KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORMS
Continuous Offer of Units at Applicable NAV

Open Ended Equity Schemes/Aggressive Hybrid Schemes

LIC MF Flexi Cap Fund	**LIC MF Large Cap Fund**
LIC MF Index Fund – Nifty Plan	**LIC MF Index Fund – Sensex Plan**
LIC MF Infrastructure Fund	**LIC MF Tax Plan**
LIC MF Large & Midcap Fund	**LIC MF Banking & Financial Services Fund**
LIC MF Equity Hybrid Fund	**LIC MF Unit Linked Insurance Scheme**
LIC MF Children's Gift Fund	**LIC MF Arbitrage Fund**

Name of Mutual Fund: LIC Mutual Fund

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

Email: service@licmf.com; Website: www.licmf.com

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

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

This Key Information Memorandum is dated 29/10/2021.

PRODUCT LABELING

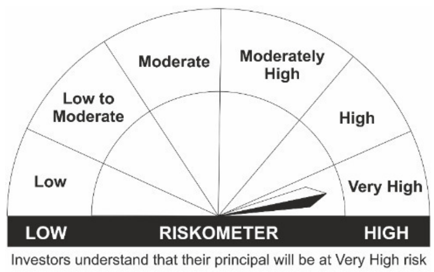
To provide investors an easy understanding of the kind of product /scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

<table>
<tr><th>THE PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING *</th><th>Scheme Riskometer</th><th>Scheme Benchmark & Benchmark Riskometer</th></tr>
<tr><td>

LIC MF Unit Linked Insurance Scheme

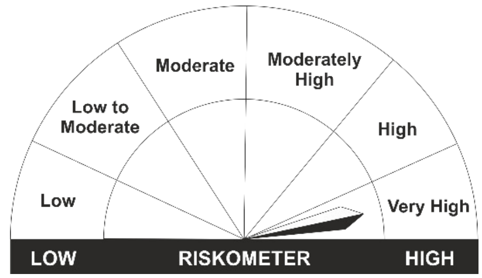
- Long term capital appreciation and current income
- Investment in equity and equity related securities, fixed income securities (debt and Money Market securities)
- **Risk - Very High**

</td><td>



</td><td>

- **CRISIL Hybrid 35+65 - Aggressive Index**

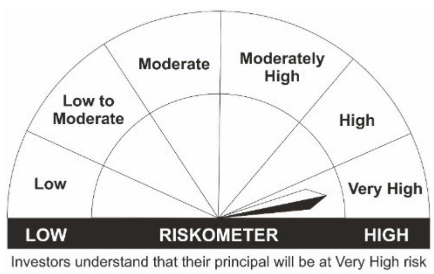


</td></tr>
<tr><td>

LIC MF Flexi Cap Fund

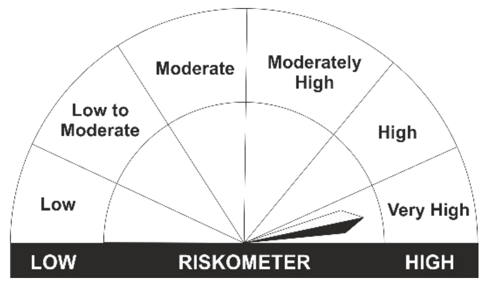
- Long Term Capital Appreciation
- Investing across Large, Mid & Small-cap stocks
- **Risk - Very High**

</td><td>



</td><td>

- **NIFTY 500 TRI**

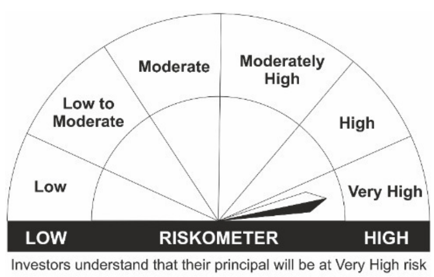


</td></tr>
<tr><td>

LIC MF Large Cap Fund

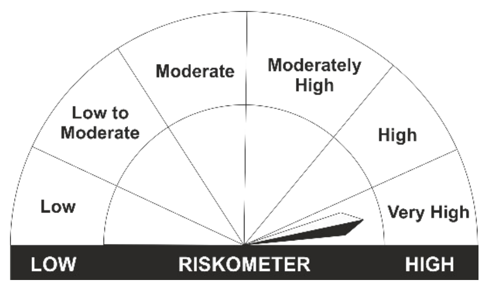
- Long Term Capital Appreciation
- A Fund that primarily invest in large-cap stocks
- **Risk - Very High**

</td><td>



</td><td>

- **NIFTY 100 TRI**

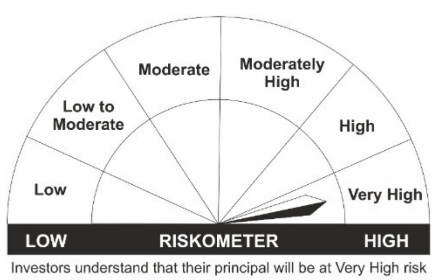


</td></tr>
<tr><td>

LIC MF Index Fund - Nifty Plan

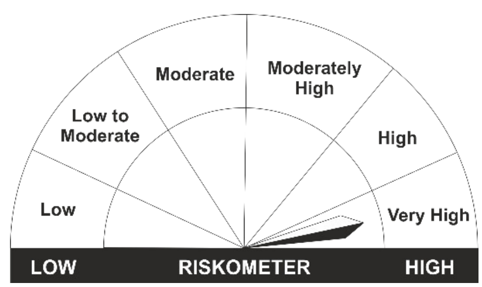
- Long Term Capital Growth
- Investment in equity instrument of respective index stocks subject to tracking error.
- **Risk - Very High**

</td><td>

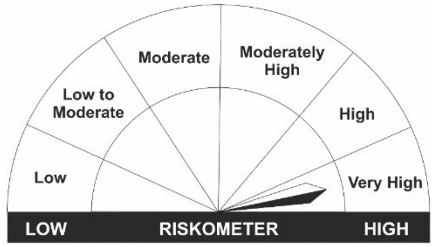
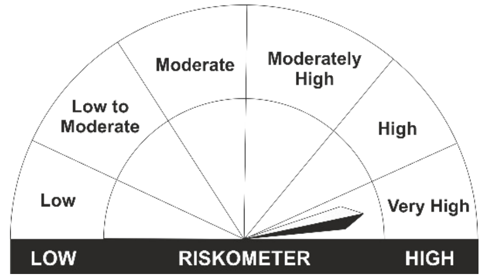
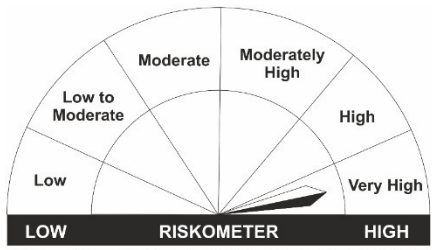
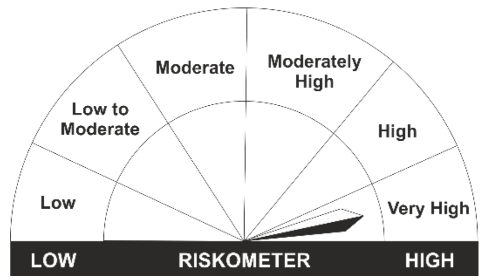
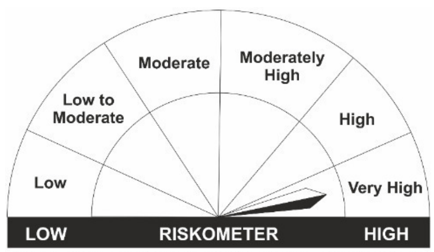
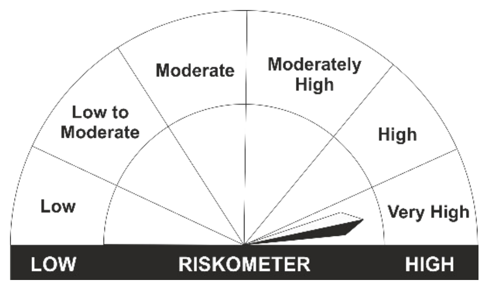
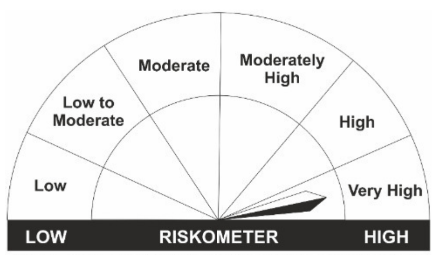
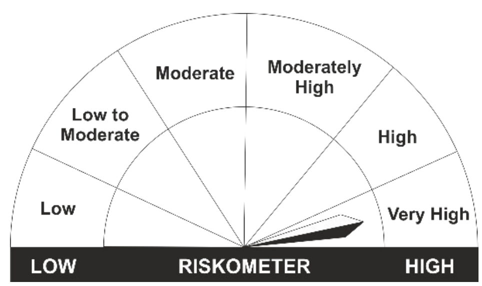
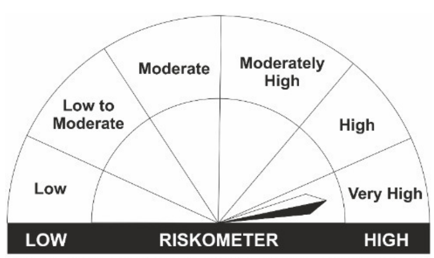
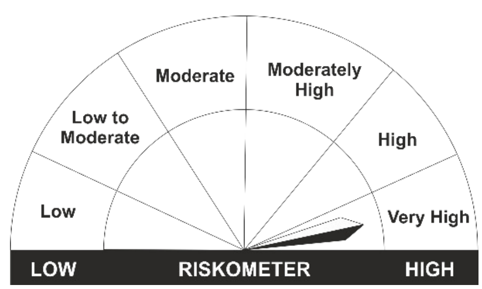


</td><td>

- **NIFTY 50 TRI**



</td></tr>
</table>

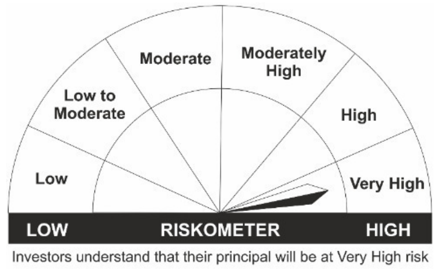
LIC MF Index Fund - Sensex Plan • Long Term Capital Growth • Investment in equity instrument of S & P BSE Sensex index stocks subject to tracking error. • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	• **S&P BSE Sensex TRI** 
LIC MF Equity Hybrid Fund • Long term capital appreciation and current income • A Fund that invests both in stocks and fixed income instruments. • **Risk - Very** High	 Investors understand that their principal will be at Very High risk	• **CRISIL Hybrid 35+65 - Aggressive Index** 
LIC MF Tax Plan • Long Term Capital Growth • Investment in equity and equity related securities • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	• **Nifty 500 TRI** 
LIC MF Children's Gift Fund • Long term capital appreciation and current income • A fund that invests both in stocks and fixed income instruments. • **Risk - Very High**.	 Investors understand that their principal will be at Very High risk	• **CRISIL Hybrid 35+65 - Aggressive Index** 
LIC MF Large & Midcap Fund • Long Term Capital appreciation • A fund that primarily invests in Large & Mid-cap stocks • **Risk - Very High**	 Investors understand that their principal will be at Very High risk	• **Nifty LargeMidcap 250 TRI** 

<table>
<tr>
<td>

LIC MF Banking & Financial Services Fund

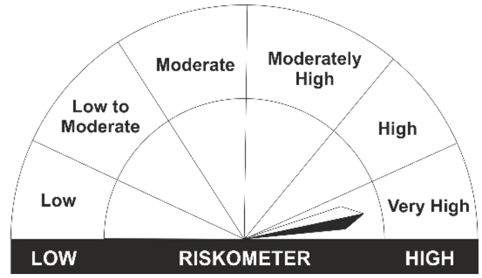
- Capital appreciation over long term.
- Investing predominantly in portfolio of equity and equity related securities of companies engaged in banking and financial services.
- **Risk – Very High**

</td>
<td>



</td>
<td>

- **Nifty Financial Services TRI**

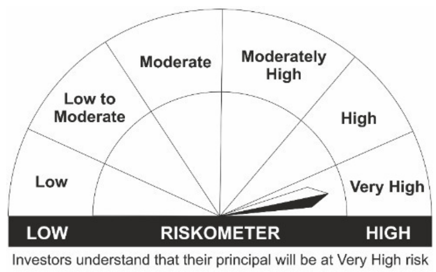


</td>
</tr>
<tr>
<td>

LIC MF Infrastructure Fund

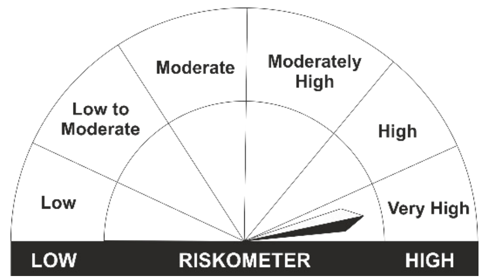
- Long Term Capital Growth
- Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure sector.
- **Risk – Very High**

</td>
<td>



</td>
<td>

- **Nifty Infrastructure TRI**

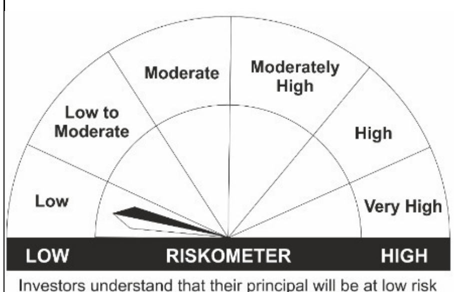


</td>
</tr>
<tr>
<td>

LIC MF Arbitrage Fund

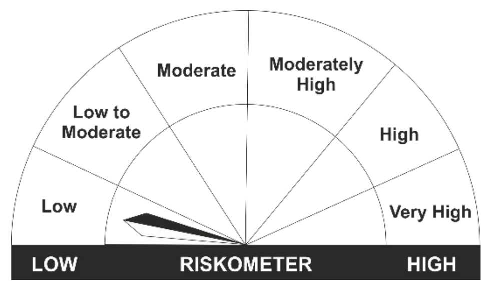
- Income over a short term investment horizon
- Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment of the equity market
- **Risk - Low**

</td>
<td>



</td>
<td>

- **NIFTY 50 Arbitrage Index**



</td>
</tr>
</table>

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

Disclosure of Risk-o-Meter disclosed in the product label of the Scheme is based on the Scheme portfolio as on September 30, 2021. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure. Any change in the risk-o-meter will be communicated by way of Notice-cum-Addendum and by way of an email / SMS to the Unit holders of the Scheme.

<table>
<tr><td>Name of the Scheme</td><td>LIC MF Flexi Cap Fund
An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks</td><td>LIC MF Large Cap Fund
An open ended equity scheme predominantly investing in large cap stocks.</td></tr>
<tr><td>Scheme Category</td><td>Flexi Cap Fund</td><td>Large Cap Fund</td></tr>
<tr><td>Investment Objective</td><td>The main investment objective of the scheme is to provide capital growth by investing across Large, Mid & Small Cap stocks. The investment portfolio of the scheme will be constantly monitored and reviewed to optimise capital growth.
However, there is no assurance that the investment objective of the Scheme will be realized.</td><td>To achieve long term capital appreciation by investing in diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the scheme will be achieved.</td></tr>
<tr><td>Asset Allocation Pattern for the scheme</td><td>
<table>
<tr><th>Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td><td></td></tr>
<tr><td>Equity and equity related instruments *</td><td>65</td><td>100</td><td>Medium to High</td></tr>
<tr><td>Debt and debt related instruments, G-Secs, Money market instruments and cash</td><td>0</td><td>35</td><td>Low to Medium</td></tr>
</table>
* The scheme may invest in equity and equity related instruments across Large, Mid & Small Cap stocks
Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.
The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:
Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.
The scheme will also not invest in debt instruments having Structured Obligations / Credit Enhancements.
The scheme will not make any overseas investments.
The Scheme may participate in repo of corporate debt securities.
The cumulative gross exposure to equity, debt derivative positions and repo in corporate debt securities will not exceed 100% of the net assets of the scheme.
Change in Asset Allocation Pattern- Depending upon the market conditions, market opportunities available, the political and economic factors and subject to the Regulations, the percentage investments of the fund may vary at times, based on the perception of the Fund Manager within the overall investment objective of the scheme.
</td><td>
<table>
<tr><th>Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td><td></td></tr>
<tr><td>Equity and equity related instruments *</td><td>80</td><td>100</td><td>Medium to High</td></tr>
<tr><td>Debt and debt related instruments, G-Secs, Money market instruments and cash</td><td>0</td><td>20</td><td>Low to Medium</td></tr>
</table>
* The Scheme will invest predominantly in Equity and Equity related instruments of Large Cap Companies.
Large Cap – 1st – 100th Company in terms of full market capitalisation as provided by AMFI.
Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:
1. Not more than 20% of the net assets of a Scheme can generally be
deployed in Stock Lending.
2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.
The Scheme may participate in repo of corporate debt securities.
The cumulative gross exposure to equity, debt derivative positions and repo in corporate debt securities will not exceed 100% of the net assets of the scheme.
Change in Asset Allocation Pattern-
The AMC reserves the right to change the asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the fund manager will carry out rebalancing within 30 days.
</td></tr>
<tr><td>No. of Folios & AUM (as on</td><td>Folios : Direct - 1809 Regular – 83578
AUM Rs. in Crs. : Direct – 26.00 Regular – 401.51</td><td>Folios : Direct – 4173; Regular - 51025
AUM Rs. in Crs. : Direct –148.31; Regular – 498.05</td></tr>
</table>

<table>
<tr><td>30/09/2021
)</td><td></td><td></td></tr>
<tr><td>Plans and Options</td><td colspan="2">Regular Plan and Direct Plan
(The Regular and direct plan will be having a common portfolio)
• Income Distribution cum capital withdrawal (IDCW)
  • Payout of Income Distribution cum capital withdrawal option
  • Reinvestment of Income Distribution cum capital withdrawal option
• Growth</td></tr>
<tr><td>Treatment of applications under "Direct" / "Regular" Plans</td><td colspan="2">
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.</td></tr>
<tr><td>Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP</td><td colspan="2">Application Amount (Other than fresh purchase through SIP) – Rs. 5,000/- and in multiples of Rs.1 thereafter.
Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter.
Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter (except demat units).

SIP Amount –
1) Daily – Rs.300/- and in multiples of Rs.1/- thereafter.
2) Monthly – Rs.1,000/- and in multiples of Rs.1/- thereafter.
3) Quarterly – Rs3,000/- and in multiples of Rs.1/ thereafter.</td></tr>
<tr><td>Benchmark Index</td><td>Nifty 500 TRI</td><td>Nifty 100 TRI</td></tr>
<tr><td>Fund Manager</td><td>Mr. Yogesh Patil (Managing this scheme from 04.10.2018)</td><td>• Mr. Yogesh Patil (Managing the scheme from 18.09.2020)</td></tr>
<tr><td colspan="2">Expenses of the Scheme</td><td></td></tr>
<tr><td>Load Structure</td><td>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.

Exit Load:
• 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.
• 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units
• Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund.

For further details on Load Structure, refer to the section on “Load Structure” in this document.</td><td>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.

Exit Load:
• 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.
• 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units
• Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund.

For further details on Load Structure, refer to the section on “Load Structure” in this document.</td></tr>
<tr><td>Recurring Expenses</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022) :- Regular - 2.65% Direct - 1.67%</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022) :- Regular – 2.72% Direct - 1.14%</td></tr>
</table>

Investment Strategy (For additional details, refer to the Scheme Information Documents.)	Identifying companies, Based on Top down & Bottom-up approach with strong competitive position in a good business and having quality management. Focusing on fundamental driven investment with scope for future growth	The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth.
Risk Profile	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.

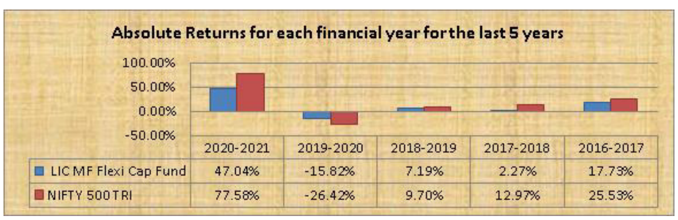
Performance of the Scheme (as on 30/09/2021)

Regular Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) NIFTY 500 TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	44.96	62.87	58.54
Returns for the last 3 years	14.65	19.44	18.58
Returns for the last 5 years	11.08	16.61	16.81
Returns since inception	6.90	NA	13.38

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years



Direct Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) NIFTY 500 TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	46.30	62.87	58.54
Returns for the last 3 years	15.58	19.44	18.58
Returns for the last 5 years	12.02	16.61	16.81
Returns since inception	11.52	15.31	14.61

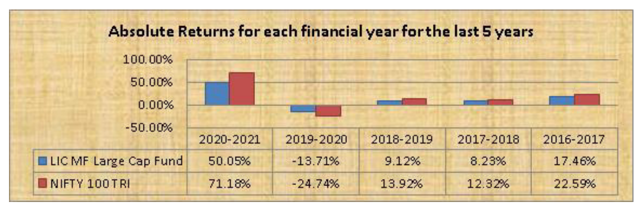
^Past performance may or may not be sustained in the future.

Regular Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty 100 TRI	Additional Benchmark (%) Nifty 50 TRI
Returns for the last 1 year	55.39	58.51	58.54
Returns for the last 3 years	18.90	18.34	18.58
Returns for the last 5 years	13.82	16.49	16.81
Returns since inception	5.37	NA	11.13

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years

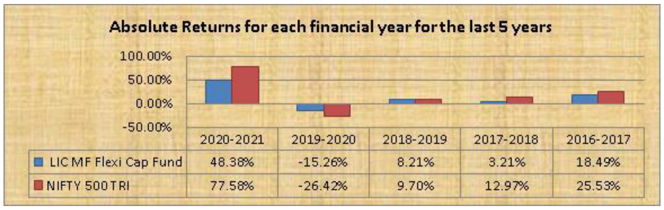


Direct Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty 100 TRI	Additional Benchmark (%) Nifty 50 TRI
Returns for the last 1 year	57.67	58.51	58.54
Returns for the last 3 years	20.26	18.34	18.58
Returns for the last 5 years	15.13	16.49	16.81
Returns since inception	14.80	14.94	14.61

^Past performance may or may not be sustained in the future.

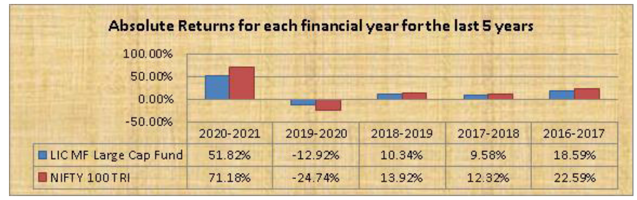
Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

<table>
<tr><td>Name of the Scheme</td><td>LIC MF Index Fund – Nifty Plan
An open ended scheme replicating/tracking Nifty 50 Index.</td><td>LIC MF Index Fund – Sensex Plan
An open ended scheme replicating/tracking Sensex Index.</td></tr>
<tr><td>Category of Scheme</td><td>Index Fund</td><td>Index Fund</td></tr>
<tr><td>Investment Objective</td><td>The main investment objective of the fund is to generate returns commensurate with the performance of the index Nifty based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be realized.</td><td>The main investment objective of the fund is to generate returns commensurate with the performance of the index Sensex based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be realized.</td></tr>
<tr><td>Asset Allocation Pattern for the scheme</td><td>
<table>
<tr><th>Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td><td></td></tr>
<tr><td>Equity / Equity Futures (in Nifty 50)</td><td>95</td><td>100</td><td>High</td></tr>
<tr><td>Money market instruments and cash</td><td>0</td><td>5</td><td>Low</td></tr>
</table>
Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.
The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:
1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.
2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.
Change in Asset Allocation Pattern- Depending upon the market conditions, market opportunities available, the political and economic factors and subject to the Regulations, the percentage investments of the fund may vary at times, based on the perception of the Fund Manager within the overall investment objective of the scheme.
</td><td>
<table>
<tr><th>Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td><td></td></tr>
<tr><td>Equity/Equity Futures (in Sensex)</td><td>95</td><td>100</td><td>High</td></tr>
<tr><td>Money market instruments and cash</td><td>0</td><td>5</td><td>Low</td></tr>
</table>
Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.
The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:
1) Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.
2) Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.
Change in Asset Allocation Pattern- Depending upon the market conditions, market opportunities available, the political and economic factors and subject to the Regulations, the percentage investments of the fund may vary at times, based on the perception of the Fund Manager within the overall investment objective of the scheme.
</td></tr>
<tr><td>No. of Folios & AUM (as on 30/09/2021)</td><td>Folios : Direct - 1157 Regular – 2755
AUM Rs. in Crs. : Direct – 22.55 Regular – 27.82</td><td>Folios : Direct – 1820; Regular - 3182
AUM Rs. in Crs. : Direct –17.79; Regular – 24.79</td></tr>
<tr><td>Plans and Options</td><td colspan="2">Regular Plan and Direct Plan
(The Regular and direct plan will be having a common portfolio)
Income Distribution cum capital withdrawal (IDCW)
Payout of Income Distribution cum capital withdrawal option
Reinvestment of Income Distribution cum capital withdrawal option
Growth</td></tr>
</table>

<table>
<tr><td>Treatment of applications under "Direct" / "Regular" Plans</td><td colspan="2">
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.</td></tr>
<tr><td>Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP</td><td colspan="2">Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter.
Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter.
Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter (except demat units).
SIP Amount –
1) Daily – Rs.300/- and in multiples of Rs.1/- thereafter.
2) Monthly – Rs.1,000/- and in multiples of Rs.1/- thereafter.
3) Quarterly – Rs.3,000/- and in multiples of Rs.1/- thereafter.</td></tr>
<tr><td>Benchmark Index</td><td>Nifty 50 TRI</td><td>S & P BSE Sensex TRI</td></tr>
<tr><td>Fund Manager</td><td>Mr. Jaiprakash Toshniwal (Managing the scheme from 06.09.2021)</td><td>Mr. Jaiprakash Toshniwal (Managing the scheme from 06.09.2021)</td></tr>
<tr><td colspan="2">Expenses of the Scheme</td><td></td></tr>
<tr><td>Load Structure</td><td>Entry Load – Not Applicable
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.

Exit Load –
• 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units.
• Nil after 7 days.

Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund.

For further details on Load Structure, refer to the section on “Load Structure” in this document.</td><td>Entry Load – Not Applicable
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.

Exit Load -
• 0.25% if redeemed or switch out on or before completion of 7 Days from the date of allotment of units.
• Nil after 7 days.

Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund.
For further details on Load Structure, refer to the section on “Load Structure” in this document.</td></tr>
<tr><td>Recurring Expenses</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022):- Regular – 1.02% Direct - 0.36%</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022) :- Regular – 1.08% Direct 0.48%</td></tr>
<tr><td>Investment Strategy (For additional details, refer to the Scheme Information Documents.)</td><td>The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightage of these stocks in the respective indices. The investment strategy would revolve around reducing the tracking error to the least possible through regular re-balancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collection/redemptions from these plans.</td><td>The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightage of these stocks in the respective indices. The investment strategy would revolve around reducing the tracking error to the least possible through regular re-balancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collection/redemptions from these plans.</td></tr>
<tr><td>Risk Profile</td><td>The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.</td><td>The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.</td></tr>
</table>

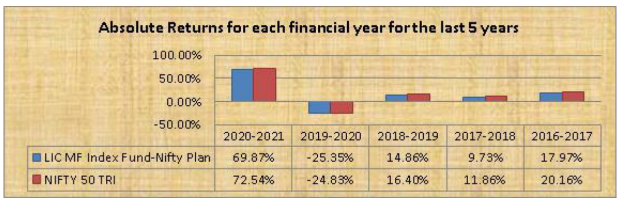
Performance of the Scheme (as on 30/09/2021)

Regular Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns Nifty 50 TRI (%)	Additional Benchmark Returns S&P BSE Sensex TRI (%)
Returns for the last 1 year	56.11	58.54	56.96
Returns for the last 3 years	17.15	18.58	19.03
Returns for the last 5 years	15.19	16.81	17.60
Returns since inception	13.40	17.78	18.42

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years

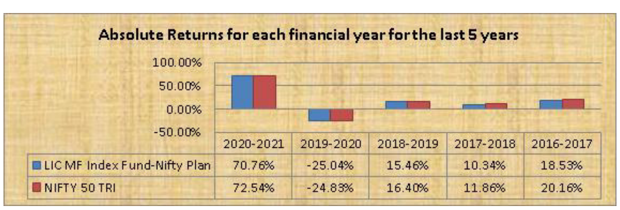


Direct Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns Nifty 50 TRI (%)	Additional Benchmark Returns S&P BSE Sensex TRI (%)
Returns for the last 1 year	57.05	58.54	56.96
Returns for the last 3 years	17.74	18.58	19.03
Returns for the last 5 years	15.75	16.81	17.60
Returns since inception	13.62	14.61	14.98

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.

