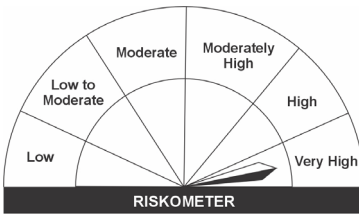
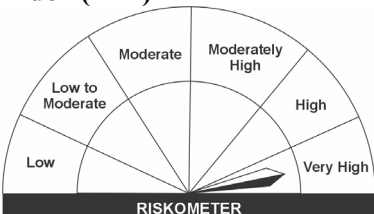


KEY INFORMATION MEMORANDUM CUM APPLICATION FORM



LIC MF Manufacturing Fund

(An open ended equity scheme following manufacturing theme)

This product is suitable for investors who are seeking*:	Scheme Riskometer#	Benchmark Riskometer (as applicable)#
<ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity and equity related instruments of companies following manufacturing theme Risk – Very High 	 <p style="font-size: small; text-align: center;">Investors understand that their principal will be at Very High risk</p>	<p>As per AMFI Tier 1 Benchmark Riskometer i.e.</p> <p>Nifty India Manufacturing Index (TRI)</p> 

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

#The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Benchmark Riskometer is based on the evaluation of constituents of the Benchmark as on 31st August 2024.

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

New Fund Offer Opens on: 20th September 2024

New Fund Offer Closes on: 04th October 2024

Scheme re-opens for continuous sale and repurchase on: 16th October 2024

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

Addresses, Website of the entities

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

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated 12th September 2024.

Investment Objective

The investment objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies following manufacturing theme.

There is no assurance that the investment objective of the Scheme will be achieved.

Asset Allocation Pattern of the scheme

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	Indicative allocations(% of total assets)	
	Minimum	Maximum
Equity and equity related instruments of companies following manufacturing theme	80	100
Equity and equity related instruments of other than above companies	0	20
Debt and Money market instruments	0	20
Units issued by REITs and InvITs	0	10

The Cumulative gross exposure through equity, debt, derivatives positions, repo 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 will not exceed 100% of the net assets of the Scheme in accordance with paragraph 12.24 of SEBI Master Circular for Mutual Funds.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated 3rd November 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

Indicative Table

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds
2.	Derivatives (Equity) (Investment in derivatives shall be for hedging, portfolio balancing, non-hedging purposes	The Scheme may invest up to 50% of Equity Assets of the Scheme into equity derivatives instruments.	-

	and such other purposes as may be permitted from time to time)		
3.	Securitized Debt	The Scheme may invest in securitized debt assets upto 20% of the Net Assets of the Scheme.	Clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996 read with paragraph 12.15 of SEBI Master Circular for Mutual Funds
4.	Overseas Securities, ADRs/GDRs	0%	-
5.	ReITs and InVITs	10%	-
6.	AT1 and AT2 Bonds	The Scheme may invest not more than: <ul style="list-style-type: none"> • 10% of its NAV of the debt portfolio of the scheme in such instruments; and • 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. 	Paragraph 12.2.2 of SEBI Master Circular for Mutual Funds
7.	Any other instrument		
	Triparty Repo (TREPS)	As per the asset allocation pattern	-
	Mutual Fund units	The Scheme may invest in another scheme (except fund of funds Schemes) under the AMC or any other mutual fund without charging any fees, provided that the aggregate inter-scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
	Repo transactions in corporate debt securities	The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Scheme. Further, the amount lent to counter-party under repo transaction in corporate debt securities will be included in single issuer debt instrument limit.	Paragraph 12.18 of SEBI Master Circular for Mutual Funds.

		<p>Short Term Deposits of Scheduled Commercial Banks – pending deployment</p>	<p>The Scheme shall park not more than 15% of their net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees. Further, the parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the Mutual Fund in short term deposits.</p> <p>The Scheme shall park not more than 10% of the net assets in short term deposits with any one scheduled commercial bank including its subsidiaries.</p>	<p>Paragraph 12.16 of SEBI Master Circular for Mutual Funds.</p>	
		<p>Debt Instruments with Structured Obligations / Credit Enhancement</p>	<p>0%</p>	<p>-</p>	
		<p>Covered call option</p>	<p>The Scheme may write call options only under a covered call strategy for constituent stocks of NIFTY 50 and BSE SENSEX, and any other stock as and when allowed by SEBI, subject to the following:</p> <p>A) The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.</p> <p>B) The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme.</p>	<p>Paragraph 12.25.8 of SEBI Master Circular for Mutual Funds</p>	

		The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances	
	Credit Default Swaps	0%	-

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

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

Portfolio rebalancing due to passive breaches:

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

Short Term Defensive Consideration:

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

Investment Strategy

The investment objective of the Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related instruments of companies following manufacturing theme. There is no assurance that the investment objective of the Scheme will be achieved.

The Scheme will follow an active investment strategy. The Scheme will follow a Top-down and bottom-up approach to stock-picking and choose companies that are engaged in manufacturing and allied activities.

Following Companies would be a part of manufacturing theme:

- Companies that are engaged in manufacturing activities
- Companies that are well placed to substitute India's imports by manufacturing locally.
- Companies that may benefit from Government's Make in India initiatives and Production Linked Incentive (PLI) scheme.
- Companies that export goods manufactured in India.
- Companies that enable manufacturing of new age technology solutions in India and abroad.

The Scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent considered beneficial to the investors.

Investment in Equity Derivatives

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

Advantages of Trading in Derivatives

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

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

Futures

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

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

Basic Structure of an Index Future

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

Example using hypothetical figures: 1 month ABC Index Future

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

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

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

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

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

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

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

Basic Structure of a Stock Future

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

Example using hypothetical figures:

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

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

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

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

Options

An option gives a person the right but not an obligation to buy or sell something. An option is a contract between two parties wherein the buyer receives a privilege for which

he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

An option contract may be of two kinds:

a) Call option

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

b) Put option

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

Option contracts are classified into two styles:

(a) European Style

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

(b) American Style

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

Basic Structure of an Equity Option

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

Example using hypothetical figures: Market type : N Instrument Type :
OPTSTK
Underlying : ABC Ltd.(ABC) Purchase date : March 1, 2022
Expiry date : March 20, 2022
Option Type : Put Option (Purchased) Strike Price : Rs. 8,750.00
Spot Price : Rs. 8,800.00
Premium : Rs. 200.00
Lot Size : 100
No. of Contracts : 50

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

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

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

Option Exercised at = Rs. 8,500/-

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

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

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

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

Presently, the position limits for trading in derivatives by Mutual Fund are as follows:

Position Limits

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

i) Position limit for Mutual Funds in index options contracts

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

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

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

(iii) Additional position limit for hedging

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

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

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

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

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

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

The scheme-wise position limit requirements shall be:

- a) For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
 1. 1% of the free float market capitalization (in terms of number of shares). Or
 2. 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
- b) This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
- c) For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open

interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

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

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options except for the covered call strategy.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1
 - Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. (a) Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.
(b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.”
7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1 above.
8. Definition of Exposure in case of derivatives positions: Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

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

Covered call strategy

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

- a) The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market

value of equity shares held in that scheme.

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

c) At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (a) and (b) above. In case of any passive breach of the requirement at paragraph (a), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.

d) In case a Mutual Fund Scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (a) and (b) above while selling the securities.

e) In no case, a scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts

f) The premium received shall be within the requirements prescribed in terms of Paragraph 12.25 of SEBI Master Circular for Mutual Funds i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.

g) The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of Paragraph 12.24.1 of SEBI Master Circular for Mutual Funds.

h) The call option written shall be marked to market daily and the respective gains or losses factored into the daily NAV of the Scheme until the position is closed or expired.

Benefits of using Covered Call Strategy in Mutual Funds:

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

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

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

Example of Covered Call

Illustrations:

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

	<p>On the day of expiration of options contract:</p> <p>Scenario 1: Markets goes up and the stock price of company A goes upto Rs 1030</p> <p>a) Gain on stock is Rs 3000. b) The call option will expire worthless (strike price is Rs 1050 and underlying price is Rs 1030). Thus, as a writer (seller) of call option, we can keep the premium of Rs 1000. c) Thus, net gain is Rs 4000 (Rs 3000 on underlying stock and Rs 1000 premium collected)</p> <p>Scenario 2: Markets goes up and the stock price of company A goes upto Rs 1100</p> <p>a. Gain on stock is Rs 10000 b. The call option is in the money by Rs 50 (strike price is Rs 1050 and underlying price is Rs 1100). Thus, as a writer (seller) of call option we must pay Rs 5000 to option buyer (Rs 50) and we would receive option premium of Rs. 1000 (Rs. 10*100), thus, the total loss would be Rs. 4000 (Rs. 5000 – Rs. 1000 received as the option premium). c. Thus, net gain is Rs 6000 (Rs 10000 on underlying stock and Rs 4000 loss on option position)</p> <p>Scenario 3: markets goes down and the stock price of company A goes down to Rs 950</p> <p>a) Loss on stock is Rs 5000 b) The call option will expire worthless (strike price is Rs 1050 and underlying price is Rs 950). Thus, as a writer (seller) of call option, we can keep the premium of Rs 1000. c) Thus, net loss is Rs 4000 (Rs 5000 on underlying stock and Rs 1000 premium collected)</p> <p>For detailed derivative strategies, please refer to SAI.</p> <p>PORTFOLIO TURNOVER:</p> <p>Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time.</p> <p>Generally, the AMC encourages a low portfolio turnover rate. A high portfolio turnover may result in an increase in transaction, brokerage costs. However, a high portfolio turnover may also be representative of the arising trading opportunities to enhance the total return of the portfolio.</p>
<p>Risk Profile of the Scheme</p>	<p>Scheme Specific Risk Factors</p> <p>1. The scheme is an open-ended equity scheme. 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.</p> <p>2. The Scheme proposes to invest a major part of its portfolio in equity and equity related securities of companies following a manufacturing theme. Given that the Scheme seeks to invest in equity/equity related instruments of the Companies engaged in manufacturing, the concentration is likely to be high in such companies. Further, the volatility and/or adverse performance of the concerned sectors and/or of the scrips belonging to these sectors would have a material adverse bearing on the performance of the Scheme. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.</p>

3. All debt securities are exposed to interest rate risks, credit risks and reinvestment risk.

4. The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance unitholders interest. In case the scheme utilizes any derivatives under the regulations, the scheme may, in certain situations, be exposed to instrument specific risks. For details please refer to the para on Investment Strategies - Derivatives.

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

6. The prices of securities may be affected by the time taken by the Fund for redemption of units, which could be significant in the event of receipt of a very large number of redemption requests or very large value of redemption requests. The liquidity of the assets may be affected by other factors such as general market conditions, political events, bank holidays and civil strife. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances. Please refer to the para "Suspension of Redemption/Repurchase of units" in SAI for details. Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.

7. Income / growth appreciation indicated herein this document are subject to tax laws in force for the time being. The tax benefits described herein this Scheme Information Document are as available under the present taxation laws with no guarantee whatsoever on the period for which they may be prevalent, and are available subject to conditions. The information given is included for general purpose only and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. In view of the individual nature of tax consequences, each Unit holder is advised to consult his/ her own tax advisor.

8. Investors in the Scheme are not being offered any guaranteed returns. The Fund/AMC is also not assuring or guaranteeing that it will be able to make regular Income Distribution cum capital withdrawal distributions to its Unitholders, though, it has every intention to manage the portfolio so as to make such payments to the Unitholders. Income Distribution cum capital withdrawal payments will be dependent on the returns achieved by the AMC through active management of the portfolio. Further, it should be noted that the actual distribution of Income Distribution cum capital withdrawal and frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Income Distribution cum capital withdrawal payouts will be entirely at the discretion of Trustee.

RISK ASSOCIATED WITH INVESTMENT IN EQUITIES:

The scheme proposes to invest in equity and equity related instruments of companies following Manufacturing theme. By nature, Equity instruments are volatile and prone to price fluctuations on a daily basis due to both micro and macro factors. Given that the Scheme seeks to invest in equity/equity related instruments of the Companies engaged in manufacturing, the concentration is likely to be high.

Further, the volatility and/or adverse performance of the concerned sectors and/or of the scrips belonging to these sectors would have a material adverse bearing on the performance of the Scheme.

The following are other risks related to investing in equities:

Market risk: Refers to any type of risk due to the market conditions such as volatility in the capital markets, interest rates, changes in Government policies, taxation laws etc. that may negatively affect the prices of the securities invested in by the scheme.

Business risk: Risk related to uncertainty of income due to the nature of a company's business. Government policy regarding implementation of international treaties like WTO etc. could affect the fortunes of many of the related companies where the scheme may invest. Imposition of tariff / non - tariff barriers and restrictions on labour by countries in the target markets may impact corporate earnings.

Liquidity risk related to equity instruments: The liquidity risk is more prominent in case of sectoral securities. However the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Securities that are unlisted carry a higher liquidity risk compared to listed securities.

Settlement Risk: Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.

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

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

RISK ASSOCIATED WITH INVESTMENT IN DERIVATIVE INSTRUMENTS:

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

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

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

RISKS ASSOCIATED WITH WRITING COVERED CALL OPTIONS FOR EQUITY SHARES

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

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

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

RISK ASSOCIATED WITH INVESTMENT IN DEBT SECURITIES:

1. All debt securities are exposed to interest rate risks, credit risks and reinvestment risk. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern e.g. corporate bonds carry a higher amount of risk than government securities. Further even among corporate bonds, bond which AAA rated are comparatively less risky than bonds which are AA rated.
2. Liquidity of scheme's investment may be inherently restricted by trading volumes and settlement periods. The inability to sell the money market or debt securities held in the scheme's portfolio due to the absence of a well-developed and liquid secondary market for such securities may result, at times in losses to the scheme, in case of subsequent decline in the value of such securities.

