

Name of the Asset Management Company  
**LIC NOMURA MUTUAL FUND ASSET MANAGEMENT COMPANY LIMITED**

Name of the Mutual Fund  
**LIC NOMURA MUTUAL FUND**

## KEY INFORMATION MEMORANDUM & APPLICATION FORM

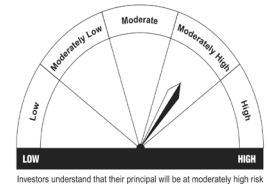
Investors must read the Key Information Memorandum and Instructions before completing the form

### LIC NOMURA MF EXCHANGE TRADED FUND – NIFTY 100 (An Open Ended Exchange Traded Fund)

[Rajiv Gandhi Equity Savings Scheme (RGESS) Qualified Scheme]

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

- Long term investment
- Investment in securities covered by Nifty 100 Index, subject to tracking errors.
- Risk- Moderately High



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

**New Fund Offer Opens on : 04/03/2016**  
**New Fund Offer Closes on : 11/03/2016**

Offer of Units of Rs. 10/- per unit for cash issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period and at NAV based prices during Continuous offer.

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

The scheme will be listed on National Stock Exchange of India Ltd (NSE) and Bombay Stock Exchange Limited (BSE).

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 litigation, associate transactions etc. investor 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.licnomuramf.com](http://www.licnomuramf.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.

It is to be distinctly understood that the permission given by NSE and BSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE & BSE'.

This Key Information Memorandum is dated February 23, 2016.

Toll Free No. 1800-258-5678

E-mail: [service@licnomuramf.com](mailto:service@licnomuramf.com)

Website: [www.licnomuramf.com](http://www.licnomuramf.com)

**Mutual Fund Investments Are subject to Market Risk, Read All Scheme Related Documents Carefully.**

<b>Investment objective:</b>	The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 100 Index, subject to tracking errors. However there is no assurance that the objective of the scheme will be achieved																
<b>Asset Allocation Pattern for the Scheme:</b>	LIC NOMURA MF EXCHANGE TRADED FUND – NIFTY 100																
	Under normal circumstances, the asset allocation pattern will be as follows:																
	<table border="1"> <thead> <tr> <th rowspan="2">Instrument</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Securities covered by the Nifty 100 Index.</td><td>95%</td><td>100</td><td>High/Medium/ Low</td></tr> <tr> <td>Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)</td><td>0</td><td>5</td><td>Medium to High Low</td></tr> </tbody> </table>			Instrument	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Securities covered by the Nifty 100 Index.	95%	100	High/Medium/ Low	Cash and cash equivalent /Money Market instruments including CBLO (with maturity not exceeding 91 days)	0	5	Medium to High Low
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	<p>Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>The net assets of the scheme will be invested predominantly in securities constituting the NIFTY 100 Index. This would be done by investing in all securities with the same weightage that they represent in the NIFTY 100 Index.</p> <p>A small portion of the net assets will be invested in Debt and money market instruments permitted by SEBI / RBI to meet the liquidity requirements of the scheme.</p> <p>The scheme does not intend to invest in securitized debt instruments and foreign securities.</p> <p>The Scheme shall not engage in securities lending and borrowing.</p> <p>The scheme will not engage in short selling activities.</p> <p>The scheme would not invest in derivatives.</p> <p>Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and for defensive considerations only.</p> <p>Since, LIC Nomura MF ETF – NIFTY 100 is a passively managed exchange traded open ended index scheme, therefore change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, in cases of extreme market conditions or special events.</p> <p>In the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table, the Fund Manager shall rebalance the portfolio within a period of 7 days. Also, the AMC shall ensure that in case of involuntary corporate action undertaken in the underlying securities, the portfolio will be rebalanced within a period of 30 days.</p>																
<b>Investment Strategy</b>	<p>The Fund would invest not less than 95% of its corpus in securities comprising the NIFTY 100 index and endeavor to track the benchmark index while minimizing the tracking error and therefore would follow a passive investment strategy. The scheme would aim to maintain least amount of cash &amp; will also try &amp; avoid investment in debt &amp; money market securities. This would only be for the purpose of redemption requirements.</p> <p><b>Risk control measures</b></p> <p>Since investing requires disciplined risk management, the AMC would endeavor to incorporate adequate safeguards for controlling risks in the portfolio construction process. The Fund Manager will also review all counterparties prior to transacting, using internal guidelines. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the collateralised borrowing &amp; lending obligations (CBLO) / repo market, which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme.</p> <p>The AMC may also implement certain internal control procedures / risk &amp; exposure limits etc. for controlling risks which may be varied from time to time</p>																

<b>RGESS eligibility</b>	<p>As announced in the Union Budget 2012-13, the Finance Act 2012 has introduced a new section 80CCG on 'Deduction in respect of investment made under an equity savings scheme' to give tax benefits to new investors who invest up to ₹ 50,000 and whose gross total annual income is less than or equal to ₹ 12 lakhs.</p> <p>The Department of Revenue, Ministry of Finance (MoF) has vide notification 94/2013 dated December 18, 2013, notified RGESS. The notification is available on the website of Income Tax Department under section "Notifications" which also furnish the details for procedure at time of opening demat account, procedure for investment under the RGESS, period of holding requirements etc. The Exchanges shall furnish list of RGESS eligible stocks / ETFs / mutual fund schemes on their website.</p> <p>The objective of RGESS is to encourage the savings of the small investors in domestic capital market. The eligible Investors shall apply for claiming deduction in the computation of total income of the assessment year relevant to a previous year on account of investment in the Scheme under sub-section (1) of section 80CCG of the Income-tax Act, 1961 (the "Act"). The deduction under RGESS shall be available to a Retail Individual Investor who complies with the conditions of RGESS and whose gross total income for the financial year in which the investment is made under the Scheme is less than or equal to twelve lakh Rupees.</p> <p>LIC Nomura MF ETF Nifty 100 shall invest in constituents of Nifty 100 Index which forms a part of eligible investment criteria for Rajiv Gandhi Equity Scheme, 2012. Thus, investments in the fund would qualify for tax benefits under RGESS, subject to investors fulfilling the other eligibility criteria of 80CCG of the Income-tax Act, 1961.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principle. Please read the SID Carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below :</p> <p><b>Equity and equity related risk :</b> Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.</p> <p><b>Investment in Debt and money market instruments</b> is subject to credit risk, liquidity risk ,interest rate risk, reinvestment risk etc.</p> <p><b>Passive Investments:</b> As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.</p> <p><b>Tracking Error</b></p> <p>Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying Index and the NAV of the Scheme. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weights as the securities have in the Underlying Index. However, deviations from the stated index replication may occur due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to closely replicate the Underlying Index, etc. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error may arise due to the following reasons:</p> <ol style="list-style-type: none"> <li>1. Fees and expenses of the Scheme.</li> <li>2. Cash balance held by the Scheme due to dividend received subscriptions, redemption, etc.</li> <li>3. Halt in trading on the stock exchange due to circuit filter rules.</li> <li>4. Corporate actions</li> <li>5. The Scheme has to invest in the securities in whole numbers and has to round off the quantity of securities shares.</li> <li>6. Dividend payout.</li> <li>7. Changes in the constituents of the underlying Index. Whenever there are any changes, the Scheme has to reallocate its investment as per the revised Index but market conditions may not offer an opportunity to rebalance its portfolio to match the Index and such delay may affect the NAV of the Scheme.</li> </ol>

	<p>The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a. However, in case of events like, dividend issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Basket, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.</p> <p><b>Sector Risk :</b> The Scheme restricts its investments only in the Securities of the underlying index which represents a particular sector and will therefore be subject to the risks associated with such concentration. The banking sector, under certain market conditions, could underperform returns from Securities included in a broad market equity index or other asset classes. Also the number of stocks in NIFTY 100 index is low and hence the concentration on a few large cap stocks could be significantly high. Due to such sector and stock specific concentration the Scheme could be exposed to higher levels of volatility and market risk than would generally be the case in a more diverse fund portfolio of equity Securities.</p> <p><b>Market Trading Risks:</b> Investments in the scheme may be subject to the following market trading risks: Absence of a prior active market, lack of market liquidity, Units of the scheme may trade at prices other than NAV, Regulatory Risk, Right to Limit Redemptions, Redemption Risk, Asset Class Risk, Units to be held only through demat accounts.</p> <p>Risk specific to investing in NIFTY 100 Index : The Scheme restricts its investments only in the Securities of the NIFTY 100 index which represents a particular sector and will therefore be subject to the risks associated with such concentration. The banking sector, under certain market conditions, could underperform returns from Securities included in a broad market equity index or other asset classes. Also the number of stocks in NIFTY 100 index is low and hence the concentration on a few large cap stocks could be significantly high. Due to such sector and stock specific concentration the Scheme could be exposed to higher levels of volatility and market risk than would generally be the case in a more diverse fund portfolio of equity Securities.</p>
<b>Risk Control</b>	<p>Since investing requires disciplined risk management, the AMC would endeavor to incorporate adequate safeguards for controlling risks in the portfolio construction process. The Fund Manager will also review all counterparties prior to transacting, using internal guidelines. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the collateralised borrowing &amp; lending obligations (CBLO) / repo market, which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme.</p> <p>The AMC may also implement certain internal control procedures / risk &amp; exposure limits etc. for controlling risks which may be varied from time to time.</p>
<b>Option</b>	Not applicable
<b>Applicable NAV</b>	<p>Applicable NAV' means Net Asset Value per Unit of the Schemes as declared by the Fund and applicable for Purchase/Redemption of Units of the Schemes, based on the business Day and Cut-off times at which the application is received and accepted</p> <p>I-NAV shall be published on AMC website on all Business Days.</p> <p>(Indicative Net Asset Value – Inav - A measure of the intraday net asset value (NAV) of an investment, such as an exchange-traded fund (ETF), which gives an updated measure of the value of the investment based on its assets less its liabilities. An investment's NAV is usually calculated at the end of the trading day, but the indicative NAV measure gives a more real-time view of this value.</p> <p>Indicative NAV is not the price at which you can purchase the instrument; it is only used as a reference for the investment's underlying value. In many cases, the ETF will actually trade at a premium or discount to the NAV due to various factors, including supply and demand, and expectations.</p> <p>I-NAV shall be disclosed on AMC website at every 30 minutes interval on all Business Days. For Authorised Participants only :</p> <p>For purchases: In respect of valid applications received upto the cut-off time, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after the cut-off time, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. In respect of purchase of units the scheme, the closing NAV of the day on which the funds are available for utilization shall be applicable for application amount equal to or more than Rs. 2 lakhs, provided the funds are realised up to 3.00 pm on a business day, subject to the transaction being time stamped appropriately.</p>

