'joint' and processed accordingly,
  - In case of fresh/ additional purchases, if the name of a particular scheme on the application form / transaction slip differs with the name on the cheque, then LIC Mutual Fund Asset Management Ltd. (The AMC) will process the application and allot units at the applicable net asset value, under the scheme which is mentioned on the application form/ transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

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

  - Accounts of Minors: The minor shall only be the first and the sole holder in 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.
- Bank Details\***

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

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

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

  - Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:
    - Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
    - Custodian on behalf of a Foreign Institutional Investor (FII) or a clientThe above mentioned exception cases will be processed after carrying out necessary checks & verification of documents attached along with the purchase transaction slip/application form, as stated below:
    - Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment
    - Obtaining necessary declaration from the Investor/unit holder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary-
    - Verifying the source of funds to ensure that funds have come from the drawer's account only.
  - In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, bank transfer, net banking etc. Following additional checks shall be carried out.
    - If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument

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](http://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:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- 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](http://www.licmf.com).

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

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

- 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.

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

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

## 11. Communication to investor

If the investor(s) has/have provided his/their email address/mobile number in the application form or any subsequent communication in any of the folios belonging to the investors, LIC MF Asset Management 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 specified 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).

Family code	Family Description
SE	Self
SP	Spouse
DC	Dependent Children
DS	Dependent Siblings
DP	Dependent Parents
GD	Guardian

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

If the units are held in Demat mode then the statement of holding of the beneficiary account holder for units

held in Demat will be sent by the respective DPs periodically.

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

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

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

### b. National Electronic Funds Transfer (NEFT)/RTGS

- The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' Real Time Gross Settlement (RTGS) offered by Reserve Bank of India(RBI), which aims to provide credit of redemption and IDCW - reinvestment of income distribution cum capital withdrawal option (if any) directly into the bank account of the Unit holder maintained with the banks(participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System / RTGS System from the RBI website i.e. [www.rbi.org.in](http://www.rbi.org.in) or contact any of our Investor Service Centres.

- However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in NEFT updated on RBI website [www.rbi.org.in](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption / IDCW - reinvestment of income distribution cum capital withdrawal option (if any) proceeds via NEFT System / RTGS System will be discontinued by LIC Mutual Fund / LIC MF Asset Management Limited without prior notice to the Unit holder and the payouts of redemption / IDCW - reinvestment of income distribution cum capital withdrawal option (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft

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

- The facility for payment of dividend proceeds, if any via warrant shall be affected only in case the bank account of an investor is not covered under the Direct Credit facility, NEFT system or NEFT Rejection. LIC MF Asset Management Limited / LIC Mutual Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via NEFT/RTGS of redemption / IDCW - reinvestment of income distribution cum capital withdrawal option proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form. Unit holders are required to attach the cancelled cheque of the payout bank for verification. (If the same is different from the investment cheque)

## 13. Dematerialization

- 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).

- 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.

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

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

## 14. Signatures

- 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.

- 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.

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

## 15. Nomination

- 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.

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

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

- Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for Individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign separately confirming their non -intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.

- 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.

- 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".

- Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust 15.8. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time.

- 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.

- 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.

- 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).

- 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.

- In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, LIC

with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds ₹ 50,000, such an application will be rejected. Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of ₹ 50,000. Investors may switch their investments to other Schemes.

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

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

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

#### 17. Prevention of Money Laundering

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

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

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, LIC MF Asset Management Limited (LIC MF AMC) / LIC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose, LIC Mutual Fund, LIC MF AMC, LIC MF Trustee Private Limited ("LIC MF Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMF1 circular (s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the (M&A and SEBI/AMFI circulars) and reporting the same to FIU-IND.

#### 18. Know Your Customer (KYC) Compliance

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

Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.licmf.com](http://www.licmf.com). Existing KYC compliant investors of LIC Mutual Fund can continue the practice of providing KYC Acknowledgement Letter/Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website ([www.cvlindia.com](http://www.cvlindia.com)) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

##### b. Units held in electronic (demat) form

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

#### 19. Go Green Initiative in Mutual Funds:

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through a digital platform as a green initiative measure.
- In line with the above initiative, LIC Mutual Fund has adopted the 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website [www.licmf.com](http://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.

#### 20. 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](mailto: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.

#### 21. 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.

- If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.  
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 CDBT or close or suspend my account.

#### 22. 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.

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**04. ENTITY FATCA CLASSIFICATION AND OTHER DETAILS**

<b>Part A (to be filled by Financial Institutions or Direct Reporting NFEs)*</b>		
<p><b>1</b> <input type="checkbox"/> We are a Financial institution<sup>4</sup> <b>OR</b>  <input type="checkbox"/> Direct reporting NFE5 (please ✓ as appropriate)</p> <p><small>*If the entity is a FI and located outside India, please fill Part A.1</small></p>	<p>GIIN: .....</p> <p>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below:                      Name of sponsoring entity: .....</p>	<p>GIIN not available (please tick as applicable):                      Following options available only for Financial Institutions:</p> <p><input type="checkbox"/> Applied for  <input type="checkbox"/> Not required to apply for (Please specify sub-category<sup>6</sup>)  <input type="checkbox"/> Not obtained</p>

<b>Part A. 1 (to be filled by Financial Institution that is a tax resident outside India)</b>	
<p><b>1</b> Whether the Financial Institution is located in a CRS jurisdiction?                      (Please refer to the list of signatories to CRS given in the following link <a href="http://www.oecd.org/tax/automaticexchange/international-framework-for-the-crs/">http://www.oecd.org/tax/automaticexchange/international-framework-for-the-crs/</a>)</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p><b>2</b> Whether FI is an 'Investment Entity'?                      (Please refer definition 1(iii) of Part C of the FATCA-CRS declaration) (If yes, please go to Qs. 3)</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p><b>3</b> The entity is managed by another entity that is depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable to investing, reinvesting, or trading in financial assets.                      (If Yes, please additionally fill Annexure A of this Form)</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