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

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

COLLATERAL RISK:

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

SETTLEMENT RISK:

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

RISK FACTORS ASSOCIATED WITH INSTRUMENTS HAVING SPECIAL FEATURES (AT1 and AT2 Bonds):

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

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

RISK ASSOCIATED WITH FLOATING RATE SECURITIES:

The fund may invest in floating rate instruments. These instruments' coupon will be reset periodically in line with the benchmark index movement. The changes in the prevailing rates of interest will affect the value of the Plan's holdings and thus the value of the Plan's Units. The fund could be exposed to the interest rate risk (i) to the extent of time gap in resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture the interest rate movement. Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. mark-up) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments. If the floating rate asset is created by swapping the fixed return to a floating rate return then there may be an additional risk of counter-party who will pay floating rate return and receive fixed rate return. Due to the evolving nature of the floating rate market, there may be an increased degree of liquidity risk in the portfolio from time to time.

RISK FACTORS ASSOCIATED WITH INVESTMENTS IN REITS AND INVITS

- **Market Risk:** REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower

returns.

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

RISK ASSOCIATED WITH STOCK LENDING

Engaging in securities lending is subject to risks related to fluctuations in collateral value and settlement/liquidity and counter party risks. The risks in lending portfolio securities, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

RISK FACTORS RELATED TO SECURITISED DEBT:

Different types of Securitised Debts in which the scheme would invest carry different levels and types of risks. Accordingly, the scheme's risk may increase or decrease depending upon its investments in Securitised Debts e.g. AAA securitised bonds will have low Credit Risk than a AA securitised bond. Credit Risk on Securitised Bonds may also depend upon the Originator, if the bonds are issued with Recourse to Originator. A bond with Recourse will have a lower Credit Risk than a bond without Recourse. Underlying assets in Securitised Debt may be the receivables from Auto Finance, Credit Cards, Home Loans or any such receipts. Credit risk relating to these types of receivables depend upon various factors including macro-economic factors of these industries and economies. To be more specific, factors like nature and adequacy of property mortgaged against these borrowings, loan agreement, mortgage deed in case of Home Loan, adequacy of documentation in case of Auto Finance and Home Loan, capacity of borrower to meet its obligation on borrowings in case of Credit Cards and intentions of the borrower to influence the risks relating to the assets (borrowings) underlying the Securitised Debts. Holders of Securitised Assets may have Low Credit Risk with Diversified Retail Base on Underlying Assets, especially when Securitised Assets are created by High Credit Rated Tranches. Risk profiles of Planned Amortization Class Tranches (PAC), Principal Only Class Tranches (PO) and Interest Only Class Tranches (IO) will also differ, depending upon the interest rate movement and Speed of Pre-payments. A change in market interest rates/prepayments may not change the absolute amount of receivables for the investors, but affects the reinvestment of the periodic cash flows that the investor receives in the securitized paper.

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

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

protection to investors against defaults by the underlying borrowers. Generally available asset classes for securitization in India are:

- Commercial vehicles
- Auto and two wheeler pools
- Mortgage pools (residential housing loans)
- Personal loan, credit card and other retail loans
- Corporate loans/receivables

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

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

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

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

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

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

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

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

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

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

Assessment by a Rating Agency

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

1. Credit Risk

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

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

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

2. Counterparty Risk

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

- Servicer risk
- Commingling risk
- Miscellaneous other counterparty risks

3. Legal Risks

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

4. Market Risks

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

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

Other Risks associated with investment in securitized debt and mitigation measures: Limited Recourse and Credit Risk

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

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

Bankruptcy Risk

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

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

Limited Liquidity and Price risk

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

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

Risks due to possible prepayments: Weighted Tenor / Yield

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

- Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or
- Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or
- The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same.
- In the event of prepayments, investors may be exposed to changes in tenor and yield.

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

Bankruptcy of the Investor's Agent

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

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

Assessment by the AMC

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

Originator

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

Track Record

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

Willingness to Pay

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

Ability to Pay

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

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

Business risk assessment, wherein following factors are considered:

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

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

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

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

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

Advantages of Investments in Single Loan Securitized Debt:

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

Disadvantages of Investments in Single Loan Securitized Debt

1. **Liquidity risk:** Investments in Single Loan Securitized Debts have relatively less liquidity as compared to investments in NCDs.
2. **Co-mingling Risk:** Servicers in a securitization transaction normally deposit all payments received from the obligors into a collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account. In this interim period, collections from the loan agreements by the servicer may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, investors in the Scheme may be exposed to a potential loss.

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

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

Yield Enhancer	High	Less	
Covenants	Tighter Covenants	Less	
Secondary Market Issuances	Higher issuances	Lower issuances	

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

Characteristic/Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools	Personal Loans
Approximate Average Maturity (in months)	36-120 months	12-60 months	12-60 months	15-48 months	15-80 weeks	5 months – 3 years
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	3-10%	4-12%	4-13%	4-15%	5-15%	5-15%
Average Loan to Value Ratio	75%-95%	80%-98%	75%-95%	70%-95%	Unsecured	Unsecured
Average seasoning of the Pool	3-5 months	3-6 months	3-6 months	3-5 months	2-7 weeks	1-5 months
Maximum Single exposure range	4-5%	3-4%	NA (Retail Pool)	NA (Retail Pool)	NA (Very Small Retail Loan)	NA (Retail Pool)
Average single exposure range %	0.5%-3%	0.5%-3%	<1% of the Fund size	<1% of the Fund size	<1% of the Fund size	<1% of the Fund size

Notes:

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

mitigation measures for less diversified investments.

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

Size of the loan: We generally analyze the size of each loan on a sample basis and analyze a static pool of the originator to ensure the same matches the Static pool characteristics. Also indicates whether there is excessive reliance on very small ticket size, which may result in difficult and costly recoveries. To illustrate, the ticket size of housing loans is generally higher than that of personal loans. Hence in the construction of a housing loan asset pool for say Rs.10000000/- it may be easier to construct a pool with just 10 housing loans of Rs.1000000/- each rather than to construct a pool of personal loans as the ticket size of personal loans may rarely exceed Rs.500000/- per individual. Also to amplify this illustration further, if one were to construct a pool of Rs.10000000/- consisting of personal loans of Rs.100000/-- each, the larger number of contracts (100 as against one of 10 housing loans of Rs.10 lakh each) automatically diversifies the risk profile of the pool as compared to a housing loan based asset pool.

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

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

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

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

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

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

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

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

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

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

Investments made by the scheme in any asset are done based on the requirements of the scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest. In addition to internal controls in the fixed income investment process, there is regular monitoring by the compliance team, risk management group, and internal review teams. Normally the issuer who is securitizing instrument is in need of money and is unlikely to have long-term surplus to invest in mutual fund scheme.

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

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

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

Credit Rating of the Transaction / Certificate

The credit rating is not a recommendation to purchase, hold or sell the Certificate in as much as the ratings do not comment on the market price of the Certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

Risk associated with segregated portfolio

- Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.

- Security comprises of segregated portfolio may not realize any value.
- Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity.
- There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risks associated with investing in TREPS Segments

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

A. Risk Mitigation Strategies

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

•Risks associated with Equity and Equity related instruments

Risk	Risk Mitigation Strategy
Market Risk (The risk of losses due to adverse movements in overall market prices.)	Endeavour to have a well-diversified portfolio of good companies with the ability to use cash/derivatives for hedging.
Business Risk (Risk associated to the nature of the business of the Issuer Company)	Portfolio companies carefully selected to include those with perceived good quality of earnings.
Derivatives Risk (The risk associated with the use of derivatives due to complexity of these instruments.)	Endeavour to have a well-diversified portfolio by constructing appropriate derivative strategies and continuous monitoring of the derivatives positions and strict adherence to the regulations.
Concentration Risk (The risk arising from a large allocation to a single asset, sector which can lead to significant losses if that concentrated area underperforms)	The Scheme shall endeavor to ensure diversification by investing across the spectrum of securities/issuers within the manufacturing theme. Further, the fund will also endeavor to diversify by ensuring investment in a mix of sub-sectors/allied sectors within the manufacturing theme, to reduce the concentration risk.

Liquidity Risk (The risk that an equity asset cannot be sold quickly without significantly affecting its price)	Periodic Monitoring of portfolio liquidity.
Performance Risk (Risk arising due to change in factors affecting the market)	Endeavour to have a well-diversified portfolio of good companies, carefully selected to include those with perceived good quality of earnings.

•Risks associated with Debt and money market securities

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

•Risks associated with REITS/ INVITS:

Risk	Risk Mitigation Strategy
Market Risk (Risk arising due to vulnerability to price fluctuations and volatility, having material impact on the overall returns of the scheme.)	The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. To mitigate this, the maximum exposure to units of REITs and InvITs is capped at 10% of the portfolio.

	<p>Liquidity Risk (The risk that an instrument cannot be sold quickly enough without a significant price concession.)</p>	<p>This refers to the ease with which REIT/InvIT units can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be times when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists. Regular monitoring of the REITs and InvITs liquidity/ trading volume & changes in market conditions/ regulatory changes will help mitigate the same.</p>
	<p>Interest Rate Risk (The risk that changes in interest rates will affect the value of the securities.)</p>	<p>Generally, there would be an inverse relationship between the interest rates and the price of units. Regular monitoring and evaluating the portfolio structure with respect to changing interest rate scenario.</p>
<p>Plans/Options</p>	<p>The Scheme has the following two plans:</p> <ol style="list-style-type: none"> 1. Regular Plan 2. Direct Plan <p>The Regular and Direct plan will be having a common portfolio.</p> <p>The Scheme has the following Options:</p> <ol style="list-style-type: none"> 1. Growth Option 2. Income Distribution cum Capital Withdrawal (IDCW) Option* <p>IDCW Sub Options are:</p> <ol style="list-style-type: none"> 1. Reinvestment of Income Distribution cum Capital Withdrawal Option. 2. Payout of Income Distribution cum Capital Withdrawal Option <p>Default Option - Growth Option (In case Growth Option or IDCW Option is not indicated)</p> <p>Default Sub Option – Reinvestment of IDCW Option (In case Payout or Reinvestment of IDCW Option is not indicated).</p> <p><i>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.</i></p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	
<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p>In accordance with provisions of Paragraph 8.4 of SEBI Master Circular for Mutual Funds, 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> <ol style="list-style-type: none"> i. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the same Business Day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day 	

or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day -the closing NAV of the next Business Day shall be applicable.

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

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

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

i. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS

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

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

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

Minimum Application Amount/ Number of Units	<p style="text-align: center;">Purchase</p> <p>During New Fund Offer:</p> <p>Application Amount/Switch in– Rs.5,000/- and in multiples of Re.1 thereafter.</p> <p>SIP* Amount –</p> <ol style="list-style-type: none"> 1. Daily – Rs. 300/- and in multiples of Re.1/- thereafter. 2. Monthly – Rs. 1,000/- and in multiples of Re.1/- thereafter. 3. Quarterly – Rs. 3,000/- and in multiples of Re.1/- thereafter <p><i>*SIP Start date shall be after re-opening date of the scheme</i></p> <p>On an ongoing basis:</p> <p>Application Amount/Switch in (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Re.1 thereafter.</p> <p>SIP Amount –</p> <ol style="list-style-type: none"> 1. Daily – Rs. 300/- and in multiples of Re.1/- thereafter. 2. Monthly – Rs. 1,000/- and in multiples of Re.1/- thereafter. 3. Quarterly – Rs. 3,000/- and in multiples of Re.1/- thereafter <p>Note: Minimum Investment amount is not applicable in case of investments made by Designated Employees of the AMC pursuant to paragraph 6.10 of SEBI Master Circular for Mutual Funds.</p>	<p style="text-align: center;">Additional Purchase</p> <p>Additional Purchase – Rs.500/- and in multiples of Re.1/- thereafter</p> <p>Note: Minimum Investment amount is not applicable in case of investments made by Designated Employees of the AMC pursuant to paragraph 6.10 of SEBI Master Circular for Mutual Funds.</p>	<p style="text-align: center;">Redemption</p> <p>Redemption Amount – Rs. 500/- and in multiples of Re.1/- thereafter or account balance whichever is lower (except demat units).</p>
<p>Despatch of Redemption Request</p>	<p>Under normal Circumstances, the redemption proceeds shall be dispatched within three working days of the receipt of the redemption request at the authorised centre of the LIC Mutual Fund.</p> <p>However, in case of exceptional circumstances listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated 16th January 2023, redemption payment would be made within the permitted additional timelines prescribed. For details, please refer SAI.</p>		
<p>Benchmark Index</p>	<p>Nifty India Manufacturing Index (Total Return Index)</p>		
<p>Dividend Policy</p>	<p>Under the Income Distribution cum capital (IDCW) withdrawal option, the Trustee will have the discretion to declare the Income Distribution cum capital withdrawal as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of Income Distribution cum capital withdrawal and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holder as to the rate of Income Distribution cum capital withdrawal nor that the Income Distribution cum capital withdrawal will be paid regularly.</p>		