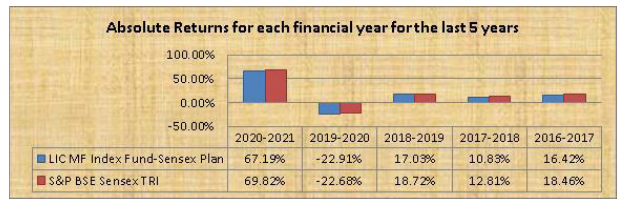
The performance of the scheme is benchmarked to the Total Return variant of the Index.

Regular Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns S&P BSE Sensex TRI (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	54.84	56.96	58.54
Returns for the last 3 years	17.78	19.03	18.58
Returns for the last 5 years	16.09	17.60	16.81
Returns since inception	14.16	18.42	17.78

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years

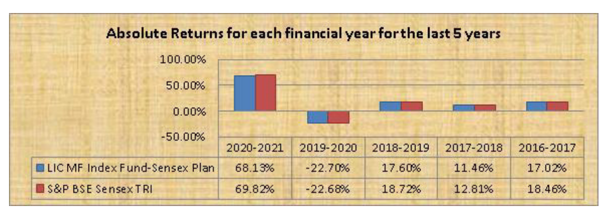


Direct Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns S&P BSE Sensex TRI (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	55.69	56.96	58.54
Returns for the last 3 years	18.31	19.03	18.58
Returns for the last 5 years	16.63	17.60	16.81
Returns since inception	13.86	14.98	14.61

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

<table>
<tr><td>Name of the Scheme</td><td>LIC MF Equity Hybrid Fund
An open ended hybrid scheme investing predominantly in equity and equity related instruments.</td><td>LIC MF Tax Plan
An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.</td></tr>
<tr><td>Category of Scheme</td><td>Aggressive Hybrid Fund</td><td>Equity Linked Savings Scheme (ELSS)</td></tr>
<tr><td>Investment Objective</td><td>An open ended balanced scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt. However, there is no assurance that the investment objective of the Scheme will be realized.</td><td>To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets. An open ended equity linked tax saving Scheme which offers investors the opportunity to seek Tax rebate u/s 80C of the Income Tax Act 1961. However, there is no assurance that the investment objective of the Scheme will be realized</td></tr>
<tr><td>Asset Allocation Pattern for the scheme</td><td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Equity / Equity Related Instruments *</td><td>65</td><td>80</td><td>Medium to High</td></tr>
<tr><td>Debt / Money mkt. * (Wherein Debt includes securitized debt & government securities)</td><td>20</td><td>35</td><td>Low to Medium</td></tr>
<tr><td>Units issued by REITs and InviT *</td><td>0</td><td>10</td><td>Medium to High</td></tr>
</table>
* The Cumulative Gross Exposure to Equity, Debt, Money Market, derivatives, REITs, InviTs and repo in corporate debt securities will not exceed 100% of the Net Assets of the Scheme.
The Scheme may participate upto 10% of the AUM of the scheme in repo of corporate debt securities
The Scheme may invest in securitized debt assets.
Change in Asset Allocation Pattern- The AMC reserves the right to change the asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration. In case any deviation from the asset allocation, the fund manager will carry out rebalancing within 30 days.
</td><td>
<table>
<tr><th>Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr>
<tr><th></th><th>Minimum</th><th>Maximum</th><th></th></tr>
<tr><td>Equity and equity related instruments</td><td>80</td><td>100</td><td>Medium to High</td></tr>
<tr><td>Debt and debt related instruments, G-Secs, Money market instruments and cash</td><td>0</td><td>20</td><td>Low to Medium</td></tr>
</table>
The cumulative gross exposure to equity, debt derivative positions and repo in corporate debt securities will not exceed 100% of the net assets of the scheme.
Change in Asset Allocation Pattern- Depending upon the market conditions, market opportunities available, the political and economic factors and subject to the Regulations, the percentage investments of the fund may vary at times, based on the perception of the Fund Manager within the overall investment objective of the scheme.
</td></tr>
<tr><td>No. of Folios & AUM (as on 30/09/2021)</td><td>Folios: Direct - 1148 Regular - 18572
AUM Rs. in Crs.: Direct – 129.12 Regular – 358.73</td><td>Folios : Direct -7843 Regular - 28668
AUM Rs in Crs. : Direct – 33.40 Regular – 377.43</td></tr>
<tr><td>Plans and Options</td><td>Regular Plan and Direct Plan
(The Regular and direct plan will be having a common portfolio)
Income Distribution cum capital withdrawal (IDCW)
Payout of Income Distribution cum capital withdrawal option
Reinvestment of Income Distribution cum capital withdrawal option
Growth</td><td>Regular Plan and Direct Plan
(The Regular and direct plan will be having a common portfolio)
Income Distribution cum capital withdrawal (IDCW)
Payout of Income Distribution cum capital withdrawal option
Growth</td></tr>
</table>

Treatment of applications under "Direct" / "Regular" Plans

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.

Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP	Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter. Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter (except demat units). SIP Amount – 1) Daily – Rs.300/- and in multiples of Rs.1/- thereafter. 2) Monthly – Rs.1,000/- and in multiples of Rs.1/- thereafter. 3) Quarterly – Rs.3,000/- and in multiples of Rs.1/- thereafter.	Application Amount (Other than fresh purchase through SIP) – Rs.500/- and in multiples of Rs.500/- thereafter. Additional Purchase – Rs.500/- and in multiples of Rs.500/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.500/- thereafter (except demat units). SIP Amount – 1) Daily – Rs.500/- and in multiples of Rs.500/- thereafter. 2) Monthly – Rs.500/- and in multiples of Rs.500/- thereafter. 3) Quarterly – Rs.1,500/- and in multiples of Rs.500/- thereafter
Benchmark Index	CRISIL Hybrid 35 + 65 – Aggressive Index	Nifty 500 TRI
Fund Manager	• Mr. Yogesh Patil (Fund Manager) – Equity Portfolio- (Managing the scheme from 04.10.2018) • Mr. Karan Doshi (Co Fund Manager) – Equity Portfolio- (Managing the scheme from 06.09.2021) • Mr. Marzban Irani (Fund Manager)– Debt Portfolio – (Managing the scheme from 10.08.2016)	Mr. Yogesh Patil (Managing this scheme from 18.09.2020)
Expenses of the Scheme		
Load Structure	**Entry Load – Not Applicable** 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. **Exit Load:** • 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units. • 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units • Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units. Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund. For further details on Load Structure, refer to the section on "Load Structure" in this document.	**Entry Load – Not Applicable** 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. **Exit Load** – Nil (Subject to Lock-In Period of 3 years) For further details on Load Structure, refer to the section on "Load Structure" in this document.
Recurring Expenses	Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022):- Regular – 2.60% Direct - 1.38%	Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022):- Regular - 2.57% Direct - 1.29%
Investment Strategy (For additional details, refer to the	The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth.	The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth.

Scheme Information Documents.)	While investment in debt instrument focuses on securities that give consistent returns at low levels of risks.	
Risk Profile	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.	The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.

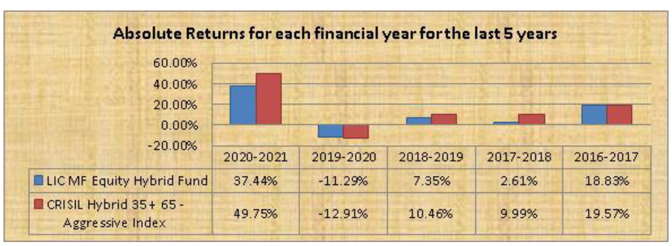
Performance of the Scheme (as on 30/09/2021)

Regular Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns CRISIL Hybrid 35 + 65 – Aggressive Index (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	34.76	39.66	58.54
Returns for the last 3 years	13.35	16.97	18.58
Returns for the last 5 years	9.46	14.17	16.81
Returns since inception	8.91	NA	14.91

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years



Direct Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns CRISIL Hybrid 35 + 65 - Aggressive Index (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	36.40	39.66	58.54
Returns for the last 3 years	14.58	16.97	18.58
Returns for the last 5 years	10.79	14.17	16.81
Returns since inception	11.03	13.34	14.49

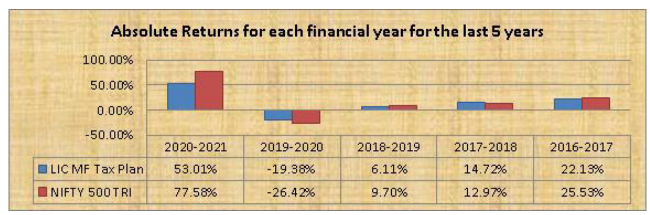
^Past performance may or may not be sustained in the future.

Regular Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns Nifty 500 TRI (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	54.37	62.87	58.54
Returns for the last 3 years	17.47	19.44	18.58
Returns for the last 5 years	14.16	16.61	16.81
Returns since inception	9.87	15.61	13.96

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years

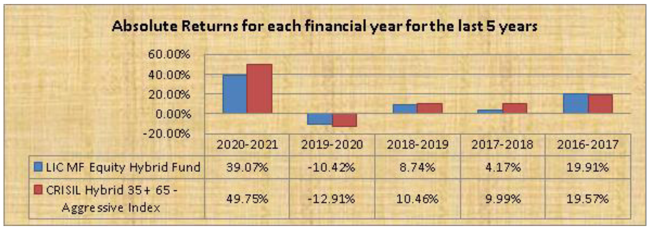


Direct Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns Nifty 500 TRI (%)	Additional Benchmark Returns Nifty 50 TRI (%)
Returns for the last 1 year	56.32	62.87	58.54
Returns for the last 3 years	18.85	19.44	18.58
Returns for the last 5 years	15.51	16.61	16.81
Returns since inception	16.00	15.31	14.61

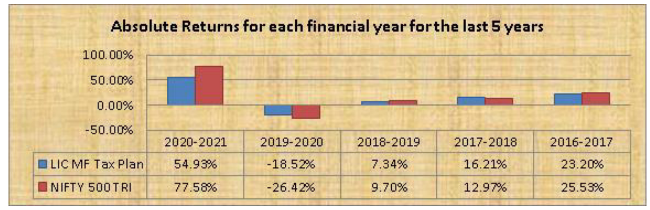
^Past performance may or may not be sustained in the future.

	Absolute Returns for each financial year for last 5 years	**Absolute Returns for each financial year for last 5 years**



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

Name of the Scheme	**LIC MF Large & Midcap Fund** An open ended equity scheme investing in both large cap and mid cap stocks**.**	**LIC MF Banking & Financial Services Fund** An Open ended equity scheme investing in Banking & Financial Services Sector**.**
Category of Scheme	Large & Mid Cap Fund	Sectoral Fund
Investment Objective	To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of large cap and midcap companies.	The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that in invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However, there can be no assurance that the investment objective of the scheme will be achieved

Asset Allocation Pattern for the scheme

LIC MF Large & Midcap Fund:

Instruments	Indicative allocations (% of Net assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Equity & Equity related instruments of large cap companies* , Mid Cap Companies **	70	100	High
Debt & Money market instruments. (including investments in securitized debt#)	0	30	Low to Medium

Investment in Securitized Debt - upto 10% of the net assets of the scheme

* The Scheme will invest minimum 35% in large cap companies by market capitalization – Large Cap – 1st – 100th Company in terms of full market capitalisation as provided by AMFI.

* * The Scheme will invest minimum 35% in mid cap companies by market capitalization – Mid Cap – 101st – 250th Company in terms of full market capitalisation as provided by AMFI.

The Scheme may invest in small cap companies by market capitalization – Small Cap – 251st Company onwards in terms of full market capitalisation as provided by AMFI.

Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.

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

LIC MF Banking & Financial Services Fund:

Instruments	Indicative allocations (% of Net assets)		Risk Profile
	Minimum	Maximum	High/Medium /Low
Equity and Equity related securities of Banking and Financial Services Companies	80	100	High
Debt & Money market instruments.	0	20	Low to Medium

The scheme may Invest in Securitized Debt - upto 20% of the net assets of the scheme.

The Scheme may participate upto 10% of the AUM of the scheme in repo of corporate debt securities.

The scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements.

The scheme will also not invest in debt instruments with special features as specified in SEBI circular ref - SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021.

The cumulative gross exposure to equity, debt, derivative positions and repo in corporate debt securities will not exceed 100% of the net assets of the scheme.

The Scheme may undertake Stock Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits:

I. Not more than 20% of the net assets can generally be deployed in Stock Lending
II. Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party.

	1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party. The Scheme may participate in repo of corporate debt securities. The scheme will invest in those companies that are either constituent of Nifty LargeMidcap 250 TRI or companies that have a market capitalisation which does not exceed highest and the lowest market capitalisaton of Nifty LargeMidcap 250 TRI. The cumulative gross exposure to equity, debt, derivative positions and repo of corporate debt securities will not exceed 100% of the net assets of the scheme. **Change in Asset Allocation Pattern**- The Scheme may review the above pattern of investments based on views on the markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In the event of any deviations, the Investment Manager shall rebalance the portfolio within 30 days from the date of said deviation. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders.	**Change in Asset Allocation Pattern**- The Scheme may review the above pattern of investments based on views on the markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In the event of any deviations, the Investment Manager shall rebalance the portfolio within 30 days from the date of said deviation. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders.
No. of Folios & AUM (as on 30/09/2021)	Folio : Direct – 8903 & Regular – 96338 AUM Rs. in Crs. : Direct – 283.87 & Regular – 1221.14	Folios :- Direct – 1095 & Regular – 8114 AUM Rs. in Crs. : Direct – 6.83 & Regular - 54.87

Plans and Options	Regular Plan and Direct Plan
	(The Regular and direct plan will be having a common portfolio)
	
	• Income Distribution cum capital withdrawal (IDCW)
	    • Payout of Income Distribution cum capital withdrawal option
	    • Reinvestment of Income Distribution cum capital withdrawal option
	• Growth	

<table>
<tr><td>Treatment of applications under "Direct" / "Regular" Plans</td><td colspan="2">
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.</td></tr>
<tr><td>Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP</td><td colspan="2">Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter.
Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter.
Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter (except demat units).
SIP Amount –
1) Daily – Rs.300/- and in multiples of Rs.1/- thereafter.
2) Monthly – Rs.1,000/- and in multiples of Rs.1/- thereafter.
3) Quarterly – Rs.3,000/- and in multiples of Rs.1/- thereafter.</td></tr>
<tr><td>Benchmark Index</td><td>Nifty LargeMidcap 250 TRI</td><td>Nifty Financial Services TRI</td></tr>
<tr><td>Fund Manager</td><td>Mr. Yogesh Patil (Managing the scheme from 18.09.2020)</td><td>Mr. Jaiprakash Toshniwal, (Managing this scheme from 06.09.2021)</td></tr>
<tr><td colspan="3">Expenses of the Scheme</td></tr>
<tr><td>Load Structure</td><td colspan="2">Entry Load – Not Applicable
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.

Exit Load

12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.
1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units.
Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund.
Exit load. Amount collected as redemption exit load charged to the unit holder shall be credited back to the Scheme immediately.</td></tr>
<tr><td>Recurring Expenses</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022) :- Regular – 2.46% Direct - 0.83%</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022):- Regular – 2.80% Direct - 1.49%</td></tr>
<tr><td>Investment Strategy (For additional details, refer to the Scheme Information Documents.)</td><td>LIC MF Large & Midcap Fund is focused to generate long term capital appreciation by investing mainly in equity and equity related instruments of Large & Mid-cap companies. The Scheme may also invest a certain portion of its corpus in debt and money market securities.
For more details on Investment Strategy please refer “Investment Strategy “ in Scheme Information Document(SID) of the scheme.</td><td>The primary objective of the scheme is to generate long term capital appreciation by investing in the equity and equity related instruments of Banking and Financial Services Companies that forms a part of the BFSI Sector and which are expected to show sustained growth and generate better performance. The portfolio manager will adopt an active management style to optimize returns. Income generation may only be a secondary objective, the scheme will primarily focus on opportunities in the banking & financial services sector.</td></tr>
<tr><td>Risk Profile</td><td>The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.</td><td>The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.</td></tr>
</table>

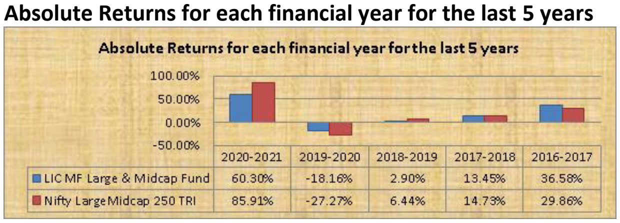
Performance of the Scheme (as on 30/09/2021)

Regular Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty LargeMidcap 250 TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	56.70	67.62	58.54
Returns for the last 3 years	20.05	21.18	18.58
Returns for the last 5 years	15.66	17.56	16.81
Returns since inception	14.27	14.91	12.58

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years



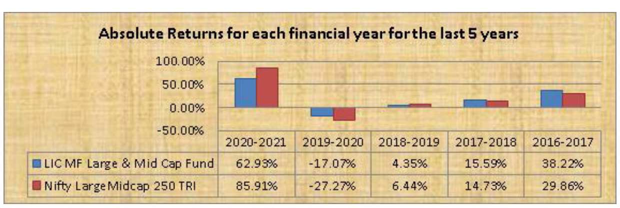
^Past performance may or may not be sustained in the future.

Direct Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty LargeMidcap 250 TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	59.23	67.62	58.54
Returns for the last 3 years	21.80	21.18	18.58
Returns for the last 5 years	17.44	17.56	16.81
Returns since inception	15.82	14.91	12.58

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.
Returns greater than one year are compounded annualized. (CAGR).

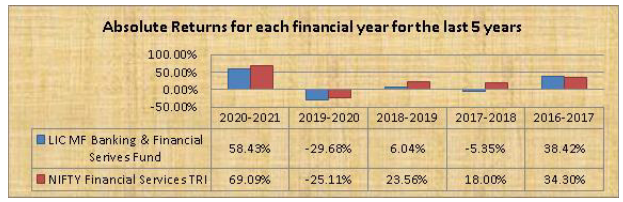
The performance of the scheme is benchmarked to the Total Return variant of the Index.

Regular Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty Financial Services TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	58.21	73.17	58.54
Returns for the last 3 years	13.63	20.54	18.58
Returns for the last 5 years	6.45	18.81	16.81
Returns since inception	5.24	15.73	13.58

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years



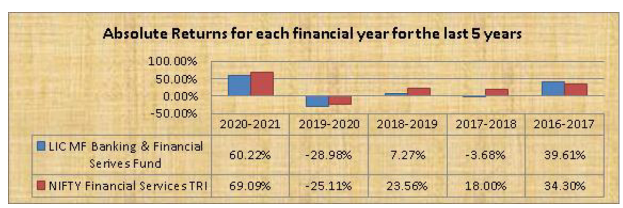
^Past performance may or may not be sustained in the future.

Direct Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty Financial Services TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	60.22	73.17	58.54
Returns for the last 3 years	14.86	20.54	18.58
Returns for the last 5 years	7.78	18.81	16.81
Returns since inception	6.37	15.73	13.58

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.
Returns greater than one year are compounded annualized. (CAGR).

The performance of the scheme is benchmarked to the Total Return variant of the Index.

<table>
<tr><td>Name of the Scheme</td><td>LIC MF Infrastructure Fund
An open ended equity scheme investing in Infrastructure sector.</td><td>LIC MF Arbitrage Fund
An open ended scheme investing in arbitrage opportunities.</td></tr>
<tr><td>Scheme Category</td><td>Thematic Fund</td><td>Arbitrage Fund</td></tr>
<tr><td>Investment Objective</td><td>The investment objective of the scheme is to generate long-term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector. However, there is no assurance that the investment objective of the Scheme will be realized.</td><td>The investment objective of the scheme is to generate income by taking advantage of arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment of the equity market along with investments in debt securities & money market instruments.
However, there can be no assurance that the investment objective of the scheme will be realized.</td></tr>
<tr><td>Asset Allocation Pattern for the scheme</td><td>
<table>
<tr><th>Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td><td></td></tr>
<tr><td>Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector.</td><td>80</td><td>100</td><td>Medium to High</td></tr>
<tr><td>Debt* and Money Market instruments</td><td>0</td><td>20</td><td>Low to Medium</td></tr>
</table>
*Debt securities includes securitised debt upto 20%.
Investment in equity derivative instruments shall be made for the purpose of hedging only to protect the interest of the investors and the total exposure in the equity derivative will not be more than 50% of the Net Assets of the scheme. The Scheme may participate in repo of corporate debt securities.
Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.
The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:
1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.
2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.

Change in Asset Allocation Pattern: The AMC reserves the right to change the asset allocation pattern in the interest of the investors depending on the market conditions for a short term period of defensive consideration.
In the event of any deviations, the Investment Manager shall rebalance the portfolio within 30 days from the date of said deviation. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders.
</td><td>
<table>
<tr><th>Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th>Risk Profile</th></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td><td></td></tr>
<tr><td>Equities and equity related instrument, Derivatives including index futures, stock futures, index options & stock options, etc. #</td><td>65%</td><td>100%</td><td>High</td></tr>
<tr><td>Debt and Money market instruments ** (including investments in securitized debt)</td><td>0%</td><td>35%</td><td>Low to medium</td></tr>
</table>
**Investment in Securitised debt shall not normally exceed 30% of the net assets of the Scheme.

The exposure to derivative shown in the above asset allocation table is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and/or investment restrictions on the issuer. The idea is not to take additional asset allocation with the use of derivative. The margin money deployed on these positions would be included in Money Market category.

The scheme may invest upto 90% of its net assets in equity derivatives. The scheme will not invest in stock lending and short selling.
The Scheme may participate in repo of corporate debt securities.

The cumulative gross exposure to equity, equity derivative, debt and repo in corporate debt securities will not exceed 100% of the net assets of the scheme.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.

Change in Investment Pattern

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
</td></tr>
</table>

<table>
<tr><td></td><td></td><td>Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only.
Further, In the event of any deviations, the Investment Manager shall rebalance the portfolio within 30 days from the date of said deviation. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders.</td></tr>
<tr><td>No. of Folios & AUM (as on 30/09/2021)</td><td>Folios : Direct – 750; Regular - 12600
AUM Rs. in Crs. : Direct – 7.06; Regular – 71.67</td><td>Folios : Direct – 241; Regular – 566
AUM Rs. in Crs. : Direct – 13.44; Regular – 18.53</td></tr>
<tr><td>Plans and Options</td><td>Regular Plan and Direct Plan
(The Regular and direct plan will be having a common portfolio)

• Income Distribution cum capital withdrawal option
    • Income Distribution cum capital withdrawal (IDCW) Payout of Income Distribution cum capital withdrawal option
    • Reinvestment of Income Distribution cum capital withdrawal option
• Growth</td><td>Regular Plan and Direct Plan
(The Regular and direct plan will be having a common portfolio)

The scheme shall have following options:
1. Growth Option *
2. Income Distribution cum capital withdrawal (IDCW) Option
• Weekly (Reinvestment of Income Distribution cum capital withdrawal option)
• Monthly (Payout of Income Distribution cum capital withdrawal option & Reinvestment of Income Distribution cum capital withdrawal option)

<table><tr><th>Income Distribution cum capital withdrawal option frequency</th><th>Record Date</th></tr><tr><td>Weekly</td><td>Every Tuesday (succeeding business day, if Tuesday is a Holiday)</td></tr><tr><td>Monthly</td><td>25th of the month (succeeding business day, if 25th of the month is a holiday)</td></tr></table>
(* Default Option)

Default Facility: Reinvestment of Income Distribution cum capital withdrawal option (between Reinvestment of Income Distribution cum capital withdrawal option & Payout of Income Distribution cum capital withdrawal option) and Weekly between (Monthly and Weekly)</td></tr>
</table>

<table>
<tr><td>Treatment of applications under "Direct" / "Regular" Plans</td><td colspan="2">
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.</td></tr>
<tr><td>Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP</td><td colspan="2">Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter.
Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter.
Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter (except demat units).
SIP Amount –
1) Daily – Rs.300/- and in multiples of Rs.1/- thereafter
2) Monthly – Rs.1,000/- and in multiples of Rs.1/- thereafter.
3) Quarterly – Rs.3,000/- and in multiples of Rs.1/- thereafter.</td></tr>
<tr><td>Benchmark Index</td><td>Nifty Infrastructure TRI</td><td>Nifty 50 Arbitrage Index</td></tr>
<tr><td>Fund Manager</td><td>Mr. Yogesh Patil (Managing this scheme from 18.09.2020)</td><td>• Mr. Jaiprakash Toshniwal (Equity Portion) - Managing this scheme since 06.09.2021
• Mr. Marzban Irani (Debt Portion) (Managing this scheme from 25.01.2019)</td></tr>
<tr><td colspan="3">Expenses of the Scheme</td></tr>
<tr><td>Load Structure</td><td>Entry Load – Not Applicable
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.

Exit Load:
• 12% of the units allotted shall be redeemed or switched out without any exit load, on or before completion of 12 months from the date of allotment of units.
• 1% on remaining units if redeemed or switched out on or before completion of 12 months from the date of allotment of units
• Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between options within the schemes of LIC Mutual Fund.

For further details on Load Structure, refer to the section on “Load Structure” in this document.</td><td>Entry Load – Not Applicable
In accordance with the requirements specified by the SEBI circular SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans (including Transfer of Income Distribution cum capital withdrawal plan) accepted by the Fund with effect from August 01, 2009.
Exit Load –
• For redemption/switch out of units on or before 1 month from the date of allotment: 0.25% of applicable NAV.
• For redemption/switch out of units after 1 month from the date of allotment: Nil

W.e.f. October 01, 2012, Exit Load If charged to the scheme shall be credited to the scheme immediately net of GST, if any.
Pursuant to SEBI circular No.SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of units allotted on Reinvestment of Income Distribution cum capital withdrawal.</td></tr>
<tr><td>Recurring Expenses</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022) :- Regular –2.55% Direct - 1.25%</td><td>Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022) :- Regular – 1.11% Direct - 0.36%</td></tr>
<tr><td>Investment Strategy (For additional details, refer to the Scheme Information Documents.)</td><td>The scheme will invest in companies broadly within the following areas/sectors of the economy viz. Airports, Banks & Financial Institutions, Cement & Cement Products, Coal, Construction, Electrical & Electronic Components, Engineering, Energy including Coal, Oil & Gas, Petroleum & Pipelines, Industrial Capital Goods & Products, Metal & Minerals.</td><td>The primary objective of the scheme is to invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment. If suitable arbitrage opportunities are not available in the opinion of the Investment manager, the Scheme may invest in short term debt and money market securities.</td></tr>
</table>

Risk Profile

The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.

The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the SID carefully for details on risk factors before investment. Please read the Scheme Information Document carefully for details on risk factors before investment.

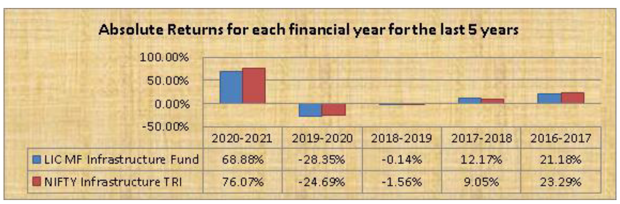
Performance of the Scheme (as on 30/09/2021)

Regular Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty Infrastructure TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	73.49	65.65	58.54
Returns for the last 3 years	18.52	21.21	18.58
Returns for the last 5 years	12.60	14.35	16.81
Returns since inception	5.80	2.97	11.75

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years



Direct Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty Infrastructure TRI	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	75.61	65.65	58.54
Returns for the last 3 years	19.71	21.21	18.58
Returns for the last 5 years	13.83	14.35	16.81
Returns since inception	12.38	9.43	14.61

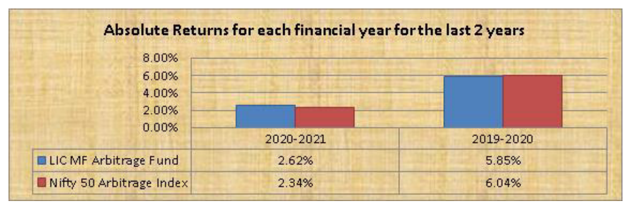
^Past performance may or may not be sustained in the future.

Regular Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty 50 Arbitrage Index	Additional Benchmark Returns (%) CRISIL 1 Year T-Bill Index
Returns for the last 1 year	3.07	3.93	3.89
Returns for the last 3 years	NA	NA	NA
Returns for the last 5 years	NA	NA	NA
Returns since inception	4.17	4.38	5.82

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 2 years



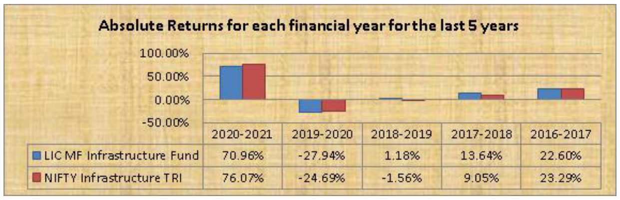
^Past performance may or may not be sustained in the future.