<b>Part B (please fill any one as appropriate; to be filled by NFEs other than Direct Reporting NFEs)</b>	
<p><b>B1</b> Is the Entity a publicly traded company<sup>8</sup> (that is, a company whose shares are regularly traded on an established securities market)</p>	<p><input type="checkbox"/> Yes                      (If yes, please specify any one stock exchange upon which the stock is regularly traded)                      Name of the stock exchange .....</p>
<p><b>B2</b> Is the Entity a publicly traded company<sup>8</sup> (that is, a company whose shares are regularly traded on an established securities market)</p>	<p><input type="checkbox"/> Yes                      Name of the listed company, the stock of which is regularly traded                      .....                      (If yes, please specify any one stock exchange upon which the stock is regularly traded)                      Name of the stock exchange .....</p> <p>Nature of relation: <input type="checkbox"/> Subsidiary of the listed company <input type="checkbox"/> Controlled by a listed company or under common control</p>
<p><b>B3</b> Is the Entity an active NFE<sup>10</sup></p>	<p><input type="checkbox"/> Yes                      Nature of business .....</p> <p>Please specify the sub-category of Active NFE:                      (Mention code - refer 2c of Part C) .....</p>
<p><b>B4</b> Is the Entity a passiveNFE<sup>11</sup>                      (if yes, please fillAnnexure A)</p>	<p><input type="checkbox"/> Yes                      Nature of business .....</p>

**FATCA CRS Terms and Conditions**

- The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as 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.
- If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

**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.

I have understood the information requirements of this Form (read along with the FATCA-CRS Instructions& Definitions in Part C to this Form) and hereby confirmed that the information provided by me on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read the understood the FATCA-CRS Terms and Conditions and hereby accept the same.

<p>Name : .....</p> <p>Designation : .....</p>	<p>Signature</p>	<p>Date : .....</p> <p>Place : .....</p>
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4. Refer 1 of Part C 5. Refer 3(vii) of Part C 6. Refer 1A. of Part C 7. Entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of: (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or (ii) the period during which the entity has been in existence. 8. Refer 2a of Part C 9. Refer 2b of Part C 10. Refer 2c of Part C 11. Refer 3(ii) of Part C 12. Refer 3(iv) (A) of Part C

**Part C: FATCA-CRS Instructions & Definitions**

**1 Financial Institutions (FI):** The term FI means any financial institutions that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

**(i) Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.

**(ii) Custodian institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

- The three financial years preceding the year in which determination is made; or
- The period during which the entity has been in existence, whichever is less.

**(iii) Investment entity is any entity:**

- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
  - Trading in money market instruments (cheques, bills, certificates of deposits, derivatives, etc.): foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
  - Individual and collective portfolio management; or
  - Investing, administering or managing funds, money or financial asset or money on behalf of other persons; or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.  
An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
  - the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - the period during which the entity has been existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06-refer point 2c.)  
In case the entity confirms it is an FI and a tax resident outside India, an additional CRS declaration will need to be filled. Refer Annexure A

**(iv) Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payment with respect to, a Cash Value Insurance Contract or an Annuity Contract.

**1A Fis not required to apply for GIIN:**

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Indian trust where the trustee is a reporting FI
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI (if you select this category, please provide Owner Reporting Statement or an Auditor's Letter with required details as mentioned in Form W8 BEN E)

**2 Non-financial entity (NFE) – Any entity that is not a financial institution**

**Types of NEF that are regarded as excluded NFE are:**

- Publicly traded company (listed company) A company is publicly traded if its stock are regularly traded on one or more established securities markets ( Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- Related entity of a publicly traded company  
The NFE is a related entity of an entity of which is regularly traded on an established securities market;
- Active NFE: (is any one of following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, and International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consists of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for the status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicles whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intended to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the death is 24 months after the death of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>• The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; &amp;</li> <li>• The applicable laws of the NFE's country or territory of residence or the NFE's formation documents required that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</li> </ul>

Explanation: For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely: -

- an Investors Protection Fund referred to in clause (23EA);
- a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
- an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

**Other definitions****(i) Related Entity**

An entity is a 'related entity' of another entity if either controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

**(ii) Passive NFE**

The term passive NFE means

- (a) Any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (b) An investment entity defined in clause 1(iii)(b) of these instructions, which is not located in any of the jurisdictions specified by CBDT in this behalf.
- (c) Not a withholding foreign partnership or withholding foreign trust.

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

**(iii) Passive Income**

The term passive income includes income by way of:

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions including futures, forwards, options, and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

**(iv) Controlling Persons**

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

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

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

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

**A. Controlling Person Type:****Code Sub-category**

C01	CP of legal person-ownership
C02	CP of legal person-other means
C03	CP of legal person-senior managing official
C04	CP of legal arrangement-trust-settlor
C05	CP of legal arrangement-trust-trustee
C06	CP of legal arrangement-trust-protector
C07	CP of legal arrangement-trust-beneficiary
C08	CP of legal arrangement-trust-other
C09	CP of legal arrangement-Other-settlor equivalent
C10	CP of legal arrangement-Other-trustee equivalent
C11	CP of legal arrangement-Other-protector equivalent
C12	CP of legal arrangement-Other-beneficiary equivalent
C13	CP of legal arrangement-Other-other equivalent
C14	Unknown

**(v) Specified U.S. person – A U.S. person other than following:**

- (a) a corporation the stock of which is regularly traded on one or more established securities markets.
- (b) any corporation that is a member of the same expanded affiliated group, as defined in section 1471 (e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i).
- (c) the United States or any wholly owned agency or instrumentality thereof.
- (d) any States of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing.
- (e) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code.
- (f) any bank as defined in section 581 of the U.S. Internal Revenue Code.
- (g) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code.
- (h) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64).
- (i) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code.
- (j) any trust that is exempt from taxes under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code.
- (k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State.
- (l) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (m) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) **Owner documented FFI**

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity.
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company.
- (c) The FFI does not maintain a financial account for any nonparticipating FFI;
- (d) The FFI provides the designated withholding agent with all the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of reporting Model 1 FFI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U. S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-complaint FFI (other than an owner-documented FFI), an entity that is a U. S. person, an exempt beneficial owner, or an excepted NFE.