	<p>The amounts can be distributed out of investor's capital (Equalization Reserve), which is a part of sale price of the units that represents realized gains.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of Income Distribution cum capital withdrawal or may provide for additional frequency for declaration of Income Distribution cum capital withdrawal.</p> <p>Income Distribution cum capital withdrawal (IDCW) Procedure</p> <p>In accordance with Paragraph 11.6.1 of SEBI Master Circular for Mutual Funds, the procedure for Income Distribution cum Capital Withdrawal would be as under:</p> <ol style="list-style-type: none"> 1. The Trustees shall decide the quantum of IDCW and the record date in their meeting. IDCW so decided, shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of the decision by the trustees, AMC shall issue notice to the public communicating the decision including the record date. The record date shall be two working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. 3. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving dividends. The NAV shall be adjusted to the extent of dividend distribution and statutory levy, if applicable, at the close of business hours on record date. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. Before the issue of such notice, no communication indicating the probable date of Income Distribution cum capital withdrawal declaration in any manner whatsoever will be issued by Mutual Fund. <p>Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p>
<p>Name of the Fund Manager</p>	<p>1) Mr. Yogesh Patil 2) Mr. Mahesh Bendre</p> <p>(Tenure for which the Fund Manager has been managing the Scheme: Not applicable as it is a New Scheme)</p>
<p>Name of the Trustee Company</p>	<p>LIC Mutual Fund Trustee Private Limited</p>
<p>Performance of the scheme:</p> <p>[In case of a new scheme, the statement should be given "<i>This scheme does not have any performance track record</i>"]</p>	<p>The Scheme is a new scheme and hence the same is not applicable.</p>
<p>Additional Scheme Related Disclosures</p>	<ol style="list-style-type: none"> 1. Scheme's portfolio holdings: The Scheme is a new scheme and hence the same is not applicable. 2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as

	<p>a percentage of NAV of the scheme in case of debt and equity ETFs/index funds - Not applicable as LIC MF Manufacturing Fund would be an active Scheme.</p> <p>3. Portfolio Turnover Rate The Scheme is a new scheme and hence the same is not applicable.</p>
<p>Expenses of the Scheme</p> <p>Load Structure</p>	<p>New Fund Offer (NFO) period</p> <p>These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. The entire NFO expenses will be borne by the AMC.</p> <p>Continuous Offer</p> <p>Exit load:</p> <p>1. If units of the Scheme are redeemed / switched-out within 90 days from the date of allotment:</p> <ol style="list-style-type: none"> Upto 12% of the units: No exit load will be levied Above 12% of the units: exit load of 1% will be levied <p>2. If units of the Scheme are redeemed / switched-out after 90 days from the date of allotment: No exit load will be levied.</p> <p>Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the Schemes of LIC Mutual Fund.</p> <p>In accordance with paragraph 10.6 of SEBI Master Circular for Mutual Funds, no exit load shall be charged on bonus units and units allotted on reinvestment of dividend.</p> <p>In accordance with Paragraph 10.3.4 of SEBI Master Circular for Mutual Funds the exit load, if any, charged by mutual fund Scheme shall be credited to the Scheme net of GST.</p> <p>The Trustees shall have a right to modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.</p>

<p>Recurring expenses</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 (Mutual Funds) Regulations. These are as follows:</p> <table border="1" data-bbox="347 264 1241 750"> <thead> <tr> <th colspan="2" data-bbox="347 264 1241 297">Slab Rates</th> </tr> <tr> <th data-bbox="347 297 767 383">Daily Net Assets</th> <th data-bbox="767 297 1241 383">As a % of daily net assets (per annum)</th> </tr> </thead> <tbody> <tr> <td data-bbox="347 383 767 427">On the first Rs. 500 crore</td> <td data-bbox="767 383 1241 427">2.25%</td> </tr> <tr> <td data-bbox="347 427 767 472">On the next Rs. 250 crore</td> <td data-bbox="767 427 1241 472">2.00%</td> </tr> <tr> <td data-bbox="347 472 767 517">On the next Rs. 1,250 crore</td> <td data-bbox="767 472 1241 517">1.75%</td> </tr> <tr> <td data-bbox="347 517 767 562">On the next Rs. 3,000 crore</td> <td data-bbox="767 517 1241 562">1.60%</td> </tr> <tr> <td data-bbox="347 562 767 607">On the next Rs. 5,000 crore</td> <td data-bbox="767 562 1241 607">1.50%</td> </tr> <tr> <td data-bbox="347 607 767 674">On the next Rs. 40,000 crores</td> <td data-bbox="767 607 1241 674">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="347 674 767 750">Balance of assets over and above Rs. 50,000 crores</td> <td data-bbox="767 674 1241 750">1.05%</td> </tr> </tbody> </table> <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 (Mutual Funds) Regulations.</p> <p>Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. Direct Plan under the aforementioned Scheme shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.</p> <p>The fund shall update the current expense ratios on the website (www.licmf.com) at least three working days prior to the effective date of the change. The exact web link for TER is https://www.licmf.com/downloads/total-expense-ratio.</p> <p>Actual expenses for the previous financial year: The Scheme is a new scheme and hence the same is not applicable.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.</p>	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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<p>Tax treatment for the Investors (Unitholders)</p>	<p>Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>																		
<p>Daily Net Asset Value (NAV) Publication</p>	<p>The AMC will calculate and disclose the first NAV(s) of the Scheme not later than 5 (five) Business days from the date of allotment. Thereafter, the AMC shall update the NAV of the Scheme on the website of LIC Mutual Fund (www.licmf.com) and on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com) by 11.00 p.m. on every Business Day.</p> <p>For details, please refer the Scheme Information Document.</p>																		
<p>For Investor Grievances please contact</p>	<table border="1" data-bbox="327 1742 1398 1975"> <tr> <td data-bbox="327 1742 837 1975">Name and Address of Registrar</td> <td data-bbox="837 1742 1398 1975"> KFin Technologies Limited Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 PH: 040 79615346 www.kfintech.com Email ID: service_licmf@kfintech.com. </td> </tr> </table>	Name and Address of Registrar	KFin Technologies Limited Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 PH: 040 79615346 www.kfintech.com Email ID: service_licmf@kfintech.com.																
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Unitholders' Information**Accounts Statements:**

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

Annual Financial results

The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.licmf.com) and Association of Mutual Funds in India (www.amfiindia.com). In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email.

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 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) and on the website of AMFI (www.amfiindia.com).

Half yearly portfolio

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

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

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

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

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

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

LIC Mutual Fund: Branch Offices

AREA OFFICE NAME	STATE	ADDRESS	Phone No.
AHMEDABAD	GUJARAT	B-208 & 209, SHIVANTA ONE COMPLEX, OPP. KOTHAWALA FLAT, NR. HARE KRISHNA COMPLEX, ASHRAM ROAD, AHMEDABAD-380006	079-40380568
BENGALURU	KARNATAKA	N112, 113, 114, MANIPAL CENTRE NORTH BLOCK NO. 47, DICKENSON ROAD, BANGALORE – 560042	+91 080-42296491
BHUBANESWAR	ODISHA	PLOT NO-2B & 2C, GROUND FLOOR, BEHIND RAM MANDIR, UNIT-3, KHARAVEL NAGAR, BHUBANESWAR- 751001, ODISHA	0674-2396522
BORIVALI	MAHARASHTRA	SHOP NO. 10, HARISMRUTI PREMISES CO-OPERATIVE HOUSING SOCIETY LIMITED, SVP ROAD, OPP HDFC BANK, NEAR CHAMUNDA CIRCLE, MUMBAI – 400 092	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 DIVISIONAL OFFICE, INDIA LIFE BUILDING,1543/44,TRICHY ROAD, COIMBATORE-641 018	0422-4393014
DELHI	DELHI	911-912 , PRAKASH DEEP BUILDING 07, TOLSTOY MARG NEW DELHI -110001	011-35007514
DURGAPUR	WEST BENGAL	B 209, KALPATARU BUILDING, BENGAL SHRISTI COMPLEX, CITY CENTER, DURGAPUR: 713216, WEST BENGAL	-
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	606, 6TH FLOOR, VV VINTAGE BOULEVARD BUILDING, SOMAJIGUDA, RAJ BHAVAN ROAD, HYDERABAD-500082	040 - 23244445
INDORE	MADHYA PRADESH	U.V HOUSE, 1ST FLOOR, 9/1-A SOUTH TUKOGANJ, INDORE - 452001	0731 - 4069162
JAIPUR	RAJASTHAN	LIC DO-1 PREMISES, JEEVAN NIDHI-2,GROUND FLOOR , BHAWANI SINGH ROAD , AMBEDKAR CIRCLE, JAIPUR 302005	0141-2743620
JAMSHEDPUR	JHARKHAND	LIC DIVISIONAL OFFICE, JEEVAN PRAKASH BUILDING, 3RD FLOOR, BISTUPUR, JAMSHEDPUR-831001.	-
KANPUR	UTTAR PRADESH	16/275 JEEVAN VIKAS BUILDING, GROUND FLOOR, BESIDES CANARA BANK, M. G. ROAD, KANPUR - 208001	0512 - 2360240 / 3244949
KOLKATA	WEST BENGAL	HINDUSTAN BUILDING, GR. FL. 4, CHITTARANJAN AVENUE, KOLKATA - 700 072	03322129455
KOZHIKODE	KERALA	NEAR BRANCH NO:3, 1ST FLOOR, LIC DIVISIONAL OFFICE,JEEVAN PRAKASH, MANANCHIRA, KOZHIKODE-673001	0495-2723030
LUCKNOW	UTTAR PRADESH	OFFICE NO. 4, 1ST FLOOR, CENTRE COURT BUILDING, 3/C, 5, PARK ROAD, LUCKNOW, UTTAR PRADESH - 226001.	0522-2231186
LUDHIANA	PUNJAB	SCO 15, 103, 1ST FLOOR, SANPLAZA BUILDING, FEROZE GANDHI MARKET, LUDHIANA-141001	0161 4507033

MANGALORE	KARNATAKA	NO 6, GROUND FLOOR, POPULAR BUILDING, K S RAO ROAD, MANGALORE-575001	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
NASIK	MAHARASHTRA	BEDMUTHA'S NAVKAR HEIGHTS OFFICE NO 03, 3RD FLOOR, NEW PANDIT COLONY, SHARANPURROAD, NASIK – 422002	02532579507
NOIDA	UTTAR PRADESH	OFFICE NO. 525, 5TH FLOOR, SUPER AREA WAVE SILVER TOWER, SECTOR-18, NOIDA, UTTAR PRADESH – 201301	01203121855
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, MAHILA COLLEGE CHOWK, TAGORE MARG, RAJKOT - 360001	02812461522
RANCHI	JHARKHAND	2ND FLOOR, NARASARIA TOWER, OPPOSITE LALPUR POLICE STATION, RANCHI-834001	06512206372
CHHATRAPATI SAMBHAJINAGAR	MAHARASHTRA	OFFICE NO. 02, ANANT DARSHAN APARTMENT, PLOT NO. 107, SAMARTH NAGAR, CHHATRAPATI SAMBHAJINAGAR (AURANGABAD) - 431001	-
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
UDAIPUR	RAJASTHAN	AMRIT SHREE BUILDING, OFFICE NO. 412 A, 4TH FLOOR, ASHOK NAGAR MAIN ROAD, UDAIPUR – 313001	-
VARANASI	UTTAR PRADESH	2ND FLOOR, MAIN BUILDING LIC OF INDIA, DIVISIONAL OFFICE, GAURIGANJ ,BHELUPUR, VARANASI-221001	0542 -2450015
VASHI	MAHARASHTRA	SHOP 18, PLOT 83, DEVAVRATA PREMISES CHS LTD., SECTOR 17, NEAR HDFC BANK LTD., VASHI, NAVI MUMBAI, MAHARASHTRA – 400703.	022- 4673 1454
VIJAYAWADA	ANDHRA PRADESH	D.NO. 40-9-62/A, 3RD FLOOR, RAM MOHAN BUILDING, KALA NAGAR ROAD, BENZ CIRCLE, VIJAYAWADA-520010	0866 – 4058692

Official Points of Acceptance - KFin Technologies Limited

Branch Name	State	Consolidated Current Address	Landline
Bangalore	Karnataka	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004	080-26602852
Belgaum	Karnataka	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011	0831 4213717
Bellary	Karnataka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103	8392294649
Davangere	Karnataka	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002	8192296741
Gulbarga	Karnataka	Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105	08472 252503
Hassan	Karnataka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201	08172 262065
Hubli	Karnataka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029	0836-2950643
Mangalore	Karnataka	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka	0824-2951645
Margoa	Goa	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601	0832-2957253
Mysore	Karnataka	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009	8213510066
Panjim	Goa	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001	0832 2996032
Shimoga	Karnataka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201	08182-295491
Ahmedabad	Gujarat	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009	9081903021/ 9824327979
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 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat	079 49237915
Jamnagar	Gujarat	Kfin Technologies Ltd 131 Madhav Piazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008	0288 3065810