Direct Plan- Growth Option

Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) Nifty 50 Arbitrage Index	Additional Benchmark Returns (%) CRISIL 1 Year T-Bill Index
Returns for the last 1 year	3.74	3.93	3.89
Returns for the last 3 years	NA	NA	NA
Returns for the last 5 years	NA	NA	NA
Returns since inception	4.84	4.38	5.82

^Past performance may or may not be sustained in the future.

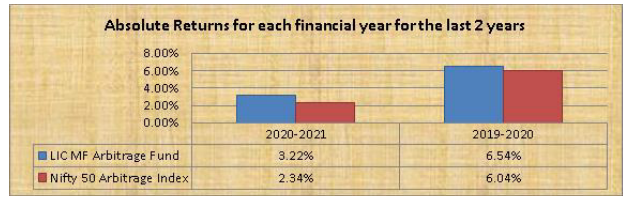
Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

Absolute Returns for each financial year for the last 2 years



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

<table>
<tr><td>Name of the Scheme</td><td>LIC MF Unit Linked Insurance Scheme</td></tr>
<tr><td>Type of Schemes</td><td>An open ended Insurance Linked Tax Savings Scheme</td></tr>
<tr><td>Investment Objective</td><td>The scheme seeks to generate long term capital appreciation and offer tax benefits u/s 80C of the Income Tax Act, 1961 as well as additional benefits of life cover and free accident insurance cover.</td></tr>
<tr><td>Asset Allocation Pattern for the scheme</td><td>
<table>
<tr><th>Instruments</th><th>Normal Allocation (% of total assets)</th><th>Risk Profile</th></tr>
<tr><td>Equity & Equity Related Instruments</td><td>65 – 80%</td><td>Medium to High</td></tr>
<tr><td>Debt / Money market securities</td><td>20 -35%</td><td>Low to Medium</td></tr>
</table>
*Debt securities includes securitized debt and government securities

Change in Asset Allocation Pattern: The above Asset Allocation Pattern is only indicative and not absolute. Fund manager of the scheme may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. However, these proportions will be in line with the investment objective and could be altered only for short term and on defensive consideration in order to protect the interest of the unitholders.
Investment in Derivatives Instrument will be in accordance with SEBI (MF) Regulations.</td></tr>
<tr><td>No. of Folios & AUM (as on 30/09/2021)</td><td>Folios: Direct – 771 Retail - 21440
AUM Rs. in Crs: Direct – 12.94 Retail – 406.76</td></tr>
<tr><td>Plans and Options</td><td>
<table>
<tr><th>Plan</th><th>Sub Options</th></tr>
<tr><td>1. Regular Plan
2. Direct Plan
Option under both the plans
Single Contribution – 5 Year Term
Single Contribution – 10 year Term
Regular Contribution (Uniform Cover) – 10 Year Term
Regular Contribution (Uniform Cover) – 15 Year Term
Regular Contribution (Reducing Cover) – 10 Year Term
Regular Contribution (Reducing Cover) – 15 Year Term</td><td>Reinvestment of Income Distribution cum capital withdrawal option</td></tr>
</table></td></tr>
<tr><td>Treatment of applications under "Direct" / "Regular" Plans</td><td>
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.</td></tr>
<tr><td>Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP</td><td>Under Regular Contribution option
Minimum : 1)Rs.10,000/- under 10 year term 2) Rs. 15000/- under the 15 year term.
Maximum : Rs 1500000/- under both the terms
Under Single Premium option
Minimum : Rs 10000/- under 5 year and 10 year term
Maximum : No Limit .</td></tr>
<tr><td>Benchmark Index</td><td>CRISIL Hybrid 35 + 65 - Aggressive Index</td></tr>
<tr><td>Fund Managers</td><td>• Mr. Yogesh Patil– Equity Portfolio - (Managing this scheme from 18.09.2020).
• Mr. Dikshit Mittal – Co Fund Manager – Equity Portfolio - (Managing this scheme from 06.09.2021).
• Mr. Marzban Irani – Debt Portfolio – (Managing this scheme from 10.08.2016).</td></tr>
<tr><td colspan="2">Expenses of the Scheme</td></tr>
<tr><td>Load Structure</td><td>Entry Load: Not Applicable</td></tr>
</table>

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.

Exit Load: Nil (3 years lock-in period)

Recurring Expenses

Actual Expenses for the previous financial year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022): Regular - 2.37% & Direct - 1.61%

Investment Strategy (For additional details, refer to the Scheme Information Documents.)

The above Pattern will be indicative and Fund Manager may change the same from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interest of unit holders. Such changes in the investment pattern will be for defensive consideration only. Investment in derivative instruments shall be made to protect the interest of the investors and the total exposure in the derivative will be in accordance with SEBI (MF) Regulations

The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would be on fundamentally driven investment with scope for future growth. While investment in debt instrument focuses on securities that give consistent returns at low levels of risks.

Please read the Scheme Information Document (SID) for complete details.

Risk Profile

The value in the investments is bound to change with changes in the factors affecting the market viz. changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments. Please read the Scheme Information Document carefully for details on risk factors before investment.

Special Features Of The Scheme:

Target Amount, Minimum And Maximum Investment:

Target Amount

Under the scheme investor has a choice to participate under Regular Premium option or Single Premium option for an aggregate amount called "Target amount". The Maximum Target Amount is Rs. 1500000/- under both terms per investor. If the investment is under multiple folios, the sum of target amount of all folios in any case cannot exceed Rs. 15 Lakhs.

Under the Regular Contribution option the target amount should be in multiples of Rs.1000.

Regular Contribution Option -
Uniform Cover / Reducing Cover

Under this option investor can choose either a 10 year term or 15 year term of investment. The investor needs to invest a uniform amount every year i.e. 1/10 of target amount under 10 year term and 1/15 of target amount under 15 year term. The investor has a choice of making this investment either once in a year i.e. on a yearly basis or twice a year i.e. on a half yearly or on a Quarterly basis or Twelve times in year in case of monthly basis as per his convenience.

The Minimum Investment amount is

1. Rs. 10000/- under 10 year term, Rs. 1000/ Rs. 3000 under Monthly/ Quarterly SIP respectively.
2. Rs. 10000 under 15 year term, Rs. 1000/ Rs. 3000 under Monthly/ Quarterly SIP respectively.

Subsequent/Renewal contribution under Regular Contribution option

After joining the scheme subsequent/renewal contribution can be paid either on yearly or half yearly or quarterly or monthly basis depending upon the mode chosen. If a 10 year term is chosen the yearly contribution is 1/10 of target amount and half yearly contribution is 1/20 of target amount. Similarly in 15 year term yearly contribution is 1/15 of target amount and half yearly contribution is 1/30 of the target amount.

Payment Date: The Renewal contribution under the above plan should be paid by the due dates shown below:

Date of joining the scheme	Renewal Contribution Due Dates	
	Yearly Mode	Half Yearly Mode
1st Jan to 31st March	16th Feb	16th Feb & 16 Aug
1st April to 30th June	16th May	16th May & 16th Nov
1st July to 30th September	16th Aug	16th Aug & 16th Feb
1st October to 31st December	16th Nov	16th Nov & 16th May

Once a mode of payment is chosen, it cannot be altered. A grace period of 30 (Calendar days) days is allowed for making payment from the due date. If the renewal contribution is not paid in time the investor ceases to participate in the scheme and the insurance cover both life and accident will be not be available to him/her. In case of monthly option due date is 15th of every month and 12 PDCs have to be given in the beginning of each year or NACH/ECS/ Direct Debit SIP Mandate Form has to be given.

Minimum Investment

Single Premium Option: Rs.10,000/- and thereafter in multiples of Rs.1000/- under both the 5 as well as the 10 year term.
Regular contribution Option: Rs 10,000/ per year and Rs. 1000/ Rs. 3000 for Monthly/ Quarterly SIP respectively.
Maximum Investment:
Single Premium Option: No upper limit on Single Premium option. However the target amount would be restricted to maximum of Rs. 15 Lakhs.

Regular contribution Option: Rs. 1,00,000 per year for 15 year term and Rs. 1,50,000 per year for 10 year term. Additional contribution over and above the same will be treated as top up and not eligible for any insurance cover.
The Fund reserves the right to change minimum and maximum target amounts if and when it is considered necessary. However the change will be applicable to those investors who will be joining the scheme after such a change is made effective.

Insurance Cover:

The Insurance Benefits are payable to First and Sole unit holder only when the contributions under the Scheme are made in time and up to date. The insurance covers (life and accident) will cease to be applicable on complete repurchase of units by the unit holder.

Extent of Life Insurance Cover

Risk on the unit holder life is covered

- to the extent of Balance of Target Amount i.e., Contributions yet to be made for the unexpired period of the Scheme in case of the Regular Contribution Reducing Cover Option and
- to the extent of Target Amount in case of Regular Contribution Uniform Cover Option and
- to the extent of Target Amount (equivalent to Single Premium) in case of the Single premium option,
- subject to a maximum of Rs. 15,00,000/- under all memberships for all options.

Investors before 31.12.2012

In case of females who have no regular and independent income, the Life Risk Cover will be limited to maximum of 7,50,000/-- (Rs. Seven Lakhs Fifty Thousand only).

Investors after 01.01.2013

For minor child and females having no regular or independent income. Life Insurance Cover will be equal to Insurance Amount subject to a maximum of Rs. 5 lakhs. Any amount invested above Rs. 5 lakhs will be treated as additional contribution. Women who claim to have independent income will have to submit their IT returns for past 3 years and her average gross income of last three Assessment Years should be more than the total Regular Annual Instalment in case they want the Insurance amount to be above Rs. 5 lakhs for underwriting process

The Life Risk Cover is not available during the first six months. In case of unfortunate death during the first six months, the amount adjusted towards premium will be refunded.
In case death occurs during the next six months only 50% of the cover is available. Death by suicide during the first year will not be covered for insurance purpose.
In case of death by accident at any time including the first year, full Life Insurance Cover will be available.
In case of partial repurchases the life / accident cover will be proportionately reduced (for investors before 31.12.2012). For investors who have joined the scheme on or after 01.01.2013, the life cover will remain intact even after partial withdrawal.
The Insurance Cover will be provided on the basis of declaration of good health.

Uniform Cover Option And Reducing Cover Option For Insurance Cover

The investor has to choose either Uniform Cover or Reducing Cover plan to enable the AMC to determine and deduct premium accordingly from the amount invested. In case of Uniform Cover, the life insurance cover remains the same throughout the term of plan and under reducing Cover, the life insurance cover reduces during the term of the plan and at any point of time it is equal to the outstanding contributions that are yet to be made.

If the insurance cover option is not chosen by the investor, by default, the cover will be taken as reducing cover plan. Also once the option of insurance cover is chosen, the same cannot be altered.

Age specific premium on the basis of mode of payment opted is charged for entire term every year. After deducting respective life insurance premium from instalments/existing units, units will be accounted.

For investors who had level premium payment option, the same would continue till further notice.

Free Accident Benefit

Accident Cover is available absolutely free to the member under the Scheme, including in the First year. The amount of Cover is equal to the amount of Life Insurance Cover subject to a maximum of Rs.1,00,000/-, under all memberships for both options. Applicants should have no deformity and should be enjoying good health.
Life Insurance and Accident cover is available to the first named person who is the member of the Scheme and not to the second named person in the application.
The Personal accident cover is applicable to the resident unit holders for death by accident or Permanent total disability sustained due to accident in India. The personal accident insurance cover will begin from the date of allotment of units till such time as the units are prematurely redeemed.

Revival of Lapsed Membership (Applicable only to Investors who joined the scheme prior to 01.01.2013)

Investors can revive their lapsed membership and insurance cover, within one year from the date of default in payment of renewal contribution by paying up to date arrears without any interest. However in such cases, Life cover will be restricted as applicable to fresh members in the first year. Members whose membership is lapsed and who have not revived in within one year will not be eligible for any insurance cover in future. They will be paid only repurchase value of their units standing to their credit subject to a minimum lock in period of three years.

In case of lapsed membership, no further instalments will be accepted till revival is affected. Any remittance, either direct or through ECS or NACH etc., received before the insurance cover is duly revived, will be refunded to the investors without interest. A fresh declaration of Good Health is to be submitted along with arrears of instalments before effecting revival. This is to be done each time revival is affected. The insurance cover shall be revived on receipt of arrears. Fresh declaration of good health is optional and not mandatory subject to the Declaration being found in order and acceptable to LIC Mutual Fund. **The clause regarding lien on claim payable in fresh cases would be applicable each time the insurance cover is revived.**

For the cases, where for auto cover is opted, this revival clause will not be applicable.

Settlement Of Claims:

Death Claims:

The LIC of India through LIC Mutual Fund will settle all death claims. In case of unfortunate death of the member during the scheme period, the nominee / successor may file the claim supported by all valid documents. They will be entitled to receive the following benefits.
1.Repurchase Price of Capital and Income Distribution cum capital withdrawal Units to the investor's credit
2.Amount of Life Insurance Cover
3.Amount of Accident Insurance Cover in case death occurs due to Accident

All insurance claims will be settled in India and shall be payable in Indian Rupees only.

The natural death claim (if any) shall be made by the beneficiary within 6 months from the date of incident, subject to valid discharge by the proposer.

Accident Claims:

In case of an accident resulting in death of the resident unit holder, the legal nominee may file the claim supported by all valid documents. The payment of the claim shall be made to the nominee / successor by the insurance company through LIC MF. All insurance claims will be settled in India and shall be payable in Indian Rupees only.
The terms and conditions of the life and personal accident insurance cover and guidelines for filing claims will be mailed separately.
The applicable Personal Accidental Cover benefit under the scheme shall be available to investors in the age group of 12-70 years Age nearer Birthday (NBD).

Accidental Death Claim (if any) shall be made by beneficiary within 1 month from the date of incident, subject to valid discharge by the proposer.

Note:
The benefit of the life as well as accident cover shall be subject to such terms, provisions, exclusions, and conditions expressed or endorsed in the policy the AMC may procure from the insurer for the benefit of the member.

The Trustee, AMC, Mutual Fund or their Directors will not be liable for any claims (including but not limited to rejection of any claim, non settlement, delays etc.) arising out of the personal accident insurance cover provided to the unit holder.
The AMC reserves the right to modify / annul the said personal accident insurance cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.

Final Additional Benefits/Maturity Bonus

Maturity bonus will be paid subject to all renewal contribution in time.

For investors before 31.12.2012

Single Premium Plan: 5% of target amount for 5 year term plan
10% of target amount for 10 year term plan

Regular Premium Plan: 10% of target amount for 10 year term plan
15% of target amount for 15 year term plan

For investors after 01.01.2013

Single Premium Plan: 2.5% of target amount for 5 year term plan
7.5% of target amount for 10 year term plan

Regular Premium Plan: 7.5% of target amount for 10 year term plan
10% of target amount for 15 year term plan

Option On Maturity:

Maturity intimation letter will be sent to the unit holder, one month in advance to the maturity date, giving the options as mentioned below:

1. To continue in the scheme without insurance cover For such investors additional loyalty bonus will be provided @ 0.5% p.a. till his full withdrawal. No partial withdrawal is allowed after maturity date
2. To switch the maturity proceeds into any of our ongoing schemes.
3. To redeem the units as on the date of maturity.

In case no option is exercised and duly intimated to us before the date of maturity, the default option will be as per 1 above.

Declaration of Good Health (Applicable Only To Investors Who Joined The Scheme Prior To 01.01.2013)

This declaration should be made in the presence of an authorized person. Magistrate, Justice of Peace, Gazetted Officer, Civil Surgeon, Officer of LIC of India, LIC Mutual Fund/LIC MF AMC Ltd. authorized LIC Mutual Fund Chief Agents/Marketing/ business Associates and Agents Who will counter sign the declaration. Standard Age Proof like School or College Certificate, Authenticated extract from School or College Record containing the Date of Birth, Certified extract from Municipal or other records of Birth, Certificate of Baptism or Certified extract from family Bible containing 24 Date of Birth or age or Passport will be required to support the age furnished in the Application. The age proof will be produced before the Authorized Official who will record your age in the form. Applications without the declaration and age proof will not be entertained.

WORKING OF THE SCHEME:

On joining the Scheme the investor will become a member of the Scheme. Under the Regular Contribution Option every year, the investor will contribute a fixed sum of money through the chosen mode (Yearly / Half Yearly/Quarterly/Monthly), during the period of the Scheme. In case of the Single premium option the investor will pay the entire target amount through just one contribution at the time of application. Out of the contribution the premium amount will paid to the Life Insurance Corporation of India for securing the Life Risk Cover and the balance contribution will be converted into units of LIC MF Unit Linked Insurance Scheme (LIC MF ULIS) at the prevailing Sale Price, on the date of contribution. The units have a face value of Rs. 10/- each. The units allotted against periodical contributions are called Capital Units. Income Distribution cum capital withdrawal declared on the accumulated units is also reinvested in the Scheme and converted into Income Distribution cum capital withdrawal Units. At the end of the Plan period, i.e. on maturity, you will receive the entire units standing to your credit, both Capital and Income Distribution cum capital withdrawal units at the prevailing Repurchase Rates, along with Final Reward.

In case of unfortunate death of the Member during the Scheme period, the second applicant/nominee/successor will be entitled to receive the following benefits.

1. Repurchase Price of Capital and Income Distribution cum capital withdrawal Units to the Investor's credit.
2. Amount of Life Insurance Cover.
3. Amount of Accident Insurance Cover in case death occurs due to Accident.

Investment Plan:

The Scheme offers investment under the Reinvestment of Income Distribution cum capital withdrawal option: Under this plan the Income Distribution cum capital withdrawal declared would be reinvested in the scheme at the prevailing NAV, subject to the prevailing load structure. Thus, additional units of the scheme based on the amount of Income Distribution cum capital withdrawal payable will be credited to the unit holder's account separately as Income Distribution cum capital withdrawal units. The plan thus offers regular saving of income.

These Income Distribution cum capital withdrawal units shall be exempt from income tax at the hands of the unit holders as per the existing provisions of the Income-tax Act, 1961.

Important

The Insurance Benefits are payable only when the contributions under the Scheme are made in time and up to date and the member (unit holders) is eligible for Insurance Cover or the investor is eligible to be covered under Auto Cover.

DECLARATION OF Income Distribution cum capital withdrawal:

Declaration of Income Distribution cum capital withdrawal and /or issue of Bonus units to the unit holder will be on the basis of income earned and other factors including the taxation angle and at the absolute discretion of the Trustees.

Switch Over Facility:

Facility of switchover to / from other LIC Mutual Fund schemes are available on all Business days. Switch over will be allowed at the NAV as per existing regulations. The switch over will be affected by way of redemption of units in the current scheme and a reinvestment of the redemption proceeds in another scheme(s) subject to lock in period under each scheme. To affect a switch over, an investor must provide clear instructions. A separate form should be filled for effecting switch over and sent to the authorized centre. A fresh statement of account reflecting the new holdings will be issued by the Fund.

ALLOTMENT OF UNITS

Allotment of units will be made after realisation of Cheque / DD for the amount invested depending upon the NAV of the units, subject to the prevailing load structure in fractional Units up to 3 decimals. From the investment/contribution amount an amount (As per the life cover premium rates given by LIC as given in the table) will be deducted towards the life premium. The Balance amount will be converted into units at the Sale price applicable on the date of depositing the contribution into the bank.

Renewal Contribution Due Intimation:

Unit holders under Regular Contribution option will be intimated of the due date of payment of renewal contribution before the due dates as a matter of information/courtesy. LIC MF will not be responsible for non- receipt/delayed receipt of intimation for whatever reason. In case intimation is not received renewal, quoting membership number and instalment number can pay instalment. Renewal premium form can be collected from the corporate office and the area offices of AMC.

How To Repurchase / Redeem The Units Of The Scheme

Unit holders may repurchase/redeem their holding subject to terms mentioned below:

Unit holders must submit the redemption request in the form available at the official point of acceptance / investor service centre duly filled in, furnishing their membership/Account numbers, and duly signed as per the application form.

The Fund shall repurchase/redeem the units of the scheme regularly, subject to exit load after the initial lock in period of 3 years from the date of allotment of units on all business days except during the period of book closure if any.

The repurchase/redemption price will be calculated and declared on a daily basis.
Repurchase / redemption shall be effected on receipt of the repurchase / redemption request along with the duly discharged certificate/Statement of Account mentioning the number of units offered amount sought for repurchase / redemption at the registrar's office. On complete redemption of the holdings the unit holder ceases to be a member of the Scheme and would not be entitled to any further benefits from the Scheme

Choice for Redemption Amount

Unit holders may redeem their entire holdings either in full or in part. They have the option to request the redemption for Specified amount in Rupees.

Partial repurchase / redemption of units is allowed to the extent of maintaining minimum balance of Rs.5,000/- under the scheme.
The minimum amount for repurchase is Rs. 1000/- and multiples thereof. At any point of time if the balance under the scheme is less than Rs. 5,000/- the balance units under the scheme will be automatically redeemed with the closure of account.

Nomination Facility:

Nomination facility to receive the money due in case of death of the first holder is available. The name of the nominee should be clearly written in the space provided in the Application form. Minors also can be nominated. In case the nominee is a minor, name of a major Appointee / Guardian, other than the applicant /s', should be mentioned in the space provided for. Nomination / Alternate Nomination / change of Nomination facility can also be availed of after issue of the Statement of Account by writing to the Registrars to the scheme. The Alternate nominee shall be entitled to receive the amount due in respect of Units of the deceased Unit holders only in the event of the first named nominee predeceasing all the unit holders. The nomination /s will become invalid on repurchase/ redemption / transfer of units.

It may be mentioned however, that such nomination is subject to the other provisions of law. In the event of dispute between heirs and consequent litigation in that behalf, resulting in a court order directing devolvement on a basis different from that indicated in the nomination, then such court order would prevail over the nomination and to that extent, the nomination facility is not final. As between the Mutual Fund and the nominee, the nomination is binding and effective subject to above.

Transferability/Transmission Of Units

Since the scheme is an insurance linked tax saving scheme the units of the scheme are not transferable.

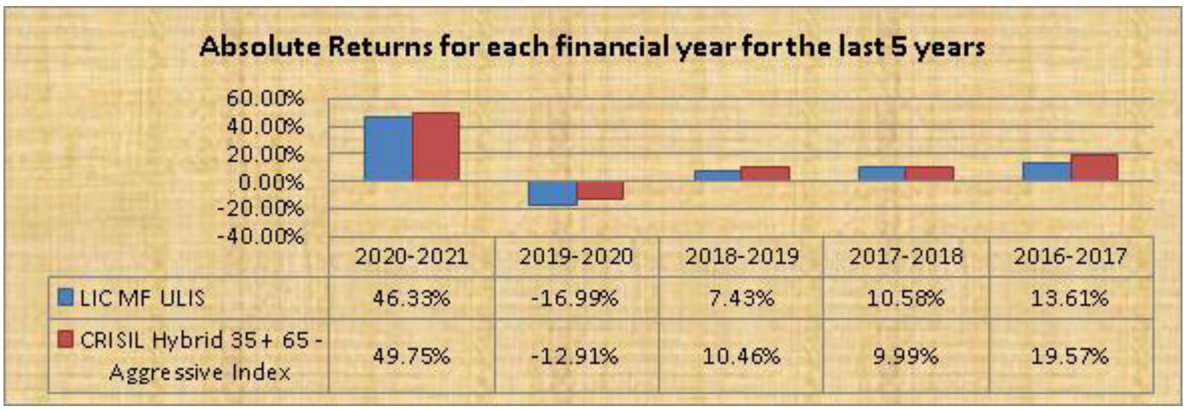
Performance of the Scheme (as on 30/09/2021)

Regular Plan- Reinvestment of Income Distribution cum capital withdrawal option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) CRISIL Hybrid 35 + 65 - Aggressive Index	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	49.10	39.66	58.54
Returns for the last 3 years	15.88	16.97	18.58
Returns for the last 5 years	12.51	14.17	16.81
Returns since inception	10.02	NA	NA

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years

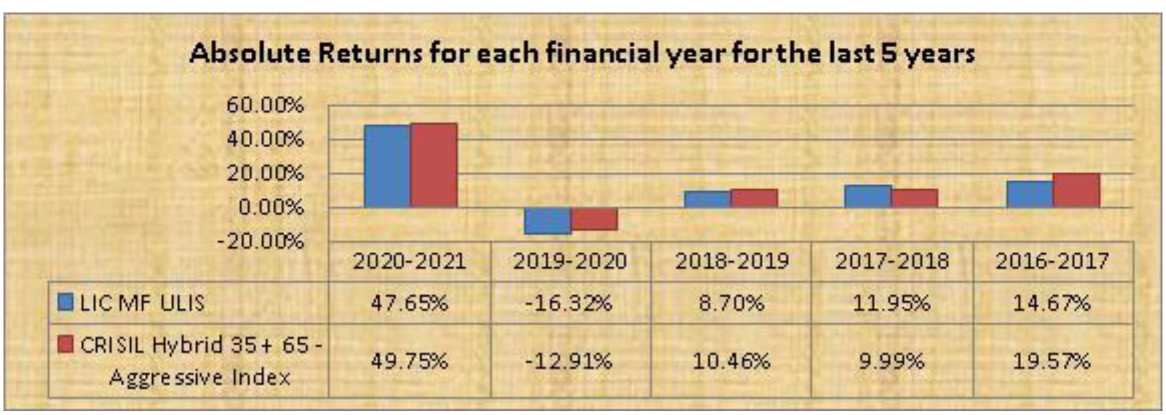


Direct Plan- Reinvestment of Income Distribution cum capital withdrawal option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns (%) CRISIL Hybrid 35 + 65 Aggressive Index	Additional Benchmark Returns (%) Nifty 50 TRI
Returns for the last 1 year	50.34	39.66	58.54
Returns for the last 3 years	16.89	16.97	18.58
Returns for the last 5 years	13.63	14.17	16.81
Returns since inception	13.17	14.10	15.43

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for last 5 years



The performance of the scheme is benchmarked to the Total Return variant of the Index.

<table>
<tr><td>Name of the Scheme</td><td>LIC MF Children’s Gift Fund
An open ended fund for investment for Children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).</td></tr>
<tr><td>Category of Scheme</td><td>Children’s Fund</td></tr>
<tr><td>Investment Objective</td><td>The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be achieved.</td></tr>
<tr><td>Asset Allocation Pattern for the scheme</td><td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation
(% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Equity & Equity related instruments*</td><td>65</td><td>90</td><td>High</td></tr>
<tr><td>Debt / Money Market</td><td>10</td><td>35</td><td>Low to Medium</td></tr>
<tr><td>Units issued by REITs and InviTs</td><td>0</td><td>10</td><td>Medium to High</td></tr>
</table>
* The Cumulative Gross Exposure to Equity, Debt, Money Market Derivatives, repo in corporate debt securities, REiTs and InviT will not exceed 100% of the Net Asset of the Scheme.

Applicable Investment Limits
a. At the Mutual Fund level:- Not more than 10% of units issued by a single issuer of REIT and InvIT;
b. At a single Mutual Fund scheme level: i. not more than 10% of its NAV in the units of REIT and InvIT; and ii. not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. The limits mentioned in sub- clauses (i) and (ii) above will not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.

The scheme may take derivatives position (both equity and fixed income) based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time. The maximum derivative position will be restricted to 20% of the Net Assets (i.e. Net Assets including cash).

The scheme may seek investment opportunity in the Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 50% and 20% of its net assets in Foreign Debt Securities and in ADRs / GDRs / Foreign Equity Securities respectively subject to regulatory limits. However, the AMC with a view to protecting the interest of the investors may increase or decrease this exposure as deemed fit from time to time subject to regulatory limit.

In addition to the instruments stated in the table above, the Scheme may enter into repos / reverse repos as may be permitted by RBI / SEBI.

The Scheme may participate in repo of corporate debt securities.

From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Triparty Repo or repo or in an alternative investment as may be provided by RBI / SEBI to meet the liquidity requirements. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.
</td></tr>
<tr><td>No. of Folios & AUM (as on 30/09/2021)</td><td>Folios : Direct - 116 Regular – 3548
AUM Rs. in Crs. : Direct – 1.00 Regular – 13.71</td></tr>
<tr><td>Plans and Options</td><td>Regular Plan and Direct Plan
(The Regular and direct plan will be having a common portfolio)
❖ Growth</td></tr>
</table>

Treatment of applications under "Direct" / "Regular" Plans	<table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC will contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct Plan from the date of application without any exit load.
Minimum Application amount/Additional Purchase/ Redemption Amount/ SIP	Application Amount (Other than fresh purchase through SIP) – Rs.5,000/- and in multiples of Rs.1 thereafter. Additional Purchase – Rs.500/- and in multiples of Rs.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Rs.1/- thereafter. SIP Amount – 1) Daily – Rs.300/- and in multiples of Rs.1/- thereafter. 2) Monthly – Rs.1,000/- and in multiples of Rs.1/- thereafter. 3) Quarterly – Rs.3,000/- and in multiples of Rs.1/- thereafter.
Benchmark Index	CRISIL Hybrid 35 + 65 - Aggressive Index
Fund Managers	• Mr. Karan Doshi (Fund Manager) – Equity Portion (Managing this scheme from 06.09.2021) • Mr. Marzban Irani –Debt Portfolio (Managing this scheme from 10.08.2016)
Expenses of the Scheme	
Load Structure	**Entry Load** – Not Applicable **Exit Load** -Nil
Recurring Expenses	Actual Expenses for the previous Financial Year (Incl. GST on Management Fees) (Upto 30th Sept 2021 of 2021-2022) :- Regular – 2.46% Direct - 1.44%
Investment Strategy (For additional details, refer to the Scheme Information Documents.)	The investment approach for investing in equities would be to identify companies with a strong competitive position in a good business and having quality management. The focus would on fundamentally driven investment with scope for future growth. Please read the Scheme Information Document (SID) for complete details.