	<p>For Redemptions: In respect of valid applications received upto the cut-off time by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p>Authorised Participants and Large Investors can directly subscribe to / redeem units of the Scheme on all Business Days as per applicable regulatory cut-off time with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis. The Applicable NAV shall be computed on a real time basis considering prevailing market prices and the cash component of the scheme portfolio.</p> <p>Note: An investor can buy/sell Units on a continuous basis on NSE or any other stock exchange on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Therefore, the provisions of Cut-off timing for subscriptions/redemptions will not be applicable.</p>
<b>Minimum application amount</b>	Rs 5000/- and in multiples of Re.1/- thereafter.
<b>Minimum application amount on Ongoing Basis from Mutual Fund / Stock Exchange(s)</b>	<p><b>1. For Subscription / Redemption of units directly with Mutual Fund:</b></p> <p>Purchases directly from the Mutual Fund would be restricted to Authorized Participants and Large Investors provided the value of units to be purchased is in creation unit size. Authorized Participants and Large Investors may buy the units on any business day for the scheme directly from the Mutual Fund at applicable NAV and transaction charges, if applicable, by transferring securities or cash, value of which is equal to creation unit size. Each creation unit consists of 1,00,000 units of LIC Nomura MF Exchange Traded Fund – NIFTY 100.</p> <p><b>2.For Purchase / Sale of units through Stock Exchange:</b></p> <p>As the Units of the Schemes are listed on NSE, an Investor can buy Units on continuous basis on the capital market segment of NSE during trading hours like any other publicly traded stock at prices which may be close to the actual NAV of the Scheme. There is no minimum investment, although Units are Purchased in round lots of 1 (one) Unit.</p>
<b>Creation Unit size</b>	<p>5000 units &amp; in multiples of thereof.</p> <p>No Credit facilities would be extended during the process of Creation of Units.</p> <p>The subscription &amp; redemption of units would be based on the portfolio deposit &amp; cash component or redemption request as defined by the fund for that respective business day as per applicable cut-off time as provided in the Regulation. The Fund may allow cash purchases/cash redemption of the units of the Scheme or by depositing basket of securities comprising the underlying index in Creation Unit Size by Authorised Participant(s)/ Investor(s). However, such purchase/redemption is subject to regulatory cut-off time and no credit facilities would be available.</p>
<b>Special Products / facilities available during the NFO</b>	<p><b>Applications Supported by Blocked Amount (ASBA) facility</b></p> <p>ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall coexist with the existing process, wherein cheques/ demand drafts are used as a mode of payment. Detailed provision of such facility has been provided in SAI.</p>
<b>Allotment</b>	<p>Subject to receipt of minimum subscription amount, full allotment will be made to all valid applications received during the New Fund Offer Period. Allotment of units will be made not later than 5 business days from the closure of the New Fund Offer Period.</p> <p>An Account Statement will be sent by ordinary post to each Unitholder, stating the number of Units allotted, within 5 working days of the closure of New Fund Offer Period or within such period as allowed by SEBI. In case the investor provides the e-mail address, the Fund will provide the Account Statement only through e-mail message. The Account Statements shall be non-transferable.</p>
<b>Dispatch of Repurchase (Redemption) request</b>	Within 10 business days of the receipt of the repurchase (redemption) request at the authorized center of LIC Nomura Mutual Fund.
<b>Benchmark Index:</b>	NIFTY 100 Index
<b>Fund Manager</b>	Shri Sachin Relekar
<b>Name of the Trustee Company</b>	LIC NOMURA Mutual Fund Trustee Company Private Limited
<b>Performance of the Scheme</b>	This scheme does not have any performance track record
<b>Expenses of the Scheme:</b>	

**(i) Load Structure**

**Entry Load – Nil**

In accordance with SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase /additional purchase / switch-in/ SIP/ STP transactions. The upfront commission, if any, on investment made by the investor shall be paid by the Investor directly to the Distributor, based on the Investor's assessment of various factors including the service rendered by the Distributor.

**Exit Load – Nil**

Investor other than APs/Large investors can directly approach AMC and no exit load shall be charged for redemption of units if:

- a) Traded price of the ETF units is at discount of more than 3% for continuous 30 days, or
- b) Discount of bid price to NAV over a period of 7 consecutive days is greater than 3%, or
- c) No quotes are available on exchange for 3 consecutive trading days, or
- d) Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.

In such a scenario valid applications received upto 3 p.m. the Mutual Fund shall process the redemption request basis the closing NAV of the day of receipt of application and no exit load shall be charged for redemption of units.

For further details on Load Structure, refer to the section on "Load Structure" in the scheme Information document.

**ii) Recurring Expenses**

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below: For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Nature of Expense	% of net assets
Investment Management and Advisory Fees	Upto 0.49%
Trustee fee*	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense excluding agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps cash.	
Service tax on expenses other than investment and advisory fees**	
Service tax on brokerage and transaction cost	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 0.49%

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

Mutual funds /AMCs may charge service tax on actual investment and advisory fees to the scheme in addition to the maximum limit as prescribed in regulation 52 of the SEBI Regulations. Current applicable service tax rate is 14.5% (including education cess and secondary higher education. cess), subject to change from time to time as per relevant statutory regulations.

Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the SEBI Regulations.

	<p>Mutual Funds/AMCs will annually set apart at least 2 basis points on daily net assets within the maximum limit as per regulation 52 of the SEBI Regulations for investor education and awareness initiatives.</p> <p>Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.</p> <p>However, no Investment Management fees would be charged on LIC Nomura MF's investment in the Scheme. The Trustee Company, shall be entitled to receive a sum computed @ 0.05% of the Unit Capital of all the Schemes of LIC Nomura MF on 1st April each year or a sum of INR.10, 00,000/- whichever is lower or such other sum as may be agreed from time to time in accordance with the SEBI Regulations or any other authority, from time to time.</p>	
	<p>The total expenses of the Exchange Traded Fund scheme including the investment management and advisory fee shall not exceed 0.49% of the daily net assets and such other limits as stated in Regulation 52(6). In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the scheme as per new sub regulation 6A, namely-</p> <p>Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors. The Fund will strive to reduce the level of these expenses so as to keep them well within the maximum limits allowed by SEBI. Expenses on an ongoing basis will not exceed 0.49% of the daily net assets or such maximum limits as may be specified by SEBI Regulations from time to time.</p> <p>The recurring expenses incurred in excess of the limits specified by SEBI (MF) Regulations will be borne by the AMC or by the Trustee or the Sponsor.</p> <p>The current expenses charged to the Scheme would be disclosed on the website of the Mutual Fund and in case of change, the Mutual Fund would update the current expense ratios on its website within two working days mentioning the effective date of the change.</p>	
<b>Waiver of Load for Direct Applications</b>	Not Applicable	
<b>Tax treatment for the Investors (Unitholders):</b>	Investors are advised to refer to the Statement of Additional Information (SAI) available on the website of AMC viz. <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> and also independently, refer to the tax advisor .	
<b>Daily NAV Publication:</b>	The NAV will be declared on all business days and will be published in two daily newspapers having circulation all over India in accordance with SEBI Guidelines.. NAV can also be viewed on <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>	
<b>Authorised Participants</b>	<p>The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market.</p> <p>1) Edelweiss Securities Ltd., Regd. Office -2nd MB Towers, Plot No. 5, Road No. 2, Banjara Hills, Hyderabad 500034</p> <p>2) East India Securities Ltd., Regd. Office - Mercantile Building, 10/1D Lal Bazaar Street, Kolkata 700 001</p>	
<b>For Investor Grievances, please contact:</b>	<p>Karvy Computershare Pvt. Ltd. Unit: LIC Nomura Mutual Fund Karvy Plaza, H.No.8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad – 500 034 Phone: (040) 23312454/44338155 Fax: (040) 23388705 e-mail: <a href="mailto:service_licnomuramf@karvy.com">service_licnomuramf@karvy.com</a> Website: <a href="http://karvycomputershare.com">karvycomputershare.com</a></p>	<p>LIC NOMURA Mutual Fund 4<sup>th</sup> floor, Industrial Assurance Building, Opp. Churchgate Station, Churchgate, Mumbai – 400 020 Phone: 022 -66016000 Fax: 022 - 66016192 e-mail: <a href="mailto:service@licnomuramf.com">service@licnomuramf.com</a></p>
<b>Unitholders' Information:</b>	<p><b>Allotment / Refund:</b> The AMC shall allot units / refund money within 5 Business Day from the closure of the NFO.</p> <p><b>Account Statements</b></p> <p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all scheme of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p>	

	<p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.</p>
	<p>For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p><b>Annual Financial Results :</b> The Scheme wise annual report or an abridged summary thereof shall be sent:</p> <p>(i) by e-mail only to the Unit holders whose e-mail address is available with the Fund,</p> <p>(ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.</p> <p>The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the head office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p> <p><b>Half Yearly Unaudited Financial Results:</b> The Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, host a copy of its unaudited financial results on AMC's website <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> provided that the half-yearly unaudited report referred to in this sub regulation shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. A Mutual Fund and Asset Management Company, shall publish an advertisement disclosing the hosting of such financial results on its website in at least in one English daily newspaper having all India circulation and in a newspaper published in the language of the region where the Head Office of the Fund is situated.</p> <p><b>Monthly Portfolio Disclosure:</b> The Fund shall disclose portfolio of all schemes on its website <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> along with ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month.</p> <p><b>Half Yearly Portfolio Disclosure:</b> Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> and Association of Mutual Funds in India (AMFI) on <a href="http://www.amfiindia.com">www.amfiindia.com</a></p> <p><b>The mutual fund may opt to send the portfolio of all schemes to unit holders in lieu of the advertisement.</b></p> <p><b>Transaction Charges:</b></p> <p>In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of INR 10,000/- and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent who have opted to receive the transaction charges based on the type of product) as under:</p> <p><b>First Time Mutual Fund Investor:</b></p> <p>Transaction charge of INR 150/- for subscription of INR 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the first time investor. The balance of the subscription amount shall be invested.</p> <p><b>Investor other than First Time Mutual Fund Investor:</b></p> <p>Transaction charge of INR 100/- per subscription of INR 10,000/- and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested.</p> <p><b>Transaction charges shall not be deducted for:</b></p> <ul style="list-style-type: none"> <li>_ Purchases /subscriptions for an amount less than INR 10,000/-;</li> <li>- Transaction other than purchases/ subscriptions relating to new inflows such as Switches, etc.</li> </ul> <p><b>No transaction charges will be deducted for any purchase/ subscription made directly with the Fund (i.e. not through any distributor/ agent).</b></p>

# LIC NOMURA MF EXCHANGE TRADED FUND - NIFTY 100

(An Open Ended Exchange Traded Fund)



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.

Application No.

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

ARN Code	Sub-broker Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIIN)	Time Stamp No
				For office use only

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

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

SIGN HERE First/ Sole Applicant/ Guardian	SIGN HERE Second Applicant	SIGN HERE Third Applicant
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TRANSACTION CHARGES FOR APPLICANTS THROUGH ARN HOLDER ONLY [Refer Instruction 4]

<input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)
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In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 4.)

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

2. 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.)