Junagadh	Gujarat	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001	0285-2652220
Mehsana	Gujarat	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002	02762-242950
Nadiad	Gujarat	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001	0268-2563245
Navsari	Gujarat	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445	9081903040
Rajkot	Gujarat	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001	9081903025
Surat	Gujarat	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002	9081903041
Valsad	Gujarat	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001	02632-258481
Vapi	Gujarat	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191	9081903028
Chennai	Tamil Nadu	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai – 600 034	044-2830 9147, 044-28309100
Calicut	Kerala	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001	0495-4022480
Cochin	Kerala	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015	0484 - 4025059
Kannur	Kerala	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001	0497-2764190
Kollam	Kerala	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001	474-2747055
Kottayam	Kerala	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002	9496700884
Palghat	Kerala	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001	9895968533
Tiruvalla	Kerala	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107	0469-2740540
Trichur	Kerala	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001	0487-6999987
Trivandrum	Kerala	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001	0471-4618306
Coimbatore	Tamil Nadu	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018	0422 - 4388011
Erode	Tamil Nadu	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003	0424-4021212
Karur	Tamil Nadu	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002	04324-241755
Madurai	Tamil Nadu	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001	0452-2605856
Nagercoil	Tamil Nadu	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001	04652 - 233552
Pondicherry	Pondicherry	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001	0413-4300710
Salem	Tamil Nadu	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009	0427-4020300
Tirunelveli	Tamil Nadu	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001	0462-4001416

Trichy	Tamil Nadu	Kfin Technologies Ltd No 23C/1 E V R Road Near 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	0461-2334602
Vellore	Tamil Nadu	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001	0416-4200381
Agartala	Tripura	Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001	0381-2388519
Guwahati	Assam	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007	0361-3501536/37
Shillong	Meghalaya	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001	0364 - 2506106
Silchar	Assam	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001	03842-261714
Ananthapur	Andhra Pradesh	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.	9063314379
Guntur	Andhra Pradesh	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002	0863-2339094
Hyderabad	Telangana	Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016	040-44857874 / 75 / 76
Karimnagar	Telangana	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001	0878-2244773
Kurnool	Andhra Pradesh	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001	08518-228550
Nanded	Maharashtra	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601	02462-237885
Rajahmundry	Andhra Pradesh	Kfin Technologies Ltd No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103	0883-2434468/70
Solapur	Maharashtra	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007	0217-2300021 / 2300318
Srikakulam	Andhra Pradesh	Kfin Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001	08942358563
Tirupathi	Andhra Pradesh	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501	9885995544 / 0877-2255797
Vijayawada	Andhra Pradesh	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010	0866-6604032/39/40
Visakhapatnam	Andhra Pradesh	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016	0891-2714125
Warangal	Telangana	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002	0870-2441513
Khammam	Telangana	Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002	8008865802

Hyderabad(Gachibowli)	Telangana	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032	040-79615122
Akola	Maharashtra	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra	0724-2451874
Amaravathi	Maharashtra	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601	0721-2569198
Aurangabad	Maharashtra	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001	0240-2343414
Bhopal	Madhya Pradesh	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011	0755-4077948/3512936
Dhule	Maharashtra	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001	02562-282823
Indore	Madhya Pradesh	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore	0731-4266828/4218902
Jabalpur	Madhya Pradesh	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001	0761-4923301
Jalgaon	Maharashtra	Kfin Technologies Ltd 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001	9421521406
Nagpur	Maharashtra	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010	0712-3513750
Nasik	Maharashtra	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002	0253-6608999
Sagar	Madhya Pradesh	Kfin Technologies Ltd li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002	07582-402404
Ujjain	Madhya Pradesh	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001	0734-4250007 / 08
Asansol	West Bengal	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303	0341-2220077
Balasore	Orissa	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001	06782-260503
Bankura	West Bengal	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101	9434480586
Berhampur (Or)	Orissa	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001	0680-2228106
Bhilai	Chatisgarh	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020	7884901014
Bhubaneswar	Orissa	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007	0674-2548981
Bilaspur	Chatisgarh	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001	07752-443680
Bokaro	Jharkhand	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004	7542979444
Burdwan	West Bengal	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101	0342-2665140

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

Darbhanga	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004	7739299967
Dehradun	Uttaranchal	Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001	7518801810
Deoria	Uttarpradesh	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
Ghaziपुर	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	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana	7518801841
Renukot	Uttar Pradesh	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217	7518801842

Rewa	Madhya Pradesh	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001	7518801843
Rohtak	Haryana	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.	7518801844
Roorkee	Uttaranchal	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667	7518801845
Satna	Madhya Pradesh	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001	7518801847
Shimla	Himachal Pradesh	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001	7518801849
Shivpuri	Madhya Pradesh	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551	7518801850
Sitapur	Uttar Pradesh	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001	7518801851
Solan	Himachal Pradesh	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212	7518801852
Sonepat	Haryana	Kfin Technologies Ltd Shop No. 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 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sigra ,Near Petrol Pump Varanasi -221010	7518801856
Yamuna Nagar	Haryana	Kfin Technologies Ltd B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001	7518801857
Kolhapur	Maharashtra	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001	0231 2653656
Mumbai	Maharashtra	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001	022- 46052082
Pune	Maharashtra	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005	020- 46033615 / 020- 66210449
Vashi	Maharashtra	Kfin Technologies Ltd Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi Mumbai 400703	022- 49636853
Andheri	Maharashtra	Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M . V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069	022- 46733669
Borivali	Maharashtra	Kfin Technologies 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 Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001	0151-2943850
Chandigarh	Union Territory	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022	1725101342
Ferozpur	Punjab	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002	01632-241814
Hoshiarpur	Punjab	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001	01882-500143
Jaipur	Rajasthan	Kfin Technologies Ltd Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001	01414167715 /17
Jalandhar	Punjab	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001	0181-5094410
Jammu	Jammu & Kashmir	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K	191-2951822
Jodhpur	Rajasthan	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003	7737014590
Karnal	Haryana	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001	0184-2252524
Kota	Rajasthan	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007	0744-5100964
Ludhiana	Punjab	Kfin Technologies Ltd Sco 122 Second Floor Above Hdrc 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	0186-5074362
Patiala	Punjab	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001	0175-5004349
Sikar	Rajasthan	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001	01572-250398
Sri Ganganagar	Rajasthan	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001	0154-2470177
Udaipur	Rajasthan	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001	0294 2429370
Eluru	Andhra Pradesh	Kfin Technologies Ltd Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002	08812-227851 / 52 / 53 / 54
chandrapur	Maharashtra	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402	07172-466593
Ghatkopar	Maharashtra	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077	9004089306
Satara	Maharashtra	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001	9890003215

Ahmednagar	Maharashtra	Kfin Technologies Ltd Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001	9890003215
Nellore	Andhra Pradesh	Kfin Technologies Ltd 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003	9595900000
Kalyan	Maharashtra	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301	9619553105/ 9819309203/ 9004089492
Korba	Chattisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677	7000544408
Tinsukia	Assam	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam	8761867223, 8638297322
Saharanpur	Uttar Pradesh	KFin Technologies Limited 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001	0132- 2990945
Kalyani	West Bengal	KFin Technologies Limited Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235	9883018948
Hosur	Tamil Nadu	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109	0434 4458096

- The online transaction portal of MFU and the authorized Points of Service (“POS”) of MF Utilities India Private Limited published on their website at www.mfuindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Schemes of LIC Mutual Fund.
- In addition to the list of official points of Acceptance, MF Central has also been designated as an Official Point of Acceptance (OPA) for transactions in the Schemes of LIC Mutual Fund.



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

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

NFO APPLICATION FORM FOR LIC MF MANUFACTURING FUND

An open ended equity scheme following manufacturing theme

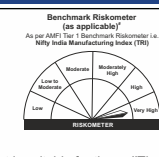
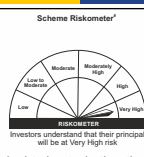
Investors must read the Key Information Memorandum, the instructions and product labeling on cover page before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / ARN HOLDER INFORMATION

(Investors applying under Direct Plan must mention "Direct" in ARN Code column.)

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- Investment predominantly in equity and equity related instruments of companies following manufacturing theme.
- Risk - Very High



*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. #The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Benchmark Riskometer is based on the evaluation of constituents of the Benchmark as on 31st August 2024.

Application No. _____

ARN / RIA Code* / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIIN)	ISC Stamp

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.

Declaration for "execution-only" transaction (only where EUIIN box is left blank) Please tick (✓) and sign*/I/we hereby confirm that the EUIIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of inappropriateness, 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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01. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 14.)

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

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

First Applicant's Name (as per PAN (Mandatory))

FIRST MIDDLE LAST KYC

PAN _____ CKYC No. _____ Date of Birth (mandatory) DD MM YY YY

Second Applicant's Name (as per PAN (Mandatory))

FIRST MIDDLE LAST KYC

PAN _____ CKYC No. _____ Date of Birth (mandatory) DD MM YY YY

Third Applicant's Name (as per PAN (Mandatory))

FIRST MIDDLE LAST KYC

PAN _____ CKYC No. _____ Date of Birth (mandatory) DD MM YY YY

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

FIRST MIDDLE LAST KYC

PAN _____ CKYC No. _____ Date of Birth (mandatory) DD MM YY YY

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

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

FIRST APPLICANT/ GUARDIAN (in case of minor)

Private Sector Public Sector Government Service Business Professional Retired Housewife

Student Forex Dealer Agriculturist Other..... (please specify)

SECOND APPLICANT

Private Sector Public Sector Government Service Business Professional Retired Housewife

Student Forex Dealer Agriculturist Other..... (please specify)

THIRD APPLICANT

Private Sector Public Sector Government Service Business Professional Retired Housewife

Student Forex Dealer Agriculturist Other..... (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT/ GUARDIAN (in case of minor)

Below 1 Lac 1-5 Lacs > 5-10 Lacs > 10-25 Lacs > 25 Lacs-1 Crore >1 Crore As on DD MM YY YY (Not older than 1 year)

Net worth (Mandatory for Non-Individual ₹ _____ as on DD MM YY YY (Not older than 1 year)

SECOND APPLICANT

Below 1 Lac 1-5 Lacs > 5-10 Lacs > 10-25 Lacs > 25 Lacs-1 Crore >1 Crore As on DD MM YY YY (Not older than 1 year)

THIRD APPLICANT

Below 1 Lac 1-5 Lacs > 5-10 Lacs > 10-25 Lacs > 25 Lacs-1 Crore >1 Crore As on DD MM YY YY (Not older than 1 year)

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

04. GENDER [Please tick (✓)]

Male Female Transgender

05. MODE OF HOLDING [Please tick (✓)]

Joint Single Anyone or Survivor (Default option is Joint)

06. TAX STATUS (Please tick ✓)

First Applicant's / Guardian Tax Status (Mandatory)

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

07. MAILING ADDRESS OF FIRST / SOLE APPLICANT (MANDATORY) (Refer Instruction 5(a))

Landmark _____ City _____ State _____ Pincode _____ Country _____

08. GO GREEN INITIATIVE (Mandatory) [Please tick (✓) the mode for receiving the copy of Annual Report/Abridged Summary] (Refer instruction 18)

As part of Go-Green initiative, investors are encouraged to register/update their email ID and Mobile Number with us to support paper-less communication. Default communication mode is E-mail only, if you wish to receive following document(s) via physical mode : [please tick (✓)]

Account Statement
 Annual Report
 (Please tick ✓)

09. CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No. and Email Id. Refer Instruction No. 10) (EMAIL Id to be written in BLOCK letters)

Email Id (Mandatory - Please tick ✓ the relevant box)
 SE
 SP
 DC
 DS
 DP
 GD
Mobile No. (Mandatory - Please tick ✓ the relevant box)
 SE
 SP
 DC
 DS
 DP
 GD
Tel No.: (Resi) (STD Code) _____ **(Off) (STD Code)** _____

I declare that Email address and Mobile number provided in this form belongs to Self (or) Family Member, and approve for usage of these contact details for any communication with LIC MF.
Please note all kinds of investor communication will be sent through email only instead of physical, for investors who provide their email address.

SIGN HERE
 First/Sole Applicant/Guardian/POA

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

Landmark _____ City _____ State _____ Country (Mandatory) _____
 PO Box No. _____ Country (Mandatory) _____

11. DEMAT ACCOUNT DETAILS (Optional - refer instruction 12)

	NSDL	CDSL
DP Name		
DP ID		
Beneficiary Account No		

12. FATCA Detail (For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA details form (Refer Instruction No. 20)

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

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

13. BANK ACCOUNT DETAILS OF THE FIRST APPLICANT (refer instruction 7) As per SEBI Regulations it's mandatory for investors to provide bank account details

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

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

* Please indicate all countries in which you are a resident for tax purpose and associated Tax Payer Identification number.

14. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 2, 3 & 8) (If this section is left blank, only folio will be created)

*Cheque/DD Favouring Scheme Name	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS) UMRN No. (in case of OTM)	Bank and Branch & Account Number
LIC MF Manufacturing Fund	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			

*All purchases are subject to realization of funds, Account Type (Please tick (✓)), Default Option is Growth.

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

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 (Please note that where the sole/1st applicant is a minor, no nomination is allowed) (Refer Instruction No. 14)

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

Particulars	1st Nominee	2nd Nominee	3rd Nominee
Name (Mandatory)			
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (in case nominee is a minor) (Mandatory)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Guardian Name (in case nominee is a minor) (Mandatory)			
Relationship with the applicant if any (Mandatory)			
Allocation % (mandatory)			
Address			
Signature of Guardian (if nominee is minor) (mandatory)			
Signature of Nominee			

OR

I/WE DO NOT WISH TO NOMINATE

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

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

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

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. 19).

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

Application No.

(TO BE FILLED IN BY THE INVESTOR)



Received an application for purchase of units of LIC MF Manufacturing Fund
 from Mr/Mrs/M/s. (Name of the investor) alongwith
 Cheque/Draft No./UMRN No. Date
 Bank Branch
 Drawn on For ₹ Date

ISC Signature, Stamp & Date

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

INSTRUCTIONS

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

Applications incomplete in any respect are liable to be rejected.