<table>
<tr>
<td>Risk Profile</td>
<td>
STANDARD RISK FACTORS:
1. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down.
3. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
4. LIC MF CHILDREN’S GIFT FUND is the name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
5. The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs 2 Crore made by it towards setting up the Fund.
The LIC MF CHILDREN’S GIFT FUND, scheme is not a guaranteed or assured return scheme.
<table>
<tr><td colspan="2">Scheme Specific Risk Factor and Risk Management Strategy:</td></tr>
<tr><th>Risk</th><th>Risk Management Strategy</th></tr>
<tr><td>Market Risk: Price fluctuations and volatility changes of the equity market could have a material impact on the overall returns of the scheme.</td><td>The Scheme will endeavor to have a well diversified portfolio with the ability to use cash/derivatives for hedging</td></tr>
<tr><td>Business Risk: Risk related to uncertainty of income caused by the nature of a company’s business and having an impact on price fluctuations</td><td>Portfolio of companies carefully selected to include those with perceived good quality of earnings</td></tr>
<tr><td>Concentration Risk: Risk arising due to over exposure to few securities/issuers/sectors</td><td>Ensure diversification by investing across the spectrum of securities/issuers/sectors</td></tr>
<tr><td>Liquidity Risk: Risk associated with selling of the portfolio securities in the market</td><td>Monitor the portfolio liquidity periodically.</td></tr>
<tr><td>Interest rate risk: Volatility in the security prices due to movements in interest rate</td><td>Control portfolio duration and periodically evaluate the portfolio structure with respect to existing interest rate scenario</td></tr>
<tr><td>Credit Risk: Risk that the debt issuer may default on interest and/or principal payment obligations</td><td>Investment universe will be defined carefully to include issuers with high credit quality. Also critical evaluation of credit profile of issuers will be done on an on-going basis.</td></tr>
<tr><td>Derivatives Risk
a. Lack of perfect correlation of the derivatives to the underlying indices
b. Risk of improper valuation of the futures price
c. Execution cost may differ from the calculated cost as rates in the futures market are volatile.</td><td>Derivatives positions will be monitored on on-going basis and there will be strict adherence to the regulations.</td></tr>
<tr><td colspan="2">For detailed risk factors and risk management strategy, kindly refer to the Scheme Information Document.
The mutual fund or AMC and its empaneled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.</td></tr>
</table>
</td>
</tr>
<tr>
<td>Lock-in Period</td>
<td>The Scheme being an Open-ended scheme, offers for Sale/Switch-in and Redemption/Switch-out of units at NAV based prices (subject to completion of Lock-in-period for at least 5 years or till the child attains age of majority whichever is earlier) on every Business Day.
As per the SEBI(MF) Regulations, the Mutual Fund shall dispatch redemption proceeds within 10 Business days from the date of redemption, subject to completion of lock-in-period. A penal interest of 15% or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 10 Business Days from the date of redemption. However under normal circumstances, the Mutual Fund would endeavour to pay the redemption proceeds within 3-4 Business Days from the date of redemption.</td>
</tr>
<tr>
<td>Personal Accident Insurance Cover</td>
<td>A free personal accident insurance cover is provided to domestic resident Unit Holder, equivalent to 10 times of the amount invested, subject to a maximum amount of Rs. 3 Lakh per Unit Holder. The insurance premium in respect of the personal accident insurance cover will be borne by the AMC. Please read the Scheme Information Document (SID) for further details.</td>
</tr>
</table>

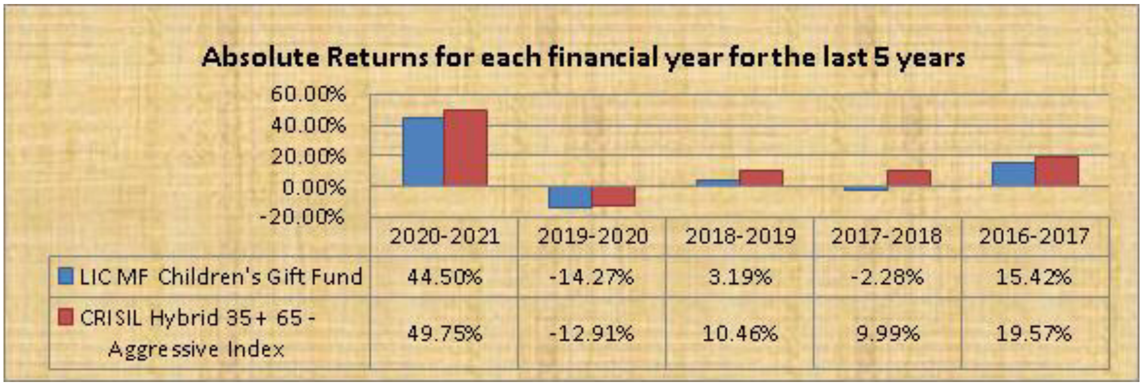
Performance of the Scheme (as on 30/09/2021)

Regular Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns CRISIL Hybrid 35 + 65 Aggressive Index (%)	Additional Benchmark Nifty 50 TRI (%)
Returns for the last 1 year	37.87	39.66	58.54
Returns for the last 3 years	14.26	16.97	18.58
Returns for the last 5 years	8.37	14.17	16.81
Returns since inception	4.52	NA	17.06

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years



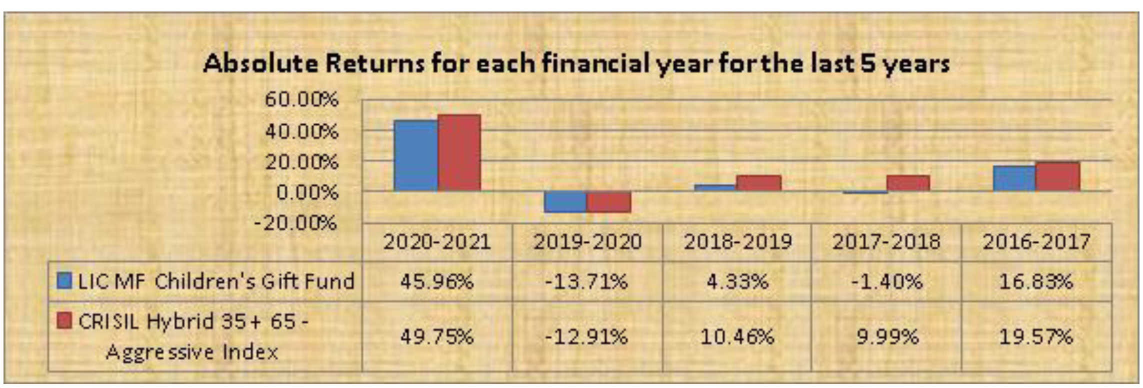
^Past performance may or may not be sustained in the future.

Direct Plan- Growth Option

Compounded Annualized Returns	Scheme Returns (%)^	Benchmark Returns CRISIL Hybrid 35+ 65 Aggressive Index (%)	Additional Benchmark Nifty 50 TRI (%)
Returns for the last 1 year	39.27	39.66	58.54
Returns for the last 3 years	15.28	16.97	18.58
Returns for the last 5 years	9.36	14.17	16.81
Returns since inception	11.11	13.41	14.57

^Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for last 5 years



^Past performance may or may not be sustained in the future.

The performance of the scheme is benchmarked to the Total Return variant of the Index.

ADDITIONAL DISCLOSURES As on 30/09/2021

LIC MF Flexi Cap Fund

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	% of NAV
Infosys Ltd.	8.58
ICICI Bank Ltd.	7.96
HDFC Bank Ltd.	7.26
Tata Consultancy Services Ltd.	5.93
Hindustan Unilever Ltd.	3.53
Kotak Mahindra Bank Ltd.	3.21
Bharti Airtel Ltd.	2.91
Coromandel International Ltd.	2.80
Biocon Ltd.	2.77
Gujarat Gas Ltd.	2.36
Others	50.12
Cash & Cash Equivalent:	2.58
Total	**100.00**

b) Sector Allocation

Sector/Industry Allocation	% of NAV
BANKS	23.38
SOFTWARE	17.71
CONSUMER NON DURABLES	11.39
PHARMACEUTICALS	6.66
GAS	4.92
CONSUMER DURABLES	4.28
FINANCE	4.15
TRANSPORTATION	3.38
INSURANCE	2.96
TELECOM - SERVICES	2.91
FERTILISERS	2.80
Cash & Cash Equivalent:	2.58
CONSTRUCTION	2.05
AUTO	1.85
CHEMICALS	1.78
LEISURE SERVICES	1.38
CAPITAL MARKETS	1.28
TEXTILE PRODUCTS	1.26
INDUSTRIAL CAPITAL GOODS	0.98
NON - FERROUS METALS	0.95
FERROUS METALS	0.70
OTHER SERVICES	0.65
Total	**100.00**

LIC MF Large Cap Fund

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	% of NAV
Infosys Ltd.	8.41
ICICI Bank Ltd.	7.41
HDFC Bank Ltd.	7.25
Bajaj Finance Ltd.	6.06
Tata Consultancy Services Ltd.	5.53
Reliance Industries Ltd.	5.19
Avenue Supermarts Ltd.	5.09
Bajaj Finserv Ltd.	3.60
Kotak Mahindra Bank Ltd.	3.22
Housing Development Finance Corp Ltd.	2.85
Others	42.45
Cash & Cash Equivalent:	2.95
Total	**100.00**

b) Sector Allocation

Sector / Industry Classification	% of NAV
BANKS	21.97
SOFTWARE	16.64
FINANCE	8.90
CONSUMER NON DURABLES	7.64
INSURANCE	5.79
PETROLEUM PRODUCTS	5.63
PHARMACEUTICALS	5.61
RETAILING	5.09
AUTO	4.09
CEMENT & CEMENT PRODUCTS	3.20
Cash & Cash Equivalent:	2.95
CONSUMER DURABLES	2.53
TELECOM - SERVICES	2.46
CONSTRUCTION PROJECT	2.27
AUTO ANCILLARIES	1.42
GAS	1.20
NON - FERROUS METALS	1.17
FERROUS METALS	0.74
CHEMICALS	0.68
Total	**100.00**

2) Scheme's Portfolio Turnover ratio :- 0.35 times.
3) The aggregate investment in the scheme under the following Categories :-
i) Asset Management's Board of Directors - Amount in lacs - 9.08
ii) Concerned scheme's Fund Manager(s) – Amt. in lacs – 1.00
iii) Other key personnel – Amt. in lacs – 0.99

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

2) Scheme's Portfolio Turnover ratio :- 0.20 times.
3) The aggregate investment in the scheme under the following Categories :-

I. Asset Management's Board of Directors - Amt. in lakhs - 5.92
II. Concerned scheme's Fund Manager(s) – Amt. in lakhs – Nil
III. Other key managerial –Amt. in lakhs – 0.30

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

ADDITIONAL DISCLOSURES As on 30/09/2021

LIC MF Index Fund – Nifty Plan

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	**% of NAV**
Reliance Industries Ltd.	10.68
HDFC Bank Ltd.	9.12
Infosys Ltd.	8.14
Housing Development Finance Corp Ltd.	6.51
ICICI Bank Ltd.	6.36
Tata Consultancy Services Ltd.	5.13
Kotak Mahindra Bank Ltd.	3.86
Hindustan Unilever Ltd.	3.16
ITC Ltd.	2.70
Larsen & Toubro Ltd.	2.70
Others	41.56
Cash & Cash Equivalent:	0.09
Total	**100.00**

b) Sector Allocation

Sector / Industry Classification	**% of NAV**
BANKS	25.07
SOFTWARE	17.43
PETROLEUM PRODUCTS	11.61
CONSUMER NON DURABLES	9.92
FINANCE	9.18
AUTO	4.70
PHARMACEUTICALS	3.38
INSURANCE	2.89
CONSTRUCTION PROJECT	2.70
CEMENT & CEMENT PRODUCTS	2.45
FERROUS METALS	2.16
TELECOM - SERVICES	2.16
POWER	1.73

LIC MF Index Fund – Sensex Plan

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	**% of NAV**
Reliance Industries Ltd.	12.48
HDFC Bank Ltd.	10.63
Infosys Ltd.	9.42
Housing Development Finance Corp Ltd.	7.62
ICICI Bank Ltd.	7.44
Tata Consultancy Services Ltd.	6.00
Kotak Mahindra Bank Ltd.	4.02
Hindustan Unilever Ltd.	3.70
Axis Bank Ltd.	3.17
ITC Ltd.	3.16
Others	32.81
Cash & Cash Equivalent:	-0.45
Total	**100.00**

b) Sector Allocation

Sector / Industry Classification	**% of NAV**
BANKS	28.94
SOFTWARE	18.85
PETROLEUM PRODUCTS	12.48
FINANCE	10.73
CONSUMER NON DURABLES	10.15
AUTO	3.42
CONSTRUCTION PROJECT	3.15
TELECOM - SERVICES	2.59
PHARMACEUTICALS	2.25
POWER	2.02
INSURANCE	1.63
FERROUS METALS	1.54

CONSUMER DURABLES	1.18
NON - FERROUS METALS	0.93
TRANSPORTATION	0.71
OIL	0.69
PESTICIDES	0.51
MINERALS/MINING	0.50
Cash & Cash Equivalent:	0.09
Total	**100.00**

2) Scheme's Portfolio Turnover ratio :- 0.31 times.
3) The aggregate investment in the scheme under the following Categories :-

I. Asset Management's Board of Directors - NIL
II. Concerned scheme's Fund Manager(s) – NIL
III. Other key managerial– Amt in lacs – 18.10

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

CONSUMER DURABLES	1.38
CEMENT & CEMENT PRODUCTS	1.30
Cash & Cash Equivalent:	-0.45
Total	**100.00**

2) Scheme's Portfolio Turnover ratio :- .0.27 times
3) The aggregate investment in the scheme under the following Categories :-

I. Asset Management's Board of Directors - NIL
II. Concerned scheme's Fund Manager(s) – NIL
III. Other key managerial personnel (Amount in Lakh)– 0.19

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

ADDITIONAL DISCLOSURES
As on 30/09/2021

LIC MF Equity Hybrid Fund

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	% of NAV
Government Treasury Bill	11.89
ICICI Bank Ltd.	8.58
Government Bond	7.62
Infosys Ltd.	7.03
HDFC Bank Ltd.	6.78
Tata Consultancy Services Ltd.	5.06
Hindustan Unilever Ltd.	2.85
Coromandel International Ltd.	2.46
Kansai Nerolac Paints Ltd.	2.24
Kotak Mahindra Bank Ltd.	2.21
Others	41.37
Cash & Cash Equivalent:	1.91
Total	**100.00**

b) Sector Allocation

Sector / Industry Classification	% of NAV
BANKS	21.00
Government of India	19.52
SOFTWARE	14.54
CONSUMER NON DURABLES	10.74
FINANCE	4.64
PHARMACEUTICALS	4.19
INSURANCE	3.44
GAS	3.25
CONSUMER DURABLES	3.09
TRANSPORTATION	2.61
CONSTRUCTION	2.55
FERTILISERS	2.46
Cash & Cash Equivalent:	1.91
INDUSTRIAL PRODUCTS	1.77
TELECOM - SERVICES	1.49
AUTO	1.36
INDUSTRIAL CAPITAL GOODS	0.70
FERROUS METALS	0.52
POWER	0.23
Total	**100.00**

2) Scheme's Portfolio Turnover ratio :- 0.15 times.
3) The aggregate investment in the scheme under the following Categories :-

I. AMC's Board of Directors (Amt. in lacs) – 4.14
II. Concerned scheme's Fund Manager(s) –(Amt. in lacs) – NIL
III. Other key managerial– NIL

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

LIC MF Tax Plan

1. Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	% of NAV
ICICI Bank Ltd.	8.70
Infosys Ltd.	8.55
HDFC Bank Ltd.	7.33
Tata Consultancy Services Ltd.	5.56
Avenue Supermarts Ltd.	4.60
Bajaj Finance Ltd.	3.69
Reliance Industries Ltd.	2.99
Kotak Mahindra Bank Ltd.	2.92
Bharti Airtel Ltd.	2.71
HCL Technologies Ltd.	2.45
Others	48.63
Cash & Cash Equivalent:	1.89
Total	100.00

b) Sector Allocation

Sector / Industry Classification	% of NAV
BANKS	21.75
SOFTWARE	16.56
RETAILING	8.59
PHARMACEUTICALS	8.12
CONSUMER NON DURABLES	6.67
CHEMICALS	6.09
CONSUMER DURABLES	5.90
FINANCE	4.74
PETROLEUM PRODUCTS	2.99
INSURANCE	2.89
TELECOM - SERVICES	2.71
AUTO	2.19
Cash & Cash Equivalent:	1.89
CONSTRUCTION	1.79
GAS	1.79
LEISURE SERVICES	1.74
TEXTILE PRODUCTS	1.52
FERTILISERS	1.09
CAPITAL MARKETS	0.98
Total	**100.00**

2. Scheme's Portfolio Turnover ratio :- 0.22 times.
3. The aggregate investment in the scheme under the following Categories :-

I. Asset Management's Board of Directors - NIL
II. Concerned scheme's Fund Manager(s) – NIL
III. Other key managerial (in lakhs) – 1.54

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

ADDITIONAL DISCLOSURES As on 30/09/2021

LIC MF Large & Midcap Fund

1) **Scheme's portfolio :-**

a) Issuer Exposure

Name of the issuer	% of NAV
ICICI Bank Ltd.	5.84
Infosys Ltd.	5.79
HDFC Bank Ltd.	4.49
Tata Consultancy Services Ltd.	3.08
Avenue Supermarts Ltd.	2.63
Tata Chemicals Ltd.	2.59
Indian Railway Catering &Tou. Corp. Ltd.	2.56
Bajaj Finance Ltd.	2.54
Reliance Industries Ltd.	2.16
Atul Ltd.	2.07
Others	63.36
Cash & Cash Equivalent:	2.90
Total	**100.00**

b) Sector Allocation

Sector/Industry Classification	% of NAV
BANKS	15.56
SOFTWARE	11.33
CHEMICALS	9.80
PHARMACEUTICALS	5.82
RETAILING	5.77
INDUSTRIAL PRODUCTS	5.43
CONSUMER NON DURABLES	5.35
FINANCE	4.89
CONSUMER DURABLES	4.14
PETROLEUM PRODUCTS	3.71
TRANSPORTATION	3.38
GAS	2.99
Cash & Cash Equivalent:	2.90
CONSTRUCTION	2.44
LEISURE SERVICES	2.02
INDUSTRIAL CAPITAL GOODS	1.94
TELECOM - SERVICES	1.88
FERTILISERS	1.84
HEALTHCARE SERVICES	1.79
CAPITAL MARKETS	1.55
TEXTILE PRODUCTS	1.16
AUTO ANCILLARIES	0.98
PESTICIDES	0.89

LIC MF Banking & Financial Services Fund

1. **Scheme's portfolio: -**

a) Issuer Exposure

Name of the issuer	% of NAV
HDFC Bank Ltd.	23.48
ICICI Bank Ltd.	16.48
State Bank of India	8.47
Axis Bank Ltd.	8.39
Housing Development Finance Corp Ltd.	7.74
Kotak Mahindra Bank Ltd.	7.21
The Federal Bank Ltd.	5.27
City Union Bank Ltd.	4.13
Bajaj Finance Ltd.	2.77
HDFC Life Insurance Company Ltd.	2.39
Others	11.00
Cash & Cash Equivalent:	2.67
Total	**100.00**

b) Sector Allocation

Sector / Industry Classification	% of NAV
BANKS	77.64
FINANCE	11.32
INSURANCE	6.37
Cash & Cash Equivalent:	2.67
CAPITAL MARKETS	2.00
Total	**100.00**

2. Scheme's Portfolio Turnover ratio :- 0.13 times
3. The aggregate investment in the scheme under the following Categories :-

I. AMC's Board of Directors (Amount in Lacs) – 7.07
II. Concerned scheme's Fund Manager(s) – (Amount in Lacs)– Nil
III. Other key managerial personnel (Amount in lacs)– 20.12

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

INSURANCE	0.87
AUTO	0.83
OTHER SERVICES	0.74
Total	**100.00**

2) Scheme's Portfolio Turnover ratio :-0.39 times.
3) The aggregate investment in the scheme under the following Categories :-

I. AMC's Board of Directors (in lakhs)- 11.07
II. Concerned scheme's Fund Manager(s) – Amt. in lakhs – 2.91
III. Other key managerial– Amt. in lakhs – 13.43

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

ADDITIONAL DISCLOSURES As on 30/09/2021

LIC MF Infrastructure Fund

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	% of NAV
Bharti Airtel Ltd.	7.21
Ultratech Cement Ltd.	6.60
Reliance Industries Ltd.	5.73
Brigade Enterprises Ltd.	5.05
Gujarat State Petronet Ltd.	4.85
Transport Corporation Of India Ltd.	4.84
GAIL (India) Ltd.	4.49
Hindalco Industries Ltd.	4.47
Linde India Ltd.	4.09
KNR Constructions Ltd.	3.23
Others	46.96
Cash & Cash Equivalent:	2.47
Total	**100.00**

b) Sector Allocation

Sector / Industry Classification	% of NAV
INDUSTRIAL PRODUCTS	15.37
CEMENT & CEMENT PRODUCTS	14.65
CONSTRUCTION	12.23
GAS	12.07

LIC MF Unit Linked Insurance Scheme

1) Scheme's portfolio :-

a) Issuer Exposure

Name of the issuer	% of NAV
Government Treasury Bill	20.39
Infosys Ltd.	6.81
ICICI Bank Ltd.	6.14
HDFC Bank Ltd.	5.99
Tata Consultancy Services Ltd.	5.34
Bajaj Finance Ltd.	4.90
Avenue Supermarts Ltd.	4.48
Reliance Industries Ltd.	2.56
Divi's Laboratories Ltd.	2.34
Atul Ltd.	2.23
Others	38.43
Cash & Cash Equivalent:	0.40
Total	**100.00**

b) Sector Allocation

Sector / Industry Classification	% of NAV
Government of India	20.88
BANKS	16.38
SOFTWARE	12.14
CHEMICALS	8.23
RETAILING	7.00
FINANCE	5.87

TRANSPORTATION	10.04
PETROLEUM PRODUCTS	8.53
TELECOM - SERVICES	7.68
NON - FERROUS METALS	4.47
CHEMICALS	4.09
INDUSTRIAL CAPITAL GOODS	4.07
CONSTRUCTION PROJECT	2.86
Cash & Cash Equivalent:	2.47
CONSUMER NON DURABLES	1.03
FERROUS METALS	0.45
Total	**100.00**

2) Scheme's Portfolio Turnover ratio :- 0.53 times.
3) The aggregate investment in the scheme under the following Categories :-

I. Asset Management's Board of Directors - NIL
II. Concerned scheme's Fund Manager(s) – NIL
III. Other key managerial – NIL

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

CONSUMER NON DURABLES	5.81
CONSUMER DURABLES	4.91
PHARMACEUTICALS	4.70
INSURANCE	3.19
PETROLEUM PRODUCTS	2.56
CONSTRUCTION	1.98
AUTO	1.23
TELECOM - SERVICES	1.21
INDUSTRIAL PRODUCTS	0.99
GAS	0.91
TEXTILE PRODUCTS	0.90
LEISURE SERVICES	0.71
Cash & Cash Equivalent:	0.40
Total	**100.00**

2) Scheme's Portfolio Turnover ratio :- 0.20 times
3) The aggregate investment in the scheme under the following Categories :-

I. AMC's Board of Directors - NIL
II. Concerned scheme's Fund Manager(s) – NIL
III. Other key managerial– (Amt. in lakhs)- 10.50

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

ADDITIONAL DISCLOSURES As on 30/09/2021

LIC MF Children's Gift Fund

1. **Scheme's portfolio :-**

a) **Issuer Exposure**

Name of the issuer	% of NAV
Infosys Ltd.	7.95
ICICI Bank Ltd.	7.63
Government Bond	7.15
HDFC Bank Ltd.	7.12
Tata Consultancy Services Ltd.	4.17
Reliance Industries Ltd.	4.12
Kotak Mahindra Bank Ltd.	3.32
SBI Life Insurance Company Ltd.	3.05
Government Treasury Bill	3.04
Axis Bank Ltd.	2.99
Others	48.21
Cash & Cash Equivalent:	1.24
Total	**100.00**

LIC MF Arbitrage Fund

1. **Scheme's portfolio :-**

a) **Issuer Exposure**

Name of the issuer	% of NAV
LIC Mutual Fund	12.95
Government Treasury Bill	10.86
Bajaj Finance Ltd.	5.75
ICICI Bank Ltd.	4.73
NMDC Ltd.	4.70
Apollo Hospitals Enterprise Ltd.	4.58
Grasim Industries Ltd.	4.32
Havells India Ltd.	4.30
Godrej Consumer Products Ltd.	4.21
Hero MotoCorp Ltd.	4.17
Others	32.40
Cash & Cash Equivalent:	7.03
Total	**100.00**

b) **Sector Allocation**

Sector / Industry Classification	% of NAV
Mutual Fund Units	12.95
Government of India	10.86
AUTO	10.65

b) Sector Allocation

Sector / Industry Classification	% of NAV
BANKS	24.22
SOFTWARE	18.33
CONSUMER NON DURABLES	10.51
Government of India	10.20
PHARMACEUTICALS	5.58
INSURANCE	5.04
PETROLEUM PRODUCTS	4.12
FINANCE	2.76
TRANSPORTATION	2.53
AUTO	2.05
FERTILISERS	1.79
GAS	1.65
PESTICIDES	1.61
CONSTRUCTION PROJECT	1.54
CONSUMER DURABLES	1.36
INDUSTRIAL CAPITAL GOODS	1.24
Cash & Cash Equivalent:	1.24
TELECOM - SERVICES	1.19
CEMENT & CEMENT PRODUCTS	1.02
NON - FERROUS METALS	0.59
OTHER SERVICES	0.54
AUTO ANCILLARIES	0.52
FERROUS METALS	0.38
Total	**100.00**

2. Scheme's Portfolio Turnover ratio :- 0.23 times

3. The aggregate investment in the scheme under the following Categories :-

I. AMC's Board of Directors - NIL
II. Concerned scheme's Fund Manager(s) – NIL
III. Other key managerial personnel – (Amt. in crs)- NIL

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

BANKS	8.24
FINANCE	7.71
CEMENT & CEMENT PRODUCTS	7.67
Cash & Cash Equivalent:	7.03
PHARMACEUTICALS	7.02
CONSUMER NON DURABLES	6.31
MINERALS/MINING	4.70
HEALTHCARE SERVICES	4.58
CONSUMER DURABLES	4.30
POWER	2.63
RETAILING	2.19
SOFTWARE	0.99
INDUSTRIAL CAPITAL GOODS	0.48
PETROLEUM PRODUCTS	0.44
INSURANCE	0.36
INDUSTRIAL PRODUCTS	0.32
NON - FERROUS METALS	0.29
LEISURE SERVICES	0.28
Grand Total	**100.00**

2. Scheme's Portfolio Turnover ratio :- 2.55 times.
3. The aggregate investment in the scheme under the following Categories :-
   I. AMC's Board of Directors – NIL
   II. Concerned scheme's Fund Manager(s) – (Amt. in lacs) – NIL
   III. Other key managerial personnel – NIL

The latest monthly portfolio can be accessed at https://www.licmf.com/statutory-disclosure

Illustration of impact of expense ratio on scheme's returns :-

Particulars		EQUITY SCHEME			
		With Load		Without Load	
		Regular Plan	Direct Plan	Regular Plan	Direct Plan
Face Value of Scheme XY		**1,000.00**	**1,000.00**	**1,000.00**	**1,000.00**
Allotment NAV	A	1,000.00	1,000.00	1,000.00	1,000.00
Total Collections	B	50,000,000.00	50,000,000.00	50,000,000.00	50,000,000.00
No of Unit	C= B/A	50,000.00	50,000.00	50,000.00	50,000.00
Investment Income @ 7.50% (per day)	D	10,273.97	10,273.97	10,273.97	10,273.97
Net Assets before expenses	E=B+D	50,010,273.97	50,010,273.97	50,010,273.97	50,010,273.97
NAV Per Unit before Expenses	F	1,000.2055	1,000.2055	1,000.2055	1,000.2055
Expenses (2.25% for Regular Plan and 2.00% for Direct Plan)	G	3,083.02	2,740.44	3,083.02	2,740.44
Net Assets after Expenses	H=E-G	50,007,190.96	50,007,533.53	50,007,190.96	50,007,533.53
NAV Per Unit After Expenses	I=H/C	1,000.1438	1,000.1507	1,000.1438	1,000.1507
Load Applicable	L	0.25%	0.25%	0.00%	0.00%
Sale Price	M=I	1,000.1438	1,000.1507	1,000.1438	1,000.1507
Repurchase Price	N=I-(I*L)	997.6434	997.6503	1,000.1438	1,000.1507
Return post Expenses	J=((I-A)/A)*365	5.25%	5.50%	5.25%	5.50%
Return prior Expenses	K=((F-A)/A)*365	7.50%	7.50%	7.50%	7.50%

Dispatch of Repurchase Redemption request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase

Income Distribution cum capital withdrawal (IDCW) Policy

Under the Income Distribution cum capital withdrawal option, the Trustee will have the discretion to declare the Income Distribution cum capital withdrawal as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of Income Distribution cum capital withdrawal and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holder as to the rate of Income Distribution cum capital withdrawal nor that the Income Distribution cum capital withdrawal will be paid regularly.