Sole/First Applicant's Name FIRST MIDDLE LAST KYC: ☐

DOB  DOB is mandatory in case of unit holder is minor. Proof attached. Please (√) ☐

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:

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

FIRST MIDDLE LAST

PAN:  KYC ☐ Relationship with minor Please (√) ☐ Father ☐ Mother ☐ Court Appointed Legal Guardian

3. TAX STATUS (Please tick (√))

☐ Resident Individual ☐ FIIs ☐ NRI-NRO ☐ HUF ☐ Club/Society ☐ PIO ☐ Body Corporate ☐ Minor ☐ Government Body  
☐ Trust ☐ NRI-NRE ☐ Bank & FI ☐ Sole Proprietor ☐ Partnership Firm ☐ QFI ☐ FPI ☐ Others ☐ Company ☐ LLP

4. KYC Details (Mandatory) Occupation Please tick (√)

FIRST APPLICANT	<input type="checkbox"/> Private Sector <input type="checkbox"/> Student	<input type="checkbox"/> Public Sector <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Government Service <input type="checkbox"/> Others .....	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist (please specify)	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
SECOND APPLICANT	<input type="checkbox"/> Private Sector <input type="checkbox"/> Student	<input type="checkbox"/> Public Sector <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Government Service <input type="checkbox"/> Others .....	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist (please specify)	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife
THIRD APPLICANT	<input type="checkbox"/> Private Sector <input type="checkbox"/> Student	<input type="checkbox"/> Public Sector <input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Government Service <input type="checkbox"/> Others .....	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist (please specify)	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife

GROSS ANNUAL INCOME [Please tick (√)]

FIRST APPLICANT ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore  
Net worth (Mandatory for Non-Individual Rs. \_\_\_\_\_ 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 OR Net Worth \_\_\_\_\_ (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 OR Net Worth \_\_\_\_\_ (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) <input type="checkbox"/> I am Related to Politically Exposed <input type="checkbox"/> Not Applicable	Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If No. please attach mandatory Ultimate Beneficial Ownership (UBO) Declaration) Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery / Casino Services Money Lending / Pawning None of the above	<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

5. MODE OF HOLDING [Please tick (√)] ☐ Joint ☐ Single ☐ Anyone of Survivor (Default option is Anyone of Survivor)

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

Landmark City State Pincode  Country



(TO BE FILLED IN BY THE INVESTOR)

## ACKNOWLEDGEMENT SLIP

APP. No

Received an application for purchase of units of LIC Nomura MF \_\_\_\_\_ (Scheme Name with option)  
from Mr/Mrs/M/s. \_\_\_\_\_ (Name of the investor) \_\_\_\_\_ alongwith  
Cheque/Draft No./Payment Instrument No. \_\_\_\_\_ Dated \_\_\_\_\_ Bank \_\_\_\_\_  
Branch \_\_\_\_\_ Drawn on \_\_\_\_\_ For ₹ \_\_\_\_\_  
Bank Charges (in cases of Draft) of ₹ \_\_\_\_\_ Date \_\_\_\_\_  
Please Note : All purchases are subject to realisation of Cheque / Demand Draft / Payment Instrument.

Time Stamp No.

ISC Signature, Stamp & Date

<b>7. CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No. and Email Id. Refer Instruction No. 11)</b>						
Email Id _____ (Please Specify)				Mobile No. _____		
Tel no _____ (Resi) ( STD Code)		_____ (Off) ( STD Code)				
<b>8. Overseas address</b> (Overseas address is mandatory for NRI / FII applicants in addition to mailing address in India)						
Landmark _____ City _____ State _____ Pincode _____ Country _____						
<b>9. DEMAT ACCOUNT DETAILS*</b> - (Optional - refer instruction 14)						
		NSDL		CDSL		
DP NAME _____						
DP ID _____						
Beneficiary Account No _____						
<b>10. FATCA Detail (For Individuals &amp; HUF (Mandatory) Non Individual investors should mandatorily fill separate FACTA details form</b>						
Do you have any non-Indian Country (ies) of Birth / Citizenship / Nationality and Tax Residency? <input type="checkbox"/> Yes <input type="checkbox"/> No Please tick as applicable and if yes, provide the below mentioned information (mandatory).						
<b>Sole/First Applicant/Guardian</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>2nd Applicant</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>3rd Applicant</b> <input type="checkbox"/> Yes <input type="checkbox"/> No or POA <input type="checkbox"/> Yes <input type="checkbox"/> No		
Country of Birth _____		Country of Birth _____		Country of Birth _____		
Country of Citizenship/ Nationality _____		Country of Citizenship/ Nationality _____		Country of Citizenship/ Nationality _____		
Are you e US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id. _____		Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id. _____		Are you a US Specified Person? <input type="checkbox"/> Yes <input type="checkbox"/> No please provide Tax Payer Id. _____		
Country of Tax Residency* (other than India) _____ Taxpayer Identification No. _____		Country of Tax Residency* (other than India) _____ Taxpayer Identification No. _____		Country of Tax Residency* (other than India) _____ Taxpayer Identification No. _____		
1 _____		1 _____		1 _____		
2 _____		2 _____		1 _____		
* Please indicate all countries in which you are a resident for tax purpose and associated Tax Payer Identification number. In case of association with POA, the POA holder shoulder fill form to provide the above details mandatorily.						
<b>11. BANK ACCOUNT DETAILS OF THE FIRST APPLICANT</b> (refer instruction 8) As per SEBI Regulations it is mandatory for investors to provide their bank account details						
Account No. _____			Name of the Bank _____			
Type of A/c <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____ Ps specify			Branch _____		Bank City _____	
IFSC code** _____		MICR no _____		Refer Instruction 8.3 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here. (**Mandatory to credit via NEFT/RTGS)		
<b>12. INVESTMENT DETAILS</b> [ Please tick (√)] (Refer Instruction No. 2, 3 & 10) (If this section is left blank, only folio will be created)						
Separate cheque/demand draft must be Issued for each Investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.						
* Cheque / DD Favouring Scheme Name (refer Instruction 2 & 3)		Plan / Option	Amount Invested (Rs.)	DD Charges	Net Amount Paid (Rs.)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)
LIC NOMURA MF EXCHANGE TRADED FUND – NIFTY 100						
*All purchases are subject to relaization of fund (Refer to Instruction No. 10) Account Type (Please tick (√)) <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others (Per Specify)						
<b>13. Option for Switch</b>						
<b>Switch in To</b>	LIC NOMURA MF EXCHANGE TRADED FUND – NIFTY 100		<b>Plan</b>		<b>Option</b>	
	Amount: Rs _____		Regular	Direct	Growth / Div Payout	
<b>From Scheme Name</b>			<b>Plan</b>		<b>Option</b>	
			Regular	Direct	Growth /Dividend / Div Reinvestment /Div Payout	
	<b>Folio No.</b>					
	<b>Amount : Rs.</b>		<b>Units:</b>			
<b>14. NOMINATION DETAILS</b> (Refer Instruction No. 16)						
<input type="checkbox"/> I/We wish to nominate <input type="checkbox"/> I/We DO NOT wish to nominate and sign here _____ 1st Applicant Signature (Mandatory)						
Nomination Name and Address		Guardian Name (in case of Minor)		Allocation %	Nominee / Guardian Signature	
Nominee 1				100%		
To register multiple nominee please fill separate Nomination Form						
<b>15. POA (Power of Attorney) REGISTRATION DETAILS</b> (Refer Instruction overleaf)						
Name of the POA holder _____				Attached <input type="checkbox"/> KYC Letter (Mandatory)		
PAN of the PoA holder _____				<input type="checkbox"/> Notarized copy of PoA		
<b>16. DECLARATION &amp; SIGNATURE/S</b>						
a) Having read & understand the contents of the Scheme Information Document of the Scheme & reinvestment scheme. I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I /We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I /We have understood the details of the scheme & I /We have not recieved nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I /We confirm that the funds invested in the Scheme, legally belong to me / us. In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I /We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I /We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.						
Date : _____	SIGN HERE First Applicant/ Guardian		SIGN HERE Second Applicant		SIGN HERE Third Applicant	
Place : _____						
<b>For any queries please contact our nearest Investor Service Centre or</b> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div>Call Toll Free Number 1800-258-5678</div> <div>Email : service@licnomuramf.com</div> </div> <div style="text-align: center; margin-top: 10px;"> <div>Website : www.licnomuramf.com</div> </div>						

# INSTRUCTIONS

1. Please read Key Information Memorandum, terms of the Scheme Information Documents) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment. New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ ECS/ 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 Nomura Mutual Fund. Investors must write the Application Form number/ Folio number on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected.

Please note that if no Plan is ticked / indicated in the Application form, the units will, by default be allotted under the Growth Plan of the Scheme. Similarly, Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.

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

## 3. Investments through distributors

3.1. 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

3.2. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EU1N 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.

3.3. Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager /sales person later leaves the employment of the distributor.

Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment the EUIIN 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.

3.4. 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, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

## 4. Transaction Charges

4.1. In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time LIC Nomura Asset Management Company Limited ("the AMC)/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-in to receive the Transaction Charges).

4.1.1. The Distributor may opt to receive transaction charges based on the type of product,

4.1.2. Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows. However, the option to charge "transaction charges" is at the discretion of the distributors.

## 4.2. TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

4.2.1. Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments. Transaction Charges shall not be deducted: (a) where the Distributor of the investor has not opted to receive any Transaction Charges (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000 (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches/Systematic Transfers/Dividend Transfers/Dividend Reinvestment, etc.; (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and (e) for purchases / subscriptions routed through Stock Exchange(s). First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. LIC Nomura AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. If the PAN/PEKRN details are available, then the First/ Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an Investor has not provided any declaration, he will be considered as an "existing" investor.

4.2.2. The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested subject to deduction of service tax. Unit holder's statement of account will reflect subscription amount, transaction charges and net investments. Transaction Charges shall not be deducted if: • Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent). • Purchase/Subscription made through stock Exchange, irrespective of investment amount

## 5. Existing Unit holder information

Investors already having an account in any of LIC Nomura Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 6 & 7. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unit holder's name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled, the same shall be ignored.

## 6. Unit holder Information

6.1. 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/FI/OCI/QFI/FP1, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

6.2. 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 Nomura Mutual Fund in writing.

6.3. 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.

6.4. In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in section should be the same as appearing in demat account held with a Depository Participant

6.5. In case of fresh/ additional purchases, if the name of a particular scheme on the application form/ transaction slip differs with the name on the cheque/ demand draft, then LIC Nomura Mutual Fund Asset Management Company Ltd. (The AMC) will process the application and allot units at the applicable net asset value, under the scheme which is mentioned on the application form/ transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

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

**7. Accounts of Minors:** The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or

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

mother, as the case may be) or a court appointed legal guardian. Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate/Mark sheet issued by Higher Secondary Board of respective states, 1CSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural guardian, document evidencing the relationship of the Guardian with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided. Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWAP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from 'minor' to 'major' as prescribed are received.

## **8. Bank Details \***

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

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

**8.2. 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.licnomuramf.com](http://www.licnomuramf.com)

**8.3. Indian Financial System Code (IFSC):** IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic modes of transfers that are available with the banks.

## **9. Mode of Payment:**

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. No cash, money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for 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.

### **9.1. NRIs, FIIs, OCIs:**

#### **9.1.1. Repatriation Basis**

9.1.1.1. 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.

9.1.1.2. 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.

#### **9.1.2. Non-repatriation Basis**

9.1.2.1. 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.

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

## **10. Third Party Payments :**

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

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

10.1.1. Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.

10.1.2. Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.

10.1.3. 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 and verification of documents attached along with the purchase transaction slip/application form, as stated below:

10.1.3.1. 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

10.1.3.2. 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-

10.1.3.3. Verifying the source of funds to ensure that funds have come from the drawer's account only.

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

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

10.2.2. If payment is made by RTGS, NEFT, ECS, 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.licnomuramf.com](http://www.licnomuramf.com) or LIC Nomura Mutual Fund branch offices.