(vii) **Direct reporting NFE**

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

(viii) **Exemption code for U. S. persons**

**Code Sub-category**

- A An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B The United States or any of its agencies or instrumentalities
- C A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- D A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1. 1472-1(c)(1)(i)
- E A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1. 1472-1(c)(1)(i)
- F A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G A real estate investment trust
- H A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I A common trust fund as defined in section 584(a)
- J A bank as defined in section 581
- K A broker
- L A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M A tax exempt under section 403(b) plan or section 457(g) plan

**05. ANNEXURE A TO PART C - DETAILS OF CONTROLLING PERSON**

<b>Name of the controlling person</b>				<b>FIRST</b>	<b>MIDDLE</b>	<b>LAST</b>		
<b>Controlling person type code<sup>12</sup></b>				<b>Customer ID</b> <input type="text"/>				
<b>Date of Birth</b> <input type="text"/>				<b>Place/City of Birth</b> .....		<b>Country of Birth</b> .....		
<b>Gender</b>	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Others	<b>PAN</b> <input type="text"/>	<b>Aadhaar No.</b> <input type="text"/>			
<b>Father's Name</b> (mandatory if PAN not provided)								
<b>Nationality</b> (Please specify Indian or Others) .....				<b>Country of tax residence*</b> .....				
<b>Tax Identification Number</b> (or functional equivalent) <sup>%</sup> <input type="text"/>				<b>Tax Identification Number Type</b> .....				
<b>Tax Identification Number Issuing Country</b> .....				<b>Mobile/Telephone No.</b> (including ISD and STD code) <input type="text"/>				
<b>Residence Address for Tax Purpose</b>								
<b>City:</b>	<b>State:</b>	<b>Country:</b>			<b>Pin</b> <input type="text"/>			
<b>Address Type</b>	<input type="checkbox"/> Residential or business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office				
<b>Occupation Type</b>	<input type="checkbox"/> Service	<input type="checkbox"/> Business	<input type="checkbox"/> Others	<input type="checkbox"/> Not Categorized				
<b>Proof of Identity</b>	<input type="checkbox"/> Passport	<input type="checkbox"/> Election ID Card	<input type="checkbox"/> Driving License	<input type="checkbox"/> PAN Card	<input type="checkbox"/> UIDAI Letter	<input type="checkbox"/> ID Card	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Other
<b>Spouse's Name</b> (optional)								

\*To include US, where controlling person is a US citizen or green card holder. Please provide the ALL the countries of tax residency and corresponding TINs.

%In case Tax Identification Number is not available, kindly provide functional equivalent

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# UBO (Declaration of Ultimate Beneficial Ownership)



(Mandatory for Non-individual Applicant / Investor)

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

## 01. APPLICANT DETAILS

Applicant's Name FIRST MIDDLE LAST

Applicant PAN

## 02. LISTED COMPANY / ITS SUBSIDIARY COMPANY (Part 3 details not applicable)

(i) I/We hereby declare that -

- Our company is a Listed Company listed on recognized stock exchange in India
- Our company is a subsidiary of the Listed Company
- Our company is a controlled by a Listed Company

(ii) Details of Listed Company^

Stock Exchange on which listed \_\_\_\_\_ Security ISIN \_\_\_\_\_

^The details of holding/parent company to be provided in case the applicant/investor is a subsidiary company.

## 03. NON-INDIVIDUALS OTHER THAN LISTED COMPANY / ITS SUBSIDIARY COMPANY

(i) Category (✓ applicable category):

- Unlisted Company
- Partnership Firm
- Limited Liability Partnership Company
- Unincorporated association / body of individuals
- Public Charitable Trust
- Religious Trust
- Private Trust
- Trust created by a Will
- Others \_\_\_\_\_ (please specify)

(ii) Details of Ultimate Beneficiary Owners:

(In case the space provided is insufficient, please provide information by attaching separate declaration forms)

Sr. No.	Name of UBO [Mandatory]	PAN or any other valid ID proof for those where PAN is not applicable# [Mandatory]	Position / Designation [to be provided wherever applicable]	Applicable Period	UBO Code [Mandatory] [Refer instruction 3]	KYC (Yes/No) [Please attach KYC acknowledgement copy] [Refer instruction 2]

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

## 04. DECLARATION & SIGNATURE

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief. In the event any of the above information is/are found to be false/incorrect and/or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and/or reverse the allotment of units and the AMC/Mutual Fund/Trustee shall not be liable for the same. I/We hereby authorize sharing of the information furnished in this form with all SEBI Registered Intermediaries and they can rely on the same. In case the above information is not provided, it will be presumed that applicant is the ultimate beneficial owner, with no declaration to submit. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

Date : .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Place : .....	<b>SIGN HERE</b> First/Sole Applicant/Guardian	<b>SIGN HERE</b> Second Applicant	<b>SIGN HERE</b> Third Applicant

# INSTRUCTIONS

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

## 1. Ultimate Beneficiary Owner [UBO]:

### A. For Investors other than individuals or trusts:

(I) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/ entitlement to:

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

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### B. For Investors which is a trust:

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

### C. Exemption in case of listed companies/foreign investors

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

## 2. KYC Requirements

Beneficial Owner(s) is/are required to company with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC.