Please note that if no Plan is ticked / indicated in the Application form, the units will 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.
- 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.
 - The AMC 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 13 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.
 - Indian Financial System Code (IFSC):** IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic modes of transfers that are available with the banks.
- Mode of Payment**

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

 - NRIs, FIIs, OCIs:**
 - Repatriation Basis**
 - In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.
 - FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non -Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.
 - Non-repatriation Basis**
 - In the case of NRIs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.
FPI shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign currency A/c or special Non-Resident Rupee A/c maintained by the FII with designated branch of an authorised dealer.
 - In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, demand draft, pay order, etc. favouring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as: 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name'.
- Third Party Payments**

Investment/subscription made through Third Party Cheque(s) will not be accepted. Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor (ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is 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 issued by the Bank against cash, it shall not be accepted for investments of ₹ 50,000/- or more. Such pre-funded instrument issued against cash payment of less than ₹ 50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
 - If payment is made by RTGS, NEFT, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder. Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unitholder of the mutual fund.
In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments. Refer Third Party Payment Declaration form available in www.licmf.com or LIC Mutual Fund branch offices.
- 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.
- Source of funds-if paid by cheque**

Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first

named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

- i) a copy* of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- ii) a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

* Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of LIC Mutual Fund.

The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.

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

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

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

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

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

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

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

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

10. Communication to investor

If the investor(s) has/have provided his/her email address/mobile number in the application form or any subsequent communication in any of the 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 compiled 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.

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

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

b. National Electronic Funds Transfer (NEFT)/RTGS

i) The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' Real Time Gross Settlement (RTGS) offered by Reserve Bank of India(RBI), which aims to provide credit of redemption and 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 or contact any of our Investor Service Centres.

ii) However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption / 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.

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

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

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

12. Dematerialization

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

b. If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

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

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

13. Signatures

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

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

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

14. Nomination

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

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

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

d. Nomination shall be mandatory for all new folio's/accounts except jointly held folios. However, investors who do not wish to nominate must sign separately confirming their non intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.

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

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

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

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

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

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

k. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

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

15. Permanent Account Number

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

b. PAN Exempt Investments;

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

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

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

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

16. Prevention of Money Laundering

SEBI vide its Master circular on Anti Money Laundering (AML) Standards/ Combating the Financing of Terrorism (CFT)/Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 dated December 31, 2010 as amended from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

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

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

17. Know Your Customer (KYC) Compliance

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

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

b. Units held in electronic (demat) form

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

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

18. Go Green Initiative in Mutual Funds:

- LIC Mutual Fund has adopted the 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.licmf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

19. 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@kfintech.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.

20. 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 CBDT or close or suspend my account.

20. KYC Details:

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

Corporate Office:

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

Registrar & Transfer Agents:

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

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

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Details of ultimate beneficial owner including additional FATCA & CRS information



01. First / Sole Applicant/Guardian

Name												
Pan		Folio No.										
Type of address given at KRA	<input checked="" type="checkbox"/>	Residential or Business	<input checked="" type="checkbox"/>	Residential	<input checked="" type="checkbox"/>	Business	<input checked="" type="checkbox"/>	Registered Office				
City of incorporation												
Country of incorporation												
Entity Constitution Type <small>Please tick as appropriate</small>	<input type="checkbox"/>	Partnership Firm	<input type="checkbox"/>	HUF	<input type="checkbox"/>	Private Limited Company	<input type="checkbox"/>	Public Limited Company	<input type="checkbox"/>	Society	<input type="checkbox"/>	AOP/BOI
	<input type="checkbox"/>	Trust H Liquidator	<input type="checkbox"/>	Limited Liability Partnership	<input type="checkbox"/>	Artificial Juridical Person	<input type="checkbox"/>	Others specify				

Are you a tax resident of any country other than India? Yes No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country [#]	Tax Identification Number [§]	Identification Type <small>(TIN or Other, please specify)</small>

[§]In case Tax identification Number s not available, kindly provide its functional equivalent¹.
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.
 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

02. FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFES)

1. We are a, **GIIN**

Financial institution⁶ **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

or

Direct reporting NFE⁷ Name of sponsoring entity

(Please as appropriate)

GIIN not available (please as applicable) Applied for

If the entity is a financial institution, Not required to apply for - please specify 2 digits sub-category¹⁰

Not obtained - Non-participating FI

PART B (please fil any one as appropriate "to be filled by NFEs other than Direct Reporting NFES")

1. Is the Entity a publicly traded company¹ (that is, a company whose shares are regularly traded on an established securities market) Yes (If yes, please specify any one stock exchange on which the stock is regularly traded)
 Name of stock exchange _____

2. Is the Entity a related entity² of a publicly traded company (a company whose shares are regularly traded on an established securities market) Yes (If yes, please specify name o the listed company and ore stock exchange on which the stock is regularly traded)
 Name of listed company _____
 Nature of relation: Subsidiary of the Listed Company or Controlled by a Listed Company
 Name of stock exchange _____

3. Is the Entity an active³ NFE Yes (If yes, please fill UBO declaration in the next section.)
 Nature of Business _____
 Please specify the sub-category of Active NFE (Mention code - refer 2c of part D)

4. Is the Entity a passive⁴ NFE Yes (If yes, please fill UBO declaration in the next section.)
 Nature of Business _____

1. Refer 2a of Part D | 2. Refer 2b of Part D | 3. Refer 2c of Part D | 4. Refer 3(ii) of Part D | 6. Refer 1 of Part D | 7. Refer 3(vii) of Part D | 10. Refer 1A of Part D

03. UBO Declaration

Category Please tick as appropriate	<input checked="" type="checkbox"/> Unlisted Company	<input checked="" type="checkbox"/> Partnership Firm	<input checked="" type="checkbox"/> Limited Liability Partnership Company
	<input checked="" type="checkbox"/> Limited Liability Partnership Company	<input checked="" type="checkbox"/> Unincorporated association / body of individuals	
	<input checked="" type="checkbox"/> Public Charitable Trust	<input checked="" type="checkbox"/> Religious Trust	<input checked="" type="checkbox"/> Private Trust <input checked="" type="checkbox"/> Others (Please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Owner-documented FFI's⁵ should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country ⁶	Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code ¹¹ - of Controlling person	Address - Include State, County, PIN/ ZIP Code & Contact Details Address Type -
1. Name _____ Country _____ Tax ID No. % _____	Tax ID Type _____ Type Code _____ Address Type <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	Address _____ ZIP [][][][][][][][][] State _____ Country _____
2. Name _____ Country _____ Tax ID No. % _____	Tax ID Type _____ Type Code _____ Address Type <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	Address _____ ZIP [][][][][][][][][] State _____ Country _____
3. Name _____ Country _____ Tax ID No. % _____	Tax ID Type _____ Type Code _____ Address Type <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	Address _____ ZIP [][][][][][][][][] State _____ Country _____

If passive NFE, please provide below additional details.

PAN / Any other Identification Number (PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others) City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other
1. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB [D][D][M][M][Y][Y][Y][Y] Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other _____
2. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB [D][D][M][M][Y][Y][Y][Y] Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other _____
3. PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB [D][D][M][M][Y][Y][Y][Y] Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other _____

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

* To include US, where controlling person is a US citizen or green card holder
 "In case Tax Identification Number is not available, kindly provide functional equivalent

4. Refer 3(iii) of Part D | 5. Refer 3(vi) of Part D | 11. Refer 3(iv) (A) of Part D

04. 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 the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate with holding from the account or any proceeds in relation thereto.

¹Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

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

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

²It is mandatory to supply a TIN or functional equivalent in the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Certification

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

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

PART D FATCA Instructions & Definitions

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

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial 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-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - 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
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) 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 :

- (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.

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.)

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

FI not required to apply for GIIN:

A. Reasons why FI 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	Trustee of an Indian Trust
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

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

- a. 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)
- b. 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;

c. Active NFE : (is any one of the 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, an 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 consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for, investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date 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 a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> - 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 a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; - It is exempt from income tax in India; - It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>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; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require 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.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (i) an Investor Protection Fund referred to in clause (23EA); (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23E8; and (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity 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

(i) 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

(ii) an investment entity defined in clause (b) of these instructions

(iii) 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 the 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 / entitlements 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
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other

09	CP of legal arrangement - Other-settlor equivalent
10	CP of legal arrangement - Other-trustee equivalent
11	CP of legal arrangement - Other-protector equivalent
12	CP of legal arrangement - Other-beneficiary equivalent
13	CP of legal arrangement - Other-other equivalent
14	Unknown
(v)	Specified U.S. person - A U.S. person other than the following: <ul style="list-style-type: none"> (i) a corporation the stock of which is regularly traded on one or more established securities markets; (ii) 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); (iii) the United States or any wholly owned agency or instrumentality thereof; (iv) any State 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; (v) 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; (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code; (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code; (viii) 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); (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code; (x) any trust that is exempt from tax 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; (xi) 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; (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or (xiii) 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: <ul style="list-style-type: none"> (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 non participating FFI; (d) The FFI provides the designated withholding agent with all of 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 a reporting Model 1 IGA, 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 FF1, a deemed-compliant FF1 (other than an owner-documented FF), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.
(vii)	Direct reporting NFE A direct reporting NFFE means a NFFE 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 trust under a section 403(b) plan or section 457(g) plan

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Declaration Form of Ultimate Beneficial Ownership (UBO) / Controlling Persons



01. Investor Details

Investor Name	FIRST	MIDDLE	LAST
PAN*			

* If PAN is not available, specify Folio No. (s)

02. Category

Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].

Name of the Stock Exchange where it is listed#. _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/associate): _____

mandatory in case of Listed company or subsidiary of the Listed Company

- | | | |
|--|--|---|
| <input type="checkbox"/> Unlisted Company | <input type="checkbox"/> Partnership Firm / LLP | <input type="checkbox"/> Unincorporated Association / Body of Individuals |
| <input type="checkbox"/> Public Charitable Trust | <input type="checkbox"/> Private Trust | <input type="checkbox"/> Religious Trust |
| <input type="checkbox"/> Trust Created by a Will | <input type="checkbox"/> Others _____ (please specify) | |

03. UBO / Controlling Person(s) Details

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?

Yes No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided			
% of Beneficial Interest#.	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			

UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth	Place of Birth	Place of Birth
	Country of Birth	Country of Birth	Country of Birth
UBO / SMO Nationality			
UBO / SMO Date of Birth (dd-mmm-yyyy) #			
UBO / SMO PEP#	Yes – PEP <input type="checkbox"/>		
	Yes – Related to PEP <input type="checkbox"/>		
	N – Not a PEP <input type="checkbox"/>		
UBO / SMO Address (Include City, Pincode, State, Country)	Address : _____	Address : _____	Address : _____
	City : _____	City : _____	City : _____
	Pincode: _____	Pincode: _____	Pincode: _____
	State: _____	State: _____	State: _____
	Country: _____	Country: _____	Country: _____
UBO / SMO Address Type	Residence <input type="checkbox"/>		
	Business <input type="checkbox"/>		
	Registered Office <input type="checkbox"/>		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male <input type="checkbox"/>		
	Female <input type="checkbox"/>		
	Others <input type="checkbox"/>		
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/>		
	Private Service <input type="checkbox"/>		
	Business <input type="checkbox"/>		
	Others <input type="checkbox"/>		
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.
<p># Mandatory column.</p> <p>Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.</p> <p>* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.</p>			

04. Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas

05. Signature With Relevant Seal

⊗ SIGN HERE Authorized Signatory Name : _____ Designation : _____	⊗ SIGN HERE Authorized Signatory Name : _____ Designation : _____	⊗ SIGN HERE Authorized Signatory Name : _____ Designation : _____
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Place : _____

Date : ___/___/___

06. Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ 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.

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 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
- More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

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

B. For Investors which is a trust

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% 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.