The amounts can be distributed out of investor's capital (Equalization Reserve), which is a part of sale price of the units that represents realized gains.

The AMC/Trustee reserves the right to change the frequency of declaration of Income Distribution cum capital withdrawal or may provide for additional frequency for declaration of Income Distribution cum capital withdrawal.

Income Distribution cum capital withdrawal Procedure

In accordance with SEBI circular no. SEBI/ IMD/ Cir No. 1/ 64057/06 dated April 4, 2006, the procedure for Income Distribution

	cum capital withdrawal would be as under: 1. Quantum of the Income Distribution cum capital withdrawal and the record date will be fixed by the Trustee. Income Distribution cum capital withdrawal so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the Income Distribution cum capital withdrawal including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of Investors whose names appear on the register of Unit holder for receiving Income Distribution cum capital withdrawal. The Record Date will be 5 calendar days from the date of issue of notice. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of the Income Distribution cum capital withdrawal, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 5. The NAV will be adjusted to the extent of Income Distribution cum capital withdrawal and statutory levy, if any, at the close of Business Hours on record date. Before the issue of such notice, no communication indicating the probable date of Income Distribution cum capital withdrawal declaration in any manner whatsoever will be issued by Mutual Fund. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.
Waiver of Load for Direct Application	Pursuant to SEBI Circular no SEBI/IMD/CIR No 4/16831/09 dated June 30 2009 there shall be no entry load for all mutual funds schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August1, 2009.Therefore procedure for waiver of load for direct application is no longer applicable.
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
Daily NAV Publication	The Asset Management will calculate and disclose the first NAVs of the scheme not later than 5 Business days from the date of allotment. NAVs will be calculated up to four decimal places. The Mutual Fund shall declare the NAV of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. on the day of declaration of the NAV and also on Asset Management's website (www.licmf.com). Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.
Applicable NAV	In accordance with provisions of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, SEBI circular No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11/142521/08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No.11/ 78450/ 06 dated October 11, 2006 and SEBI circular SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case: **i. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS** • In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the Business day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. **ii. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS** • In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which the application is received; • In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. For determining the applicable NAV for allotment of units in respect of purchase / switch-in in the Scheme, it shall be ensured that: • Application is received before the applicable cut-off time. • Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cutoff time. • The funds are available for utilization before the cut-off time.

<table>
<tr>
<td></td>
<td colspan="2">
The aforesaid provisions shall also be applicable to systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc.
The above mentioned cut off timing shall also be applicable to transactions through the online trading platform.
Third Party Payment:
When a payment is from a bank account other than that of the beneficiary investor, the same is referred to as a "Third Party Payment". It is further clarified that In case of mutual fund subscriptions, the first unit holder is considered as the beneficiary investor, even if there are joint unit holders. In case of payments from a bank account jointly held, the first holder of the mutual fund subscription has to be one of the joint holders of the bank account from which the payment is made.
In specific exceptional situations where Third Party payment is permitted like (I).. Payment by an Employer on behalf of Employee under Systematic Investment Plans through Payroll deductions or (ii). Custodian on behalf of an FII or a client. Investors submitting their applications through the above mentioned 'exceptional situations' are required to comply with the following, without which applications for subscriptions for units will be rejected /not processed/ refunded.
Mandatory KYC for all investor and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC to the application form irrespective of Third Party Payment Avoidance and additional documents / declaration required amount. Along with submission of a separate 'Third Party Payment Declaration Form' from investor and person making the payment i.e. third party.
All transactions received on same Business Day (as per cut-off timing and Time stamping rule prescribed under SEBI (Mutual Funds) Regulations,1996 or circulars issued there under from time to time). (b) Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM. (C) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) and Systematic Transfer Plans (STP). (d) Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. (e) Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application. (f) All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs. 2.00 lacs. (g) Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level i.e. Regular Plan, Direct Plan, Income Distribution cum capital withdrawal Option, Growth Option, etc). (h) Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.
However, in order to bring more clarity and to protect the interest of the investors, SEBI vide circular Ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 stated that the following requirement shall be observed before imposing restriction on redemptions:
a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. The Asset Management should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.
ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases will only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.
b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
c. Any imposition of restriction would require specific approval of Board of Asset Management and Trustees and the same will be informed to SEBI immediately.
d. When restriction on redemption is imposed, the following procedure shall be applied:
1) No redemption requests upto INR 2 lakh shall be subject to restriction.
2) Where redemption requests are above INR 2 lakh, first INR 2 lakh shall be redeemed without any restriction and remaining part over and above INR 2 lakh shall be subject to the restriction.
</td>
</tr>
<tr>
<td>For Investor Grievances please contact</td>
<td>For enquires/complaints/service requests etc. the investors may contact: Phone:-022–66016000 or
Send an e-mail to service@licmf.com.
LIC Mutual Fund Asset Management Limited
Mr. Prashant Thakkar, Investor Relation Officer
4th Floor, Industrial Assurance Building, Opp. Churchgate</td>
<td>M/s. KFin Technologies Private Limited.
Selenium Tower B
Plot number 31 & 32 Financial District
Nanakramguda Serilingampally Mandal
Hyderabad - 500032
PH: 040 3321 5277 www.kfintech.com</td>
</tr>
</table>

	Station, Mumbai – 400 020. EMAIL: service@licmf.com For verification of investor's identity, the service representatives may require personal information of the investor in order to protect confidentiality of information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.	
Unitholder's Information	• On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request/allotment will be sent to the Unit Holders registered e-mail address and/or mobile number. • In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. • For those unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. • Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. • The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request. **Consolidated Accounts statements** Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, and SEBI Circular No.CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by LIC Mutual Fund/KFin shall receive a confirmation by way of email and /or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure: 1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. 2. The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. Further, the CAS for half year is issued on or before 21st day of the immediately succeeding month. 3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] 4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. 5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal, systematic investment plan, systematic withdrawal plan, and systematic transfer plan. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. In case of a specific request received from the Unit holders, LIC MF/KFin will provide the account statement to the investors within 5 Business Days from the receipt of such request. Investors are requested to update their email ID and mobile number to prevent fraudulent transactions. **Annual Report:** The Scheme annual report or an abridged summary thereof shall be mailed (emailed, where e mail id is provided unless otherwise required)) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from	

	the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the Mutual Fund (www.licmf.com) and on the website of Association of Mutual Funds in India (www.amfiindia.com). Unitholders whose email addresses are not registered with the Mutual Fund may 'opt-in' to receive a physical copy of the annual report or an abridged summary thereof. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same. Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on a specific request received from a unitholder. AMC shall also publish an advertisement every year, in an all India edition of one national English daily newspaper and in one Hindi newspaper, disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund and AMFI and the modes through which a unitholder can submit a request for a physical or electronic copy of the annual report or abridged summary thereof. **Half Yearly/ Monthly / Fortnightly Portfolio Disclosure:** The AMC will disclose the portfolio of the Scheme (alongwith ISIN) as on the last day of the month / half year on the website of the Mutual Fund and AMFI within 10 days from the close of each month/ half year (i.e. 31st March and 30th September) respectively in a user-friendly and downloadable spreadsheet format. Further, AMC shall publish an advertisement in an all India edition of one national English daily newspaper and one Hindi newspaper, every half year, disclosing the hosting of the half-yearly statement of its schemes' portfolio on the website of the Mutual Fund and AMFI and the modes through which unitholder(s) can submit a request for a physical or electronic copy of the statement of scheme portfolio. The AMC will also provide a dashboard, in a comparable & downloadable (spreadsheet) providing performance and key disclosures like Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. on website. https://www.licmf.com/statutory_disclosure **Monthly Portfolio Disclosure:** The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the www.licmf.com on or before the tenth day of succeeding month Due to difference in the expense ratio, the NAV of each option of Direct Plan will be different from the NAV of each option of Regular Plan. Similarly, due to payout of Income Distribution cum capital withdrawal, the NAV of Income Distribution cum capital withdrawal option will be different from the NAV of Growth option. **Fortnightly Portfolio Disclosure:** Further, in terms of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/130 dated July 22, 2020 for debt schemes, portfolio disclosure will be done on fortnightly basis within 5 days of every fortnight. Mutual Funds/ AMCs shall send the details of the scheme portfolio while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio via email or any other mode as may be communicated by SEBI/AMFI from time to time. The AMC shall provide a feature wherein a link is provided to the investors to their registered email address to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. Further, from October 1, 2021 the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risko-meter of benchmark. **Option to Hold Units in demat mode:** Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in

physical (non-demat) mode. Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records.

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

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

COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND

Scheme Name	Investment Objectives	Asset Allocation Pattern	AUM as on 30/09/2021 (Rs. in Crs)		No. of Folios as on 30/09/2021	
			Direct	Regular	Direct	Regular
LIC MF Flexi Cap Fund	**Investment Objective:** The main investment objective of the scheme is to provide capital growth by investing mainly in equities. The investment portfolio of the scheme will be constantly monitored and reviewed to optimise capital growth. However, there is no assurance that the investment objective of the Scheme will be realized.	• Equity and equity related instruments - 65%-100% - Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash - 0%-35%- Low to Medium	26.00	401.51	1,809	83,578
LIC MF Large Cap Fund	**Investment Objective:** To achieve long term capital appreciation by investing in a diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved.	• Equity and equity related instruments - 80%-100%- Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash -0%-20% -Low to Medium	148.31	498.05	4,173	51,025
LIC MF Infrastructure Fund	**Investment Objective:** The investment objective of the scheme is to generate long-term growth from a portfolio of equity / equity related instruments of companies engaged either directly or indirectly in the infrastructure sector. However, there is no assurance that the investment objective of the Schemes will be realized.	• Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector – 80% - 100%- Medium to High. • Debt and Money Market - 0% - 20% - Low to Medium	7.06	71.67	750	12,600
LIC MF Index Fund- Nifty Plan	**Investment Objective:** The main investment objective of the fund is to generate returns commensurate with the performance of the index based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment objective of the Schemes will be realized.	• Equity / Equity Futures (in Nifty 50) 95% - 100% - High • Money Market Instruments and Cash -0% - 5% - Low	22.55	27.82	1,157	2,755
LIC MF Index Fund Sensex Plan	**Investment Objective:** The main investment objective of the fund is to generate returns commensurate with the performance of the index Sensex based on the plans by investing in the respective index stocks subject to tracking errors. However, there is no assurance that the investment	• Equity / Equity Futures (in Sensex) - 95% - 100% - High • Money Market Instruments and Cash – 0% - 5% - Low	17.79	24.79	1,820	3,182

	objective of the Schemes will be realized.					
LIC MF Equity Hybrid Fund	**Investment Objective:** An open ended balanced scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt. However, there is no assurance that the investment objective of the Schemes will be realized.	• Equity / Equity Related Instruments -65%-80%- Medium to High • Debt / Money market (Wherein Debt includes securitized debt & government securities) - 20%-35% - Low to Medium. • Units issued by REITs and InviT - 0%-10% - Medium to High	129.12	358.73	1,148	18,572
LIC MF Tax Plan	**Investment Objective:** To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets. However, there is no assurance that the investment objective of the Schemes will be realized.	• Equity and equity related instruments – 80% -100% - Medium to High • Debt and debt related instruments, G-Secs, Money market instruments and cash – 0%-20% - Low to Medium	33.40	377.43	7,843	28,668
LIC MF Children's Gift fund	**Investment Objective:** The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities.	• Equity & Equity related instruments - 65% - 90% - High • Debt / Money Market - 10%-35% - Low to Medium • Units issued by REITs and InviT - 0%-10% - Medium to High	1.00	13.71	116	3,548
LIC MF Banking & Financial Services Fund	**Investment Objective:** The investment objective of the scheme is to generate long-term capital appreciation for unit holders from a portfolio that in invested substantially in equity and equity related securities of companies engaged in banking and financial services sector. However, there is no assurance that the investment objective of the Schemes will be realized.	• Equity and Equity related securities of Banking and Financial Services Companies - 80% - 100% - High • Debt & Money market instruments. - 0%-20% - Low to Medium	6.83	54.87	1,095	8,114
LIC MF ULIS	**Investment Objective:** The investment Objective of the LIC MF Unit Linked Insurance Scheme (LIC MF ULIS) is to generate long-term capital appreciation through growth in NAV and reinvestment of income distributed on units of the scheme. The scheme offers Tax rebate on investment u/s 80C of Income Tax Act as well as a life cover and a free accident insurance cover.	• Equity and Equity related instruments- 65-80% - Medium to High • Debt & Money Mkt – 20% - 35% - Low to Medium	12.94	406.76	771	21,440
LIC MF Large & Midcap Fund	Investment Objective: To generate long term capital appreciation by investing substantially in a portfolio of equity and equity linked instruments of large cap and midcap companies.	• Equity & Equity related instruments of large cap companies, Mid Cap Companies – 70%-100% - High • Debt & Money market instruments. (including investments in securitized	283.87	1,221.14	8,903	96,338

		debt) – 0%-30% - Low to Medium				
LIC MF ETF Nifty 50	**Investment Objective:** The investment objective of the scheme is to provide returns that closely correspond to the total returns of securities as represented by NIFTY 50 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.	• Securities covered by the Nifty 50 – 95% - 100% - Medium to High. • Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0% - 5% - Low	NA	646.53	NA	2,468
LIC MF ETF Sensex	**Investment Objective:** The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the S&P BSE SENSEX by holding S&P BSE SENSEX stocks in same proportion, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.	• Securities covered by the S & P BSE Sensex – 95% - 100% - Medium to High. • Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0% - 5% - Low	NA	540.46	NA	705
LIC MF ETF Nifty 100	**Investment Objective:** 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.	• Securities covered by the Nifty 100 – 95% - 100% - Medium to High. • Cash and cash equivalent /Money Market instruments including Triparty Repo (with maturity not exceeding 91 days)- 0% - 5% - Low.	NA	500.21	NA	1,124
LIC MF Arbitrage Fund	**Investment Objective:** The investment objective of the scheme is to generate income by taking advantage of the arbitrage opportunities that potentially exists between cash and derivative market and within the derivative segment of the equity market along with investments in debt securities & money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized	• Equities and equity related instrument, Derivatives including index futures, stock futures, index options & stock options, etc. – 65% - 100% - High. • Debt and Money market instruments (including investments in securitized debt) - 0% - 35% - Low to Medium	13.44	18.53	241	566

COMMON APPLICATION FORM

LIC MUTUAL 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* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIN)	Time Stamp No.
146822						

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

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

TRANSACTION CHARGES FOR APPLICANTS THROUGH ARN HOLDER ONLY [Refer Instruction 4]

☐ I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)

☐ I confirm that I am an existing investor in Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

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

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

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

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

First Applicant's Name/Minor Name — FIRST / MIDDLE / LAST — KYC ☐
PAN ______ CKYC No. ______ Date of Birth (mandatory) D D M M Y Y Y Y

Second Applicant's Name — FIRST / MIDDLE / LAST — KYC ☐
PAN ______ CKYC No. ______ Date of Birth (mandatory) D D M M Y Y Y Y

Third Applicant's Name — FIRST / MIDDLE / LAST — KYC ☐
PAN ______ CKYC No. ______ Date of Birth (mandatory) D D M M Y Y Y Y

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

FIRST / MIDDLE / LAST — KYC ☐
PAN ______ CKYC No. ______ Date of Birth (mandatory) D D M M Y Y Y Y

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

03. TAX STATUS (Please tick ✓)

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

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

FIRST APPLICANT/ GUARDIAN (in case of minor): ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Agriculturist ☐ Other ______ (please specify)

SECOND APPLICANT: ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Agriculturist ☐ Other ______ (please specify)

THIRD APPLICANT: ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Agriculturist ☐ Other ______ (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT/ GUARDIAN (in case of minor): ☐ Below 1 Lac ☐ 1-5 Lacs ☐ > 5-10 Lacs ☐ > 10-25 Lacs ☐ > 25 Lacs-1 Crore ☐ >1 Crore OR Net Worth
Net worth (Mandatory for Non-Individual ₹ ______ as on D D M M Y Y Y Y (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

☐ I am Politically Exposed Person (Also applicable for authorized signatories/Promoters/ Karta/Trustee/Whole time Directors) please mention)

☐ I am Related to Politically Exposed Person

☐ Not Applicable

For Non-Individual Investors (Companies, Trust, Partnership etc.)

Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If No please attach mandatory Ultimate Beneficial Ownership (UBO) Declaration)	☐ Yes	☐ No
Foreign Exchange / Money Changer Services	☐ Yes	☐ No
Gaming / Gambling / Lottery / Casino Services	☐ Yes	☐ No
Money Lending / Pawning	☐ Yes	☐ No
None of the above	☐ Yes	☐ No

05. GENDER [Please tick (✓)]

☐ Male ☐ Female ☐ Transgender

06. MODE OF HOLDING [Please tick (✓)]

☐ Joint ☐ Single ☐ Anyone or Survivor (Default option is Joint)

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

Landmark **City** **State** **Pincode** **Country**

08. GO GREEN INITIATIVE (Mandatory) [Please tick (✓) the mode for receiving the copy of Annual Report/Abridged Summary] (Refer instruction 19)

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

☐ Account Statement ☐ Annual Report

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

Email Id (EMAIL Id to be written in BLOCK letters)

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

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

⊗ SIGN HERE
First/Sole Applicant/Guardian

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

Landmark **City** **State** **PO Box No.** **Country**

11. DEMAT ACCOUNT DETAILS (Optional - refer instruction 13)

	NSDL	CSDL
DP Name		
DP ID		
Beneficiary Account No		

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

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

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

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

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

Account No. **Name of the Bank**

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

Bank City **IFSC code**** **MICR No.**

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

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

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

*Cheque/DD Favouring Scheme Name/Cash (refer Instruction 2 & 3)	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS) TSL No. (in case of CASH)	Bank and Branch and Account Number (for Cheque/DD)	For Cash
LIC MF	☐ Growth ☐ Payout of Income Distribution cum capital withdrawal option ☐ Reinvestment of income Distribution cum capital withdrawal option				Deposited in Bank Branch Code

*All purchases are subject to reliazation of fund (Refer to Instruction No. 10) Account Type (Please tick (✓)), Default Option is Growth. Only Growth Option is Available under LIC MF Children Gift Fund.

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

15. LEGAL ENTITY IDENTIFIER DETAILS

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

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

16. NOMINATION DETAILS (Refer Instruction No. 15)

☐ **PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS** **OR** ☐ **I/WE DO NOT WISH TO NOMINATE**

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

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

Name of the POA holder

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

18. DECLARATION & SIGNATURE/S

a) Having read & understood the contents of the Scheme Information Document of the Scheme & 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 nor received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I /We confirm that the funds invested in the Scheme, legally belong to me / us, In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I /We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I /We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode) payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

I/We hereby accord my/our consent to LIC MF for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form (refer instruction no 20).

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

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

---

ACKNOWLEDGEMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)

LIC MUTUAL FUND

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

ISC Signature, Stamp & Date

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

INSTRUCTIONS

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

   Applications incomplete in any respect are liable to be rejected.

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

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

3. **Investments through distributors**

a. As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class HI and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity

b. There is a pre-fix of *SD* before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.

c. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of miscalling even if the employee/relationship manager /sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

d. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors. Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

4. **Transaction Charges**

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

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

ii). Transaction Charge of ₹ 150 (for a first time investor across mutual funds) or ₹ 100 (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested. There shall be no transaction charge on subscription below ₹ 10,000/- and on transactions other than purchases / subscriptions relating to new inflows. However, the option to charge "transaction charges" is at the discretion of the distributors.

5. **Existing Unit holder information**

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

6. **Unit holder Information**

a. Name and address must be written in full, On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII/0CI/QFI/FPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

b. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Mutual Fund in writing.

c. All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'joint' and processed accordingly,

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

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

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

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

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

8. **Bank Details***

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

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

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

9. **Mode of Payment**

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

a. **NRIs, FIIs, OCIs:**

   i) Repatriation Basis

   a) In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

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

   ii) Non-repatriation Basis

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

   FPI shall pay their subscription either by inward remittance through normal) banking channels or out of funds held in Foreign currency A/c or special Non-Resident Rupee A/c maintained by the Fll with designated branch of an authorised dealer.

b. In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, demand draft, pay order, etc. favouring either of the following given below

   and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as: 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name'.

10. **Third Party Payments**

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

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

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

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

   iii) Custodian on behalf of a Foreign Institutional Investor (FII) or a client

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

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

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

   i) If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc.,a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the 6ank against cash, it shall not be accepted for investments of ₹ 50,000/- or more. Such prefunded instrument issued against cash payment of less than ₹ 50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.

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

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

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

d. Source of funds-if paid by cheque

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

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

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

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

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

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

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

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

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

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

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

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

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

11. Communication to investor

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

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

It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email/mobile number. The Mutual Fund / Registrars are not responsible for email mobile number not reaching the investor and for all consequences thereof.

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

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

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

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

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

b. National Electronic Funds Transfer (NEFT)/RTGS

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

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

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

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

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

13. Dematerialization

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

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

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

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

14. Signatures

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

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

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

15. Nomination

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

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

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

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

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

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

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

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

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

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

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

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

16. Permanent Account N umber

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

Applications not complying with the above requirement may not be accepted/ processed.

b. PAN Exempt Investments;

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

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

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

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

17. Prevention of Money Laundering

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

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

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, LIC MF Asset Management Limited (LIC MF AMC) / LIC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of fun ds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose, LIC Mutual Fund, LIC MF AMC, LIC MF Trustee Private Limited ("LIC MF Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEB1/AMF1 circular (s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the.(M&A and SEBI/AMFI circulars) and reporting the same to FIU-IND.

18. Know Your Customer (KYC) Compliance

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

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

b. Units held in electronic (demat) form

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

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

19. Go Green Initiative in Mutual Funds:

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through a digital platform as a green initiative measure.
- In line with the above initiative, LIC Mutual Fund has adopted the 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.licmf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

20. Consent for Tele-Marketing:

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

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

APPLICATION FORM FOR LIC MF ULIS

LIC MUTUAL 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* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIN)	Time Stamp No.
146822						

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

⊗ SIGN HERE
First/Sole Applicant/Guardian

TRANSACTION CHARGES FOR APPLICANTS THROUGH ARN HOLDER ONLY [Refer Instruction 4]

☐ I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)

☐ I confirm that I am an existing investor in Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

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

01. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 13.)

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

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

Applicant Name/Minor Name FIRST MIDDLE LAST **KYC** ☐

PAN ☐☐☐☐☐☐☐☐☐☐ **CKYC No.** ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **Date of Birth** (mandatory) D D M M Y Y Y Y

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor)

FIRST MIDDLE LAST **KYC** ☐

PAN ☐☐☐☐☐☐☐☐☐☐ **CKYC No.** ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **Date of Birth** (mandatory) D D M M Y Y Y Y

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

03. TAX STATUS (Please tick ✓)

☐ Resident Individual ☐ NRI-NRO ☐ NRI-NRE ☐ Minor through guardian

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

FIRST APPLICANT/ GUARDIAN (in case of minor)

☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Retired ☐ Housewife
☐ Student ☐ Forex Dealer ☐ Agriculturist ☐ Other.. (please specify)

GROSS ANNUAL INCOME [Please tick (✓)]

FIRST APPLICANT/ GUARDIAN (in case of minor)

☐ Below 1 Lac ☐ 1-5 Lacs ☐ > 5-10 Lacs ☐ > 10-25 Lacs ☐ > 25 Lacs-1 Crore ☐ >1 Crore OR Net Worth
Net worth (Mandatory for Non-Individual ₹ .... as on D D M M Y Y Y Y (Not older than 1 year)

FOR FEMALE INVESTOR [Please tick (✓)] ☐ Independent Income (Insurance Purpose only)

Woman who claims to have an independent income is required to submit her proof of income and her average gross income of last three Assessment Years should be more than the total Regular Annual Instalment(s), for insurance cover above ₹ 5 lakhs.

For Individual applicant details

- I am Politically Exposed Person (Also applicable for authorized signatories/Promoters/Karta/Trustee/Whole time Directors) please mention) ☐ **Yes** ☐ **No**
- I am Related to Politically Exposed Person ☐ **Yes** ☐ **No**
- Not Applicable ☐ **Yes** ☐ **No**

05. GENDER [Please tick (✓)]

☐ Male ☐ Female ☐ Transgender

06. MODE OF HOLDING

✓ Single

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

Landmark **City** **State** **Pincode** ☐☐☐☐☐☐ **Country**

08. GO GREEN INITIATIVE (Mandatory) [Please tick (✓) the mode for receiving the copy of Annual Report/Abridged Summary] (Refer instruction 19)

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

☐ Account Statement ☐ Annual Report

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

Email Id (EMAIL Id to be written in BLOCK letters)

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

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

SIGN HERE
First/Sole Applicant/Guardian

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

Landmark **City** **State** **PO Box No.** **Country**

11. FATCA Detail (Mandatory)

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

Sole/First Applicant/Guardian ☐ **Yes** ☐ **No** Country of Birth .... County of Citizenship/Nationality ....

Are you a US Specified Person? ☐ **Yes** ☐ **No** Please provide Tax Payer Id. ....

Country of Tax Residency* (other than India)	Taxpayer Identification No.
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 should fill form to provide the above details mandatorily.

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

Account No. **Name of the Bank**

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

Bank City **IFSC code**** **MICR No.**

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

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

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

*Cheque/DD Favouring Scheme Name	Plan	Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number (for Cheque/DD)
LIC MF Unit Linked Insurance Scheme		✓ Reinvestment IDCW			

*All purchases are subject to realization of fund (Refer to Instruction No. 10) Account Type (Please tick (ü)) Reinvestment IDCW: Reinvestment of income Distribution cum capital withdrawal option

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

15. LEGAL ENTITY IDENTIFIER DETAILS

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

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

(I) REGULAR CONTRIBUTION

Term ☐ 10 years (default) ☐ 15 years ☐ Reducing Cover* ☐ Uniform Cover

Target Amount : ₹ ....

In words ....

Mode of Contribution ☐ Yearly ☐ Half Yearly

In Case of SIP ☐ Monthly ☐ Quarterly

Contribution Amount : ₹ ....

In words ....

(II) SINGLE PREMIUM

Term ☐ 5 years ☐ 10 years

Target Amount : ₹ ....

In words ....

*If the insurance cover option is not chosen, reducing cover option will be considered as default cover.

14. NOMINATION DETAILS (Refer Instruction No. 15)

☐ **PLEASE REGISTER MY/OUR NOMINEE AS PER BELOW DETAILS** **OR** ☐ **I/WE DO NOT WISH TO NOMINATE**

	Nominee Name and Address	Guardian Name (in case of Minor)	Allocation %	Nominee / Guardian Signature
Nominee				

15. POA (Power of Attorney) REGISTRATION DETAILS (Refer Instruction overleaf, only in case of minor)

Name of the POA holder

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

POA holder should not be same as nominee

16. HEALTH DECLARATION

1. Are you already a member of LIC MF ULIS? If yes, please give the total of target amount for such earlier memberships inforce:

2. Have you ever suffered from any major disease(s)? If yes, give details:

3. Do you have any physical deformity or are you handicapped? If yes, give details:

4. Have you had any serious illness or major operations for the last 5 years? If yes, give details:

5. Whether any proposal of your life insurance to the LIC of India or any other life insurer has ever been deferred/declined? If yes, give details:

17. DECLARATION & SIGNATURE/S

a) Having read & understood 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 nor received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I /We confirm that the funds invested in the Scheme, legally belong to me / us, In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I /We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) for NRIs: I /We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct. c) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode) payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. d) I/We have read & understood the SEBI Circular no. MRD/DoP/Cir 05/2007 dt. April 27, 2007 & SEBI Circular No. 35/ MEM-COR/18/07-08 dt. June 26, 2007 regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN. e) The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me /us.

I/We hereby accord my/our consent to LIC MF for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form (refer instruction no 20).

Date : Place :	SIGN HERE First/Sole Applicant/Guardian	SIGN HERE Signature with Name, Designation / Code of AMC Official / ARN Holder

ACKNOWLEDGMENT SLIP

Application No.