10.3. 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.

#### **10.4.1. Source of funds-if paid by cheque**

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

10.4.1.1. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

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

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

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

#### **10.4.2. 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.

#### **10.4.3. Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, 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.

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

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

#### **11. Communication to investor**

If the investor(s) has/have provided his/her email address in the application form or any subsequent communication in any of the folio belonging to the investors], LIC Nomura Asset Management Company reserves the right to use Electronic Mail (email) 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 LICNMFs Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investors], LICNMF 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. The Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

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

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

**12.1 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.licnomuramf.com](http://www.licnomuramf.com)

#### **12.2. National Electronic Funds Transfer (NEFT)**

**12.2.1.** The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. [www.rbi.org.in](http://www.rbi.org.in) or contact any of our Investor Service Centres.

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

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

#### **13. Electronic Clearing Service (ECS)**

**13.1.** Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

**13.2.** Applicants in cities not covered under ECS facility will receive dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of redemption of Units.

**13.3.** Therefore, the Investors will receive their redemption / dividend proceeds (if any) directly into their bank accounts in the following order:

**13.3.1.** In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ECS

**13.3.2.** In case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption / dividend proceeds (if any) shall be effected via NEFT mechanism only.

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

LIC NOMURA Asset Management Company Limited / LIC NOMURA Mutual Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via NEFT/ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form. Unit holders are required to attach the cancelled cheque of the payout bank for verification. (If the same is different from the investment cheque)

#### **14. Dematerialization**

**14.1.** Investors have an option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly

Dividend Option(s) and also for LICNMF Unit Linked Insurance Scheme. 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),

**14.2.** 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.

**14.3.** 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.

#### **15. Signatures**

**15.1.** 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 Kart should sign the Application Form on behalf of the HUF.

**15.2.** 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.

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

#### **16. Nomination:**

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

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

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

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

**16.5.** 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.

**16.6.** 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".

**16.7.** 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

**16.8.** The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time.

**16.9.** 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.

**16.10.** 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.

**16.11.** 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).

**16.12.** 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

**16.13.** In the event of the Unit holders not indicating the percentage of allocation/share for each of the nominees, LIC NOMURA Mutual Fund/LIC NOMURA Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.

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

#### **17. Permanent Account Number:**

**17.1.** 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 NOMURA 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.

#### **17.2. PAN Exempt Investments;**

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

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

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

#### **18. Prevention of Money Laundering**

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

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

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, LIC NOMURA Asset Management Company Limited (LIC NOMURA AMC) / LIC NOMURA 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 NOMURA Mutual Fund, LIC NOMURA AMC, LIC NOMURA Trustee Company Limited ("LIC NOMURA Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular (s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circulars) and reporting the same to FIU-IND.

#### **19. Know Your Customer (KYC) Compliance:**

##### **19.1. 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)/Flex STP/Flexindex Plan/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.licnomuramf.com](http://www.licnomuramf.com). Existing KYC compliant investors of LIC NOMURA Mutual Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website ([www.cvlindia.com](http://www.cvlindia.com)) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC NOMURA Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

##### **19.2. 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.licnomuramf.com](http://www.licnomuramf.com)".

# LIC NOMURA MUTUAL FUND

Registered office : 4th Floor, Industrial Assurance Building, Opp. Churchgate, Mumbai - 400 020  
Tel.: 022-6601 6000, Fax: 022-2288 0633 / Email : [service@licnomuramf.com](mailto:service@licnomuramf.com) / Website : [www.licnomuramf.com](http://www.licnomuramf.com)



ASBA Application No.

--	--	--	--	--	--	--	--	--	--

Date

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

INVESTORS MUST READ THE SCHEME INFORMATION DOCUMENT/KEY INFORMATION MEMORANDUM AND INSTRUCTIONS BEFORE COMPLETING THIS FORM.

## APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

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.
AFIN		[Name & Code]	[11 digit code]	[Name & Code]	

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

### TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 10)

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

#### 1. PARTICULARS OF FIRST APPLICANT (Name should be as available in Demat Account)

Name  
Mr./Mrs./M/s.

PAN

#### 2. PARTICULARS OF SECOND APPLICANT

Name  
Mr./Mrs./M/s.

PAN

#### 3. PARTICULARS OF THIRD APPLICANT

Name  
Mr./Mrs./M/s.

PAN

#### 4. EXISTING FOLIO No. (If you have an existing folio number, please mention here)

Folio No.

#### 5. DEMAT ACCOUNT DETAILS

Depository (Please ✓) ☐ National Securities Depository Limited ☐ Central Depository Services [India] Limited

Depository Participant Name

DP - ID

Beneficiary Account Number

#### 6. INVESTMENT DETAILS (Please ✓)

Scheme Name **LIC NOMURA MF**

Option (Please ✓) ☐ Growth - Regular ☐ Growth - Direct ☐ Dividend Payout - Regular ☐ Dividend Payout - Direct

#### 7. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number

Bank Name

Branch Name

IFS Code

Total Amount to be blocked  
(₹ In figures)

₹ 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 incomplete or incorrect information provided by investor.



### ACKNOWLEDGEMENT SLIP

To be filled in by the Investor

ASBA Application Number

Date :

LIC NOMURA MF ☐ Growth - Regular ☐ Growth - Direct ☐ Dividend Payout - Regular ☐ Dividend Payout - Direct

Received from :

Address

SCSB Account details:

A/c No.  Bank Name  Branch Name

Total Amount to be Blocked:

₹ In figures  ₹ In Words

Date & time of receipt

SCSB Stamp, Signature

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

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

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

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

Date : _____			
Place : _____			
<b>SIGNATURE OF APPLICANTS</b>	First Applicant / Parents or Guardian / Karta of HUF / Authorised Signatory Holders	Second Applicant/ Power of Attorney Holder	Third Applicant / Power of Attorney Holder

## INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time
- SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. List of SCSBs is available on SEBI website: [www.sebi.gov.in](http://www.sebi.gov.in)
- TRANSACTION CHARGES:** SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in small towns, wherein the role of the distributor is vital, has allowed AMCs vide its Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges, LIC NOMURA Mutual Fund Asset Management Company Ltd. ("AMC") / LIC NOMURA Mutual Fund ("Mutual Fund") shall deduct a Transaction Charge of ₹ 150/- in case you are a first time mutual fund investor and ₹ 100/- in case you are an existing investor, from your subscription amount and pay the same to your distributor. Units will be issued against the net amount invested after deduction of Transaction Charges payable to the distributor.  
Please note that Transaction Charges shall not be deducted in the following cases:
  - Where the subscription amount is less than ₹ 10000/-
  - For subscriptions received directly (irrespective of the amount of investment); and
  - For transactions other than purchases/subscriptions relating to new inflows, eg. in case of switch/systematic transfers to another scheme.



# FATCA & CRS Annexure for Individual Accounts

(Including Sole Proprietor) (Refer to instructions)  
(Please consult your professional tax advisor for further guidance on your tax residency, if required)

## First / Sole Applicant / Guardian

Name																											
Gender	M	F	O	PAN					Occupation Type	Service	Business	Others															
Father's Name																											
Cust ID / Folio No.																											
Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes																											
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																			
Permissible documents are	<input type="radio"/> Passport	<input type="radio"/> Election ID Card	<input type="radio"/> PAN Card	<input type="radio"/> Govt. ID Card	<input type="radio"/> Driving License	<input type="radio"/> UIDAI Card	<input type="radio"/> NREGA Job Card	<input type="radio"/> Others																			
Date of Birth					Place of Birth																						
Country of Birth																											
Nationality																											
Are you a tax resident of any country other than India?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>																							

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 <sup>%</sup>	Identification Type (TIN or Other, please specify)

<sup>\*</sup>To also include USA, where the individual is a citizen / green card holder of The USA

<sup>%</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent \$

## Second applicant

Name																											
Gender	M	F	O	PAN					Occupation Type	Service	Business	Others															
Father's Name																											
Cust ID / Folio No.																											
Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes																											
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																			
Permissible documents are	<input type="radio"/> Passport	<input type="radio"/> Election ID Card	<input type="radio"/> PAN Card	<input type="radio"/> Govt. ID Card	<input type="radio"/> Driving License	<input type="radio"/> UIDAI Card	<input type="radio"/> NREGA Job Card	<input type="radio"/> Others																			
Date of Birth					Place of Birth																						
Country of Birth																											
Nationality																											
Are you a tax resident of any country other than India?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>																							

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 <sup>%</sup>	Identification Type (TIN or Other, please specify)

<sup>\*</sup>To also include USA, where the individual is a citizen / green card holder of The USA

<sup>%</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent \$

### Third applicant

Name

Gender ☐ M ☐ F ☐ O PAN  Occupation Type ☐ Service ☐ Business ☐ Others

Father's Name

Cust ID / Folio No.

*Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes*

Type of address given at KRA ☒ Residential or Business ☒ Residential ☒ Business ☒ Registered Office

Permissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card ☐ Others

Date of Birth  Place of Birth

Country of Birth

Nationality

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 (TIN or Other, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

\*In case Tax Identification Number is not available, kindly provide its functional equivalent \$

### 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.

#### Signatures

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

Date

Place

### FATCA & CRS Terms & Conditions

**Details under FATCA & CRS:** 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 withholding from the account or any proceeds in relation thereto.

Should 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.

## FATCA & CRS Instructions

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

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

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>Any one of the following documents:  Certified Copy of "Certificate of Loss of Nationality"  <b>or</b> Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;  <b>or</b> Reason the customer did not obtain U.S. citizenship at birth </li> </ol>
Residence/mailling address in a country other than India	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><b><i>If no Indian telephone number is provided</i></b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>Documentary evidence (refer list below)</li> </ol> <p><b><i>If Indian telephone number is provided along with a foreign country telephone number</i></b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; <b>OR</b></li> <li>Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; <b>and</b></li> <li>Documentary evidence (refer list below)</li> </ol>

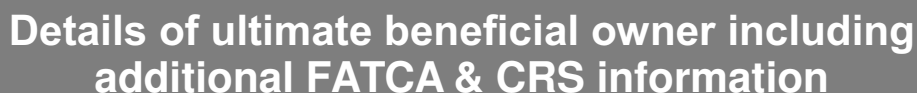
List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

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

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

AMC contact address & call center details.

Blank space for your branch or any other details.