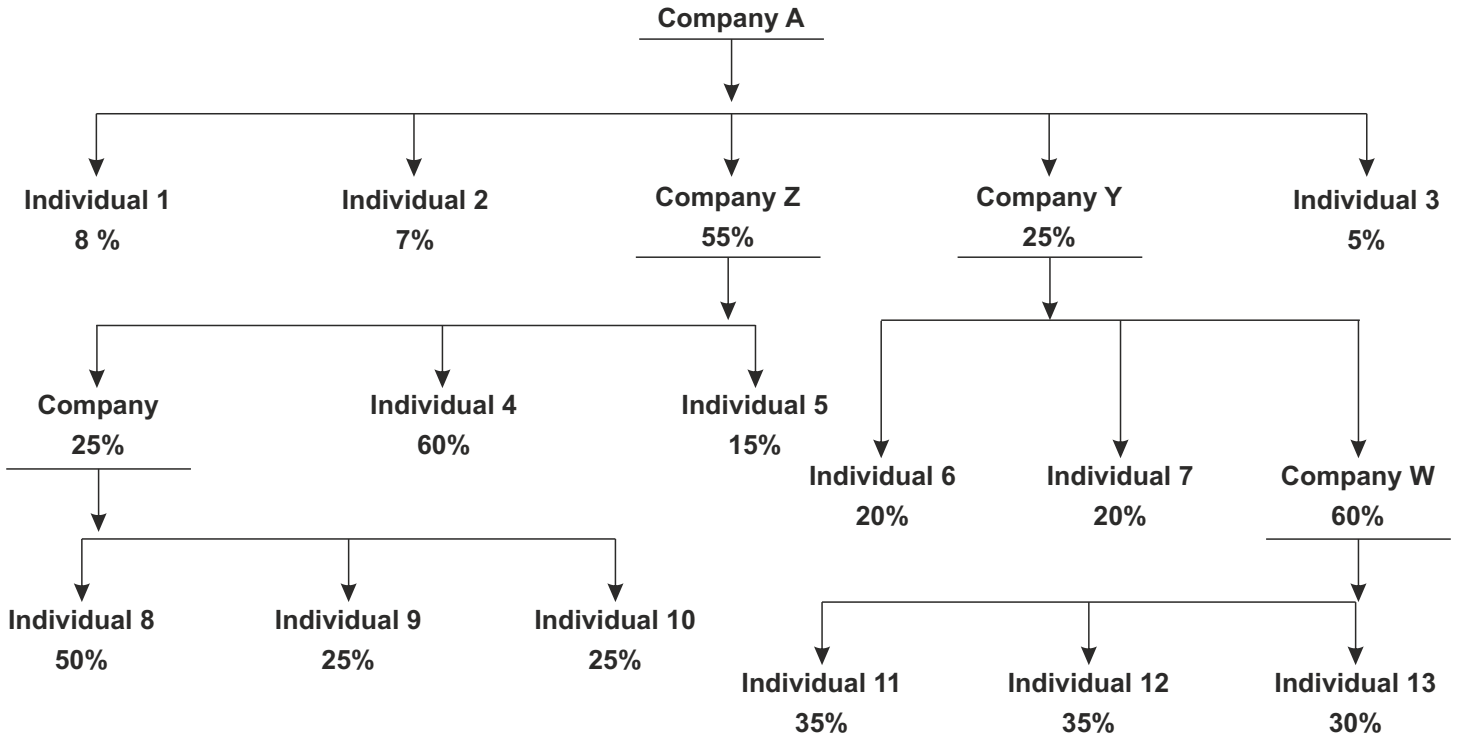
C. Exemption in case of listed companies / foreign investors

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, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. 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 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC Requirements

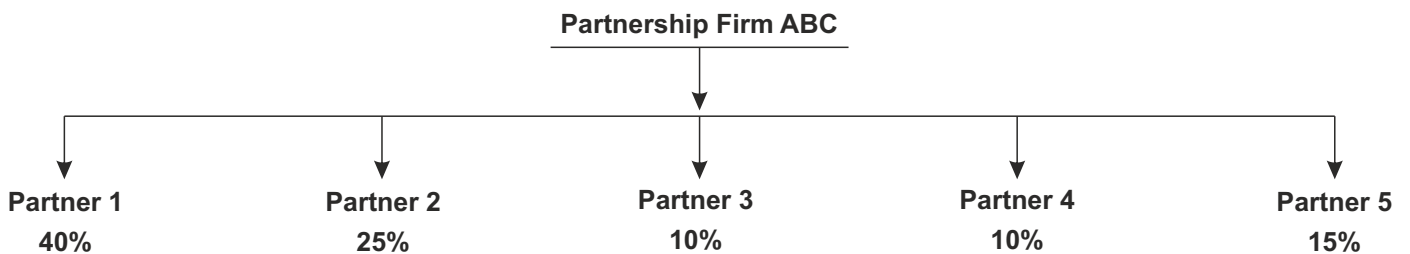
Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

Illustration No. 1 – Company A



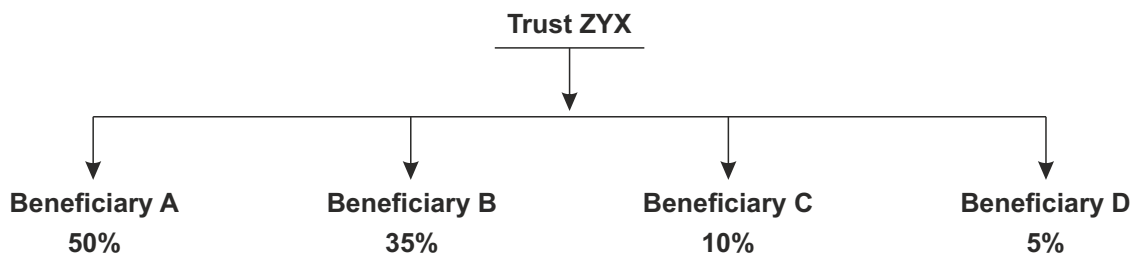
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=15% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

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.

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 Manufacturing 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 Manufacturing Fund 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the LIC Mutual Fund or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/ First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

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

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

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

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

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

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

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

SIP REGISTRATION CUM MANDATE FORM (OTM/PDC)



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

Existing Investors mention your folio number in section no 1.

ARN / RIA Code [#] / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIIN)	ISC Stamp

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

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

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

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

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian/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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01. INVESTOR NAME AND DETAILS

Folio No. Existing unit holders: Please mention your Folio Number.

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

02. SIP DETAILS (Please ✓ any one)

<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)		
LIC MF Manufacturing Fund			<input type="checkbox"/> Daily <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	Start Date [#] From <input type="text"/> To <input type="text"/> #Start date should be after scheme re-opening date (Maximum period is allowed only 40 yrs)	Amount	Frequency	Upto Date
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"/>			₹ <input type="text"/>	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<input type="text"/> (Mention End Date) (Default is SIP End Date)

Please tick (✓), Default Option is Growth. **As per NPCI Circular dated 29th December, 2023, mandate can be for maximum duration of 40 years from the date of application.

03. SIP THROUGH POST DATED CHEQUES

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

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

04. SIP THROUGH REGISTERED ONE TIME MANDATE (OTM)

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

05. SIP THROUGH FIRST CHEQUE

Cheque No. Cheque Amount in Rs. Cheque Date:

Bank Name Branch City

06. 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.

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
Place : <input type="text"/>			

ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)



SIP through Auto Debit (NACH / PDC)	Received from: Mr./ Ms. /M/s <input type="text"/>
Folio No./Application No. <input type="text"/>	
Date <input type="text"/>	<input type="checkbox"/> SIP Mandate Form <input type="checkbox"/> 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**
- 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.
 - Minimum SIP registration period should be for one year.
 - Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates.
 - Each of the installments under each SIP (excluding the initial cheque) should be of the same date and amount.
 - Existing investors can start SIP without cheque however the copy of the canceled cheque is mandatory.
 - In case the unitholder has not indicated SIP preferences completely in the form or in case of any discrepancy, the default SIP frequency would be 'Monthly' and the default SIP date would be '10th'. In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the SIP request will get rejected. The maximum SIP registration period is 40 years. SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unitholder attaining 18 years of age.
 - The enrolment period i.e Start and End Month/ Year specified for the SIP should be less than or equal to the enrolment period mentioned in the Mandate. If the initial cheque given from different bank from the bank details mentioned in SIP mandate then it is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) in SIP Mandate.
- (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 the date of re-opening of the Scheme for purchase and redemption of units.
 - In case SIP/ Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website: www.licmf.com along with the SIP Enrolment Form.
 - In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure. (Please refer SID of respective scheme)
- (iv) **SIP through Post dated Cheques- (Only CTS-2010 compliant cheques)**
- All installment cheques excluding initial investment cheque under MSIP & QSIP should be of uniform amount and date. Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested. Returned Cheques, if any, may not be presented again.
- (v) **SIP Transactions related**
- The SIP enrollment will be discontinued in cases where three consecutive installments are not honored or the Bank Account [for NACH (Debit clearing)/ Direct Debit etc.]
 - In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed. (Please read SID/KIM of respective scheme).
- Units will be allotted on the applicable dates subject to realization of funds. In case the date falls on a Non- Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of LIC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
- The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the unitholders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
- a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s)' bank branch;
 - b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s)' bank branch, with or without any reason assigned by the unit holder(s) bank;
 - c. Non registration of the debit mandate by the unit holder(s)' bank and branch.
 - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
 - g. AMC / RTA will not be responsible for the charges levied by his banker for registering / processing any transaction.
- (vi) **Discontinuation of SIP**
- Investors can discontinue his SIP at any time by sending a cancelation of mandate to any Official Point of Acceptance or to the registrar Kfintech.
- In case an investor submits a request for cancellation of SIP, the said request will be effective within 10 calendar days from the date of receipt of the request.
- (vii) **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.
- (viii) **Consent for Tele-Marketing**
- LIC MF shall treat this as an explicit consent by the Unit Holder(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder(s) in this regard.
 - If you do not wish to receive such promotional information/ materials, please write to us at service_licmf@kfintech.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	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
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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 first unit holder in folio/s and one of the holder in the below mentioned bank account.

UMRN Bank use Date

Utility Code Bank use Create Modify Cancel

Sponsor Bank Code Bank use I/We authorize LIC Mutual Fund

To debit (tick ✓) SB CA CC SB-NRE SB-NRO OTHER

Bank a/c Number

With Bank Name of the customers bank IFSC/MICR

an amount of Rupees ₹

Debit Type Fixed Amount Maximum Amount

Frequency Monthly Quarterly Half Yearly Yearly As & when Presented

Reference 1 PAN No. Reference 2 All Schemes of LIC Mutual Fund

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

Form Maximum period of validity of this mandate is 40 years only

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

Phone No.

<input checked="" type="checkbox"/> SIGN HERE Signature of primary account holder	<input checked="" type="checkbox"/> SIGN HERE Signature of account holder	<input checked="" type="checkbox"/> SIGN HERE Signature of account holder
--	--	--

Name as in bank records	Name as in bank records	Name as in bank records
-------------------------	-------------------------	-------------------------

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 • 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.
- 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 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. 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 to be mentioned by the investor (Maximum validity period of 40 Years from the start date). • Phone No.
 - Signatures as per bank records
 - Name as per bank records In 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.
- 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.
- As per NPCI Circular dated 29th December, 2023, mandate can be for maximum duration of 40 years from the date of application.

KNOW YOUR CLIENT (KYC) ANNEXURE (FOR INDIVIDUALS ONLY)



(Please fill the form in English and in BLOCK Letters)
Fields marked with "*" are mandatory. Fields marked with "+" are pertaining to CKYC and mandatory only if processing CKYC also.

Application Type* New KYC Modification KYC **KYC No.***
KYC Mode* Please Tick (✓) Normal EKYC OTP EKYC Biometric Online KYC Offline EKYC Digilocker

01. Identity Details (please refer guidelines overleaf)

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

Name* (same as ID proof) FIRST MIDDLE LAST

Maiden Name (if any*) FIRST MIDDLE LAST

Father / Spouse Name* FIRST MIDDLE LAST

Date of Birth* **Gender*** Male Female Transgender

Nationality* Indian Other _____

Residential Status* Resident Individual Non Resident Indian Foreign National Person of Indian Origin*
Please Tick (✓)
(Passport mandatory for NRIs and Foreign Nationals. PIO selection is only for CKYC and not for KRA KYC. Select NRI or Foreign National based on Nationality of the individual)

Applicant Photo

Proof of Identity (POI) submitted for PAN exempted cases (Please Tick (✓))

A - Aadhaar Card

B - Passport Number Passport Expiry Date

C - Voter ID Card

D - Driving Licence Driving Licence Expiry Date

E - NREGA Job Card

F - NPR Letter

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

02. Address Details* (please refer guidelines overleaf)

A. Registered Address*

Line 1* _____

Line 2 _____

Line 3 _____

City/Town/Village* _____ **District*** _____ **Post Code***

State* _____ **Country*** _____

Address Type* Residential/Business Residential Business Registered Office Unspecified

B. Permanent residence address of applicant, if different from above A / Overseas Address* (Mandatory for NRI Applicant)

Line 1* _____

Line 2 _____

Line 3 _____

City/Town/Village* _____ **District*** _____ **Post Code***

State* _____ **Country*** _____

Address Type* Residential/Business Residential Business Registered Office Unspecified

Applicant e-SIGN

Proof of Address* (attested copy of any 1 POA for correspondence and permanent address each to be submitted)

<input type="checkbox"/> A - Aadhaar Card	<input type="text"/>	
<input type="checkbox"/> B - Passport Number	<input type="text"/>	Passport Expiry Date <input type="text"/>
<input type="checkbox"/> C - Voter ID Card	<input type="text"/>	
<input type="checkbox"/> D - Driving Licence	<input type="text"/>	Driving Licence Expiry Date <input type="text"/>
<input type="checkbox"/> E - NREGA Job Card	<input type="text"/>	
<input type="checkbox"/> F - NPR Letter	<input type="text"/>	
<input type="checkbox"/> Z - Other (any document notified by the central government)	<input type="text"/>	Identification Number <input type="text"/>

03. Contact Details

Email ID	Mobile No.
Tel No.: (off)	Tel No.: (Res)

04. Applicant Declaration

I/We hereby declare that the KYC details furnished by me are true and correct to the best of my/our knowledge and belief and I/we under-take 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.

I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only.

Date:

Place: _____

Applicant Digital Signature (DSC)	Applicant Wet Signature

05. For Office Use Only

In-Person Verification (IPV) carried out by*	Intermediary Details*
KYC Date: <input type="text"/>	<input type="checkbox"/> Self certified document copies received (OVD)
Emp. Name _____	<input type="checkbox"/> True Copies of documents received (Attested)
Emp. Code _____	AMC / Intermediary Name OR Code:
Emp. Designation	
Employee Signature and Stamp	Employee Signature and Stamp

Instructions/Guidelines for filling Non-Individual KYC Application Form

A. General Instructions:

1. Self-attestation of documents is mandatory.
2. 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 below list 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 addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in 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, 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., Head of State or of Government, senior politician, senior government/judiciary/military officer, senior executive of state owned corporation, important political party official, etc.