(TO BE FILLED IN BY THE INVESTOR)

LIC MUTUAL FUND

Received an application for purchase of units of LIC MF Unit Linked Insurance Scheme

from Mr/Mrs/M/s. (Name of the investor) alongwith

Cheque/Draft No./Payment Instrument No. Date D D M M Y Y Y Y Bank

Branch Drawn on For ₹

Bank Charges (in cases of Draft) of ₹ Date D D M M Y Y Y Y

ISC Signature, Stamp & Date

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

INSTRUCTIONS

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

   Applications incomplete in any respect are liable to be rejected.

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

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

3. **Investments through distributors**

a. As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class HI and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity

b. There is a pre-fix of *SD* before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.

c. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of miscalling even if the employee/relationship manager /sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

d. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors. Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

4. **Transaction Charges**

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

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

ii). Transaction Charge of ₹ 150 (for a first time investor across mutual funds) or ₹ 100 (for investor other than first time mutual fund investor) per purchase / subscription of ₹ 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested. There shall be no transaction charge on subscription below ₹ 10,000/- and on transactions other than purchases / subscriptions relating to new inflows. However, the option to charge "transaction charges" is at the discretion of the distributors.

5. **Existing Unit holder information**

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

6. **Unit holder Information**

a. Name and address must be written in full, On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII/0CI/QFI/FPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

b. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Mutual Fund in writing.

c. All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'joint' and processed accordingly,

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

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

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

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

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

8. **Bank Details***

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

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

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

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

9. **Mode of Payment**

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

a. **NRIs, FIIs, OCIs:**

   i) **Repatriation Basis**

   a) In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

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

   ii) **Non-repatriation Basis**

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

   FPI shall pay their subscription either by inward remittance through normal) banking channels or out of funds held in Foreign currency A/c or special Non-Resident Rupee A/c maintained by the FII with designated branch of an authorised dealer.

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

10. **Third Party Payments**

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

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

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

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

   iii) Custodian on behalf of a Foreign Institutional Investor (FII) or a client

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

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

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

   i) If the investment/subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc.,a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the 6ank against cash, it shall not be accepted for investments of ₹ 50,000/- or more. Such prefunded instrument issued against cash payment of less than ₹ 50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.

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

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

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

d. Source of funds-if paid by cheque

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

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

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

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

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

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

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

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

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

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

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

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

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

11. Communication to investor

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

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

It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email/mobile number. The Mutual Fund / Registrars are not responsible for email mobile number not reaching the investor and for ail consequences thereof.

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

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

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

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

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

b. National Electronic Funds Transfer (NEFT)/RTGS

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

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

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

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

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

13. Dematerialization

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

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

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

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

14. Signatures

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

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

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

15. Nomination

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

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

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

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

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

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

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

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

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

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

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

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

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

16. Permanent Account N umber

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

Applications not complying with the above requirement may not be accepted/ processed.

b. PAN Exempt Investments;

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

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

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

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

17. Prevention of Money Laundering

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

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

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, LIC MF Asset Management Limited (LIC MF AMC) / LIC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of fun ds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose, LIC Mutual Fund, LIC MF AMC, LIC MF Trustee Private Limited ("LIC MF Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEB1/AMF1 circular (s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the.(M&A and SEBI/AMFI circulars) and reporting the same to FIU-IND.

18. Know Your Customer (KYC) Compliance

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

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

b. Units held in electronic (demat) form

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

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

19. Go Green Initiative in Mutual Funds:

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through a digital platform as a green initiative measure.
- In line with the above initiative, LIC Mutual Fund has adopted the 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.licmf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

20. Consent for Tele-Marketing:

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

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

FATCA/CRS ANNEXURE - INDIVIDUALS

(Including sole-proprietors)

LIC MUTUAL FUND

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

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

First Applicant's Name/Minor Name FIRST MIDDLE LAST

Gender ☐ Male ☐ Female ☐ Others **PAN Details** **Occupation Type** ☐ Service ☐ Business ☐ Other

Father's Name

Customer ID / Folio No. 1 Customer ID / Folio No. 2

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office — Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Permissible Documents are ☐ Passport ☐ Election ID Card ☐ Pan Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card

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)

#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 $

02. SECOND ACCOUNT HOLDER NAME AND INFORMATION

Second Applicant's Name/Minor Name FIRST MIDDLE LAST

Gender ☐ Male ☐ Female ☐ Others **PAN Details** **Occupation Type** ☐ Service ☐ Business ☐ Other

Father's Name

Customer ID / Folio No. 1 Customer ID / Folio No. 2

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office — Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Permissible Documents are ☐ Passport ☐ Election ID Card ☐ Pan Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card

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)

#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 $

03. THIRD ACCOUNT HOLDER NAME AND INFORMATION

Third Applicant's Name/Minor Name FIRST MIDDLE LAST

Gender ☐ Male ☐ Female ☐ Others **PAN Details** **Occupation Type** ☐ Service ☐ Business ☐ Other

Father's Name

Customer ID / Folio No. 1 Customer ID / Folio No. 2

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office — Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Permissible Documents are ☐ Passport ☐ Election ID Card ☐ Pan Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Job Card

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)

#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 $

04. CERTIFICATION

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

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

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 (✓)	Documentation required for Cure of FATCA/ CRS indicia
☐ U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); & 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
☐ Residence/mailing address in a country other than India	1. 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; and 2. Documentary evidence (refer list below)
☐ Telephone number in a country other than India	**If no Indian telephone number is provided** 1. 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; and 2. Documentary evidence (refer list below) **If Indian telephone number is provided along with a foreign country telephone number** 1. 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; OR 2. Documentary evidence (refer list below)
☐ Telephone number in a country other than India	1. 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; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:
1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

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

INPUTS FOR ENTITY FORM

LIC MUTUAL FUND

FATCA-CRS Declaration for Non-Individual customers

01. ACCOUNT HOLDER NAME AND INFORMATION

Name of the entity FIRST MIDDLE LAST

PAN **Customer ID** **Country of incorporation**

Date of Incorporation D D M M Y Y Y Y (Mandatory if valid PAN not reported) **City of incorporation**

Entity Constitution Type ☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI ☐ Sole Proprietorship ☐ Liquidator ☐ Trust ☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others

Identification Number (please provide any one)

CIN **TIN** **Global Entity Identification No.**

Identification Number Issuing Country

Address for Tax Purposes ☐ Same as registered Add ☐ Same as mailing Add

Address Type ☐ Residential or business ☐ Residential ☐ Business ☐ Registered Office

Mobile / Telephone No. (including ISD and STD code)

FATCA & CRS DECLARATION

LIC MUTUAL FUND

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

02. TAX RESIDENCY

Please tick the applicable tax resident declaration: (Any one)

☐ Entity is a tax resident of India and not tax resident of any other country **OR**

☐ Entity is a tax resident of the country/ies mentioned in the table below

Please indicate all the country/ies in which the entity is a resident for tax purposes and the associated TIN below:

Country/(ies) of tax residency	Tax Identification Number[%]	Identification Type (TIN or Other[%], please specify)

% In case Tax Identification Number is no available, kindly provide functional equivalent

03. QUESTIONS RELEVANT FOR ENTITY FATCA AND CRS DECLARATION

a. Is the entity incorporated or organized in the United States (including a Trust, if the trustee is a U.S. citizen or resident)

☐ Yes ☐ No (If Yes, please answer question 'a.1' below)

a.1 Is the entity a specified U.S. Person

☐ Yes ☐ No (If No, please mention entity's exemption code[2])

b. Is the entity a Financial Institution[3] (FI) OR a Direct Reporting NFE

☐ Yes ☐ No (If Yes, please fill Part A of Q12 or else go to next question)

c. Is the entity a publicly traded corporation/ a related entity of a publicly traded corporation

☐ Yes ☐ No (If Yes, please fill Part B1 or B2 of Q12 or else go to next question)

d. Is the entity a Governmental entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing

☐ Yes ☐ No (If yes, please sign the declaration on Page 4 or else go to next question)

e. Does the entity have any ultimate beneficial (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than India

☐ Yes ☐ No (If yes, please fill Part B3 or B4 of Q12 or else go to Page 4 & sign the declaration)

1. 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. 2. Refer 3(iii) of Part C 3. Including a Foreign Financial Institution

04. ENTITY FATCA CLASSIFICATION AND OTHER DETAILS

Part A (to be filled by Financial Institutions or Direct Reporting NFEs)*

1	☐ We are a Financial institution[4] **OR** ☐ Direct reporting NFE5 (please ✓ as appropriate) *If the entity is a FI and located outside India, please fill Part A.1	GIIN: .... Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below: Name of sponsoring entity:	GIIN not available (please tick as applicable): Following options available only for Financial Institutions: ☐ Applied for ☐ Not required to apply for (Please specify sub-category[6]) ☐ Not obtained

Part A. 1 (to be filled by Financial Institution that is a tax resident outside India)

1	Whether the Financial Institution is located in a CRS jurisdiction? (Please refer to the list of signatories to CRS given in the following link http://www.oecd.org/tax/automaticexchange/international-framework-for-the-crs/)	☐ Yes	☐ No
2	Whether FI is an 'Investment Entity'? (Please refer definition 1(iii) of Part C of the FATCA-CRS declaration) (If yes, please go to Qs. 3)	☐ Yes	☐ No
3	The entity is managed by another entity that is depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable[7] to investing, reinvesting, or trading in financial assets. (If Yes, please additionally fill Annexure Aof this Form)	☐ Yes	☐ No

Part B (please fill any one as appropriate; to be filled by NFEs other than Direct Reporting NFEs)

B1	Is the Entity a publicly traded company[8] (that is, a company whose shares are regularly traded on an established securities market)	☐ Yes (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange ....
B2	Is the Entity a publicly traded company[8] (that is, a company whose shares are regularly traded on an established securities market)	☐ Yes Name of the listed company, the stock of which is regularly traded .... (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange .... Nature of relation: ☐ Subsidiary of the listed company ☐ Controlled by a listed company or under common control
B3	Is the Entity an active NFE[10]	☐ Yes Nature of business .... Please specify the sub-category of Active NFE: .... (Mention code - refer 2c of Part C)
B4	Is the Entity a passiveNFE[11] (if yes, please fillAnnexure A)	☐ Yes Nature of business ....

FATCA CRS Terms and Conditions

- The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as LIC Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all over account holders. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.
- Please note that you may receive more than one request for information if you have multiple relationships with LIC Mutual Fund. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.
- If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

Certification

Under penalty of perjury, I/we certify that:

- I/We understand that LIC Mutual Fund is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. LIC Mutual Fund is not able to offer any tax advice on FATCA/CRS or its impact on the account holder.
- I/we shall seek advice from professional tax advisor for any tax questions.
- I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- I/We agree that as may be required by domestic regulators/tax authorities LIC Mutual Fund may also be required to report, reportable details to CBDT or close or suspend my account.

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

Name : .... Designation :	Signature	Date : .... Place : ....

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

Part C: FATCA-CRS Instructions & Definitions

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

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

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

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

(iii) Investment entity is any entity:

a) 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 deposits, 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

b) 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 existence.

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

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

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

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

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

Types of NEF that are regarded as excluded NFE are:

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by theNFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, and International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consists of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for the status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicles whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intended to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the death is 24 months after the death of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements:

- It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
- It is exempt from income tax in India;
- It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- 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; &
- The applicable laws of the NFE's country or territory of residence or the NFE's formation documents required that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

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

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

3 Other definitions

(I) Related Entity

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

(ii) Passive NFE

The term passive NFE means

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

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

(iii) Passive Income

The term passive income includes income by way of:

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

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

(iv) Controlling Persons

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

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

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

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

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

A. Controlling Person Type:

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

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

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

(vi) Owner documented FFI

An FFI meets the following requirements:

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

(vii) Direct reporting NFE

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

(viii) Exemption code for U. S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1. 1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1. 1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt under section 403(b) plan or section457(g) plan

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

Name of the controlling person FIRST MIDDLE LAST

Controlling person type code[12] **Customer ID** (mandatory, if available)

Date of Birth D D M M Y Y Y Y **Place/City of Birth** **Country of Birth**

Gender ☐ Male ☐ Female ☐ Others **PAN** **Aadhaar No.**

Father's Name (mandatory if PAN not provided)

Nationality (Please specify Indian or Others) **Country of tax residence***

Tax Identification Number (or functional equivalent)[%] **Tax Identification Number Type**

Tax Identification Number Issuing Country **Mobile/Telephone No.** (including ISD and STD code)

Residence Address for Tax Purpose

City: **State:** **Country:** **Pin**

Address Type ☐ Residential or business ☐ Residential ☐ Business ☐ Registered Office

Occupation Type ☐ Service ☐ Business ☐ Others ☐ Not Categorized

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

Spouse's Name (optional)

*To include US, where controlling person is a US citizen or green card holder. Please provide the ALL the countries of tax residency and corresponding TINs.
%In case Tax Identification Number is not available, kindly provide functional equivalent

THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK

UBO (Declaration of Ultimate Beneficial Ownership)

LIC MUTUAL FUND

(Mandatory for Non-individual Applicant / Investor)

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

01. APPLICANT DETAILS

Applicant's Name FIRST MIDDLE LAST

Applicant PAN

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

(i) I/We hereby declare that -

Our company is a Listed Company listed on recognized stock exchange in India

Our company is a subsidiary of the Listed Company

Our company is a controlled by a Listed Company

(ii) Details of Listed Company^

Stock Exchange on which listed______________________________ Security ISIN______________________________

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

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

(i) Category (✓ applicable category):

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

(ii) Details of Ultimate Beneficiary Owners:

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

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

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

04. DECLARATION & SIGNATURE

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

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

INSTRUCTIONS

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

1. Ultimate Beneficiary Owner [UBO]:

A. For Investors other than individuals or trusts:

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

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

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

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

B. For Investors which is a trust:

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

C. Exemption in case of listed companies/foreign investors

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

2. KYC Requirements

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

3. UBO Codes:

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

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

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

LIC MUTUAL FUND

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

Existing Investors mention your folio number in point no 1.

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

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

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

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

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

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

01. INVESTOR NAME AND DETAILS

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

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

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

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

Scheme Name / Plan / Option	SIP Installment Amount (₹)	SIP Date (Please ✓ one)	Frequency (Please ✓ one)	Enrollment Period (Please ✓ one)		LIC MF STEP - UP Facility (Optional)		
				Start Date	End Date	Amount	Frequency	Upto Date
LIC MF ☐ Growth ☐ Payout of Income Distribution cum capital withdrawal option ☐ Reinvestment of income Distribution cum capital withdrawal option		D D (Any date from 1st to 28th of a given month, Default date is 10th) ☐ 15th LIC MF ULIS	☐ Daily ☐ Monthly (Default) ☐ Quarterly	From M M Y Y Y Y	☐ Perpetual (Default) OR (Specify Date) M M Y Y Y Y	₹ .... (Multiples of ₹ 1 thereafter)* Please refer Instruction No. ix (d)	☐ Half Yearly ☐ Yearly (Default)	M M Y Y Y Y (Mention End Date) (Default is SIP End Date)

Please tick (✓), Default Option is Growth. Only Growth Option is Available under LIC MF Children Gift Fund.

UMRN ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ If you are an existing SIP investor and wish enroll another SIP with the same bank. Please mention the UMRN No. (Please check the maximum amount given earlier)

03. SIP THROUGH POST DATED CHEQUES

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

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

04. LEGAL ENTITY IDENTIFIER DETAILS

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

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

05. DECLARATION & SIGNATURE/S

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

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

ACKNOWLEDGMENT SLIP **Application No.** **(TO BE FILLED IN BY THE INVESTOR)** LIC MUTUAL FUND

SIP through Auto Debit (NACH / PDC)

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

Date D D M M Y Y Y Y ☐ **SIP Mandate Form** ☐ **NACH/PDC/Auto Debit Form**

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

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

TERMS & CONDITIONS

(i) SIP Enrolment Form should be completed in English and in Block Letters only. Please tick in the appropriate box ✓), where boxes have been provided. Enrolment Form complete in all respect should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.

- Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addendum, if any, of the respective schemes carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
- PAN is a mandatory requirement for all investors for investing in the mutual fund, except for Micro Investments and investors from Sikkim. Micro Investments exemption will be applicable only to investments by individuals [including NRIs but excluding Persons of Indian Origin (PIOs)], minors, sole proprietary firms and to investments made by joint holders. KYC Compliance is mandatory for all investors, irrespective of the amount of investment.
- A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding 50,000 or where there are deficiencies in supporting documents.

(ii) SIP Registration

- Existing unit holders need not fill in the common investment application form. New applicants need to compulsorily fill in all sections in the Common Application Form in addition to this SIP form except LIC MF Unit Linked Insurance Scheme.
- Please furnish the existing folio number or application number in case of new investor in SIP mandate form.
- Investors are required to submit SIP request at least 30 days prior to the date of first debit through NACH/Direct debit.
- Minimum SIP registration period should be for one year.
- SIP start date shall not be beyond 60 days for monthly SIP and for Quarterly SIP 90 from the date of submission of SIP application.
- Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates.
- Any day SIP is not applicable for LIC MF Unit Linked Insurance Scheme. In case of LIC MF Unit Linked Insurance Scheme SIP date is 15th of every month only.
- Each of the installments under each SIP (excluding the initial cheque) should be of the same date and amount.
- Existing investors can start SIP without cheque however the copy of the canceled cheque is mandatory.
- In case the unitholder has not indicated SIP preferences completely in the form or in case of any discrepancy, the default SIP frequency would be 'Monthly' and the default SIP date would be '10th'. In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the default 'End Period' will be December 2099. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unitholder attaining 18 years of age.
- The enrolment period i.e Start and End Month/ Year specified for the SIP should be less than or equal to the enrolment period mentioned in the Mandate If the initial cheque given from different bank from the bank details mentioned in SIP mandate then it is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) in SIP Mandate.
- Daily Frequency for an amount of ₹ 300/- .

(iii) New Fund Offer

- Investors may submit the mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such case the mandate shall commence on the dates stipulated by the Investor after a gap of at least 20 days from the date of re-opening of the Scheme for purchase and redemption of units. For e.g. If the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest Installment date can be only on 7th January of the following year.
- In case SIP/ Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form'(available at any of our ISCs or on our website: www.licmf.com along with the SIP Enrolment Form.
- In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure. (Please refer SID of respective scheme)

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

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

(V) SIP Transactions related

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

Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to ₹ 2 lakh or more. In case the date falls on a Non- Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of LIC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.

The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the unitholders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:

a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s)' bank branch;

b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s)' bank branch, with or without any reason assigned by the unit holder(s) bank;

c. Non registration of the debit mandate by the unit holder(s)' bank and branch.

d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;

e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit.

f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.

g. AMC / RTA will not be responsible for the charges levied by his banker for registering / processing any transaction.

(VI) Discontinuation of SIP

- Investors can discontinue his SIP at any time by sending a cancelation of mandate to any Official Point of Acceptance or to the registrar Karvy.

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

(VII) Change of Bank mandate

- Investor can change his bank mandate by sending the mandate with option selected as "Create Mandate"

Request for change in bank account submitted at least 30 days before the next SIP Auto Debit.

(VIII) STEP-UP Facility

a. STEP-UP facility offers frequency at half yearly and yearly intervals. In case the STEP-UP frequency is not specified, it will be considered as yearly frequency.

b. Under this facility the Investor can increase the SIP installment at pre-defined intervals by a fixed amount.

c. This facility is available for individual investors only.

d. Minimum STEP-UP amount would be ₹ 500/- and in multiples of ₹ 1/- thereafter for all the schemes of the Fund that offer SIP facility except LIC MF Tax Plan where in minimum STEP-UP amount would be ₹ 500/- and in multiples of ₹ 500 thereafter.

e. In case the investor does not specify STEP-UP amount, ₹ 500/- will be considered as the STEP-UP amount and the request will be processed accordingly.

f. STEP-UP facility would be available to all new SIP enrolments.

g. Existing investors registered for SIP through NACH/ECS/Direct Debit facility and intending to avail STEP-UP facility will be required to cancel the existing SIP and enroll a fresh SIP with STEP-UP details.

h. It would be mandatory for investor to mention in 'SIP cum Registration Mandate' the period (month - year) upto which he wishes to avail STEP-UP facility.

(IX) Consent for Tele-Marketing:

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

Debit Mandate Form NACH / DIRECT DEBIT

LIC MUTUAL FUND

CREATE ✓ | MODIFY ☐ | CANCEL ☐

UMRN: F O R O F F I C E U S E O N L Y

Date: D D M M Y Y Y Y

Sponsor Bank Code: For office use only

Utility Code: For office use only

I/We, hereby authorize: **LIC Mutual Fund**

To debit (Please ✓): SB / CA / CC / SBNRE / SB-NRO / Other

Bank A/C Number:

with Bank: Name of customers bank

IFSC:

MICR:

an amount of Rupees: ₹

FREQUENCY: ~~Monthly~~ ~~Quarterly~~ ~~Half Yearly~~ ~~Yearly~~ ✓ As & when presented

DEBIT TYPE: ☐ Fixed Amount ✓ Maximum Amount

Reference 1:

Phone No.:

Reference 2:

Email ID:

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

PERIOD

From: D D M M Y Y Y Y

To:

Or ✓ Until cancelled

Signature Primary Account holder	Signature Primary Account holder	Signature Primary Account holder
1. Name as in bank records	2. Name as in bank records	3. Name as in bank records

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

Debit Mandate Form NACH / DIRECT DEBIT

LIC MUTUAL FUND

CREATE ✓ | MODIFY ☐ | CANCEL ☐

UMRN: F O R O F F I C E U S E O N L Y

Date: D D M M Y Y Y Y

Sponsor Bank Code: For office use only

Utility Code: For office use only

I/We, hereby authorize: **LIC Mutual Fund**

To debit (Please ✓): SB / CA / CC / SBNRE / SB-NRO / Other

Bank A/C Number:

with Bank: Name of customers bank

IFSC:

MICR:

an amount of Rupees: ₹

FREQUENCY: ~~Monthly~~ ~~Quarterly~~ ~~Half Yearly~~ ~~Yearly~~ ✓ As & when presented

DEBIT TYPE: ☐ Fixed Amount ✓ Maximum Amount

Reference 1:

Phone No.:

Reference 2:

Email ID:

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

PERIOD

From: D D M M Y Y Y Y

To:

Or ✓ Until cancelled

Signature Primary Account holder	Signature Primary Account holder	Signature Primary Account holder
1. Name as in bank records	2. Name as in bank records	3. Name as in bank records

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

General Instruction for filling up NACH Mandate.

Mandatory fields for filling NACH mandate. In case any of these fields are not filled, mandate will be rejected.

- Account Type
- Bank A/c. number
- Bank Name
- IFSC code or MICR code (As per the Cheque / Pass book)
- Amount in Words (Maximum amount)
- Amount in Figures (Maximum amount)
- Period Start Date and End Date or until cancelled
- Account Holder Signature
- Account Holder Name as per Bank Record.
- Do not write any extra details on the mandate.
- Investor can change his bank mandate by sending the new mandate with option selected and 'modify mandate'.
- Please attach a copy of canceled cheque along with mandate.
- AMC do not charge investor for enrolling SIP however Bank may levy charges to investor's bank account for NACH registration

General Instruction for filling up NACH Mandate.

Mandatory fields for filling NACH mandate. In case any of these fields are not filled, mandate will be rejected.

- Account Type
- Bank A/c. number
- Bank Name
- IFSC code or MICR code (As per the Cheque / Pass book)
- Amount in Words (Maximum amount)
- Amount in Figures (Maximum amount)
- Period Start Date and End Date or until cancelled
- Account Holder Signature
- Account Holder Name as per Bank Record.
- Do not write any extra details on the mandate.
- Investor can change his bank mandate by sending the new mandate with option selected and 'modify mandate'.
- Please attach a copy of canceled cheque along with mandate.
- AMC do not charge investor for enrolling SIP however Bank may levy charges to investor's bank account for NACH registration

SYSTEMATIC TRANSFER PLAN (STP)

LIC MUTUAL FUND

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

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

Enrolment Form No.

ARN* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIN)	Time Stamp No.
146822						

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

Date D D M M Y Y Y Y

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

I/We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms & condition mentioned overleaf of Systematic transfer Plan (STP) and the relevant Scheme(s) and hereby apply for enrolment under the Systematic Transfer Plan or the following Scheme(s) Options(s). The ARN holder (AMF) registered Distributor) has disclosed to me/us all the commissions (in the for of trail commission or any other mode) payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

Please (✓)any one ☐ **NEW REGISTRATION** ☐ **CANCELLATION**

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

Name of the Applicant		KYC# (Please ✓)	CKYC
Name of First/Sole Applicant	PAN# OR PEKRN#	☐	
Name of Guardian in case First/Sole Applicant is a minor	PAN# OR PEKRN#	☐	
Name of Second Applicant	PAN# OR PEKRN#	☐	
Name of Third Applicant	PAN# OR PEKRN#	☐	

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

Name of 'Transferor' Scheme/Plan/Option	Scheme	Plan	Option
Name of 'Transferee' Scheme/Plan/Option	Scheme	Plan	Option

Plan (Please ✓ any one)	☐ Fixed Systematic Transfer Plan (FSTP) (Refer Instruction No.9) Amount	☐ Capital Appreciation Systematics Transfer Plan (CASTP) (Refer Instruction No.10)
STP Date (Please ✓ any one)	☐ 1st** ☐ 7th ☐ 10th ☐ 15th ☐ 21st ☐ 25th ☐ 28th	☐ 15th***
Frequency (Please ✓ any one)	☐ Daily ☐ Weekly (Every Friday) ☐ Monthly* ☐ Quarterly	☐ Monthly* ☐ Quarterly
Enrolment Period	**From** M M Y Y Y Y **To** M M Y Y Y Y	

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

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

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

Please note: Signature(s) should be as it appears on the Application Form and in the same order.
(In case the mode of holding is joint, all Unit holders are required to sign)

ACKNOWLEDGEMENT SLIP

Enrolment Form No. / Folio No.

(TO BE FILLED IN BY THE INVESTOR)

LIC MUTUAL FUND

Received from Mr/Mrs/M/s. .... **'STP' application for transfer of Units;**

from Scheme / Plan / Options ....

to Scheme / Plan / Option .... **Date** D D M M Y Y Y Y

ISC Signature, Stamp & Date

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

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

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

TERMS & CONDITIONS / INSTRUCTIONS FOR STP

1. One STP Enrolment Form can be filled for one Scheme/Plan/Option only.
2. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of LIC Mutual Fund, brokers/distributors and also displayed at the LIC Mutual Fund website i.e. www.licmf.com
3. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number.
4. STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.
5. STP offers unit holders the following two Plans: (i) Fixed Systematic Transfer Plan (FSTP) (ii) Capital Appreciation Systematic Transfer Plan (CASTP)
6. FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.
7. Under weekly STP: Friday shall be treated as Default day of transfer.
8. **Under the FSTP:** unit holders will be eligible to transfer a fixed amount on daily weekly, monthly, quarterly intervals.
   - For daily STP - minimum STP amount should be ₹ 100 and minimum 50 instalment should be there.
   - For weekly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 20 instalments).
   - For monthly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 12 instalments).
   - For Quarterly STP - minimum STP amount should be ₹ 500 and minimum 6 instalment should be there (for LIC MF Overnight Fund 4 instalments).
9. **Under CASTP:** unit holders will be eligible to transfer the entire capital appreciation amount (minimum ₹ 500) by way of capital appreciation on 15th of each month or quarter. Minimum no of instalment in both the mode should be 6
10. **Registration of STP:** Registration can happen in 10 calendar days.
11. **Ceasing of STP:** STP will be ceased after 3 consecutive unsuccessful transactions.
12. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP.
13. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
14. In respect of STP enrolments made in listed Scheme(s), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the STP. For Scheme load structure, please refer to Key Information Memorandum or contact the nearest POA(s) Centre of LIC Mutual Fund.
15. LIC Mutual Fund / LIC Asset Management Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest branch offices or visit our website www.licmf.com
16. Schemes available for STP are given below. The below list is subject to change from time to time. Please contact the nearest branch office of LIC Mutual Fund.