## 3. UBO Codes:

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

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

# 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.

\* Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Transaction Charges for applications through distributors / agents only (refer instruction no. 10).

In case purchase / subscription amount is Rs. 10,000 or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductible as applicable from the purchase/subscription amount and payable to the distributor. Units will issued against the balance amount invested.

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

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

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

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us

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

ACKNOWLEDGMENT SLIP	ASBA Application No. _____	Date D D M M Y Y Y Y _____	 <b>SCBC Stamp, Signature</b>
	Received an application for purchase of units of LIC MF Money Market 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.

# INSTRUCTIONS

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

Please note that Transaction Charges shall not be deducted in the following cases:

  - Where the subscription amount is less than 10000/-
  - For subscriptions received directly (irrespective of the amount of investment); and
  - For transactions other than purchases/subscriptions relating to new inflows, eg. in case of switch/systematic transfers to another scheme.

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

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity and equity related instruments across Large, Mid and Small Cap stocks
- Risk – Very High

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Product labeling assigned during the NFO is based on initial assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.



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

Existing Investors mention your folio number in point no 1. Application should be submitted atleast 30 days before the 1st debit

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

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

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

### TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

In case the subscription amount is ₹ 10,000/- or more and if your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

### 01. INVESTOR NAME AND DETAILS

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

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

### 02. SIP DETAILS (Please ✓ any one) For multiple Schemes please use the "Multiple SIP Common Application Form".

<input type="checkbox"/> SIP with first Cheque	<input type="checkbox"/> SIP without Cheque	<input type="checkbox"/> SIP through Post Dated Cheque	<input type="checkbox"/> SIP through registered OTM				
Scheme Name / Plan / Option	SIP Installment Amount (₹)	SIP Date (Please ✓ one)	Frequency (Please ✓ one)	Enrollment Period (Please ✓ one)	LIC MF STEP - UP Facility (Optional)		
<b>LICMF Multicap Fund</b> Plan: Please tick (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Regular Option: Please tick (✓) <input type="checkbox"/> Growth <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option	<input type="text"/>	<input type="text"/> DD (Any date from 1 <sup>st</sup> to 28 <sup>th</sup> of a given month, Default date is 10th)	<input type="checkbox"/> Monthly (Default)  <input type="checkbox"/> Quarterly	Start Date: From <input type="text"/> MM <input type="text"/> YY End Date: <input type="checkbox"/> Perpetual (Default) OR (Specify Date) <input type="text"/> MM <input type="text"/> YY	Amount: ₹ <input type="text"/> (Multiples of ₹ 1 thereafter)* Please refer Instruction No. ix (d)	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<input type="text"/> MM <input type="text"/> YY <input type="text"/> YY (Mention End Date) (Default is SIP End Date)

Please tick (✓), Default Option is Growth.

### 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

### 15. SIP THROUGH REGISTERED ONE TIME MANDATE (OTM)

UMRN  (First cheque is not mandatory, if you have opted for SIP through registered OTM)

### 03. SIP THROUGH FIRST CHEQUE

Cheque No.  Cheque Amount in Rs.  Cheque Date:  DD  MM  YY

Bank Name  Branch  City

### 05. DECLARATION & SIGNATURE/S

I/we hereby declare that the particulars given in this mandate form are correct and express my willingness to make payments towards investment in the schemes of LIC Mutual Fund. I/we are aware that LIC Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit/ NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/we will also inform LIC Mutual Fund/RTA about any changes in my/our bank account. I/we confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/we have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addenda issued from time to time of the respective Scheme(s) of LIC Mutual Fund. I/we hereby authorize the bank to honour such payments for which I/we have signed and endorsed the Mandate Form. 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 (refer instruction no IX).

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

Application No.

(TO BE FILLED IN BY THE INVESTOR)