B. Proof of Identity (POI):

1. PAN card with photograph is mandatory for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card.
3. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
4. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
5. 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.

C. Proof of Address (POA):

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. Others includes – Utility bill which is not more than 3 months old of any service provider (electricity, landline telephone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government de-partments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India
3. Identity card/document with 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.
4. Self declaration of High courts/Supreme court judges, giving the new address in respect of their own accounts.
5. For FII/Sub account, Power of attorney given by FII/Sub account to the custodians (which are duly notarized and/or apostilled or consularized) that gives registered address should be taken.
6. Proof of address in name of spouse may be accepted.
7. Registered lease or Sale agreement/ Flat maintenance bill / Insurance copy / Ration card / Latest Property tax.
8. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card.

D. Exemptions/Clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected)

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.
5. In case of institutional clients, namely FIIs, MFs, VCFs, FVCIs, Scheduled commercial bank, Multilateral and Bilateral development financial institutions, State Industrial development corporations, insurance companies registered with IRDA and public financial institutions as defined under section 4A of the Company Act 1956, custodians shall verify the PAN card de-tails with the original PANs and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Authorized officials of Asset Management Companies (AMCs).
2. Authorized officials of Registrar & Transfer Agent (RTA) acting on behalf of the AMC.
3. KYC compliant mutual fund distributors affiliated to Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)'.
4. Notary Public, Gazette 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.

F. Online Mode Processing of KYC:

1. EKYC BIOMETRIC
 - Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Applicant details are verified using UIDAI Biometric details.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
 - Intermediary attestation on documents is exempted.
2. EKYC OTP
 - Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Applicant details are verified using UIDAI details using OTP.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
 - Intermediary attestation on documents is exempted.
3. ONLINE KYC
 - Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Virtual In Person Verification (VIPV) is mandatory as per SEBI guidelines.
 - Intermediary attestation on documents (OSV) is exempted.
4. OFFLINE EKYC
 - Applicant may directly upload their document (PAN copy) as scanned images on intermediary's portal.
 - The documents should be e-signed.
 - Digital KYC performed through Offline Aadhaar e-KYC. OVD sourced from Offline Aadhaar e-KYC.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
5. DIGILOCKER
 - Digital KYC performed through the documents (OVD) sourced from Digilocker.
 - Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
 - Intermediary attestation on documents is exempted.

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



(Please fill the form in English and in BLOCK Letters)
Fields marked with "*" are mandatory. Fields marked with "+" are pertaining to CKYC and mandatory only if processing CKYC also.

Application Type* New KYC Modification KYC KYC No.*

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

01. Entity Details (Please refer the guidelines)

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

Name* (same as ID proof) FIRST MIDDLE LAST

Date of Incorporation* DDMMYYYY Place of Incorporation*

Date of Commencement* DDMMYYYY Registration Number*

Entity Type* Private Ltd. Co. Non-Government Organization Body Corporate Partnership
Please Tick (✓) Trust/Charity/NGO Public Ltd. Co. FPI Category I FPI Category II
 AOP HUF Government Body Defence Establishment
 Body of Individuals Bank Society LLP
 Others

02. Proof of Identity* (Please refer the guidelines)

Officially Valid Document(s) in respect of person authorized to transact
 Certificate of Incorporation/Formation Registration Certificate
 Memorandum of Articles and Association Partnership Deed Trust Deed
 Board Resolution Power of attorney granted to its manager, office, employees to transact on its behalf
 Activity Proof - 1* (For Sole Proprietorship Only) Activity Proof - 2* (For Sole Proprietorship Only)

03. Address Details* (Please refer the guidelines)

A. Registered Address*

Line 1*
Line 2
Line 3
City/Town/Village* District* Post Code*
State* Country*

B. Correspondence/Local Address in India (if different from above)*

Line 1*
Line 2
Line 3
City/Town/Village* District* Post Code*
State* Country*

Proof of Address* (attested copy of any one POA to be submitted - *Not more than 3 months old)

Certificate of Incorporation/Formation Registration Certificate Other Document
 Latest Telephone Bill* (Landline only) Latest Electricity Bill* Latest Bank Account Statement*
 Registered Lease/ Sale Agreement of Office Premises Validity/Expiry Date of POA (Expiry Date)
 Any other proof of address document (as listed overleaf)

Applicant e-SIGN

04. Contact Details

Email ID	Mobile No.
Email ID	Mobile No.
Tel No.: (off)	Fax

05. Annexures Submitted

Number of Related Persons

06. Remarks / Additional Information**07. Applicant Declaration**

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I under-take 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. I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email ad-dress.

Date:

Place:

Applicant Digital Signature (DSC)	Applicant Wet Signature

08. For Office Use Only

KYC carried out by*	Intermediary Details*
KYC Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Emp. Name	<input type="checkbox"/> Self certified document copies received (Originals Verified) <input type="checkbox"/> True Copies of documents received (Attested) AMC / Intermediary Name OR Code:
Emp. Code	
Emp. Designation	
Employee Signature and Stamp	Employee Signature and Stamp

KNOW YOUR CLIENT (KYC) ANNEXURE (FOR NON- INDIVIDUALS ONLY)



(Please fill the form in English and in BLOCK Letters)
Fields marked with "*" are mandatory. Fields marked with "+" are pertaining to CKYC and mandatory only if processing CKYC also.

Application Type* New KYC Modification KYC KYC No.*

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

01. Identity Details of Related Person (please refer guidelines overleaf)

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

Name* (same as ID proof) FIRST MIDDLE LAST

Maiden Name (if any*) FIRST MIDDLE LAST

Father / Spouse Name* FIRST MIDDLE LAST

Date of Birth* Gender* Male Female Transgender

Nationality* Indian Other

Related Person Type*

Director Promoter Karta Trustee Partner Court Appointed Official Proprietor

Beneficiary Authorized Signatory Beneficial Owner Power of Attorney Holder

Others (please specify) DIN: (mandatory if the related person is Director)

Applicant Photo

Proof of Identity (POI) submitted for PAN exempted cases (Please Tick (✓))

A - Aadhaar Card

B - Passport Number

Passport Expiry Date

C - Voter ID Card

D - Driving Licence

Driving Licence Expiry Date

E - NREGA Job Card

F - NPR Letter

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

02. Address Details* (please refer guidelines overleaf)

A. Registered Address*

Line 1*

Line 2

Line 3

City/Town/Village* District* Post Code*

State* Country*

Address Type* Residential/Business Residential Business Registered Office Unspecified

B. Permanent residence address of applicant, if different from above A / Overseas Address* (Mandatory for NRI Applicant)

Line 1*

Line 2

Line 3

City/Town/Village* District* Post Code*

State* Country*

Address Type* Residential/Business Residential Business Registered Office Unspecified

Applicant e-SIGN

Proof of Address* (attested copy of any 1 POA for correspondence and permanent address each to be submitted)

<input type="checkbox"/> A - Aadhaar Card	<input type="text"/>	
<input type="checkbox"/> B - Passport Number	<input type="text"/>	Passport Expiry Date <input type="text"/>
<input type="checkbox"/> C - Voter ID Card	<input type="text"/>	
<input type="checkbox"/> D - Driving Licence	<input type="text"/>	Driving Licence Expiry Date <input type="text"/>
<input type="checkbox"/> E - NREGA Job Card	<input type="text"/>	
<input type="checkbox"/> F - NPR Letter	<input type="text"/>	
<input type="checkbox"/> Z - Other (any document notified by the central government)	<input type="text"/>	Identification Number <input type="text"/>

03. Contact Details

Email ID	Mobile No.
Tel No.: (off)	Tel No.: (Res)

04. Applicant Declaration

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I under-take 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. I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email ad-dress.

Date:

Place:

Applicant Digital Signature (DSC)	Applicant Wet Signature

05. For Office Use Only

KYC carried out by*	Intermediary Details*
KYC Date: <input type="text"/> Emp. Name Emp. Code Emp. Designation	<input type="checkbox"/> Self certified document copies received (Originals Verified) <input type="checkbox"/> True Copies of documents received (Attested) AMC / Intermediary Name OR Code:
Employee Signature and Stamp	Employee Signature and Stamp

Instructions/Guidelines for filling Non-Individual KYC Application Form

A. General Instructions:

1. Self-attestation of documents is mandatory.
2. 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 below list 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 addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in 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, 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., Head of State or of Government, senior politician, senior government/judiciary/military officer, senior executive of state owned corporation, important political party official, etc.

B. Proof of Identity (POI):

1. PAN card with photograph is mandatory for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card.
3. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
4. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
5. 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.

C. Proof of Address (POA):

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. Others includes – Utility bill which is not more than 3 months old of any service provider (electricity, landline telephone, 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.
3. 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.
4. Self declaration of High courts/Supreme court judges, giving the new address in respect of their own accounts.
5. Proof of address in name of spouse may be accepted.
6. Registered lease or Sale agreement/ Flat maintenance bill / Insurance copy / Ration card / Latest Property tax.
7. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card.

D. Exemptions/Clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected)

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.
5. In case of institutional clients, namely FIIs, MFs, VCFs, FVCIs, Scheduled commercial bank, Multilateral and Bilateral development financial institutions, State Industrial development corporations, insurance companies registered with IRDA and public financial institutions as defined under section 4A of the Company Act 1956, custodians shall verify the PAN card details with the original PANs and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Authorized officials of Asset Management Companies (AMCs).
2. Authorized officials of Registrar & Transfer Agent (RTA) acting on behalf of the AMC.
3. KYC compliant mutual fund distributors affiliated to Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)'.
4. Notary Public, Gazette 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.

F. Online Mode Processing of KYC:

1. ONLINE KYC
 - Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
 - The documents should be digitally signed using DSC.
 - Intermediary attestation on documents (OSV) is exempted.

Instructions/Guidelines for filling Non-Individual KYC Application Form

Type of Entity	Additional Documents Required over and above PAN, POI and POA
Corporate	<ul style="list-style-type: none"> • Copy of Balance Sheet for the last to financial years (to be submitted every year). • Copy of latest share-holding pattern including the 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 submitter every year). • Photograph, POI, POA, PAN and DIN number of the whole time Director/ 2 directors in charge of day to day operations. • Photograph, POI, POA, PAN of individual promoters holding control—either directly or indirectly. • Copy of Memorandum and Articles of Association and Certificate of Incorporation. • Copy of Board Resolution for Investment in security markets. • Authorized signatories list with specimen signatures. • Shareholding pattern.
Partnership Firm	<ul style="list-style-type: none"> • Copy of Balance Sheet for the last to financial years (to be submitted every year). • Certificate of Registration (for registered partnership firms only). • Copy of Partnership Deed. • Authorized signatories list with specimen signatures. • Photograph, POI, POA, PAN of Partners. • Shareholding pattern.
Trust	<ul style="list-style-type: none"> • Copy of Balance Sheet for the last to financial years (to be submitted every year). • Certificate of Registration (for registered Trusts only). • Copy of Trust Deed. • List of Trustees certified by Managing Trustees/CA. • Photograph, POI, POA, PAN of Trustees.
HUF	<ul style="list-style-type: none"> • PAN of HUF. • Deed of Declaration of HUF or List of Co-Parceners. • Bank Passbook / Bank statement in the name of HUF. • Photograph, POI, POA, PAN of KARTA.
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. • Authorized signatories list with specimen signatures.
Unincorporated Association or a Body of Individuals	<ul style="list-style-type: none"> • Proof of existence or Constitution document. • Resolution of Managing Body and power of Attorney granted to transact business on its behalf.
Army/Government Bodies	<ul style="list-style-type: none"> • Copy of Constitution/Registration or Annual report/Balance Sheet for the last 2 financial years. • Authorized signatories list with specimen signatures.
Army/Government Bodies	<ul style="list-style-type: none"> • Self certification on letterhead. • Authorized signatories list with specimen signatures.
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Society Registration Act. • List of managing committee members. • Committee Resolution for persons authorized to act as authorised signatories with specimen signatures. • True copy of society rules and by-laws certified by Chairman/Secretary.
FPI Category I	<ul style="list-style-type: none"> • FPI Certificate. • Constitution Documents. • Copy of Board Resolution (optional). • Shareholding pattern and Ultimate Beneficiary Owners List (UBO). • Authorized signatories list with specimen signatures.
FPI Category II	<ul style="list-style-type: none"> • FPI Certificate. • Constitution Documents. • Copy of Board Resolution. • Shareholding pattern and Ultimate Beneficiary Owners List (UBO) with UBO proof of identity. • Authorized signatories list with specimen signatures.

AUTO SWITCH FACILITY FORM



Investors must read the Key Information Memorandum, the instructions and product labeling on cover page before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.
 KEY PARTNER / ARN HOLDER INFORMATION
 (Investors applying under Direct Plan must mention "Direct" in ARN Code column.)

Application No.

ARN / RIA Code ^e / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIIN)	ISC Stamp

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.