Scheme available for Weekly, Monthly, Quarterly, Daily STP		
Scheme Name	**Transferor Scheme**	**Transferee Scheme**
LIC MF Equity Hybrid Fund	✓	✓
LIC MF Banking and Financial Services	✓	✓
LIC MF Bond Fund	✓	✓
LIC MF Children's Gift Fund	✓	✓
LIC MF Flexi Cap Fund	✓	✓
LIC MF Government Securities Fund	✓	✓
LIC MF Index Fund-NIFTY	✓	✓
LIC MF Index Fund-Sensex	✓	✓
LIC MF Infrastructure Fund	✓	✓
LIC MF Liquid Fund	✓	✓
LIC MF Large & Midcap	✓	✓
LIC MF Savings Fund	✓	✓
LIC MF Banking & PSU Debt Fund	✓	✓
LIC MF Debt Hybrid Fund	✓	✓
LIC MF Large Cap Fund	✓	✓
LIC MF ULIS	×	✓
LIC MF Tax Plan	×	✓
LIC MF Overnight Fund	✓	✓
LIC MF Arbitrage Fund	✓	✓
LIC MF Short Term Debt Fund	✓	✓

SYSTEMATIC WITHDRAWAL PLAN (SWP)

LIC MUTUAL FUND

Date D D M M Y Y Y Y

ARN* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIN)	Time Stamp No.
146822						

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

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

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

01. INVESTOR NAME AND DETAILS

Name of 1st Applicant FIRST MIDDLE LAST

Folio No./Application No. **PAN**

Enclosed ☐ PAN Proof ☐ KYC Acknowledgment Letter **CKYC No.**

E-mail ID (EMAIL Id to be written in BLOCK letters)

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

Scheme Name

Plan ☐ Regular ☐ Direct **Option** ☐ Growth ☐ Reinvestment of Income Distribution cum Capital Withdrawal

Withdrawal Period From M M Y Y Y Y To M M Y Y Y Y	**Withdrawal Frequency**		**SWP Dates**
☐ **Fixed Amount (₹)** in figures **In words** in words	☐ Monthly (minimum 6)	☐ Quarterly (minimum 4)	M M Y Y Y Y D D (Any date from 1st to 28th of a given month) #Default Date
☐ **Capital Appreciation (AWOCA)**	☐ Monthly (minimum 6)	☐ Quarterly (minimum 4)	M M Y Y Y Y D D (Any date from 1st to 28th of a given month) #Default Date

*In the event that such a day is a holiday, the withdrawal would be affected on the next business day. # Default Date is 10th of given month.

03. DECLARATION & SIGNATURE/S

Having read and understood the content of the SID / SAI of the scheme, I/we hereby apply for units of the scheme. I have read and understood the terms, conditions, details, rules and regulations governing of scheme. I/We hereby declare that the amount invested in the scheme is through legitimate source only and does not involve designed for the purpose of contravention of any Act, rules, Regulations, Notifications or Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/we have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Mutual Fund, (I/we hereby authorize the Mutual Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.) The ARN holder has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds amongst which the Scheme is being recommended to me/ us.

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

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

To be signed by All Applicants if mode of operation is "Joint"

TERMS & CONDITIONS

1. The SWP enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box,where boxes have been provided. The SWP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
2. One SWP Enrolment Form can be filled for one Scheme/Plan/ Option only
3. This facility enables unitholders to withdraw a fixed sum (subject to tax deduction at source, if applicable) from the unit holder's account through a one-time request.
4. This facility is allowed for Growth Plan as well as reinvestment of Income Distribution cum Capital Withdrawal plan of Income Distribution cum Capital Withdrawal option.
5. The SWP date will be any date between 1st to 28th of every month (in case it falls on a non-business day, the transaction will be effected on the next business day of the Scheme). Investor can choose any date between these dates.
6. The SWP frequency will be monthly and quarterly.
7. The minimum SWP instalment size is INR 500, with an option for monthly and quarterly. In case the SWP frequency is not specified, the default frequency will be monthly.
8. Registration can happen in 7 working days and maximum 30 days before the first withdrawal date.
9. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of LIC Mutual Fund, brokers/distributors and also displayed at the LIC Mutual Fund website i.e. www.licmf.com

11. The SWP Facility is available only for units held / to be held in Non - demat Mode.
12. In respect of amount withdrawn under SWP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units shall be levied.
13. The provision for 'Minimum Redemption Amount 'specified in the respective Scheme Information Document will not be applicable for SWP.
14. The Unit holder should submit the duly filled in SWP Enrolment Form at least 10 days & maximum 30 days before the first withdrawal date.
15. The amount withdrawn under SWP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWP withdrawal date and such Units will be subtracted from the Unit balance of the Unit holders. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be considered for this purpose.

18. SWP facility may be terminated on receipt of a written notice from the Unit holder. Notice of such discontinuation should be received at least 10 days prior to the due date of the next withdrawal. SWP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unit holder. OR after 3 consecutive unsuccessful transactions.
19. Any Day SWP is applicable for LIC MF Tax Plan & LIC MF Children's Gift Fund post their lock-in period of 3 Years and 5 Years respectively.
20. SWP is not applicable for LIC MF Unit Linked Insurance Scheme and ETF's.
21. SWP facility is currently available in all growth and reinvestment of Income Distribution cum Capital Withdrawal options.

All other terms and conditions of schemes will remain unchanged.

DIVIDEND TRANSFER PLAN

LIC MUTUAL FUND

(Please refer Product labeling available on cover page of the KIM and terms and conditions overleaf)

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
Please tick in the appropriate box wherever applicable and strike off the section(s) not in use.

Enrolment Form No.

ARN* / RIA Code / PMRN	ARN / RIA / PM Name	Sub-broker Code	Sub-broker ARN Code	RM Code	Employee Unique Identification Number (EUIN)	Time Stamp No.
146822						

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

Date D D M M Y Y Y Y

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors by the ARN Holder
EUIN Declaration (only where EUIN box is left blank) (Refer Item No. 16)
I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

I / We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms & conditions mentioned overleaf of Dividend Transfer Plan and of the relevant Scheme(s) and hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) (New Registration).

Please fill up items appearing under (A) and (B) below. Please (P) any one only

☐ I / We hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). (New Registration). I / We hereby agree that if the dividend in the Source Scheme is less than Rs. 500/- the dividend will be automatically reinvested in the Source Scheme.

☐ I / We hereby apply for cancellation of Enrolment of DTP under the following Scheme(s) / Plan(s) / Option(s). (Cancellation). Please fill up items appearing under (A) [Except PAN details] and (C) below.

01. INVESTOR NAME AND DETAILS

Name of the Applicant		KYC is mandatory# (Please ✓)
Name of First/Sole Applicant	PAN# OR PEKRN#	Proof Attached ☐
Name of Guardian in case First/Sole Applicant is a minor	PAN# OR PEKRN#	Proof Attached ☐
Name of Second Applicant	PAN# OR PEKRN#	Proof Attached ☐
Name of Third Applicant	PAN# OR PEKRN#	Proof Attached ☐

Please attach proof. If PAN / PEKRN / KYC is already validated, please don't attach any proof. Refer Item No. 14 and 15.

02. PARTICULARS (If your investment is to or from Direct Plan of the Scheme(s), please mention so clearly.)

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

Name of 'Source' Scheme/Plan/Option	Scheme	Plan	Option
Name of 'Target' Scheme/Plan/Option	Scheme	Plan	Option

03. CANCELLATION OF DTP

Folio No. of 'Source' Scheme/ Plan/Option

Name of 'Source' Scheme/Plan/Option	Scheme	Plan	Option

Dividend Payment Details (Refer Item No. 13 overleaf) ☐ Dividend Payout ☐ Dividend Re-investment

In case of insufficient space, please fill up separate Enrolment Forms

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

Date : .... Place :	⊗ SIGN HERE	⊗ SIGN HERE	⊗ SIGN HERE
	First/Sole Unit Holder/Guardian	Second Unit Holder	Third Unit Holder

Please note: Signature(s) should be as it appears on the Application Form and in the same order.
(In case the mode of holding is joint, all Unit holders are required to sign)

ACKNOWLEDGMENT SLIP

Enrolment Form No. / Folio No.

(TO BE FILLED IN BY THE INVESTOR)

LIC MUTUAL FUND

Received from Mr/Mrs/M/s. .... **'DTP' application for transfer of Units;**

of Dividend; from Scheme / Plan / Options ....

to Scheme / Plan / Option .... **Date** D D M M Y Y Y Y

ISC Signature, Stamp & Date

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

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

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

TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN

1. Dividend Transfer Plan (DTP) is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as "Source Scheme(s)"] of LIC Mutual Fund can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as "Target Scheme(s)"] of LIC Mutual Fund. The DTP Facility is available only for units held / to be held in Non - demat Mode in the source and the target Scheme.
2. DTP facility is available to unit holder(s) only under the Dividend Plan / Option of the Source Scheme(s). However, the DTP facility will not be available to unit holder(s) under the Daily Dividend Option in the Source Scheme(s). Unit holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme.
3. The enrolment for DTP facility should be for all units under the respective Dividend Plan / Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout / Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.
4. The enrolment to avail of DTP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.
5. Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of ₹ 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 9 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.

   For example: If the Dividend Record Date of the Source Scheme is December 21 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is December 24 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of December 24 (Monday).
6. The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Scheme Information Document will not be applicable under DTP. e.g. the minimum application amount for new investors in LIC MF Flexi Cap Fund - Growth Plan is ₹ 5,000/-. However in case of DTP, an Unit Holder can avail of the facility irrespective of the amount of dividend (subject to a minimum of ₹ 500/-).
7. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is ₹ 500/- (Rupees Five Hundred Only). If the dividend in the Source Scheme is less than ₹ 500/- the dividend will be automatically reinvested in the Source Scheme.
8. **Load Structure (Target Scheme):** The dividend amount to be invested under the DTP from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV, subject to payment of Entry/Exit Load: For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of LIC Mutual Mutual Fund or visit our website www.licmf.com
9. Unitholders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.licmf.com. The DTP Enrolment Form should be completed in English in Block Letters only. Please tick (3) in the appropriate box ("), where boxes have been provided. The DTP Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
10. The request for enrolment for DTP must be submitted at least 10 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 10 days.
11. Unitholder(s) are advised to read the Scheme Information Documents of Target Scheme(s) carefully before investing. The Scheme Information Documents / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of LIC Mutual Fund, brokers / distributors and also displayed on the LIC Mutual Fund website i.e. - www.licmf.com
12. Unit holders will have the right to discontinue the DTP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the Dividend Record Date. On receipt of such request, the DTP facility will be terminated. At the time of discontinuation of DTP facility, the Unit holders should indicate their choice of option i.e. dividend reinvestment or dividend payout. In the event the Unitholder does not indicate his choice of dividend option, the dividend, if any, will be reinvested (compulsory payout if dividend reinvestment option is not available) in the Source Scheme. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.
13. **Permanent Account Number (PAN):** SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or 16 mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted / processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

   For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.licmf.com

   PAN Exempt Investments: PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer is ₹ 50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.
14. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Swing STP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information (`SAI') available on our website www.licmf.com
15. **Investment through Distributors:** Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.

   These requirements do not apply to Overseas Distributors.

   New cadre distributors: New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes is available on www.licmf.com).They also hold an EUIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.
16. LIC Mutual Fund / LIC Mutual Fund Asset Management Limited reserves the right to change/modify the terms and conditions of the DTP. For the updated terms and conditions of DTP, contact the nearest ISC or visit our website www.licmf.com.

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

LIC MUTUAL FUND

(Please fill the form in English and in BLOCK Letters). Fields marked with '*' are mandatory

Application no.: KYC No.*

CKYC ID NO

Application Type: ◯ New ◯ Update | ◯ PAN ◯ PAN Exempt (Form 60) | PAN Exempt Reason:

PAN* Ex No

01. Personal Details

	FIRST	MIDDLE	LAST
Applicant Name*			
Maiden Name (if any*)			
Father / Spouse Name*			
Mother Name			

Date of Birth* D D M M Y Y Y Y Gender* ☐ Male ☐ Female ☐ Transgender

Photo

Citizenship* ☐ In-Indian ☐ Other-Country Country Code Marital Status* ☐ Married ☐ Unmarried ☐ Other

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Occupation ☐ S-Service ☐ Pvt. Sector ☐ Public Sector ☐ Govt. Sector ☐ O-Other ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ B-Business ☐ X-Not Categorised

02. Identity & Address Details* (Any one of the below documents to be submitted)

(Officially Valid Document Details)

☐ Passport		Passport Expiry Date	D D M M Y Y Y Y
☐ Driving Licence		Driving Licence Expiry Date	D D M M Y Y Y Y
☐ Voter ID		☐ Proof of Possession of Aadhaar	
☐ MNREGA Job Card		☐ Online E-KYC Authentication**	
☐ NPR Letter		☐ Offline Verification of Aadhaar**	
☐ Z - Other (any document notified by the central government)		Identification Number	

03. Permanent / Overseas Address*

Address Type* ☐ Residence / Business ☐ Residence ☐ Business ☐ Regd. Office ☐ Unspecified

Address* :

City / Town / Village*

District* Pincode / Zip* State/ UT*

State / UT Code* as per Indian Motor Vehicle Act. 1988 Country* Country Code* as per ISO 3166

CURRENT ADDRESS (TO BE PROVIDED IF DIFFERENT FROM ABOVE ADDRESS)

Same Address As Available In Officially Valid Document Provided Above* ☐ Yes ☐ No

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

Proof of Address For Current Address®

☐ Passport		Passport Expiry Date	D D M M Y Y Y Y
☐ Driving Licence		Driving Licence Expiry Date	D D M M Y Y Y Y
☐ Voter ID		☐ Proof of Possession of Aadhaar	
☐ MNREGA Job Card		☐ Online E-KYC Authentication**	
☐ NPR Letter		☐ Offline Verification of Aadhaar**	
☐ Z - Other (any document notified by the central government)		Identification Number	

☐ Deemed Proof of Address ☐ Utility Bill& ☐ Property / Municipal Tax Receipt ☐ Pension / Family Pension Payment Orders# ☐ Letter of Allotment of Accommodation$

Address® :

City / Town / Village®

Pincode / Zip® District® State / UT®

State / UT Code® as per Indian Motor Vehicle Act. 1988 Country® Country Code® as per ISO 3166

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

Mobile No. : **Fax no.**

Telephone (Off) (STD Code) **Telephone : (Res)** (STD Code)

(EMAIL Id to be written in BLOCK letters) **Email ID**

05. Applicant Declaration And Consent *

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

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

I hereby consent to

a. use images of officially valid documents uploaded, digitally signed e-Aadhaar letter downloaded from UIDAI website and / or data received from UIDAI through Aadhaar authentication mechanism as proof of identity and / or address and consider signature uploaded as specimen signature and as part of my KYC information.

b. process and register / update my KYC details provided through this application with SEBI KRA and / or Central KRA system(s),

c. store documents / information uploaded as applicable under PML Act & Rules, SEBI KRA Regulations, 2011 and other any Act, Rules, Regulations, Guidelines, Circulars, etc. issued by Statutory / Regulatory authorities from time to time

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

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

Date D D M M Y Y Y Y Place ....

GEO Coordinates ....

SIGN HERE
Signature / Thumb Impression of Applicant

06. Attestation / For Office Use Only

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

KYC Verification / IPV Carried Out by

Emp. Name:		**IPV Date:**	D D M M Y Y Y Y
Emp. Designation:		**Emp. Branch:**	
Emp. Code		**FI Code:**	
FI Name:		**FI Seal:**	
Employee Signature:			

* Mandatory and required information

** These documents are applicable only for online KYC

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

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

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

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

Instructions/Guidelines for filling Individual KYC Application Form

General Instructions:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

K. PAN Exempt Investor Category

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

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

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

List of ISO 3166 Two-Digit Country Code

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

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

CVL

Place for Intermediary Logo

LIC MUTUAL FUND

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

Application No.

01. Identity Details (Please see guidelines overleaf)

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

FIRST MIDDLE LAST

Date of Incorporation D D M M Y Y Y Y **Place of Incorporation:**

Registration No. (e.g. CIN) **Date of commencement of business** D D M M Y Y Y Y

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

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

02. Address Details (Please see guidelines overleaf)

Address for Correspondence:

City / Town / Village

State **Country** **Post Code**

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

Mobile **Fax** **E-Mail Id.**

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

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

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

Registered Address (If different from above):

City / Town / Village

State **Country** **Post Code**

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

Mobile **Fax** **E-Mail Id.**

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

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

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

03. Other Details (Please see guidelines overleaf)

Name, PAN, DIN/Aadhaar Number, residential address and photographs of Promoters/Partners/Karta/Trustees/whole time directors
(Please use the Annexure to fill in the details)

Any other information:

04. Applicant Declaration

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

Date D D M M Y Y Y Y **Place**

SIGN HERE
Signature / Thumb Impression of Applicant

05. FOR OFFICE USE ONLY

AMC/Intermediary name OR code

☐ (Originals Verified) Self Certified Document copies received **Date** D D M M Y Y Y Y
☐ (Attested) True copies of documents received **Place**

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

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

A. Important Points

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

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

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

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

(*Documents having an expiry date should be valid on the date of submission.)

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

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

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

E. List of people authorized to attest the documents:

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

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

Types of entity	Documentary requirements
Corporate	• Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD(to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations • Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly • Copies of the Memorandum and Articles of Association and certificate of incorporation • Copy of the Board Resolution for investment in securities market • Authorised signatories list with specimen signatures
Partnership firm	• Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of partnership deed • Authorised signatories list with specimen signatures • Photograph, POI, POA, PAN of Partners
Trust	• Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only).Copy of Trust deed • List of trustees certified by managing trustees/CA • Photograph, POI, POA, PAN of Trustees
HUF	• PAN of HUF • Deed of declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF • Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	• Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorized signatories list with specimen signatures
Banks/Institutional Investors	• Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorized signatories list with specimen signatures
Foreign Institutional Investors (FII)	• Copy of SEBI registration certificate • Authorized signatories list with specimen signatures
Army/Government Bodies	• Self-certification on letterhead • Authorized signatories list with specimen signatures
Registered Society	• Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised signatories with specimen signatures • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

Please Submit the KYC Documents on A4 Size Paper Only.

TRANSACTION SLIP

LIC MUTUAL FUND

DISTRIBUTOR INFORMATION			FOR OFFICE USE ONLY		
Name & ARN* / RIA Code / PMRN	Sub Broker Name & Code	EUIN	Register Serial No.	Date of Receipt	Time of Receipt
146822					

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

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

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

01. INVESTOR DETAILS (Mandatory)

Folio No. | PAN | CKYC No.

First Applicant's Name FIRST MIDDLE LAST KYC

02. DEMAT ACCOUNT DETAILS

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

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

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

☐ **Purchase:** I/We would like to purchase units of the above mentioned scheme

Amount (in Fig.): **(in words):**

Cheque/DD No. **Date** D D M M Y Y Y Y **Drawn on bank & branch:**

Account No. **Bank A/c type (please ✓)** ☐ Savings ☐ Current ☐ NRO ☐ NRE

Mode of payment (please ✓) ☐ Cheque ☐ DD ☐ Fund Trnsfer ☐ RTGS/NEFT

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

(amount in words):

from above mentioned scheme to scheme **Plan**

Option (please ✓) ☐ Growth ☐ Dividend Payout ☐ Dividend Re-Invest

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

(amount in words):

from above mentioned scheme/fund, redemption proceeds to be credited to the following bank A/c. registered under this folio.

Bank/Branch **Account No.**

☐ **Change of bank mandate** (Please provide copy of a cancelled cheque)

Bank Name: **Bank Address:**

City: **State:** **Pin Code**

Account No. **Payment Location:**

Account Type: **MICR No.** **IFSC Code**

15. LEGAL ENTITY IDENTIFIER DETAILS

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

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

04. DECLARATION & SIGNATURE

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

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

---

ACKNOWLEDGMENT SLIP

Folio No. **(TO BE FILLED IN BY THE INVESTOR)** LIC MUTUAL FUND

From Mr/Mrs/M/s. .... (Name of the investor)

Scheme LIC MF .... **Plan** .... **Option** ....

Transaction (Please✓) ☐ **Purchase** ☐ **Switch** ☐ **Redemption** ☐ **Change of bank mandate**

ISC Signature, Stamp & Date

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

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

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

Terms and Conditions:

1) For fresh purchases under new scheme, plan, or option – please refer the respective SID/SAI/KIM for more details and default values.

2) To make an additional purchase, please send us a local cheque / DD payable at any of our branch/ authorized centre. Please make the cheque /DD payable in favor of the respective scheme. In pursuance to Best Practice Guidelines issued by Association of Mutual Funds in India [AMFI] Vide Circular No. 135/BP/16/10 date August 16th 2010 for acceptance of Third party cheques, LIC Mutual Fund Asset Management Ltd has decided henceforth not to accept subscriptions with Third-Party cheques* except in the following exceptional situations: a) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love & affection or as gift for a value not exceeding Rs.50,000/- (for each regular purchase or per SIP installment). b) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions. c) Custodian on behalf of an FII0 or a client. * Third Party Cheque means: a) When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. b) In case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made, otherwise it will be treated as third party cheque. c) Investments from the investor's account with a different bank i.e., the pay-in & payout banks are different, if the pay-in bank mandate could not be established to be that of the investor, it will also be treated as third party investment.

3) PAN is mandatory for investments in Mutual Funds. KYC is mandatory for purchases, switch of units for all investors irrespective of the amount of investment and such transactions must be accompanied with a documentary proof of KYC compliance. In case of a minor, PAN and KYC details of the Guardian must be submitted. Application without this would be rejected by the Mutual Fund without any reference to the investor.

4) Investors shall note that KYC is mandatory, and they need to comply with the 'Know Your Client' requirements, by submitting requisite documents to KYC Registration Agency. For more information on KYC, please log on to www.licmf.com before investing. Applications are liable to be rejected without any intimation to the applicants, if required KYC compliance is not complied by all the unit holders.

5) Requests for change from dividend option to growth option and vice versa should be given under switch request.

6) In case of Switch of units, investors shall ensure that they have read and understood the Scheme Information Document of the Switch in Scheme.

7) If there is no sufficient amount/ units, the balance available free units in the respective account will be redeemed/ switched.

8) Redemption may not be processed if folio number and full scheme name including plan and option is not mentioned. Please ensure that either of amount or units is mentioned in the redemption request. The fund offers a facility to register multiple bank accounts and designate one of the bank account as “Default Bank Account”. Default Bank Account will be used for all dividends and redemptions payouts including FMP schemes maturity proceeds unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

9) Redemption requests should not be accompanied with requests for Change of Bank Account Details. If the Change of Bank Account Detail request is received along with Redemption requests only the redemption request will be processed and the redemption proceeds will be credited to the last registered bank mandate & the request for Change of bank mandate will be rejected. New bank accounts can only be registered using the designated “Bank Account Registration Form/Multiple Bank Account Registration Form”. In case the investor needs to add/alter the existing bank mandate he should carry out the same 10 business days prior to date of redemption.

10) Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing, Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.

11) a. Separate redemption/Switch out request is required for Plan A and Direct Plan.

b. Redemption/Switch out request is required to clearly contain the name of the plan/option failing which the below mentioned business rule will apply

c. If the folio has both the Plans/option and Both plans have unit balance under same option then redemption will be processed in Plan A ii If the folio has both the Plans/option and One plan has NIL balance and other has unit balance under same option, redemption will be processed from Plan/option which has unit balance iii If the Folio has only one Plan/option then redemption will be processed from that Plan/option iv Folio has both the Plans and Both plans have unit balance under different options then the redemption request will be rejected

12) Demat Account: Applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master. Only those applications where the details are matched with the depository data will be treated as valid applications for allotment of units in dematerialized form. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected / units will be issued / allotted by issuing physical account statements. To capture correct depository account details, investors are required to submit Client Master. For units held in demat form, the KYC performed by the Depository participant of the applicants will be considered as KYC verification done by the Trustee/AMC. Please note that where the investor has furnished the details of their depository accounts in the Application Form, it will be assumed that the investor has opted for allotment in electronic form & the allotment will be made only in electronic form as default.

13) In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, LIC Mutual Fund Asset Management Limited/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs.100/- per purchase/subscription of Rs.10,000/- and above are deductible from the purchase/subscription amount and payable to the Distributor. The balance amount shall be invested. Transaction Charges shall not be deducted: (a) where the Distributor of the investor has not opted to receive any Transaction Charges (b) for purchases/subscriptions/total commitment amount in case of SIP of an amount less than Rs.10,000/- (c) for transactions other than purchases/subscriptions relating to new inflows i.e. through Switches/Systematic Transfers/Dividend Transfers/Dividend Reinvestment, etc. (d) for purchases/subscriptions made directly with the Fund (i.e. not through any Distributor); and (e) for purchases/subscriptions routed through Stock Exchange(s)

14) Employee Unique Identification Number (EUIN): Further, SEBI has made it compulsory for every employee/relationship manager/ salesperson of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/salesperson later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if the transaction is executed without any interaction or advice of the employee/relationship manager / salesperson of the distributor the EUIN box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUIN requirement as per AMFI Circular No. 135/BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the guidelines/requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Website of LIC MF: www.licmf.com Email: service@licmf.com

LIC Mutual Fund: Branch Offices

AREA OFFICE NAME	STATE	ADDRESS	Phone No.
GUWAHATI	ASSAM	JEEVAN PRAKASH BUILDING, GROUND FLOOR, S.S. ROAD, FANCY BAZAR, GUWAHATI - 781001	0361 - 2730460
PATNA	BIHAR	OFFICE NO -212, ADISON ARCADE, FRASER ROAD, NEAR MAURYA HOTEL, PATNA 800001	
CHANDIGARH	CHANDIGARH	SCO -20-30, GROUND FLOOR, JEEVAN PARKASH BUILDING, LIC DIV. OFFICE, SECTOR -17B, CHANDIGARH - 160017	0172-4622030
RAIPUR	CHHATTISGARH	1ST FLOOR, PHASE 1, INVESTMENT BUILDING, LIC OF INDIA, JEEVAN BIMA MARG, PANDRI, RAIPUR, CHHATTISGARH 492004	07712236780
DELHI	DELHI	JEEVAN PRAKASH BUILDING, 7TH FLOOR, 25 KG MARG, NEW DELHI - 110001	011 - 23359190/23314396
GOA	GOA	JEEVAN VISHWAS BUILDING, EDC COMPLEX, PLOT NO. 2, PATTO, PANAJI, GOA - 403001	0832-2988100
AHMEDABAD	GUJARAT	JEEVAN SADAN, LIC BUILDING, 3RD FLOOR, ASHRAM ROAD, OPP. CAPITAL COMMERCIAL CENTRE, AHMEDABAD - 380006	079-40380568
RAJKOT	GUJARAT	JEEVAN PRAKASH, LIC OF INDIA BUILDING CAMPUS, TAGORE MARG, RAJKOT - 360001	02812461522
SURAT	GUJARAT	OFFICE NO – D- 117, INTERNATIONAL TRADE CENTRE (ITC), MAJURAGATE CROSSING, RING ROAD- SURAT- 395002 .	02614862626
RANCHI	JHARKHAND	2ND FLOOR, NARASARIA TOWER, OPPOSITE LALPUR POLICE STATION, RANCHI-834001	06512206372
BENGALURU	KARNATAKA	NO.4, 2ND FLOOR, CANARA MUTUAL BUILDING (OPP :CASH PHARMACY), RESIDENCY ROAD, BANGALORE - 560 025	+91 080-42296491
MANGALORE	KARNATAKA	NO 6, GROUND FLOOR, POPULAR BUILDING, K S RAO ROAD, MANGALORE-575001	08242411482
ERNAKULAM	KERALA	11TH FLOOR, JEEVAN PRAKASH, LIC DIVISIONAL OFFICE, M.G ROAD, ERNAKULAM -682011	0484 - 2367643
INDORE	MADHYA PRADESH	U.V HOUSE, 1ST FLOOR, 9/1-A SOUTH TUKOGANJ, INDORE - 452001	0731 - 4069162
BORIVALI	MAHARASHTRA	Raghuviir Tower Co-op society, Shop No. 3, Mandpeshwar Road, Chamunda Circle, Borivali west, Mumbai – 400092	
MUMBAI	MAHARASHTRA	GROUND FLOOR, INDUSTRIAL ASSURANCE BUILDING, OPP. CHURCHGATE STATION, MUMBAI - 400020	02266016178
NAGPUR	MAHARASHTRA	JEEVAN SEVA BUILDING, MOUNT ROAD, SADAR NAGPUR-440001	07122542497
NASHIK	MAHARASHTRA	RAJVE ENCLAVE,SHOP NO 2 GR.FLOOR, NR OLD MUNCIPAL CORPORATION, NEW PANDIT COLONY, NASHIK 422002	02532579507
PUNE	MAHARASHTRA	C/O LIC OF INDIA, 1ST FLOOR, JEEVAN PRAKASH, DIVISIONAL OFFICE 1, NEAR ALL INDIA RADIO, SHIVAJI NAGAR UNIVERSITY ROAD, PUNE - 411005	02025537301
THANE	MAHARASHTRA	JEEVAN CHINTAMANI, 2ND FLOOR, NEW RTO, EASTERN EXPRESS HIGHWAY, THANE - 400604	022- 62556011 / 12