### SIP through Auto Debit (NACH / PDC)

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

Date  DD  MM  YY  SIP Mandate Form  OTM/PDC

# TERMS & CONDITIONS

- (i) SIP Enrolment Form should be completed in English and in Block Letters only. Please tick in the appropriate box ✓), where boxes have been provided. Enrolment Form complete in all respect should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
- Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addendum, if any, of the respective schemes carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
  - PAN is a mandatory requirement for all investors for investing in the mutual fund, except for Micro Investments and investors from Sikkim. Micro Investments exemption will be applicable only to investments by individuals [including NRIs but excluding Persons of Indian Origin (PIOs)], minors, sole proprietary firms and to investments made by joint holders. KYC Compliance is mandatory for all investors, irrespective of the amount of investment.
  - A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding 50,000 or where there are deficiencies in supporting documents.
- (ii) **SIP Registration**
- Existing unit holders need not fill in the common investment application form. New applicants need to compulsorily fill in all sections in the Common Application Form in addition to this SIP form
  - 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 through existence UMRN investors can start SIP on T+3 basis.
  - Minimum SIP registration period should be for one year.
  - SIP start date shall not be beyond 60 days for monthly SIP and for Quarterly SIP 90 from the date of submission of SIP application.
  - Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates.
  - Each of the installments under each SIP (excluding the initial cheque) should be of the same date and amount.
  - Existing investors can start SIP without cheque however the copy of the canceled cheque is mandatory.
  - In case the unitholder has not indicated SIP preferences completely in the form or in case of any discrepancy, the default SIP frequency would be 'Monthly' and the default SIP date would be '10th'. In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the default 'End Period' will be December 2099. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unitholder attaining 18 years of age.
  - The enrolment period i.e Start and End Month/ Year specified for the SIP should be less than or equal to the enrolment period mentioned in the Mandate. If the initial cheque given from different bank from the bank details mentioned in SIP mandate then it is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) in SIP Mandate.
- (iii) **New Fund Offer**
- Investors may submit the mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such case the mandate shall commence on the dates stipulated by the Investor after a gap of at least 20 days from the date of re-opening of the Scheme for purchase and redemption of units. For e.g. If the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest Installment date can be only on 7th January of the following year.
  - In case SIP/ Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website: [www.licmf.com](http://www.licmf.com) along with the SIP Enrolment Form.
  - In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure. (Please refer SID of respective scheme)
- (IV) **SIP through Post dated Cheques- (Only CTS-2010 compliant cheques)**
- All installment cheques excluding initial investment cheque under MSIP & QSIP should be of uniform amount and date. Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested. Returned Cheques, if any, may not be presented again.
- (V) **SIP Transactions related**
- The SIP enrollment will be discontinued in cases where three consecutive installments are not honored or the Bank Account [for NACH (Debit clearing)/ Direct Debit etc.]
  - In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed. (Please read SID/KIM of respective scheme).
- Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to ₹ 2 lakh or more. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of LIC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
- The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the unitholders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
- a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s)' bank branch;
  - b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s)' bank branch, with or without any reason assigned by the unit holder(s) bank;
  - c. Non registration of the debit mandate by the unit holder(s)' bank and branch.
  - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
  - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
  - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
  - g. AMC / RTA will not be responsible for the charges levied by his banker for registering / processing any transaction.
- (VI) **Discontinuation of SIP**
- Investors can discontinue his SIP at any time by sending a cancellation of mandate to any Official Point of Acceptance or to the registrar Kfintech.
- Notice of such discontinuation should be received at least 20 days prior to the due date of the next installment / debit.
- (VII) **Change of Bank mandate**
- Investor can change his bank mandate by sending the mandate with option selected as "Create Mandate"
- Request for change in bank account submitted at least 30 days before the next SIP Auto Debit.
- (VIII) **STEP-UP Facility**
- a. STEP-UP facility offers frequency at half yearly and yearly intervals. In case the STEP-UP frequency is not specified, it will be considered as yearly frequency.
  - b. Under this facility the Investor can increase the SIP installment at pre-defined intervals by a fixed amount.
  - c. This facility is available for individual investors only.
  - d. Minimum STEP-UP amount would be ₹ 500/- and in multiples of ₹ 1/- thereafter for all the schemes of the Fund that offer SIP facility except LIC MF Tax Plan where in minimum STEP-UP amount would be ₹ 500/- and in multiples of ₹ 500 thereafter.
  - e. In case the investor does not specify STEP-UP amount, ₹ 500/- will be considered as the STEP-UP amount and the request will be processed accordingly.
  - f. STEP-UP facility would be available to all new SIP enrolments.
  - g. Existing investors registered for SIP through NACH/ECS/Direct Debit facility and intending to avail STEP-UP facility will be required to cancel the existing SIP and enroll a fresh SIP with STEP-UP details.
  - h. It would be mandatory for investor to mention in 'SIP cum Registration Mandate' the period (month - year) upto which he wishes to avail STEP-UP facility.
- (IX) **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](mailto: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.

# ONE TIME MANDATE (OTM) FORM



Application No. \_\_\_\_\_

Name of Applicant \_\_\_\_\_

PAN No. \_\_\_\_\_ Mobile No. \_\_\_\_\_

Email ID \_\_\_\_\_

Bank Name \_\_\_\_\_

Account No. \_\_\_\_\_

Dated           Place \_\_\_\_\_

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian/POA Holder	<input checked="" type="checkbox"/> SIGN HERE Second Applicant/POA Holder	<input checked="" type="checkbox"/> SIGN HERE Third Applicant/POA Holder
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- 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 one of the holder in the below mentioned bank account.

UMRN \_\_\_\_\_ Bank use \_\_\_\_\_ Dated

Tick (✓)  
 CREATE  
 MODIFY  
 CANCEL

Sponsor Bank Code \_\_\_\_\_ Bank use \_\_\_\_\_ Utility Code \_\_\_\_\_ Bank use \_\_\_\_\_

I / We hereby authorize  LIC Mutual Fund to debit ( tick ✓ )  SB  CA  CC  SB-NRE  SB-NRO  Other

Bank a/c number \_\_\_\_\_

with Bank  Name of customers bank IFSC  or MICR

an amount of Rupees  ₹

Frequency  Mthly  Qtly  H-Yrly  Yrly  As & when presented Debit Type  Fixed Amount  Maximum Amount

Reference 1  PAN No. Phone No.

Reference 2  All Schemes of LIC Mutual Fund Email ID

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

PERIOD	Signature Primary Account holder	Signature Second Account holder	Signature Third Account holder
From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____	_____	_____
To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____	_____	_____
Or <input type="checkbox"/> Until Cancelled	1. _____ Name as in bank records	2. _____ Name as in bank records	3. _____ Name as in bank records

This is to confirm that the declaration (as mentioned overleaf) 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. 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.