Please tick the applicable tax resident declaration -

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

<sup>%</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent<sup>\$</sup>.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

## FATCA & CRS Declaration

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

1. We are a, ☐ **GIIN**

Financial institution<sup>6</sup> ☒ **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 NFE<sup>7</sup> ☒ Name of sponsoring entity

(please tick as appropriate)

**GIIN not available** (please tick as applicable) ☒ **Applied for**

If the entity is a financial institution, ☒ Not required to apply for - please specify 2 digits sub-category<sup>10</sup>

☒ Not obtained – Non-participating FI

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

## UBO Declaration

**Category** (Please tick applicable category): ☒ Unlisted Company ☒ Partnership Firm ☒ Limited Liability Partnership Company  
☒ Unincorporated association / body of individuals ☒ Public Charitable Trust ☒ Religious Trust ☒ Private Trust  
☒ 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's<sup>5</sup> 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*	Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code <sup>11</sup> - of Controlling person	Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type -
1. Name Country Tax ID No.*	Tax ID Type Type Code AddressType <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office	Address ZIP State: Country:
2. Name Country Tax ID No.*	Tax ID Type Type Code AddressType <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office	Address ZIP State: Country:
3. Name Country Tax ID No.*	Tax ID Type Type Code AddressType <input type="radio"/> Residence <input type="radio"/> Business <input type="radio"/> Registered office	Address ZIP State: Country:

**# If passive NFE, please provide below additional details.**

(Please attach additional sheets if necessary)

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 DD/MM/YYYY Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>
2. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>
3. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/>

**# 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

<sup>11</sup>In case Tax Identification Number is not available, kindly provide functional equivalent

<sup>4</sup>Refer 3(iii) of Part D | <sup>5</sup>Refer 3(vi) of Part D | <sup>11</sup>Refer 3(iv) (A) of Part D

## 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 withholding from the account or any proceeds in relation thereto. Should 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.

<sup>9</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

### 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.

Name	
Designation	
Signature	Signature
Signature	Signature
Signature	Signature
Place	Date / /

## 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.

Y Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.

Y 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.

Y Investment entity is any entity:

Y 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

Y 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.)

Y 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.

Y 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;

<i>C. Active NFE : (is any one of the following):</i>	
<i>Code</i>	<i>Sub-category</i>
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"> <li>∩ It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is 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;</li> <li>∩ It is exempt from income tax in India;</li> <li>∩ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <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</p> <p>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"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause</li> </ul>

### 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.

<i>(A) Controlling Person Type:</i>	
<i>Code</i>	<i>Sub-category</i>
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

<p><i>(v) Specified U.S. person – A U.S. person other than the following:</i></p> <p>(i) a corporation the stock of which is regularly traded on one or more established securities markets;</p> <p>(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);</p> <p>(iii) the United States or any wholly owned agency or instrumentality thereof;</p> <p>(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;</p> <p>(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;</p> <p>(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;</p> <p>(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;</p> <p>(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);</p> <p>(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;</p> <p>(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;</p> <p>(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;</p> <p>(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or</p> <p>(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.</p>	
<p><i>(vi) Owner documented FFI</i></p> <p>An FFI meets the following requirements:</p> <p>(a) The FFI is an FFI solely because it is an investment entity;</p> <p>(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;</p> <p>(c) The FFI does not maintain a financial account for any non participating FFI;</p>	
<p>(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</p> <p>(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 FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.</p>	
<p><i>(vii) Direct reporting NFE</i></p> <p>(f) A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.</p>	

<i>(viii) Exemption code for U.S. persons</i>	
<i>Code</i>	<i>Sub-category</i>
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

## LIC NOMURA MF AMC AREA OFFICES - OFFICIAL POINT OF ACCEPTANCE

**AHMEDABAD** 'Jeevan Sadan', Opp Capital Commercial Centre, Asram Road, Ahmedabad-380006 (079 -26588301 / 65431989 /9375090006) **BANGALORE** - 4, Canara building, Opp. Cash Pahrmany, 2nd floor, Residency Road, BANGALORE – 560 025 (080-22210180 / 22295598 / 9845280964) **CHANDIGARH** -SCO 20-30, Jeevan Prakash Building, Ground Floor, Sector 17-B CHANDIGARH. PIN CODE: 160017 (0172-4622030 / 9888111190) **CHENNAI** - 15, Anna Salai, Next to V G P Building, Chennai-600002 (044 - 28411984 / 28555883 /9940178266) **DELHI** -Jeevan Prakash, 25, K G Marg, New Delhi-110001(011 - 23359190/23314396/64663650/ 9811464244 ) **ERNAKULAM**-11th floor, Jeevan Prakash, LIC Divisional Office, M G Road,Ernakulam -(0484 – 2367643/9895036554 )- **HUBLI** - C/OLIC Branch Office No 1, Lamington Road, Beside HPO, Hubli-580020 (0836-4260523 /9880058223) **HYDERABAD** -House No.5-9-57,4th floor Jeevan Jyothi Bldg, Baseerbagh, Hyderabad-500029 (040 - 23244445 / 23210572 /8897656665 ) **INDORE** - U V Business Centre, 1st floor, 9/1-A, Tukoganj, Indore-452001 (0731 – 2520262 /9584028359 ) **JAIPUR**- LIC Divisional Office – 1 Campus, Ground Floor, Jeevan Nidhi – II (Investment Building), Bhawani Singh Road, Ambedkar Circle, Jaipur – 302005, (1800 258 5678/0141-2743620) **KANPUR**- Jeevan Vikas, 16/98, M G Road Kanpur-208001 (0512 - 2360240 / 3244949 / 7275430214 ) **KOLKATA**- Hindustan Bldg, Gr floor, 4, Chittaranjan Avenue,Kolkata-700072(033 – 22129455 /9474424374 ) **LUCKNOW**-Jeevan Bhavan-2, 7th floor, Naval Kishore Road,Hazratganj, Lucknow-226001 (0522-2231186/4045203 / 9651534267 ) **MADURAI**-LIC Building, 2nd floor, No-3,West Market Street, Madurai-625001 (0452-2345700/ 9677025698 ) **MUMBAI**-Gr Floor,Industrial Assurance Building,Opp Churchgate Station, Churchgate, Mumbai (022 - 22885971 / 55719750 /9930718555) **NAGPUR**- Jeevan Seva Bldg,Mount Road,Sadar, Nagpur-440001 (0712-2542497/9422113800 ) **NASIK**-Shop No-02Ground floor, Rajeev Enclave,New Pandit Colony, Nashik-422002(0253 – 2579507/ 9922996155) **PUNE**-C/o LIC of India, 2nd floor,IT deptt, Jeevan Prakash, 6/7 Shivaji Nagar, University Road, Pune- 411005 (020-25537301/9325523480 ) **RAIPUR**- C-29/A, Sector 1,Beside City Center Mall, Devendra Nagar, Raipur-492001 (0771 - 2236780 /4051137/9937040031/ 9425535664) **RAJKOT**- Jeevan Prakash,LIC Office Building, Tagore Marg, Rajkot-360002 (0281-2461522 / 8690444022 ) **RANCHI**- 2nd floor, Narsaria Tower, Opp. Lalpur P. S., Ranchi-834001(0651 - 2206372 / 8986771069).