BHUBANESWAR	ODISHA	PLOT NO-2B & 2C, GROUND FLOOR, BEHIND RAM MANDIR, UNIT-3, KHARAVEL NAGAR, BHUBANESWAR- 751001, ODISHA	0674-2396522
JAIPUR	RAJASTHAN	LIC DO-1 PREMISES, JEEVAN NIDHI-2,GROUND FLOOR , BHAWANI SINGH ROAD , AMBEDKAR CIRCLE, JAIPUR 302005	0141-2743620
CHENNAI	TAMILNADU	LIC OF INDIA, NEW NO. 153, OLD NO. 102, LIC ANNEXURE BUILDING , GROUND FLOOR, ANNA SALAI, CHENNAI – 600 002	044 - 28411984 / 28555883
COIMBATORE	TAMILNADU	C/O LIC DIVSIONAL OFFICE, INDIA LIFE BUILDING,1543/44,TRICHY ROAD ,COIMBATORE-641 018	0422-4393014
HYDERABAD	TELANGANA	#5-9-57, 4TH FLOOR, JEEVAN JYOTHI BUILDING,BASHEERBAGH, HYDERABAD-500029.	040 - 23244445 / 23210572
KANPUR	UTTAR PRADESH	16/275 JEEVAN VIKAS BUILDING, GROUND FLOOR, BESIDES CANARA BANK , M. G. ROAD, KANPUR -208001	0512 - 2360240 / 3244949
LUCKNOW	UTTAR PRADESH	JEEVAN PRAKASH, GROUND FLOOR MAIN & ANNEXE BUILDING, 30 HAZRATGANJ, LUCKNOW-226001	05222231186
VARANASI	UTTAR PRADESH	LIC MUTUAL FUND, CBO 4 BUILDING, LIC OF INDIA, DIVISIONAL OFFICE,GAURIGANJ,BHELUPUR,VARANASI -221001	0542 -2450015
KOLKATA	WEST BENGAL	HINDUSTAN BUILDING, GR. FL. 4, CHITTARANJAN AVENUE, KOLKATA - 700 072	03322129455

LIC Mutual Fund : KFin Offices

Branch Name	State	Address	Landline#
Bangalore	Karnataka	KFin Technologies Pvt. Ltd,No 35,Puttanna Road,Basavanagudi,Bangalore 560004	080-26602852
Belgaum	Karnataka	KFin Technologies Pvt. Ltd,Premises No.101, CTS NO.1893,Shree Guru Darshani Tower,Anandwadi, Hindwadi,Belgaum 590011	0831 2402544
Bellary	Karnataka	KFin Technologies Pvt. Ltd,Shree Gayathri Towers #4,1st Floor K.H.B.Colony,Gopalaswamy Mudaliar Road,Gandhi Nagar-Bellary 583103	08392 – 254750
Davangere	Karnataka	KFin Technologies Pvt. Ltd,D.No 162/6 , 1st Floor, 3rd Main,P J Extension,Davangere taluk, Davangere Manda,Davangere 577002	0819-2258714
Gulbarga	Karnataka	KFin Technologies Pvt. Ltd,H NO 2-231,KRISHNA COMPLEX, 2ND FLOOR Opp.,Opp. Municipal corporation Office,Jagat, Station Main Road, KALABURAGI,Gulbarga 585105	08472 252503
Hassan	Karnataka	KFin Technologies Pvt. Ltd,SAS NO: 490, HEMADRI ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL,Hassan 573201	08172 262065
Hubli	Karnataka	KFin Technologies Pvt. Ltd,R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029	0836-2252444
Mangalore	Karnataka	KFin Technologies Pvt. Ltd,Mahendra Arcade Opp Court Road,Karangal Padi,-,Mangalore 575003	0824-2496289
Margoa	Goa	KFIN TECHNOLOGIES PVT LTD, SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601	0832-2957253
Mysore	Karnataka	KFin Technologies Pvt. Ltd, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009	0821-2438006
Panjim	Goa	KFin Technologies Pvt. Ltd,H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001	0832-2426874
Shimoga	Karnataka	KFin Technologies Pvt. Ltd,JAYARAMA NILAYA,2ND CORSS,MISSION COMPOUND,Shimoga 577201	08182-228799
Ahmedabad	Gujarat	KFin Technologies Pvt. Ltd,Office No. 401, on 4th Floor,ABC-I, Off. C.G. Road,-,Ahmedabad 380009	9081903021/9824327979
Anand	Gujarat	KFin Technologies Pvt. Ltd,B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001	9081903038
Baroda	Gujarat	KFin Technologies Pvt. Ltd,203 Corner point,Jetalpur Road,Baroda Gujarat,Baroda 390007	0265-2353506
Bharuch	Gujarat	KFin Technologies Pvt. Ltd,123 Nexus business Hub,Near Gangotri Hotel,B/s Rajeshwari Petroleum,Makampur Road,Bharuch 392001	9081903042
Bhavnagar	Gujarat	KFin Technologies Pvt. Ltd,303 STERLING POINT ,WAGHAWADI ROAD ,-,Bhavnagar 364001	278-3003149
Gandhidham	Gujarat	KFin Technologies Pvt. Ltd,Shop # 12 Shree Ambica Arcade Plot # 300,Ward 12. Opp. CG High School ,Near HDFC Bank,Gandhidham 370201	9081903027
Gandhinagar	Gujarat	KFin Technologies Pvt. Ltd,123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011	079 23244955
Jamnagar	Gujarat	KFin Technologies Pvt. Ltd,131 Madhav Plazza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008	0288 3065810
Junagadh	Gujarat	KFin Technologies Pvt. Ltd,Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road,Junagadh,362001 Gujarat	0285-2652220
Mehsana	Gujarat	KFin Technologies Pvt. Ltd,FF-21 Someshwar Shopping Mall ,Modhera Char Rasta,-,Mehsana 384002	02762-242950
Nadiad	Gujarat	KFin Technologies Pvt. Ltd,311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001	0268-2563245

Navsari	Gujarat	KFin Technologies Pvt. Ltd,103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445	9081903040
Rajkot	Gujarat	KFin Technologies Pvt. Ltd,302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001	9081903025
Surat	Gujarat	KFin Technologies Pvt. Ltd,Office no: -516 5th Floor Empire State building ,Near Udhna Darwaja,Ring Road,Surat 395002	9081903041
Valsad	Gujarat	KFin Technologies Pvt. Ltd,406 Dreamland Arcade,Opp Jade Blue,Tithal Road,Valsad 396001	02632-258481
Vapi	Gujarat	KFin Technologies Pvt. Ltd,A-8 Second FLOOR SOLITAIRE BUSINESS CENTRE,OPP DCB BANK GIDC CHAR RASTA,SILVASSA ROAD,Vapi 396191	9081903028
Chennai	Tamil Nadu	KFin Technologies Pvt. Ltd,F-11 Akshaya Plaza 1St Floor,108 Adhithanar Salai,Egmore Opp To Chief Metropolitan Court,Chennai 600002	044-42028512
T Nagar	Tamilnadu	KFin Technologies Pvt. Ltd,No 23 | Cathedral Garden Road,Cathedral Garden Road,Nungambakkam,Chennai,600 034	044 - 28309100
Calicut	Kerala	KFin Technologies Pvt. Ltd,Second Floor,Manimuriyil Centre, Bank Road,,Kasaba Village,Calicut 673001	0495-4022480
Cochin	Kerala	KFin Technologies Pvt. Ltd,Ali Arcade 1St FloorKizhavana Road,Panampilly Nagar,Near Atlantis Junction,Ernakualm 682036	0484 - 4025059
Kannur	Kerala	KFin Technologies Pvt. Ltd,2ND FLOOR,GLOBAL VILLAGE,BANK ROAD,Kannur 670001	0497-2764190
Kollam	Kerala	KFin Technologies Pvt. Ltd,GROUND FLOORA NARAYANAN SHOPPING COMPLEX,KAUSTHUBHSREE BLOCK,Kadapakada,Kollam 691008	474-2747055
Kottayam	Kerala	KFin Technologies Pvt. Ltd,1St Floor Csiascension Square,Railway Station Road,Collectorate P O,Kottayam 686002	9496700884
Palghat	Kerala	KFin Technologies Pvt. Ltd,No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad,H.P.O.Road,Palakkad 678001	9895968533
Tiruvalla	Kerala	KFin Technologies Pvt. Ltd,2Nd FloorErinjery Complex,Ramanchira,Opp Axis Bank,Thiruvalla 689107	0469-2740540
Trichur	Kerala	KFin Technologies Pvt. Ltd,4TH FLOOR, CROWN TOWER,SHAKTHAN NAGAR,OPP. HEAD POST OFFICE,Thrissur 680001	0487- 6999987
Trivandrum	Kerala	KFin Technologies Pvt. Ltd,MARVEL TOWER, 1ST FLOOR,URA-42 STATUE,(UPPALAM ROAD RESIDENCE ASSOCIATION) ,Trivandrum 695010	0471 - 2725728
Coimbatore	Tamil Nadu	KFin Technologies Pvt. Ltd,3rd Floor Jaya Enclave,1057 Avinashi Road,-,Coimbatore 641018	0422 - 4388011
Erode	Tamil Nadu	KFin Technologies Pvt. Ltd,Address No 38/1 Ground Floor,Sathy Road,(VCTV Main Road),Sorna Krishna Complex,Erode 638003	0424-4021212
Karur	Tamil Nadu	KFin Technologies Pvt. Ltd,No 88/11, BB plaza,NRMP street,K S Mess Back side,Karur 639002	04324-241755
Madurai	Tamil Nadu	KFin Technologies Pvt. Ltd,No. G-16/17,AR Plaza, 1st floor,North Veli Street,Madurai 625001	0452-2605856
Nagerkoil	Tamil Nadu	KFin Technologies Pvt. Ltd,HNO 45 ,1st Floor,East Car Street ,Nagercoil 629001	04652 - 233552
Pondicherry	Pondicherry	KFin Technologies Pvt. Ltd,No 122(10b),Muthumariamman koil street,-,Pondicherry 605001	0413-4300710
Salem	Tamil Nadu	KFin Technologies Pvt. Ltd, No.6 NS Complex, Omalur main road, Salem 636009	0427-4020300
Tirunelveli	Tamil Nadu	KFin Technologies Pvt. Ltd,55/18 Jeney Building, 2nd Floor,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001	0462-4001416
Trichy	Tamil Nadu	KFin Technologies Pvt. Ltd,No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam,Putthur,-,Trichy 620017	0431-4020227
Tuticorin	Tamil Nadu	KFin Technologies Pvt. Ltd,4 - B A34 - A37,Mangalmal Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003	0461-2334603
Vellore	Tamil Nadu	KFin Technologies Pvt. Ltd,No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001	0416-41603806

Agartala	Tripura	KFin Technologies Pvt. Ltd,OLS RMS CHOWMUHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT,TRIPURA WEST,Agartala 799001	0381-2317519
Guwahati	Assam	Kfin Technologies Private Limited, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007	8811036746
Shillong	Meghalaya	KFin Technologies Pvt. Ltd,Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001	0364 - 2506106
Silchar	Assam	KFin Technologies Pvt. Ltd,N.N. Dutta Road,Chowchakra Complex,Premtala,Silchar 788001	3842261714
Ananthapur	Andhra Pradesh	KFin Technologies Pvt. Ltd.,#13/4, Vishnupriya Complex,Beside SBI Bank, Near Tower Clock,Ananthapur-515001.	9063314379
Guntur	Andhra Pradesh	KFin Technologies Pvt. Ltd,2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002	0863-2339094
Hyderabad	Telangana	KFin Technologies Pvt. Ltd,No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016	040-44857874 / 75 / 76
Karimnagar	Telangana	KFin Technologies Pvt. Ltd,2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,-,Karimnagar 505001	0878-2244773
Kurnool	Andhra Pradesh	KFin Technologies Pvt. Ltd,Shop No:47,2nd Floor,S komda Shoping mall,Kurnool 518001	08518-228550
Nanded	Maharashthra	KFin Technologies Pvt. Ltd,Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601	02462-237885
Rajahmundry	Andhra Pradesh	Kfin Technologies Pvt. Ltd, No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, AP - 533103,	0883-2434468/70
Solapur	Maharashthra	KFin Technologies Pvt. Ltd,Block No 06,Vaman Nagar Opp D-Mart,Jule Solapur,Solapur 413004	0217-2300021 / 2300318
Srikakulam	Andhra Pradesh	KFin Technologies Pvt. Ltd,D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001	8942229925
Tirupathi	Andhra Pradesh	KFin Technologies Pvt. Ltd,H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,Tirupathi 517501	9885995544 / 0877-2255797
Vijayawada	Andhra Pradesh	KFin Technologies Pvt. Ltd,HNo26-23, 1st Floor,Sundarammastreet,GandhiNagar, Krishna,Vijayawada 520010	0866-6604032/39/40
Visakhapatnam	Andhra Pradesh	KFin Technologies Pvt. Ltd,DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM,BESIDE TAJ HOTEL LADGE,Visakhapatnam 530016	0891-2714125
Warangal	Telangana	KFin Technologies Pvt. Ltd,Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002	0870-2441513
Khammam	Telangana	KFin Technologies Pvt. Ltd,11-4-3/3 Shop No. S-9,1st floor,Srivenkata Sairam Arcade,Old CPI Office Near PriyaDarshini CollegeNehru Nagar ,KHAMMAM 507002	8008865802
Hyderabad(Gachibowli)	Telangana	KFintech Pvt.Ltd,Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilimgampally Mandal,Hyderabad,500032	040-33215122
Akola	Maharashthra	KFin Technologies Pvt. Ltd,Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004	0724-2451874
Amaravathi	Maharashthra	KFin Technologies Pvt. Ltd,Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601	0721 2569198
Aurangabad	Maharashthra	KFin Technologies Pvt. Ltd,Shop no B 38,Motiwala Trade Center,Nirala Bazar,Aurangabad 431001	0240-2343414
Bhopal	Madhya Pradesh	KFin Technologies Pvt. Ltd,SF-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011	0755 4077948/3512936
Dhule	Maharashthra	KFin Technologies Pvt. Ltd,Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001	02562-282823

Indore	Madhya Pradesh	Kfin Technologies Pvt. Ltd. , 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore	0731-4266828/4218902
Jabalpur	Madhya Pradesh	KFin Technologies Pvt. Ltd, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001	0761-4923301
Jalgaon	Maharashthra	KFin Technologies Pvt. Ltd, 3rd floor,269 JAEE Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001	9421521406
Nagpur	Maharashthra	KFin Technologies Pvt. Ltd,Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010	0712-2533040
Nasik	Maharashthra	KFin Technologies Pvt. Ltd,S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002	0253-6608999
Sagar	Madhya Pradesh	KFin Technologies Pvt. Ltd,II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002	07582-402404
Ujjain	Madhya Pradesh	KFin Technologies Pvt. Ltd,Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001	0734-4250007 / 08
Asansol	West Bengal	KFin Technologies Pvt. Ltd,112/N G. T. ROAD BHANGA PACHIL,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303	0341-2220077
Balasore	Orissa	KFin Technologies Pvt. Ltd,1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001	06782-260503
Bankura	West Bengal	KFin Technologies Pvt. Ltd,Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101	9434480586
Berhampur (Or)	Orissa	KFin Technologies Pvt. Ltd, Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001	0680-2228106
Bhilai	Chatisgarh	KFin Technologies Pvt. Ltd,Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020	0788-2289499 / 2295332
Bhubaneswar	Orissa	KFin Technologies Pvt. Ltd,A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007	0674-2548981
Bilaspur	Chatisgarh	KFin Technologies Pvt. Ltd,Shop.No.306,3rd Floor,ANANDAM PLAZA,Vyapar Vihar Main Road,Bilaspur 495001	07752-470070
Bokaro	Jharkhand	KFin Technologies Pvt. Ltd,CITY CENTRE, PLOT NO. HE-07,SECTOR-IV,BOKARO STEEL CITY,Bokaro 827004	7542979444
Burdwan	West Bengal	KFin Technologies Pvt. Ltd,Anima Bhavan 1st Floor Holding No.-42,Sreepally G. T. Road,West Bengal,Burdwan 713103	0342-2665140
Chinsura	West Bengal	KFin Technologies Pvt. Ltd,No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101	033-26810164
Cuttack	Orissa	KFin Technologies Pvt. Ltd,SHOP NO-45,2ND FLOOR,,NETAJI SUBAS BOSE ARCADE,,(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,,DARGHA BAZAR,Cuttack 753001	0671-2203077
Dhanbad	Jharkhand	KFin Technologies Pvt. Ltd,208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001	9264445981
Durgapur	West Bengal	KFin Technologies Pvt. Ltd,MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,Distt. BURDWAN Durgapur-16 ,Durgapur 713216	0343-6512111
Gaya	Bihar	KFin Technologies Pvt. Ltd,Property No. 711045129, Ground FloorHotel Skylark,Swaraipuri Road,-,Gaya 823001	0631-2220065
Jalpaiguri	West Bengal	KFin Technologies Pvt. Ltd,D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101	03561-222136
Jamshedpur	Jharkhand	KFin Technologies Pvt. Ltd,Madhukunj, 3rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001	0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007
Kharagpur	West Bengal	KFin Technologies Pvt. Ltd,Holding No 254/220, SBI BUILDING,Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur,Dist: Paschim Medinipur,Kharagpur 721304	3222253380

Kolkata	West Bengal	KFin Technologies Pvt. Ltd,Apeejay House (Beside Park Hotel),C Block3rd Floor,15 Park Street ,Kolkata 700016	033 66285900
Malda	West Bengal	KFin Technologies Pvt. Ltd,RAM KRISHNA PALLY; GROUND FLOOR,ENGLISH BAZAR,-,Malda 732101	03512-223763
Patna	Bihar	KFin Technologies Pvt. Ltd,3A 3Rd Floor Anand Tower,Exhibition Road,Opp Icici Bank,Patna 800001	0612-4323066
Raipur	Chatisgarh	KFin Technologies Pvt. Ltd,OFFICE NO S-13 SECOND FLOOR REHEJA TOWER,FAFADIH CHOWK,JAIL ROAD,Raipur 492001	0771-4912611
Ranchi	Jharkhand	KFin Technologies Pvt. Ltd,Room No 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001	0651-2331320
Rourkela	Orissa	KFin Technologies Pvt. Ltd,2nd Floor, Main Road,UDIT NAGAR,SUNDARGARH,Rourekla 769012	0661-2500005
Sambalpur	Orissa	KFin Technologies Pvt. Ltd,First Floor; Shop No. 219,SAHEJ PLAZA,Golebazar; Sambalpur,Sambalpur 768001	0663-2533437
Siliguri	West Bengal	KFin Technologies Pvt. Ltd,Nanak Complex, 2nd Floor,Sevoke Road,-,Siliguri 734001	0353-2522579
Agra	Uttar Pradesh	KFin Technologies Pvt. Ltd,House No. 17/2/4, 2nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday INN,Sanjay Place,Agra 282002	7518801801
Aligarh	Uttar Pradesh	KFin Technologies Pvt. Ltd,1st Floor Sevti Complex,Near Jain Temple,Samad Road Aligarh-202001	7518801802
Allahabad	Uttar Pradesh	KFin Technologies Pvt. Ltd,Meena Bazar,2nd Floor 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj,Allahabad 211001	7518801803
Ambala	Haryana	KFin Technologies Pvt. Ltd,6349, 2nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001	7518801804
Azamgarh	Uttar Pradesh	KFin Technologies Pvt. Ltd,House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001	7518801805
Bareilly	Uttar Pradesh	KFin Technologies Pvt. Ltd,1ST FLOORREAR SIDEA -SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001	7518801806
Begusarai	Bihar	KFin Technologies Pvt. Ltd,C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117	7518801807
Bhagalpur	Bihar	KFin Technologies Pvt. Ltd,2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001	7518801808
Darbhanga	Bihar	KFin Technologies Pvt. Ltd, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004	7518801809
Dehradun	Uttaranchal	KFin Technologies Pvt Ltd,Shop No-809/799 , Street No-2 A,Rajendra Nagar, Near Sheesha Lounge,Kaulagarh Road,Dehradun-248001	7518801810
Deoria	Uttar pradesh	KFin Technologies Pvt. Ltd,K. K. Plaza,Above Apurwa Sweets,Civil Lines Road,Deoria 274001	7518801811
Faridabad	Haryana	KFin Technologies Pvt. Ltd,A-2B 2nd Floor,Neelam Bata Road Peer ki Mazar,Nehru Groundnit,Faridabad 121001	7518801812
Ghaziabad	Uttar Pradesh	KFin Technologies Pvt. Ltd,FF - 31, Konark Building,Rajnagar,-,Ghaziabad 201001	7518801813
Ghazipur	Uttar Pradesh	KFin Technologies Pvt. Ltd,House No. 148/19,Mahua Bagh,Raini Katra-,Ghazipur 233001	7518801814
Gonda	Uttar Pradesh	KFin Technologies Pvt. Ltd,H No 782,Shiv Sadan,ITI Road,Near Raghukul Vidyapeeth,Civil lines,Gonda 271001	7518801815
Gorakhpur	Uttar Pradesh	KFin Technologies Pvt. Ltd,Shop No. 8-9 , 4th floor Cross Mall, Gorakhpur 273001	7518801816
Gurgaon	Haryana	KFin Technologies Pvt. Ltd,No: 212A, 2nd Floor, Vipul Agora,M. G. Road,-,Gurgaon 122001	7518801817
Gwalior	Madhya Pradesh	KFin Technologies Pvt. Ltd,City Centre,Near Axis Bank,-,Gwalior 474011	7518801818
Haldwani	Uttaranchal	KFin Technologies Pvt. Ltd,Shoop No 5,KMVN Shoping Complex,-,Haldwani 263139	7518801819

Haridwar	Uttaranchal	KFin Technologies Pvt. Ltd,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410	7518801820
Hissar	Haryana	KFin Technologies Pvt. Ltd,Shop No. 20, Ground Floor,R D City Centre,Railway Road,Hissar 125001	7518801821
Jhansi	Uttar Pradesh	KFin Technologies Pvt. Ltd,1st Floor, Puja Tower,Near 48 Chambers,ELITE Crossing,Jhansi 284001	7518801823
Kanpur	Uttar Pradesh	KFin Technologies Pvt. Ltd,15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001	7518801824
Lucknow	Uttar Pradesh	KFin Technologies Pvt. Ltd,Ist Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,Lucknow 226001	7518801830
Mandi	Himachal Pradesh	KFin Technologies Pvt. Ltd, House No. 99/11, 3rd Floor,Opposite GSS Boy School,School Bazar,Mandi 175001	7518801833
Mathura	Uttar Pradesh	KFin Technologies Pvt. Ltd,Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001	7518801834
Meerut	Uttar Pradesh	KFin Technologies Pvt. Ltd,H No 5,Purva Eran, Opp Syndicate Bank,Hapur Road,Meerut 250002	7518801835
Mirzapur	Uttar Pradesh	KFin Technologies Pvt. Ltd, Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001	7518801836
Moradabad	Uttar Pradesh	KFin Technologies Pvt. Ltd,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad 244001	7518801837
Morena	Madhya Pradesh	KFin Technologies Pvt. Ltd,House No. HIG 959,Near Court,Front of Dr. Lal Lab,Old Housing Board Colony,Morena 476001	7518801838
Muzaffarpur	Bihar	KFin Technologies Pvt. Ltd,First Floor Saroj Complex ,Diwam Road,Near Kalyani Chowk,Muzaffarpur 842001	7518801839
Noida	Uttar Pradesh	KFin Technologies Pvt. Ltd,F-21,2nd Floor,Near Kalyan Jewelers,Sector-18,Noida 201301	7518801840
Panipat	Haryana	KFin Technologies Pvt. Ltd,Preet Tower, 3rd Floor,Near NK Tower,G.T. Road,Panipat 132103	7518801841
Renukoot	Uttar Pradesh	KFin Technologies Pvt. Ltd,C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonebhadra (U.P.),Renukoot 231217	7518801842
Rewa	Madhya Pradesh	KFin Technologies Pvt. Ltd,Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001	7518801843
Rohtak	Haryana	KFin Technologies Pvt. Ltd,Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001	7518801844
Roorkee	Uttaranchal	KFin Technologies Pvt. Ltd,Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,Roorkee 247667	7518801845
Satna	Madhya Pradesh	KFin Technologies Pvt. Ltd,Jainam Market,Purana Power House Chauraha,Panni Lal Chowk,Satna 485001	7518801847
Shimla	Himachal Pradesh	KFin Technologies Pvt. Ltd,1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001	7518801849
Shivpuri	Madhya Pradesh	KFin Technologies Pvt. Ltd,A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551	7518801850
Sitapur	Uttar Pradesh	KFin Technologies Pvt. Ltd,12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001	7518801851
Solan	Himachal Pradesh	KFin Technologies Pvt. Ltd,Disha Complex, 1St Floor,Above Axis Bank,Rajgarh Road,Solan 173212	7518801852
Sonepat	Haryana	KFin Technologies Pvt. Ltd,Shop no. 205 PP Tower,Opp income tax office,Subhash chowk Sonepat. 131001.	7518801853
Sultanpur	Uttar Pradesh	KFin Technologies Pvt. Ltd,1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001	7518801854
Varanasi	Uttar Pradesh	KFin Technologies Pvt. Ltd,D-64/132 KA , 2nd Floor , Anant Complex, Sigra,Varanasi 221010	7518801855

Yamuna Nagar	Haryana	KFin Technologies Pvt. Ltd,B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk,-,Yamuna Nagar 135001	7518801857
Kolhapur	Maharashthra	KFin Technologies Pvt. Ltd,605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001	0231 2653656
Mumbai	Maharashthra	KFin Technologies Pvt. Ltd,24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001	022-66235353
Pune	Maharashthra	KFin Technologies Pvt. Ltd,Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005	020-66210449
Vile Parle	Maharashtra	KFin Technologies Pvt. Ltd,Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057	022-26100967
Borivali	Maharashtra	KFin Technologies Pvt. Ltd,Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092	022- 28916319
Thane	Maharashtra	KFin Technologies Pvt. Ltd,Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602	022 25303013
Ajmer	Rajasthan	KFin Technologies Pvt. Ltd,302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001	0145-5120725
Alwar	Rajasthan	KFin Technologies Pvt. Ltd,Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001	0144-4901131
Amritsar	Punjab	KFin Technologies Pvt. Ltd,SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001	0183-5053802
Bhatinda	Punjab	KFin Technologies Pvt. Ltd,MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001	0164- 5006725
Bhilwara	Rajasthan	KFin Technologies Pvt. Ltd,Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001	01482-246362 / 246364
Bikaner	Rajasthan	KFin Technologies Pvt. Ltd,70-71 2Nd Floor | Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003	0151-2200014
Chandigarh	Union Territory	KFin Technologies Pvt. Ltd,First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022	1725101342
Ferozpur	Punjab	KFin Technologies Pvt. Ltd,The Mall Road Chawla Bulding Ist Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozepur 152002	01632-241814
Hoshiarpur	Punjab	KFin Technologies Pvt. Ltd,Unit # SF-6,The Mall Complex,2nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001	01882-500143
Jaipur	Rajasthan	KFin Technologies Pvt. Ltd,Office no 101, 1st Floor,Okay Plus Tower,Next to Kalyan Jewellers,Government Hostel Circle, Ajmer Road,Jaipur 302001	01414167715/17
Jalandhar	Punjab	KFin Technologies Pvt. Ltd,Office No 7, 3rd Floor, City Square building,E-H197 Civil Line,Next to Kalyan Jewellers,Jalandhar 144001	0181-5094410
Jammu	Jammu & Kashmir	KFin Technologies Pvt. Ltd,, 304, A-1, 03rd Floor ,North Block, Bahu Plaza ,Jammu - 180004	0191-2470973
Jodhpur	Rajasthan	KFin Technologies Pvt. Ltd,Shop No. 6, GANG TOWER, G Floor,OPPOSITE ARORA MOTER SERVICE CENTRE,NEAR BOMBAY MOTER CIRCLE,Jodhpur 342003	7737014590
Karnal	Haryana	KFin Technologies Pvt. Ltd,18/369Char Chaman,Kunjpura Road,Behind Miglani Hospital,Karnal 132001	0184-2252524
Kota	Rajasthan	KFin Technologies Pvt. Ltd,D-8, SHRI RAM COMPLEX,OPPOSITE MULTI PURPOSE SCHOOL,GUMANPUR,Kota 324007	0744-5100964
Ludhiana	Punjab	KFin Technologies Pvt. Ltd,SCO 122, Second floor,Above Hdfc Mutual fun,,Feroze Gandhi Market,Ludhiana 141001	0161-4670278
Moga	Punjab	KFin Technologies Pvt. Ltd,1St FloorDutt Road,Mandir Wali Gali,Civil Lines Barat Ghar ,Moga 142001	01636 - 230792

New Delhi	New Delhi	KFin Technologies Pvt. Ltd,305 New Delhi House ,27 Barakhamba Road ,-,New Delhi 110001	011- 43681700
Pathankot	Punjab	KFin Technologies Pvt. Ltd,2nd Floor Sahni Arcade Complex,Adj.Indra colony Gate Railway Road,Pathankot,Pathankot 145001	0186-5080188
Patiala	Punjab	KFin Technologies Pvt. Ltd,B- 17/423,Lower Mall Patiala,Opp Modi College,Patiala 147001	0175-5004349
Sikar	Rajasthan	KFin Technologies Pvt. Ltd,First FloorSuper Tower ,Behind Ram Mandir Near Taparya Bagichi ,-,Sikar 332001	01572-250398
Sri Ganganagar	Rajasthan	KFin Technologies Pvt. Ltd,Address Shop No. 5, Opposite Bihani Petrol Pump,NH - 15,near Baba Ramdev Mandir,Sri Ganganagar 335001	0154-2470177
Udaipur	Rajasthan	KFin Technologies Pvt. Ltd,Shop No. 202, 2nd Floor business centre,1C Madhuvan,Opp G P O Chetak Circle ,Udaipur 313001	0294 2429370
Eluru	Andhra Pradesh	KFin Technologies Pvt. Ltd,DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA,Eluru 534002	08812-227851 / 52 / 53 / 54

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

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