**ACKNOWLEDGMENT SLIP** MANDATORY FIELDS : • Instrument Date • Account Type • Bank A/c number (core banking a/c no only) • Bank name • IFSC code or MICR code (as per the cheque / pass book) • Amount (in words & in figures) • Period start date and end date or until cancelled • Account holder signature • Account holder name as per bank records



(To be filled by the investor)

Investor Name \_\_\_\_\_

PAN No. \_\_\_\_\_

Stamp & Signature

# INSTRUCTIONS FOR ONE TIME MANDATE

- 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.
- One Time Mandate along with cancelled cheque submitted to ISCs / OPAs, contact details of which are available on [www.licmf.com](http://www.licmf.com).
- For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- One Time Mandate is currently available to HUFs, Proprietor Firms and individual investors with "Single" mode of holding in the application / folio.
- One Time Mandate can also be registered on stand alone basis.
- Registration of One Time Mandate will take 30 days from the date of submission of form.
- Mandate will be processed through NACH platform offered by NPCI.
- "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website [www.npci.org.in](http://www.npci.org.in). The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / ECS of Reserve Bank of India/Banks.
- Mandatory fields for filling NACH Mandate are:
  - Instrument date • Account type • Bank account number • Bank name • IFSC and MICR Code (As per the cheque book / Passbook) • Maximum amount (in words and in figures) • Start date • End date or until cancelled to be selected • Signatures as per bank records • Name as per bank recordsIn case any of these fields are not filled, the mandate will be rejected.
- Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. As investor can register for multiple SIPs with one time NACH mandate. The transaction amount should not exceed the maximum amount mentioned in the NACH mandate. It is suggested to choose a higher amount to commence additional investments in future or to absorb Top-Up increments.
- One Time Mandate cannot be utilized for ETF schemes and during NFO period.
- The Investor/s shall not hold the AMC liable for the following:
  - For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.
  - For unauthorized usage / unauthorized transactions conducted by using the Facility.
  - For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
  - For any negligence/mistake or misconduct by the Investor/s.
  - For any breach or non-compliance by the Investor/s of the rules / terms and conditions stated in the Scheme Information Document.
  - For accepting instructions given by any one of the Investor/s in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor".
  - For not carrying out any such instructions where the AMC has reason to believe (which decision of the AMC the Investor/s shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or cause for doubt.
  - For carrying out a transaction after such reasonable verification as the AMC may deem fit regarding the identity of the Investor/s.
  - For accepting instructions given by any one of the Investor/s or his / her authorized person.
- Investor will not hold LIC Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit / Local / Bank holiday. LIC Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto Debt / Lumpsum Debit facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- LIC Mutual Fund reserves the right to reject any application without assigning any reason thereof. LIC Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- LIC Asset Management Company Limited (AMC) has the right to ask such information (Key Information) from the available data of the Investor/s before allowing him / her access to avail the One Time Mandate facility (the Facility). If for any reason, the AMC is not satisfied with the replies of the Investor/s, the AMC has at its sole discretion the right of refusing access without assigning any reason/s to the Investor/s.
- It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and / or obliged in any way to give access to the Facility to Investor/s.
- The Investor/s shall check his / her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been effected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy / error is apparent on the face of it. By opting for the facility the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his / her agent and to do all such acts as AMC may find necessary to provide the Facility.
- The Investor/s shall at all times be bound by any modifications and / or variations made to these Terms and Conditions by the AMC at their sole discretion and without notice to them.
- The Investor/s agrees and confirms that the AMC has the right to ask the Investor/s for an oral or written confirmation of any transaction request using the Facility and / or any additional information regarding the Account of the Investor/s.
- The Investor/s agrees and confirms that the AMC may at its sole discretion suspend the Facility in whole or in part at any time without prior notice.
- The Investor/s shall not assign any right or interest or delegate any obligation arising herein.
- The Investor/s shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of transactions generated by the AMC. Further, the Investor/s confirms that such records generated by the AMC shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and unconditionally waives all objections in this behalf.
- The Investor/s agrees that use of the Facility will be deemed acceptance of the Terms and Conditions and the Investor/s will unequivocally be bound by these Terms and Conditions.

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**04. Contact Information (All communications will be sent on provided Mobile no. / Email-ID)**

Mobile No. :	Fax no.
Telephone (Off) (STD Code)	Telephone : (Res) (STD Code)
(EMAIL Id to be written in BLOCK letters) Email ID	

**05. Applicant Declaration And Consent \***

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

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

I hereby consent to

- a. use images of officially valid documents uploaded, digitally signed e-Aadhaar letter downloaded from UIDAI website and / or data received from UIDAI through Aadhaar authentication mechanism as proof of identity and / or address and consider signature uploaded as specimen signature and as part of my KYC information.
- b. process and register / update my KYC details provided through this application with SEBI KRA and / or Central KRA system(s),
- c. store documents / information uploaded as applicable under PML Act & Rules, SEBI KRA Regulations, 2011 and other any Act, Rules, Regulations, Guidelines, Circulars, etc. issued by Statutory / Regulatory authorities from time to time

I have no objection for the KRA in retaining my KYC details shared by me. I understand and am informed that the information / documents provided by me shall be stored by the KRA and / or the intermediary downloading my KYC information from SEBI KRA / Central KYC Registry and shall be used only for the purpose of completing my KYC formalities only and the information shall not be shared with any other third party.

I also understand that the KYC information registered with KRA / Central KRA system(s) would be utilized as mentioned in the SEBI KRA Regulations, 2011 / Central KYC Registry Operating Guidelines, 2016.

Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Place .....

GEO Coordinates .....

SIGN HERE Signature / Thumb Impression of Applicant
--

**06. Attestation / For Office Use Only**

Documents Received:  Certified Copies  EKYC Data from UIDAI  Offline PDF / XML Verification  Digital KYC  Data from Digi Locker

<b>KYC Verification / IPV Carried Out by</b>									
Emp. Name:	IPV Date: <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Emp. Designation:	Emp. Branch:								
Emp. Code	FI Code:								
FI Name:	FI Seal:								
Employee Signature:									

\* Mandatory and required information

\*\* These documents are applicable only for online KYC

@ Mandatory if same address as available in officially valid document provided above flag is 'NO'

& Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)

# Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain address

§ Letter of Allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.