## KARVY - OFFICIAL POINT OF ACCEPTANCE

**Agartala**: Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala, Tripura -799001 (9862029365,-,0381-2317519) **Agra**: 1St Floor," Deepak Wasan Plaza, Behind Holiday Inn","Opp Megdoot Furnitures, Sanjay Place", Agra,Uttar Pradesh - 282002 (9219057111,9045161870,9369918603) **Ahmedabad**: 201/202 Shail Complex,"Opp: Madhusudan House, B/H Girish Cold Drink","Off C G Road, Navrangpura",Ahmedabad,Gujarat-380006 (8140670181,9375127799,079-65445550,079-26402967) **Ajmer**: "S.No.1 & 2, 2nd Floor", Ajmer Tower, Kutchery Road, Ajmer, Rajasthan- 305001 (9982338657, 8769397108,0145-5120725,0145-2628055)**Akola**: "Yamuna Tarang Complex, Shop No 30","Ground Floor, N.H. No- 06, Murtizapur Road", Opp Radhakrishna Talkies, Akola, Maharashtra-444004 (9767930094, 9767930094, 0724-2451874) **Aligarh**: 1St Floor, Kumar Plaza, Aligarh, Uttar Pradesh-202001 (9897518566,-, 9369918604) **Allahabad**: "Rsa Towers, 2Nd Floor","Above Sony TV Showroom","57, S P Marg, Civil Lines", Allahabad, Uttar Pradesh-211001 (9621968292,-,9369918605) **Alleppy**: "X1V 172, Jp Towers", Mullackal, Ksrct Bus Stand, Alleppy, Kerala -688011 (9746526280, 0477 2263055) **Alwar**: "101,Saurabh Tower", "Opp. Uit, Near Bhagat Singh Circle", Road No.2, Alwar, Rajasthan- 301001 (9785791578, 9667486970, 0144-3291200, 0144-3291300) **Amaravathi**: "Shop No. 21, 2nd Floor", "Guishan Tower", "Near Panchsheel Talkies, Jaistambh Square", Amaravathi, Maharashtra -444601 (9922039981, 9922039981, 0721-3291081, 0721-3291081) **Ambala**: "6349","Nicholson Road," Adjacent Kos Hospitalambala Cant, Ambala, Haryana-133001 (9416916266,-, 9315017301) **Amritsar**: 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar, Punjab - 143001 (9814439422, 9988273070, 0183-5053802) **Anand**: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta , Anand, Gujarat-380001 (9824686552, 9662020623) **Ananthapur**: "#15/149, 1St Floor","S R Towers, Subash Road", Opp. To Lalitha Kala Parishad, Anantapur, Andhra Pradesh-515001 (9908323683, 9966259531, 08554-244449) **Ankleshwar**: L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar, Gujarat - 393002 (02646 645326,-, 02646 645326) **Asansol**: 114/71 G T Road," Near Sony Centre, Bhanga Pachil",- , Asansol, West Bengal -713303 (9002803986, 956312499, 0341-3266507) **Aurangabad**: Ramkunj Niwas , Railway Station Road, Near Osmanpura Circle, Aurangabad, Maharashtra- 431005(9604396113,9604396113,0240-2343414,0240-2343414) **Azamgarh**: 1St Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh, Uttar Pradesh-276001 (8004781413,-,9307910001) **Malleshwaram, Bangalore**: No.33, Gf-3, Karuna Complex, Sampige Road, Opp: New Vegetable Market, Malleshwaram, Bangalore - 560 003; **Koramangala, Bangalore**: No. 408, CITA Bldg, I Floor, Next To Vodafone Office , Koramangala, Bangalore - 560 095; **Bangalore**: "59, "Skanda puttanna Road, Basavanagudi, Bangalore, Karnataka- 560004 (9945814576,9611131412,080-26600785,080-26602852/9625) **Balasore**: M.S Das Street,"Gopalgaon, " ,Balasore,Orissa",Balasore,Orissa,7560 01,9937273913,8598883282,06782-260503, **Bankura**: Ambika Market Complex (Ground Floor),"Nutanganj, Post & Dist Bankura",- ,Bankura, West Bengal-722101 (9434480586,8900337733,03242-255964) **Bareilly**: "1St Floor, 165",Civil Linesopp.Hotel Bareilly Palace, Near Railway Station,Bareilly,Uttar Pradesh-243001 (9015316671,-,9369918607) **Barhampore (Wb)**: "Thakur Market Complex, Gorabazar",Post Berhampore Dist Murshidabad,72 No Nayasarak Road,Barhampore (Wb),West Bengal-742101 (9933345701,-,03482 274494) **Baroda**: "Sb-5, Mangaldeep Complex, "Opp. Masonic Hall","Productivity Road, Alkapuri, Baroda, Gujarat- 390007 (8238065427,8866180491,0265-6640870,0265-6640871) **Begusarai**: Near Hotel Diamond Surbhi Complex,O.C Township Gate,Kapasiya Chowk,Begusarai,Bihar,851117,9534999935,-,9308793949 **Belgaum**: Cts No 3939/ A2 A1,Above Raymonds Show Room lBeside Harsha Appliances,Club Road, Belgaum ,Karnataka-590001(9611657824,8884503542, 0831 2402544) **Bellary**: "No. 1, Khb Colony","Gandhi Nagar",- ,Bellary,Karnataka -583103 (9742612169, 7204808722, 08392 – 254750) **Berhampur (Or)**: Opp –Divya Nandan Kalyan Mandap,"3rd Lane Dharam Nagar","Near Lohiya Motor, Berhampur (Or),Orissa-760001(9937447449,9853333217,0680-2228106) **Betul**: "107,1St Floor, Hotel Utikarsh ","I J. H. College Road ,- ,Betul,Madhya Pradesh-460001(9981776781,9981776781,07141- 231301) **Bhagalpur**: 2nd Floor, "Chandralok Complex, Ghantaghar",Radha Rani Sinha Road,Bhagalpur,Bihar-812001 (9905788640,8092825227,9386256100) **Bharuch**: Shop No 147-148,Aditya Complex,Near Kasak Circle,Bharuch,Gujarat-392001 (9033936167,02642-225022,02642-225022) **Bhatinda**: #2047-A 2Nd Floor,The Mall Road,Above Max New York Life Insurance, New Delhi,Punjab-151001 (7837112112,9988270340,0164-5006725) **Bhavnagar**: "Krushna Darshan Complex, Parimal Chowk","Office No. 306-307, 3Rd Floor",Above Jed Blue Show Room,Bhavnagar,Gujarat-364002(9624542735,-,0278-3004116) **Bhilai**: "Shop No -1, First Floor","Plot No -1, Commercial Complex",Nehru Nagar- East,Bhilai, Chatisgarh-490020 (9300051444,9424106597,0788-2295999,0788-2295332) **Bhilwara**: Shop No. 27-28,"1St Floor, Heera Panna Market", Pur Road, Bhilwara, Rajasthan-311001 (9251817523,9928484514,01482-246362,01482-246364) **Bhopal**: Kay Kay Business Centre,"133, Zone I, Mp Nagar", Above City Bank, Bhopal,Madhya Pradesh-462011(9630030107,0755-4092711,0755-4092712,0755-4092715) **Bhubaneswar**: "A/181 , Back Side Of Shivam Honda Show Room", Saheed Nagar,-,Bhubaneswar, Orissa-751007(9777457817,9777457817,0674-6534585)**Bikaner**: "70-71, 2nd FloorlDr.ChaharBuilding",Panchsati Circle,Sadul Ganj, Bikaner, Rajasthan-334001 (8302133850,9928811774,0151-2200014) **Bilaspur**: "Shop No-201 & 202, 1St Floor, " ,"V R Plaza, Link Road, Bilaspur. C.G.",-,Bilaspur, Chatisgarh-495001 (9302502220, 9685516691, 07752-408436, 9302502220 (Bhishm) **Bokaro** : "B-1, 1St Floor, City Centre","Sector- 4, " ,Near Sona Chandi Jwellers,Bokaro, Jharkhand-827004 (9431738862, 9430132980, 9204061959, 06542-23330/31) **Burdwan**: 63 Gt Road,Halder Complex 1St Floor,-,Burdwan,West Bengal,-713101(9732145793,8145519142,0342-2665140) **Calicut**: lind Floor Soubhagya Shopping Complex,Arayidathpalam,Mavoor Road, Ca licut,Kerala-673004(9846046903,9895407321,0495-4022480) **Chandigarh**: Sco 2423-2424,01st Floor,Sector 22-C,Chandigarh,Union Territory-160022(9876669990,9850088371,0172-5042279) **Chandrapur**: Rauts Raghuvanshi Complex ,"Shop No-1 , Office No- 2, 1St Floor",Beside Azad Garden Main Road, Chandrapur, Maharashtra-442402 (9730829616,9730829616,07172-270262,07172-277584) **Chennai**: "F-11, Akshaya Plaza, 1St Floor","108, Adhithanar Salai","Egmore, Opp To Chief Metropolitan Court", Chennai, Tamil Nadu-,600002 (9444790825,8939033711,044-42028512,044-42028513) **T Nagar, Chennai**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Circle, T Nagar, Chennai - 600 017; **Adayar, Chennai**: New No 51, Gandhi Nagar, First Main Road, Adyar, Chennai - 600 020; **Annanagar, Chennai**: T 92, Ground Floor, 3rd Avenue Main Road, Annanagar, Chennai - 600 040; **Chinsura** : "J C Ghosh Saranu, Bhanga Gara, "Chinsurah, Hooghly",- , Chinsurah,West Bengal-712101 (9804958032, 9831444407,033-26810164) **Cochin**: "Ali Arcade, 1St Floor,Kizhavana Road", Panampilly Nagar,Near Atlantis Junction,Ernakualm, Kerala-682036(9037765276, 8089580977, 0484 3000232,0484 3000231) **Coimbatore**: "3rd Floor, Jaya Enclave",1057 Avinashi Road,-,Coimbatore,Tamil Nadu-641018 (9841439400, 9894941715,0422 - 4388011,0422 - 4388013/0422 - 4388451/0422 - 4388012/0422 - 4388014) **Cuttack**: "Po - Buxi Bazar, Cuttack","Opp Dargha Bazar Police station,Dargha Bazar,Cuttack,Or issa,753001,9438547866,9437317841,0-9238102118) **Darbhanga**: "Jaya Complex,2nd Floor","Above Furniture Planet,Donar",Chowk,Darbhanga,Bihar,846003, 9304001509,-,06272-220145 **Davangere**: "#15/9, 1st Floor, Sobagu Complex",2nd Main Road (Avk College Road) P J Extension,-,Davangere,Karnataka-577002(9686246222,9880378880,0819-2258714) **Dehradun**: Kaulagarh Road, Near Sirmaur Margabove,Reliance Webworld,Dehradun,Uttaranchal-248001 (9897208863,-,9369918608) **Deoria**: 1St Floor,1St Floor,"Opp. Zila Panchayat, Civil Lines",Deoria,Uttar pradesh-274001(8052969750,-,7499496134) **Dewas**: 27 Rmo House,Station Road, Above Maa Chamunda Gaes Agency, Dewas, Madhya Pradesh-455001 (9425681359,9425681359,07272-426010,07272-426010) **Dhanbad**: 208 New Market 2Nd Floor, Bank More,-,Dhanbad,Jharkhand-826001,9334341459,9608989334,0326-6452027) **Dharwad**:

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

## KARVY - OFFICIAL POINT OF ACCEPTANCE

"G, 7&8 Banashankari Avenue","Opp Nttf","P B Road","Dharwad,Karnat ka-580001(9060509013,-,0836-2744207,0836-2744208) **Dhule**: "Ground Floor Ideal Laundry, Lane No 4,","Khol Galli, Near Muthoot Finance","Opp Bhavasar General Store,Dhule,Maharashtra-424001 (7709818911,02562-282823,02562-282823,02562-282823) **Dindigul**: "No : 9 Old No:4/B, New Aghraharam","Palani Road",-,Dindigul,Tamil Nadu,624001,86955 72383,-,0451-6451043) **Durgapur**: ,MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE, 16 DT BURDWAN,Durgapur,West Bengal-713216,9832176004,9800218548,0343-6512111) **Eluru**: "D.No:23B-5-93/1,Savithri Complex,Edaravari Street","Near Dr.Prabhavathi Hospital,R.R.Pet",-,Eluru, Andhra Pradesh-534002 (9959152347,08812-227851,08812-227852/53/54) **Erode**: "No: 4, Veerappan Traders Complex","KMY Salai, Sathy Road",Opp. Erode Bus Stand, Erode, Tamil Nadu-638003(95005 48042,0424-4021212)**Faridabad**: "A-2B, 1st Floor", Nehru Groundnit, Faridabad, Haryana-121001(9990711750,9310448851) **Ferozpur**: "The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab-152002(7696769181,9814215464,01632-241814) **Gandhidham**: 204 2Nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham, Gujarat-382007 (8980671295,02836 651296) **Gandhinagar**: Plot No - 945/2, Sector - 7/C, Opp Pathika, Gandhinagar, Gujarat-382007(079-23244955,079-23244955,079 232 44955) **Gaya**: 1St Floor Lal Bhawan,"Tower Chowk", Near Kiran Cinema, Gaya, Bihar-823001(9234644675,9852090691,0631-2220071) **Ghaziabad**: "1St Floor-7","Lohia Nagar,-,Ghaziabad,Uttar Pradesh-201001 (9910556029,-,9310448804) **Ghazipur**: 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur, Uttar Pradesh, 233001, 9616123936,-,7499496131) **Gonda**: Shri Market, Sahabgunj, Station Road, Gonda, Uttar Pradesh-271001(9721198488,-,7499496127)**Gorakhpur**: Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur, Uttar Pradesh-273001(9792940256, 9792940256, 9369918610) **Gulbarga**: Cts No 2913 1st Floor, "Asian Towers, Jagath Station Main Road", Next To Adithya Hotel, Gulbarga, Karnataka-585105(9844148066,9972898664,0847-2310040) **Guntur**: "D No 6-10-27, Srinilayam", Arundelpet, 10/1, Guntur, Andhra Pradesh-522002(9985932781,9885427877,0863-2339094) **Gurgaon**: "Shop No.18, Ground Floor, Sector - 14", Opp. Akd Tower, Near Huda Office, Gurgaon, Haryana-122001(9210484530,-,9310448806) **Guwahati**: 54 Sagarika Bhawan 2Nd Floor,"R G Barooah Road, Aicd", Near Baskin Robbins, Guwahati, Assam-781024(9706058003,-,8811036746) **Gwalior**: "2nd Floor, Rajeev Plaza","Jayendra Ganji, Lashkar",-,Gwalior, Madhya Pradesh-474009(9754515909, 9300004262) **Haldwani**: Above Kapilaz, Sweet House, "Opp LIC Building ,Pilikothi", Haldwani, Uttaranchal-263139(9012475475,-,9369918611) **Haridwar**: "8, Govind Puri, Opp. LIC - 2", Above Vijay Bank,"Main Road, Ranipur More", Haridwar, Uttaranchal-249401(9412926693,-,9369918612) **Hassan**: St Anthony'S Complex, Ground Floor, H.N. Pura Road, Hassan , Karnataka-573201(9743929779,-,08172 262065) **Hissar**: "Sco-71, 1st Floor", Red Square Market,-,Hissar, Haryana, 125001,9991887653,-,9315017303, **Hoshiarpur**: "1st Floor, The Mall Tower ", Opp Kapila Hospital, Sutheri Road, Hoshiarpur, Punjab-146001(9478353322,9569690721,01882-500143) **Hubli**: "22nd & 23rd, 3Rd Floor ", Eureka Junction, Travellers Bungalow , Hubli, Karnataka- 580029 (9916119294, 9845394004, 0836-2252444) **Hyderabad**: "8-2-596, Avenue 4, Karvy Plaza", Street No 1, Banjara Hills, Hyderabad, Andhra Pradesh-500034 (9885608800,040-44677075/ 44677076/44677077/44677348) **Indore**: "2nd floor, 203-205 Balaji Corporates","Above ICICI bank, 19/1 New Palasia", "Near Curewell Hospital, Janjeerwala Square Indore", Indore, Madhya Pradesh-452001(9977713382,9977713382, 0731-4266828, 0731-4218902) **Jabalpur**: Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur, Madhya Pradesh-482002,9827576885,9303580103,0761-3204376) **Jaipur**: S16/A 111rd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur, Rajasthan-302001(9829122154,9509556136/9636804612,0141-4167714,0141 - 4167715/17) **Jalandhar**: Arora Prime Tower, Lowe Ground Floor, Office No 3 Plot No 28, Jalandhar, Punjab- 144001 (9780951080,9988077368,0181-5094410) **Jalgaon**: 113, Navi Peth, B/H Mahalaxmi Dairy, Jalgaon, Maharashtra-425001(9421521406,7875803473,0257-2226761) **Jalpaiguri**: D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri, West Bengal-735101 (9832485813,9832421761,03561-222136) **Jammu**: 5 A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu, Jammu & Kashmir-180012 (9796406060,9018335968,0191-2458820,01912458818) **Jamnagar**: 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar, Gujarat-361001(9725444799,0288-2558887) **Jamshedpur**: "2nd Floor, R R SQUARE", "SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA", "MAIN ROAD, ", Jamshedpur, Jharkhand-831001 (9798544088,9934314986,0657-6655000,0657-6655003/6655004/6655005/-6655006/6655007) **Jaunpur**: "R N Complex, 1-1-9-G", In Front Of Pathak Honda, Ummarpur, Jaunpur, Uttar Pradesh, 222002, 9793391873, 9369918613) **Jhansi**: 371/01," Narayan Plaza, Gwalior Road", Near Jeevan Shah Chauraha, Jhansi, Uttar Pradesh-284001, 9651362328,-, 9369918614) **Jodhpur**: "203, Modi Arcade", Chopasni Road, Jodhpur, Rajasthan-342001 (8003738266, 9251269552, 0291-6454590) **Junagadh**: 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh, Gujarat-362001,9824686601, 0285-2652220, 0285-2652220) **Kannur**: "2 Nd Floor, Prabhat Complex", Fort Road, Nr. Ilici Bank, Kannur, Kerala-670001 (9895462756, 9744856894, 0497-2764190) **Kanpur**: "15/46, B, Ground Floor", Opp : Muir Mills, Civil Lines, Kanpur, Uttar Pradesh-208001 (9839122381,9305443189/9336521104,9369918615/6,) **Karaiikudi**: "No. 2, Gopi Arcade","100 Feet Road",-,Karaiikudi, Tamil Nadu-630001, 99422 08943,-, 04565-237192) **Karimnagar**: "H.No.4-2-130/131, Above Union Bank","Jafri Road, ",Rajeev Chowk, Karimnagar, Andhra Pradesh-505001 (9849963242,-,0878-2261779, 0878-2244773/ 75 / 79) **Karnal**: "18/369, Char Chaman", Kunjpura Road, Behind Miglani Hospital, Karnal, Haryana-132001(9813607105,9068784639; 8396852122, 0184-2252524) **Karur**: "No.6, old No.1304", "Thiru-vi-ka Road", "Near G.R.Kalyan Mahal",Karur,Tamil Nadu-639001,04324-241755) **Kharagpur**: "180 Malancha Road",-, "Beside Axis Bank Ltd",Kharagpur,West Beng al-721304(9679755405,8945613150,03222-253380) **Kolhapur**: "605/1/4 E Ward, Shahupuri 2Nd Lane",Laxmi Niwas,Near Sultane Chambers, Kolhapur,Maharashth ra-416001(9960549938,9423596399,0231 2653656) **Kolkata**: 166 A Rashbihari Avenue 2nd Floor,-,Opp- Fortish Hospital, Kolkata, West Bengal-700029(9007005094,9007005092,"033-40611135/ 36; 033-24659263/9267, 24635432, 24669450, 24196462) **Kollam**: Sree Vigneshwara Bhavan, Shastri Junction, Kadapakada, Kollam, Kerala-691001(9744791380,9567614617,0474-2747055) **Korba**: "1st Floor, City Centre",97 IRCC, "Transport Nagar, Korba, Chatisgarh-495677 (8878213577,9300155683) **Kota**: "29,1st Floor", Near Lala Lajpat Rai Circle, Shopping Centre, Kota, Rajasthan-324007 (9887159177, 7737345592, 0744-5100964, 0744-5100964) **Kottayam**: 1St Floor Csiascension Square,Railway Station Road, Collectorate P O, Kottayam,Kera la-686002(9744250107,-,0481-2300868) **Kurnool**: "Shop No.43, 1st Floor, S V Complex",Railway Station Road, Near Sbi Main Branch,Kurnool,Andhra Pradesh-518004 (9000068556, 9704058506, 08158-228550) **Lucknow**: 24, Prem Nagar, Ashok Marg,Lucknow, Uttar Pradesh-226001 (8604398488,9792350554,9369918600) **Ludhiana**: Sco - 136 ,1St Floor Above Airtel Showroom ,Feroze Gandhi Market ,Ludhiana,Punjab-141001(9888880614,7355273067,0161-4648747) **Madurai**: "Rakesh towers, 30-C, 1st floor", "Bye pass Road", "Opp Nagappa motors",Madurai, Tamil Nadu-625010, 9047081666, 9894341505, 0442-2605856) **Malappuram**: "First Floor,Cholakkal Building", Near U P School, Up Hill,Malappuram,Kerala-676505, 9746378606,-, 0483-2731480) **Malda**: "Sahis Tuli, Under Ward No.6","No.1 Govt Colony","English Bazar Municipality, Malda, West Bengal-732101 (9232766405, 9733063825, 03512-223763) **Mandi**: 149/11 ,School Bazaar -,Mandi ,Uttar Pradesh-175001(9459938186,-,9318873501) **Mangalore**: Mahendra Arcade Opp Court Road,Karangal Padi, Mangalore,Karnata ka-575003(9731154145,7760874571,0824-2496289) **Margao**: 2Nd Floor ,Dalal Commercial Complex,Pajifond,Margao ,Goa-403601(9011285712,-,0832-2731823) **Mathura**: "Ambeey Crown, lind Floor",In Front Of Bsa College,"Gaushala Road, ",Mathura, Uttar Pradesh-281001(8923228412,-,9369918618) **Meerut**: 1St Floor,Medi Centreopp Ilici Bank,Hapur Road Near Bachha Park,Meerut,Uttar Pradesh-250002(9760485123,-,9369918619) **Mehsana**: Ul/47 Apollo Enclave,Opp Simandhar Temple,Modhera Cross Road,Mehsana,Gujarat-384002, 9824902519,-,02762-242950) **Mirzapur**: Above HDFC Bank,"Dankeenganj",UP,Mirzapur,Uttar Pradesh-231001,9305132535,-,7499496133) **Moga**: "1St Floor,Dutt Road",Mandir Wali Gali,"Civil Lines, Barot Ghar ",Mo ga,Punjab-142001(9780756983,9478108905,01636-230792) **Moradabad**: Om Arcade, Parker Road, "Above Syndicate Bank, Chowk Tari Khana", Moradabad, Uttar Prade sh-244001(9027346471,9027443364/9058791115,9369918620) **Morena**: Moti Palace,Near Ramjanki Mandir, Near Ramjanki Mandir, Morena, Madhya Pradesh-476001 (9981384447, 7489361265) **Mumbai**: "24/B, Raja Bahadur Compound","Ambalal Doshi Marg",Behind Bse Bldg, Fort, Maharashtra-400001 -,9004089492,022-66235353,022-66235333); **Andheri**: 6 & 7, Andheri Industrial Estate,Veera Desai Road, Andheri (west) , Mumbai-400 053; **Borivali**: Ground Floor, Himanshu Bldg,Sodawala Cross Lane, Chandawarkar Road,Borivali, Mumbai-400 091; **Chembur**: Shop No 4 , Ground Floor, Shram Safliya Bldg.N G Acharya Marg,Chembur,Mumbai-400 071; **Muzaffarpur**: 1 St Floor,Uma Market, Thana Gumtimoti Jheel, Muzaffarpur,Bih ar-842001(9693584015,-,9386256101) **Mysore**: "L-350, Silver Tower",Ashoka Road, Opp.Clock Tower, Mysore, Karnataka-570001(9902919671,9964123030,0821-2438006) **Nadiad**: 104/105,Near Paras Cinema,City Point Nadiad,Nadiad,Gujarat-387001 (9898635495,0268-2563245) **Nagercoil**: 3A, South Car Street,Parsans Complex,Nagercoil,Tamil Nadu-629001(04652 - 233552) **Nagpur**: Plot No 2/1 House No 102/1,Mata Mandir Road,"Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampeth", Nagpur, Maharashtra-440010 (9764719485,9371160726,0712-2533040, 0712-2533040) **Namakkal**: "105/2, Arun Towers",Paramathi Street,-,Namakkal,Tamil Nadu,637001,88836 92376,-,04286- 234801) **Nanded**: Shop No.4 ,Santakripa Market, G G Road", Opp. Bank Of India, Nanded, Maharashtra-431601 (8793560595, 9890713616, 02462-237885) **Nasik**: "F-1, Suyojit Sankul", Sharanpur Road,-, Nasik, Maharashtra-422002,8237756668,9890918183,0253-6611395) **Navsari**: 1/1 Chinmay Arcade,Opp Sattapir Rd,Tower Rd, Navsari, Gujarat-396445(9429532985,-,02637-280367,02637-280367) **Nellore**: "16-2-230 , Room No : 27 , 2Nd Floor,Keizen Heights",Gandhi Nagar , Pogathata",Nellore,Andhra Pradesh,524001, 9948352011,-,0861-2349940) **New Delhi**: 305 New Delhi House ,27 Barakhamba Road, -,New Delhi ,New Delhi -110001,9910053511,9910887035,011-43681700,011-43681704) **Nizamabad**: H No:5-6-430,A Bove Bank Of Baroda First Floor,"Beside HDFC Bank, Hyderabad Road", Nizamabad, Andhra Pradesh-503003,9951888991,-,08462-224366) **Noida**: "307 Jaipuria Plazad 68 A, 2Nd Floor",Opp Delhi Public School,Sector 26,Noida,Uttar Prade sh-201301,9873448325,-,9310448805) **Palghat**: No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad, H.P.O. Road, Palakkad, Kerala-678001 (9895968533, 9037411783,491 6061110) **Panipat**: "1st Floor",Krishna Tower,"Above Amertex,G.T. Road, Panipat,Haryana-132103(8570019906,-,9315017304) **Panjim**: "City Business Centre",Coelho Pereira Building,"Room No 18,19 & 20,Dada

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## KARVY - OFFICIAL POINT OF ACCEPTANCE