Declaration for "execution-only" transaction (only where EUIIN box is left blank)
 Please tick (✓) and sign/I/We hereby confirm that the EUIIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction.
 #By mentioning RIA code (Registered Investment Adviser), I/we authorize you to share 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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01. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 13 & 14)

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

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

First Applicant's Name (as per PAN (Mandatory))

FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
-------	--------	------	------------------------------

PAN CKYC No. Date of Birth (mandatory)

Second Applicant's Name (as per PAN (Mandatory))

FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
-------	--------	------	------------------------------

PAN CKYC No. Date of Birth (mandatory)

Third Applicant's Name (as per PAN (Mandatory))

FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
-------	--------	------	------------------------------

PAN CKYC No. Date of Birth (mandatory)

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

FIRST	MIDDLE	LAST	KYC <input type="checkbox"/>
-------	--------	------	------------------------------

PAN CKYC No. Date of Birth (mandatory)

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

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

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

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT/ GUARDIAN (in case of minor)

Below 1 Lac 1-5 Lacs > 5-10 Lacs > 10-25 Lacs > 25 Lacs-1 Crore >1 Crore As on (Not older than 1 year)

Net worth (Mandatory for Non-Individual ₹) as on (Not older than 1 year)

SECOND APPLICANT

Below 1 Lac 1-5 Lacs > 5-10 Lacs > 10-25 Lacs > 25 Lacs-1 Crore >1 Crore As on (Not older than 1 year)

THIRD APPLICANT

Below 1 Lac 1-5 Lacs > 5-10 Lacs > 10-25 Lacs > 25 Lacs-1 Crore >1 Crore As on (Not older than 1 year)

For Individual	For Non-Individual Investors (Companies, Trust, Partnership etc.)
<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"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> I am Related to Politically Exposed Person	Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Not Applicable	Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Yes <input type="checkbox"/> No
	Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No
	None of the above <input type="checkbox"/> Yes <input type="checkbox"/> No

04. GENDER [Please tick (✓)]

Male Female Transgender

05. MODE OF HOLDING [Please tick (✓)]

Joint Single Anyone or Survivor (Default option is Joint)

06. TAX STATUS (Please tick ✓)

First Applicant's / Guardian Tax Status (Mandatory)

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

07. MAILING ADDRESS OF FIRST / SOLE APPLICANT (MANDATORY) (Refer Instruction 5(a))

Landmark _____ City _____ State _____ Pincode _____ Country _____

08. GO GREEN INITIATIVE (Mandatory) [Please tick (✓) the mode for receiving the copy of Annual Report/Abridged Summary] (Refer instruction 17)

As part of Go-Green initiative, investors are encouraged to register/update their email ID and Mobile Number with us to support paper-less communication. Default communication mode is E-mail only, if you wish to receive following document(s) via physical mode : [please tick (✓)]

Account Statement
 Annual Report (Please tick ✓)

09. CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No. and Email Id. Refer Instruction No. 10) (EMAIL Id to be written in BLOCK letters)

Email Id (Mandatory - Please tick ✓ the relevant box)
 SE
 SP
 DC
 DS
 DP
 GD
Mobile No. (Mandatory - Please tick ✓ the relevant box)
 SE
 SP
 DC
 DS
 DP
 GD
Tel No.: (Resi) (STD Code) _____ **(Off) (STD Code)** _____

I declare that Email address and Mobile number provided in this form belongs to Self (or) Family Member, and approve for usage of these contact details for any communication with LIC MF.
 Please note all kinds of investor communication will be sent through email only instead of physical, for investors who provide their email address.

SIGN HERE
First/Sole Applicant/Guardian/POA

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

Landmark _____ City _____ State _____ Country (Mandatory) _____
 OR PO Box No. _____ Country (Mandatory) _____

11. FATCA Detail (For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA details form (Refer Instruction No. 19)

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

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

12. BANK ACCOUNT DETAILS OF THE FIRST APPLICANT (refer instruction 7) As per SEBI Regulations it's mandatory for investors to provide bank account details

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

(Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) (**Mandatory to credit via NEFT/RTGS)

13. INVESTMENT DETAILS [Please tick (✓)] (Refer Instruction No. 2, 3 & 8)

*Cheque/DD Favouring Scheme Name	Plan	Amount Invested (₹)	Cheque/DD No./UTR No (in case of NEFT/RTGS) UMRN No (in case of OTM)	Bank and Branch & Account Number
LIC MF Overnight Fund - Growth	Plan: <input type="checkbox"/> Direct Please tick (✓) <input type="checkbox"/> Regular			

*All purchases are subject to realization of funds, Account Type (Please tick (✓)).

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

* Please indicate all countries in which you are a resident for tax purpose and associated Tax Payer Identification number.

14. SWITCH - IN SCHEME DETAILS (please refer guidelines overleaf)

Scheme Name LIC MF MANUFACTURING FUND - Growth Option

Plan (Please tick (✓)) Regular Plan Direct Plan

I have read and understood the terms & conditions of AUTO SWITCH Facility.

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 (Please note that where the sole/1st applicant is a minor, no nomination is allowed) (Refer Instruction No. 13)

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

Particulars	1st Nominee	2nd Nominee	3rd Nominee
Name (Mandatory)			
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth (in case nominee is a minor) (Mandatory)			
Guardian Name (in case nominee is a minor) (Mandatory)			
Relationship with the applicant if any (Mandatory)			
Allocation % (mandatory)			
Address			
Signature of Guardian (if nominee is minor) (mandatory)			
Signature of Nominee			

OR

I/WE DO NOT WISH TO NOMINATE

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

<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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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

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

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. 18).

Date :	<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
Place :			

LIC MF OVERNIGHT FUND

An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk

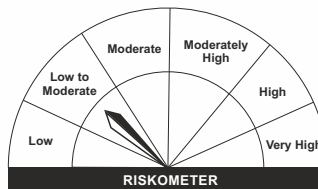
This product is suitable for investors who are seeking*:

- Income with high levels of safety and liquidity over short term.
- Investment in debt and money market instruments with overnight maturity.
- **Risk - Low to Moderate**

Potential Risk Class (PRC) Matrix

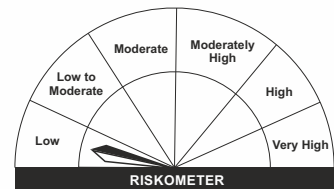
Credit Risk →	Potential Risk Class		
	Relatively Low	Moderate	Relatively High
Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Scheme Riskometer



Investors understand that their principal will be at Low to Moderate risk

Benchmark Riskometer (as applicable)
NIFTY 1D Rate Index



*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Risk-o-meter is based on evaluation of risk level of Scheme's portfolio as on 31st August 2024 and the change in Risk-o-meter will be evaluated on a monthly basis. For more details, please visit our website www.licmf.com

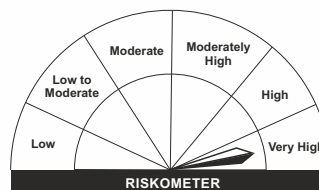
LIC MF MANUFACTURING FUND

An open-ended equity scheme following manufacturing theme

This product is suitable for investors who are seeking*:

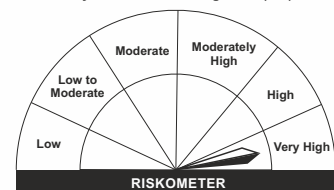
- Capital appreciation over long term.
- Investment predominantly in equity and equity related instruments of companies following manufacturing theme.
- **Risk - Very High**

Scheme Riskometer#



Investors understand that their principal will be at Very High risk

Benchmark Riskometer (as applicable)
As per AMFI Tier 1 Benchmark Riskometer i.e. Nifty India Manufacturing Index (TRI)



*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. #The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Benchmark Riskometer is based on the evaluation of constituents of the Benchmark as on 31st August 2024.

ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)



Received an application for purchase of units of LIC MF Manufacturing Fund from Mr/Mrs/M/s. _____ (Name of the investor) alongwith

Cheque/Draft No./UMRN No. _____ Date

Bank _____ Branch _____

Drawn on _____ For ₹ _____ Date

ISC Signature, Stamp & Date

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

TERMS & CONDITIONS OF AUTO SWITCH FACILITY

- Auto Switch facility is available for existing and new Investors of LIC Mutual Fund wherein the investors can invest in LIC MF Overnight Fund ("Source Scheme") during the NFO period of a newly launched Scheme and schedule a switch out of such invested units of the Source Scheme to the newly launched Scheme on the last date of the NFO period.
- Investments shall be allowed only under Growth Option of both Regular and Direct Plan offered by the Schemes (the Source Scheme and Newly launched Scheme i.e., LIC MF Manufacturing Fund).
- The purchase/switch in application should meet the minimum application amount requirement under each Scheme.
- In case the investor has existing investments in the Source Scheme and makes additional purchases through the said facility, the switch will be affected on first in first out (FIFO) basis to the extent of the additional units purchased through this facility.
Example: An existing investor having 10,000 units in LIC MF Overnight Fund, does an additional purchase of Rs. 150,000 (15,000 units approximately) through Auto Switch Facility. In this case, the switch out will be processed only for 15,000 units and not for 25,000 units. Further, the switch-out of 15,000 units will be done as per FIFO method i.e., 10,000 units from existing investment + 5,000 units from Auto Switch Investments = 15,000 units, irrespective of valuation (Gain/Loss) on switch out date.
- Switch out will be subject to applicable taxes and exit Load, if any in the Source Scheme.
- This facility is applicable for units held in non-demat mode only.
- The application form which is not complete in all respects is liable to be rejected.
- LIC Mutual Fund / LIC AMC reserves the right to change/modify the facility or withdraw the facility at any given point in time.

INSTRUCTIONS

1. Please read Key Information Memorandum, terms of the Scheme Information Documents) of the r e s p e c t i v e Scheme(s) and Statement of Additional Information carefully before filling the Application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment. New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/Standing Instruction as applicable). The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made, the sole / all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Applications complete in all respects, may be submitted at the designated Official Points of Acceptance of LIC Mutual Fund. Investors must write the Application Form number / Folio number on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. Please note that if no Plan is ticked / indicated in the Application form, the units will 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.
2. **Direct Investments:** Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".
3. **Investments through distributors**
 - a. As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class HI and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity.
 - b. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.
 - c. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of 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.
 - d. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors. Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.
4. **Existing Unit holder information**

Investors already having an account in any of LIC Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 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.
5. **Unit holder Information**
 - a. Name and address must be written in full, On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII/OCI/QFI/FPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.
 - b. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Mutual Fund in writing.
 - c. All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'joint' and processed accordingly.
 - d. The AMC shall not be responsible for any loss suffered by the investor(s) due to the discrepancy in the scheme name mentioned in the application form/ transaction slip and cheque / Demand Draft.
6. **Accounts of Minors:** The minor shall only be the first and the sole holder in the folio. There shall not be any joint holders with the minor as the first holder.
Name of the Natural or Legal Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. Date of birth of the minor along with the attested copy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio.
In case of a natural guardian, document evidencing the relationship of the Guardian with the minor needs to be provided.
In case of court appointed legal guardian, supporting documentary evidence should be provided. Further, in case of SIP/STP/SWP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.
For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from 'minor' to 'major' as prescribed are received.
7. **Bank Details***
 - a. **Pay - Out Bank Account Details:** An investor at the time of purchase of units must provide the details of his/her pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid) in Section 13 in the Application Form.
 - b. **Multiple Bank Account Registration:** The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.licmf.com.
 - c. **Indian Financial System Code (IFSC):** IFSC is a 11 digit number given 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.
8. **Mode of Payment**

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. No cash, money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstanding demand drafts will not be borne by the AMC. The AMC will not accept any request for refund of demand draft charges, in such cases.
9. **NRIs, FIIs, OCIs:**
 - i) **Repatriation Basis**
 - a) In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.
 - b) FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non -Resident Rupee Account maintained by the FI with a designated branch of an authorised dealer.
 - ii) **Non-repatriation Basis**
 - a) In the case of NRIs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.
FPI shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign currency A/c or special Non-Resident Rupee A/c maintained by the FI with designated branch of an authorised dealer.
10. **Third Party Payments**

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

 - a. Third party cheque(s) for investment/subscription shall be accepted, only in exceptional circumstances, as detailed below:
 - i) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
 - ii) Custodian on behalf of a Foreign Institutional Investor (FII) or a client

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

- Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment
- Obtaining necessary declaration from the Investor/unit holder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary-
- Verifying the source of funds to ensure that funds have come from the drawer's account only.

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

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

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

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

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

d. Source of funds-if paid by cheque

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

i) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

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

* Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of LIC Mutual Fund.

The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.

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

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

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

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

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

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

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

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

10. Communication to investor

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

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

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

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

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.

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

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

b. National Electronic Funds Transfer (NEFT)/RTGS

i) The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' Real Time Gross Settlement (RTGS) offered by Reserve Bank of India(RBI), which aims to provide credit of redemption and 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 or contact any of our Investor Service Centres.

ii) However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption / 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.

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

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

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

12. Signatures

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

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

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

13. Nomination

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

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

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

d. Nomination shall be mandatory for all new folio's/accounts except jointly held folios. However, investors who do not wish to nominate must sign separately confirming their non intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.

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

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

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

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

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

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

- k. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

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

14. Permanent Account Number

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

b. PAN Exempt Investments;

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

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

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

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

15. Prevention of Money Laundering

SEBI vide its Master circular on Anti Money Laundering (AML) Standards/ Combating the Financing of Terrorism (CFT)/Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 dated December 31, 2010 as amended from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

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

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

16. Know Your Customer (KYC) Compliance

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

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

17. Go Green Initiative in Mutual Funds:

- LIC Mutual Fund has adopted the 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.licmf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

18. Consent for Tele-Marketing:

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

19. FATCA:

- The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as LIC Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all over account holders. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.
- Please note that you may receive more than one request for information if you have multiple relationships with LIC Mutual Fund. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.
- 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.

20. KYC Details:

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