# Instructions/Guidelines for filling Individual KYC Application Form

## General Instructions:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## K. PAN Exempt Investor Category

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

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

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

## List of ISO 3166 Two-Digit Country Code

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

# KNOW YOUR CLIENT (KYC) APPLICATION FORM (FOR NON-INDIVIDUALS ONLY)

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



Place for  
Intermediary Logo



Application No. \_\_\_\_\_

## 01. Identity Details (Please see guidelines overleaf)

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

FIRST \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

Date of Incorporation                      Place of Incorporation: \_\_\_\_\_

Registration No. (e.g. CIN)                      Date of commencement of business

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

Permanent Account Number (PAN) (MANDATORY)                      Please enclose a duly attested copy of your PAN Card

## 02. Address Details (Please see guidelines overleaf)

Address for Correspondence: \_\_\_\_\_

\_\_\_\_\_

City / Town / Village \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_ Post Code

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

Mobile                      Fax                        E-Mail Id. \_\_\_\_\_

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

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

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

Registered Address (If different from above): \_\_\_\_\_

\_\_\_\_\_

City / Town / Village \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_ Post Code

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

Mobile                      Fax                       E-Mail Id. \_\_\_\_\_

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

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

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

## 03. Other Details (Please see guidelines overleaf)

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

(Please use the Annexure to fill in the details)

Any other information: \_\_\_\_\_

## 04. Applicant Declaration

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

Date                      Place \_\_\_\_\_

SIGN HERE  
Signature / Thumb Impression of Applicant

## 05. FOR OFFICE USE ONLY

AMC/Intermediary name OR code \_\_\_\_\_

(Originals Verified) Self Certified Document copies received Date                        (Attested) True copies of documents received Place \_\_\_\_\_

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

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

## A. Important Points

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

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

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

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

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

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

## D. Exemptions/clarifications to PAN

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

## E. List of people authorized to attest the documents:

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

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

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

Please Submit the KYC Documents on A4 Size Paper Only.

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

# TRANSACTION SLIP



DISTRIBUTOR INFORMATION			FOR OFFICE USE ONLY		
Name & ARN* / RIA Code / PMRN	Sub Broker Name & Code	EUIN	Register Serial No.	Date of Receipt	Time of Receipt

\*Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributors. In case purchase / subscription amount is Rs. 10,000 or more and the investor's Distributor has opted to receive "Transaction Charges" the same are deductible as applicable from the purchase / subscription and payable to the distributor. Units will issued against the balance amount invested.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker. #By mentioning RIA code (Registered Investment Adviser), I/we authorize you to share the investment Adviser the details of my/our transactions in the scheme(s) of LIC Mutual Fund. By mentioning PMRN code (Portfolio Manager's Registration Number), I/we authorize you to share with the SEBI-Registered Portfolio Manager the details of my/our transactions in the scheme(s) of LIC Mutual Fund.

⊗ SIGN HERE First/Sole Applicant/Guardian	⊗ SIGN HERE Second Applicant	⊗ SIGN HERE Third Applicant
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## 01. INVESTOR DETAILS (Mandatory)

Folio No.	PAN	CKYC No.		
First Applicant's Name	FIRST	MIDDLE	LAST	KYC

## 02. DEMAT ACCOUNT DETAILS

Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. In case Unit holders do not provide their Demat Account Details, an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange. (ref Inst. - 14)

NATIONAL SECURITIES DEPOSITORY LTD. (NSDL)	CENTRAL DEPOSITORY SERVICE (INDIA) LTD. (CDSL)
Depository Participant Name:	Depository Participant Name:
DPID No. I N	Beneficiary A/c No.
Beneficiary A/c No.	

Scheme Name: **LICMF Multicap Fund** Plan/Option:

## 03. NATURE OF TRANSACTION (Please ✓ & fill up relevant details)

**PURCHASE** I/We would like to purchase units of the above mentioned scheme

Amount (in Fig.):	(in words):	Drawn on bank & branch:
Cheque/DD No / OTM UMRN.		Date D D M M Y Y Y Y
Account No.	Bank A/c type (please ✓)	Savings Current NRO NRE
Mode of payment (please ✓)	Cheque DD Fund Trnsfer	RTGS/NEFT

## INVESTMENT THROUGH REGISTERED ONE TIME MANDATE (OTM)

UMRN

**SWITCH** I/We would like to switch all units or of Partial units or of Rs. (amount in fig):

(amount in words):

FROM	TO <b>LICMF Multicap Fund</b>	Plan Please tick (✓)	Direct	Regular
Option Please tick (✓)	Growth IDCW	Incase of IDCW, Please tick (✓)	Payout of Income Distribution cum capital withdrawal option	Reinvestment of Income Distribution cum capital withdrawal option

Default Option is Growth, incase of IDCW default is Reinvestment of Income Distribution cum capital withdrawal option

## 5. LEGAL ENTITY IDENTIFIER DETAILS

LEI No: Validity Period of LEI: D D M M Y Y Y Y

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.

## 6. DECLARATION & SIGNATURE

I/We have read and understood the contents of the Statements of Additional Information (SAI), Scheme information Document (SID), Key Information Memorandum (KIM) and addendum. I/We agree to abide by the terms, conditions, rules & regulations of the Scheme(s) as applicable from time to time. Amount invested in the Scheme is derived through legitimate source.