Vaidya Road, "Panjim,Goa-403001 (9923261177,7798300457,0832-2426873,0832-2426874)**Pathankot:** "1St Floor, 9 A ",Improvement Trust Building ,Patel Chowk ,Pathankot,Punjab-145001,9646034222,9988164770,0186-5080188) **Patiala:** Sco 27 D ,Chotti Baradari , Near Car Bazaar,Patiala,Punjab-147001(9872262284,9041837150,0175-5004349) **Patna:** "3A, 3Rd Floor Anand Tower",Exhibition Road,Opp ICICI Bank, Patna,Bihar-800001 (7781023134,9708108821,0612-6453098, 7781023134) **Pollachi:** "146/4,Ramanathan Building ",1st Floor New Scheme Road ,-,Pollachi,Tamil Nadu-642002(99521 72658,-,04259- 235111,"235122, 235133)**Pondicherry:** No:7,"Thiayaraj Street",-.,Pondicherry,Pondicherry -605001(0413 2220640) **Proddatur:** "Shop No:4, Araveti Complex",Mydukur Road,Beside Syndicate Bank, Proddatur, Andhra Pradesh-516360(9966717997,08564 - 242898)**Pudukottai:** "Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road",Old Tirumayam Salai,"Near Anna Statue, Jublie Arts,"Pudukottai,Tamil Nadu-622001(9865974743,04322 - 220050)**Pune:** "Office # 16, Ground Floor ",Shrinath Plaza,Near Dyaneshwar Paduka Chowk ,"F C Road, Pune",Maharashtra-411005 (9833067872, 9975494895, 020-25533795, 020-25539957) **Raipur:** "Shop No. 31 , Third Floor,"Millenium Plaza, Above Indian House,"Behind Indian Coffee House,"Raipur,Chatisgarh-492001 (9406065221, 8305209298,0771-4052620) **Rajahmundry:** "D.No.6-1-4, Rangachary Street,"T.Nagar, Near Axis Bank Street,Rajahmundry, Andhra Pradesh-533101(9642572477,7207287911, 0883-2434468,0883-2434470) **Rajapalayam:** "Sri Ganapathy Complex, 14B/5/18,"T P Mills Road,"Virudhgar Dist, Rajapalayam,Tamil Nadu-626117(9944908694,04563 - 232952)**Rajkot:** "104, Siddhi Vinyak Com. Opp Ramkrishna Ashram",Dr Yagnik Road, Rajkot, Rajkot, Gujar at-360001(7359916635,9925619731,2816545888) **Ranchi:** Room No 3073RdFloor,CommerceTower,Beside Mahabir Tower, Ranchi, Jharkhand-834001 (9431371731,9835977889,0651-2331320) **Ratlam:** "1 Nagpal Bhawan , Free Ganj Road "Do Batti ,Near Nokia Care ,Ratlam,Madhya Pradesh-457001(9770285511,9303967657,07412-402007)Renukoot: Shop No. 18,Near Complex Birla Market,-,Renukoot,Uttar Pradesh-231217(8948816968,-,7499495854) **Rewa:** "1st Floor, Angoori Building",Besides Allahabad Bank,"Trans University Road, Civil Lines",Rewa, Madhya Pradesh-485001(8818851641,-,7489755878) **Rohtak:** 1St Floor,Ashoka Plaza,Delhi Road,Rohtak,Haryana-124001(8950414951,-,9315017305) **Roorkee:** "Shree Ashadeep Complex, 16",Civil Lines,Near Income Tax Office,Roorkee,Uttaranchal-247667(9927416205,-,9369918621)**Rourkela:** "1St Floor Sandhu Complex,"Kachery Road, Uditnagar", Rourekla, Oris sa-769012(9776284625,9861120354,0661-2500005) **Sagar:** Above Poshak Garments,5 Civil Lines,Infront Of Income Tax Office,Sagar,Madhya Pradesh-470002 (9826674321,9752879556,07582-402404) **Saharanpur:** 18 Mission Market,Court Road,-,Saharanpur,Uttar Pradesh-247001(9634590304,-,9369918622)**Salem:** No:40,Brindavan Road,"Fairlands, Near Perumal Koil",Salem,Tamil Nadu-636016,(95240 70720,0427-4020300) **Sambalpur:** Ground Floor Quality Massion, Infront of bazaar kolkata, Nayapara, Sambalpur, Orissa-768001(9861785131,9861114141,0663-2522105); **Secunderabad:** 1st Floor, Thirumala Complex, Paradise Circle, S.D Road, Opp. Hotel Kamat, Secunderabad - 500 003; **Satna:** "1St Floor, Gopal Complex", Near Bus Stand,Rewa Road,Satna, Madhya Pradesh-485001( 9329965570,9300004263) **Shaktinagar:** "1St/A-375," V V Colony,Dist Sonebhadra,Shaktinagar,Uttar Pradesh-231222(7890355728,-,7499496129) **Shillong:** Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School, Shillong, Meghalaya-793001 (9774226437,-,0364 2506106) **Shimla :** Triveni Building,By Pas ChowkKhallini,-,Shimla,Himachal Prade sh-171002(9805375551,-,9318644501) **Shimoga:** Sri Matra Naika Complex,"1st Floor, Above Shimoga Diagnostic Centre,"Llr Road, Durgigudi," Shimoga, Karnataka-577201 (9741308883, 9448681710, 08182-228799, 08182-227485) **Shivpuri:** 1St Floor, "M.P.R.P. Building, Near Bank Of India, Shivpuri, Madhya Pradesh-473551 (9407562999,-, 9303028921) **Sikar:** "First Floor, Super Tower "Behind Ram Mandir Near Taparya Bagichi ,Sikar, Rajasthan-332001 (9549776841, 01572-250398) **Silchar:** "N.N. Dutta Road,Chowchakra Complex, Premtala, Silchar, Ass am-788001(9435173219,9678901126,03842 261714) **Siliguri:** Nanak Complex,Sevoke Road,-, Siliguri, West Bengal-734001 (9832521945, 9832510008, 0353-2526393) **Sitapur:** 12/12-A Sura Complex,Arya Nagar Opp,Mai Godam,Sitapur,Uttar Pradesh-261001(9598369111,9369918623) **Sivakasi:** 363,Thiruthangal Road,Opp:TNEB,Sivakasi,Tamil Nadu-626123,80562 14131,-,04562 228816) **Solan:** Sahni Bhawan,Adjacent Anand Cinema Complex,The Mall,Solan,Himachal Pradesh-173212(9817248190,-,9318991871) **Solapur:** Block No 06,"Vaman Nagar, Opp D-Mart",Jule Solapur,Solapur,Maharashtra-413004(9960646865,0217-2300021,0217-2300318)**Sonepat:** 205 R Model Town,Above Central Bank Of India,-,Sonepat,Haryana-131001 (9813821843,-, 9315457164) **Sri Ganganagar:** 35E Block, Opp: Sheetla Mata Vaateka Sri Ganganagar,-, Sri Ganganagar,Rajasthan-335001(9602969753,9462400664,0154-2470177) **Srikakulam:** D.No-4-1-28/1,Venkateswara Colony,Near Income Tax Office, Srikakulam,Andhra Pradesh-532001(9885590552,9248009412,08942-225382, 08942-225362) **Sultanpur:** Rama Shankar Complex,Civil Lines,Faizabad Road, Sultanpur, Uttar Pradesh-228001 (9580614908,-,9369918624) **Surat:** G-5 Empire State Buliding,Nr Udhna Darwaja, Ring Road, Surat,Gujar at-395002(9687697224,9978442596,0261-3042170,0261-3042170)**Thanjavur:** "No. 70, Nalliah Complex","Srinivasam Pillai Road,Tanjore,Tamil Nadu-613001,98945 33238,-,04362-275415) **Thodupuzha:** "First Floor, Pulimoottil Pioneer",Pala Road,-,Thodupuzha,Kerala-685584,0486-2211209,04862 - 325051)**Tirunelveli:** "55/18, Jeney Building",S N Road,Near Aravind Eye Hospital,Tirunelveli,Tamil Nadu-627001(9788845514,-,0462 2335137)**Tirupathi:** "D no: 203, II nd Floor,"PADMAVATHI NILAYAM,"NOKIA CARE UPSTAIRS,Tilak Road ",Tirupathi,Andhra Prade sh-517501(9885995544,9032957583,0877-6544567)**Tirupur:** "First floor, 244 A",Kamaraj Road,Opp to Cotton market complex,Tirupur,Tamil Nadu-641604,0421-2214221)**Tiruvalla:** "2Nd Floor,Erinjery Complex",Ramanchira,Opp Axis Bank,Thiruvalla,Kerala-689107(9747529499,0469-3205676)**Trichur:** "2nd Floor,Brothers Complex","Naikkanal Junction,Shornur Road",Near Dhanalakshmi Bank H O,Thrissur,Kerala-680001(8606877204,9747982535,0487-3246231)**Trichy:** "60, Sri Krishna Arcade","Thennur High Road",-.,Trichy,Tamil Nadu-620017(9597055087,0431-4020227) **Trivandrum:** 2Nd Floor,Akshaya Tower,Sasthamangalam,Trivandrum,Kerala-695010(9995820575,9567607573,0471-2725728) **Tuticorin:** "4 - B, A34 - A37,"Mangalmal Mani Nagar,"Opp. Rajaji Park, Palayamkottai Road,"Tuticorin, Tamil Nadu-628003 (0461-2334603) **Udaipur:** 201-202,Madhav Chambers,"Opp G P O , Chetak Circle "Udaipur,Rajasth an-313001(9636506469,9001830400, 0294-2429370) **Ujjain:** 101 Aashta Tower,13/1 Dhanwantri Marg,Freeganj,Ujjain,Madhya Pradesh-456010 (9302373625, 9039507556,0734-4250007,0734-4250008)**Valsad:** "Shop No 2 , Phiroza Corner",Opp Next Show Room,Tithal Road,Valsad,Gujarat-396001(9879166808,9725539945,02632-258481) **Vapi:** "Shop No-12, Ground Floor",Sheetal Appatment, Near K P Tower,Vapi,Gujarat-396195(9228012909,9978877183,9228012909) **Varanasi:** D-64/1321St Floor, Anant Complex, Sagra, Varanashi, Uttar Prade sh-221010(9389938800,9807228126,9369918626) **Vellore:** "1, M N R Arcade",Officers Line, Krishna Nagar,Vellore,Tamil Nadu-632001(9952389697,0416 2215007) **Vijayanagaram:** "Soubhagya, 19-6-1/3,"2Nd Floor, Near Fort Branch",Opp: Three Temples, Vizianagaram,Andhra Pradesh-535002(9014392427,9014392427,08922-236962)**Vijayawada:** 39-10-7,Opp : Municipal Water Tank,Labbipet,Vijayawada,Andhra Pradesh-520010(0866-2475126) **Visakhapatnam:** Door No: 48-8-7,"Dwaraka Diamond, Ground Floor",Srinagar, Visakhapatnam, Andhra P ade sh-530016(9000088322,0891-2714125) **Warangal:** "5-6-95, 1 St Floor","Opp:B.Ed Collage, Lashkar Bazar","Chandra Complex, Hanmakonda," Warangal, Andhra Pradesh-506001 (0870-2501664) **Yamuna Nagar:** Jagdhari Road,Above Uco Bank,Near D.A.V. Girls College, Yamuna Nagar, Haryana-135001(9813627107,9315017306)



**LIC NOMURA**  
MUTUAL FUND

# **LIC NOMURA MUTUAL FUND ASSET MANAGEMENT COMPANY LTD**

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