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

ACKNOWLEDGMENT SLIP	Folio No.	(TO BE FILLED IN BY THE INVESTOR)	ISC Signature, Stamp & Date
	From Mr/Mrs/M/s.	(Name of the investor)	
	Scheme <b>LICMF Multicap Fund</b>	Plan Option	
Transaction (Please ✓)	<input type="checkbox"/> Purchase <input type="checkbox"/> Switch <input type="checkbox"/> Redemption		

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

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

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

## Terms and Conditions:

- 1) For fresh purchases under new scheme, plan, or option – please refer the respective SID/SAI/KIM for more details and default values.
- 2) To make an additional purchase, please send us a local cheque / DD payable at any of our branch/ authorized centre. Please make the cheque /DD payable in favor of the respective scheme. In pursuance to Best Practice Guidelines issued by Association of Mutual Funds in India [AMFI] Vide Circular No. 135/BP/16/10 date August 16th 2010 for acceptance of Third party cheques, LIC Mutual Fund Asset Management Ltd has decided henceforth not to accept subscriptions with Third-Party cheques\* except in the following exceptional situations: a) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love & affection or as gift for a value not exceeding Rs.50,000/- (for each regular purchase or per SIP installment). b) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions. c) Custodian on behalf of an FII or a client. \* Third Party Cheque means: a) When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. b) In case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made, otherwise it will be treated as third party cheque. c) Investments from the investor's account with a different bank i.e., the pay-in & payout banks are different, if the pay-in bank mandate could not be established to be that of the investor, it will also be treated as third party investment.
- 3) PAN is mandatory for investments in Mutual Funds. KYC is mandatory for purchases, switch of units for all investors irrespective of the amount of investment and such transactions must be accompanied with a documentary proof of KYC compliance. In case of a minor, PAN and KYC details of the Guardian must be submitted. Application without this would be rejected by the Mutual Fund without any reference to the investor.
- 4) Investors shall note that KYC is mandatory, and they need to comply with the 'Know Your Client' requirements, by submitting requisite documents to KYC Registration Agency. For more information on KYC, please log on to [www.licmf.com](http://www.licmf.com) before investing. Applications are liable to be rejected without any intimation to the applicants, if required KYC compliance is not complied by all the unit holders.
- 5) Requests for change from dividend option to growth option and vice versa should be given under switch request.
- 6) In case of Switch of units, investors shall ensure that they have read and understood the Scheme Information Document of the Switch in Scheme.
- 7) If there is no sufficient amount/ units, the balance available free units in the respective account will be redeemed/ switched.
- 8) Redemption may not be processed if folio number and full scheme name including plan and option is not mentioned. Please ensure that either of amount or units is mentioned in the redemption request. The fund offers a facility to register multiple bank accounts and designate one of the bank account as "Default Bank Account". Default Bank Account will be used for all dividends and redemptions including FMP schemes maturity proceeds unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
- 9) Redemption requests should not be accompanied with requests for Change of Bank Account Details. If the Change of Bank Account Detail request is received along with Redemption requests only the redemption request will be processed and the redemption proceeds will be credited to the last registered bank mandate & the request for Change of bank mandate will be rejected. New bank accounts can only be registered using the designated "Bank Account Registration Form/Multiple Bank Account Registration Form". In case the investor needs to add/alter the existing bank mandate he should carry out the same 10 business days prior to date of redemption.
- 10) Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.
- 11) a. Separate redemption/Switch out request is required for Plan A and Direct Plan.  
b. Redemption/Switch out request is required to clearly contain the name of the plan/option failing which the below mentioned business rule will apply  
c. If the folio has both the Plans/option and Both plans have unit balance under same option then redemption will be processed in Plan A ii If the folio has both the Plans/option and One plan has NIL balance and other has unit balance under same option, redemption will be processed from Plan/option which has unit balance iii If the Folio has only one Plan/option then redemption will be processed from that Plan/option iv Folio has both the Plans and Both plans have unit balance under different options then the redemption request will be rejected
- 12) Demat Account: Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master. Only those applications where the details are matched with the depository data will be treated as valid applications for allotment of units in dematerialized form. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements. To capture correct depository account details, investors are required to submit Client Master. 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. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.
- 13) In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, LIC Mutual Fund Asset Management Limited/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges ). Transaction Charge of Rs.100/- per purchase/subscription of Rs.10,000/- and above are deductible from the purchase/subscription amount and payable to the Distributor. The balance amount shall be invested. Transaction Charges shall not be deducted: (a) where the Distributor of the investor has not opted to receive any Transaction Charges (b) for purchases/subscriptions/total commitment amount in case of SIP of an amount less than Rs.10,000/- (c) for transactions other than purchases/subscriptions relating to new inflows i.e. through Switches/Systematic Transfers/Dividend Transfers/Dividend Reinvestment, etc. (d) for purchases/subscriptions made directly with the Fund (i.e. not through any Distributor); and (e) for purchases/subscriptions routed through Stock Exchange(s)
- 14) Employee Unique Identification Number (EUIIN): Further, SEBI has made it compulsory for every employee/relationship manager/ salesperson of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/salesperson later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if the transaction is executed without any interaction or advice of the employee/relationship manager / salesperson of the distributor the EUIIN box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ARN-14/12-13 dated July 13, 2012 and the EUIIN requirement as per AMFI Circular No. 135/BP/33/2012-13 dated December 31, 2012. 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.

# DD Declaration



From  
Bank Name: \_\_\_\_\_  
Bank Branch: \_\_\_\_\_

Date: \_\_\_\_\_

To,  
The Manager  
LIC Mutual Fund  
Branch Name: \_\_\_\_\_

## Subject: Holding Account in Our Bank

We confirm that Mr/Ms/Mrs \_\_\_\_\_ is the Account Holder for Savings Account Number being \_\_\_\_\_. The DD/Bankers Cheque with details as referred below has been issued from the above referred account in favor of \_\_\_\_\_ and the instrument No. being \_\_\_\_\_

Amount:- Rs. \_\_\_\_\_

IFSC Code:- \_\_\_\_\_

MICR Code:- \_\_\_\_\_

This is for your kind information

Yours Faithfully,

Authorized Signatory

(Bank Seal and Stamp)

Signatory Name : \_\_\_\_\_

Branch Code / Name: \_\_\_\_\_

Employee Code : \_\_\_\_\_