



LIC NOMURA
MUTUAL FUND

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KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

Continuous Offer of Open Ended Scheme at NAV Based Prices

Open Ended Equity Schemes

LIC Nomura MF Index Fund - Sensex Plan

LIC Nomura MF Growth Fund

LIC Nomura MF Index Fund - Nifty Plan

LIC Nomura MF Equity Fund

LIC Nomura MF Index Fund - Sensex Advantage Plan

LIC Nomura MF Tax Plan

LIC Nomura MF Balanced Fund

LIC Nomura MF Infrastructure Fund

Sponsors:

Life Insurance Corporation of India (LIC)

Registered Office:

Yogakshema Building,

Jeevan Beema Marg,

Nariman Point, Mumbai 400 021.

Trustee:

LIC Nomura Mutual Fund Trustees Company Private Limited

Registered Office:

4th Floor, Industrial Assurance Building,

Opp. Churchgate Station,

Mumbai 400 020.

Investment Manager:

LIC Nomura Mutual Fund Asset Management Company Limited

Registered Office:

4th Floor, Industrial Assurance Building,

Opp. Churchgate Station,

Mumbai 400 020.

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.licnomuramf.com

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

The date of this Key Information Memorandum is November 1, 2013

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


KEY INFORMATION MEMORANDUM & COMMON APPLICATION FORM

Continuous Offer of Open Ended Scheme at NAV Based Prices


| NAME OF THE SCHEME | THE PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING* |
|---|---|
| LIC Nomura MF Equity Fund | <ul style="list-style-type: none"> • Long Term Capital Growth • Investment in equity and equity related securities. • High risk.  (BROWN) |
| LIC Nomura MF Growth Fund | <ul style="list-style-type: none"> • Long Term Capital Growth • Investment in equity and equity related securities. • High risk.  (BROWN) |
| LIC Nomura MF Infrastructure Fund | <ul style="list-style-type: none"> • Long Term Capital Growth • Investment in equity and equity related instruments of directly or indirectly engaged in infrastructure sector. • High risk.  (BROWN) |
| LIC Nomura MF Index Fund- Sensex Plan | <ul style="list-style-type: none"> • Long Term Capital Growth • Investment in equity instrument of respective index stock subject to tracking error. • High risk.  (BROWN) |
| LIC Nomura MF Index Fund- Nifty Plan | <ul style="list-style-type: none"> • Long Term Capital Growth • Investment in equity instrument of respective index stock subject to tracking error. • High risk.  (BROWN) |
| LIC Nomura MF Index Fund- Sensex Advantage Plan | <ul style="list-style-type: none"> • Long Term Capital Growth • Investment in equity instrument of respective index stock subject to tracking error. • High risk.  (BROWN) |
| LIC Nomura MF Balanced Fund | <ul style="list-style-type: none"> • Long term capital appreciation and current income • Investment in equity and equity related securities, fixed income securities (debt and money market securities). • Medium risk.  (YELLOW) |
| LIC Nomura MF Tax Plan | <ul style="list-style-type: none"> • Long Term Capital Growth • Investment in equity and equity related securities. • High risk.  (BROWN) |

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

Note: Risk may be represented as:

 (BLUE) investors understand that their principal will be at low risk

 (YELLOW) investors understand that their principal will be at medium risk

 (BROWN) investors understand that their principal will be at high risk

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| | 1. LIC Nomura MF Equity Fund (An open ended equity scheme) | | | | 2. LIC Nomura MF Growth Fund (An open ended equity scheme) | | | | 3. LIC Nomura MF Infrastructure Fund (An open ended equity scheme) | | | |
|--|---|--|--|--------------------|---|--|--|--------------------|--|--|--|--------------------|
| Investment Objective | An open ended pure Growth scheme seeking to provide capital growth by investing mainly in mix of equity instruments. | | | | An open ended pure Growth scheme seeking to provide capital growth by investing mainly in equity instruments and also in debt and other permitted instruments of capital and money markets. | | | | 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. | | | |
| Asset Allocation Pattern for the Scheme: | Investments | Indicative Allocation (% of Corpus) | Risk Profile | | Investments | Indicative Allocation (% of Corpus) | Risk Profile | | Investments | Indicative Allocation (% of Corpus) | Risk Profile | |
| | Equity and equity related instruments | Up to 100% | Medium to High | | Equity and equity related instruments | Up to 100% | Medium to High | | Equity and equity related instruments of companies engaged either directly or indirectly in the infrastructure sector | 70 - 100% | High | |
| | Debt and debt related instruments | Up to 20% | Low to Medium | | Debt and debt related instruments | Up to 20% | Low to Medium | | Debt* and Money Market Instruments | 0 - 30% | Low to Medium | |
| | 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. | | | | 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. | | | | *Debt securities includes securitised debt upto 30% 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. | | | |
| No. of Folios & AUM (As on 1/11/13) | Folios: 130127 AUM in Crs: 313.07 | | | | Folios: 27982 AUM in Crs: 72.45 | | | | Folios: 27376 AUM in Crs: 66.69 | | | |
| Plan and Option | Plans 1.Regular 2.Direct | Options 1.Dividend - Payout and Reinvestment 2.Growth | | | Plans 1.Regular 2.Direct | Options 1.Dividend - Payout and Reinvestment 2.Growth | | | Plans 1.Regular 2.Direct | Options 1.Dividend - Payout and Reinvestment 2.Growth | | |
| Minimum Application Amount | Option | Fresh Purchase including Switch-In | Additional purchase including Switch-In | Re-purchase | Option | Fresh Purchase including Switch-In | Additional purchase including Switch-In | Re-purchase | Option | Fresh Purchase including Switch-In | Additional purchase including Switch-In | Re-purchase |
| | Dividend | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 500/- | Dividend | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 200/- | Dividend | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 200/- |
| | Growth | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 500/- | Growth | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 200/- | Growth | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 200/- |
| Benchmark Index | BSE Sensex | | | | BSE Sensex | | | | BSE 100 | | | |
| Fund Manager | Shri Nobutaka Kitajima | | | | Shri Nobutaka Kitajima | | | | Shri Sachin Relekar | | | |
| Performance of the Scheme (As on 1/11/13) | Compounded Annualised Returns | Scheme Returns % | Bench Mark Returns % | | Compounded Annualised Returns | Scheme Returns % | Bench Mark Returns % | | Compounded Annualised Returns | Scheme Returns % | Bench Mark Returns % | |
| | Last 1 year | 8.12% | 14.37% | | Last 1 year | 10.69% | 14.37% | | Last 1 year | -0.34% | 11.56% | |
| | Last 3 years | -1.17% | 1.84% | | Last 3 years | -0.02% | 1.84% | | Last 3 years | -8.79% | 0.53% | |
| | Last 5 years | 14.56% | 16.67% | | Last 5 years | 16.97% | 16.67% | | Last 5 years | 7.12% | 16.88% | |
| | Since inception | 7.84% | 10.97% | | Since inception | 8.15% | 10.99% | | Since inception | -4.21% | 4.60% | |
| | Absolute Returns for each financial year for the last 5 years | | | | Absolute Returns for each financial year for the last 5 years | | | | Absolute Returns for each financial year for the last 5 years | | | |
| | | | | | | | | | | | | |
| Expenses of the Scheme: | | | | | | | | | | | | |
| (i) Load Structure | Entry Load - Nil Exit Load- 1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units or Nil. | | | | Entry Load - Nil Exit Load- 1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units or Nil. | | | | Entry Load - Nil Exit Load- 1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units or Nil. | | | |
| (ii) Recurring Expenses | Actual Expenses for the previous financial year = 1.85% | | | | Actual Expenses for the previous financial year = 1.90% | | | | Actual Expenses for the previous financial year = 2.49% | | | |

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

**4. LIC Nomura MF Index Fund- NIFTY Plan, SENSEX Plan and SENSEX ADVANTAGE Plan
(An Open ended Index linked equity Scheme)**

| | | | | | | |
|--|---|--|--|--|--|--|
| Investment Objective | The main investment objective of the fund is to generate returns commensurate with the performance of the index either Nifty/Sensex based on the plans by investing in the respective index stocks subject to tracking errors. | | | | | |
| Asset Allocation Pattern for the Scheme: | PLAN | Indicative Allocation (% of corpus) | | | | Risk Profile |
| | | TYPE OF SECURITY | | | | |
| | | Equity / Equity Futures | Money market instruments and cash | Others | | |
| | Sensex Plan | Upto 100% in Sensex | Upto 10% | | High | |
| | Nifty Plan | Upto 100% in Nifty | Upto 10% | | High | |
| Sensex Advantage Plan | Upto 90% in Sensex | Upto 10% | 10% - 20% in select stocks outside the sensex | | High | |
| | 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. | | | | | |
| No. of Folios & AUM (As on 1/11/13) | Index Fund- NIFTY Plan Folios: 3397 AUM in Crs: 15.76 | Index Fund- SENSEX Plan Folios:3533 AUM in Crs: 24.09 | Index Fund- SENSEX ADVANTAGE Plan Folios: 1355 AUM in Crs: 3.40 | | | |
| Plan and Option | Plans 1. Regular 2. Direct | Options 1. Dividend - Payout and Reinvestment 2. Growth | | | | |
| Minimum Application Amount | Option | Fresh Purchase including Switch-In | Additional purchase including Switch-In | Re-purchase | | |
| | Dividend | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 200/- | | |
| | Growth | INR 2,000/- and thereafter in multiples of INR 1/- | INR 200/- | INR 200/- | | |
| Benchmark Index | Sensex and Sensex Advantage Plan: BSE Sensex Nifty Plan : NSE Nifty | | | | | |
| Fund Manager | Shri Nobutaka Kitajima | | | | | |
| Performance of the Scheme (As on 1/11/13) | Compounded Annualised Returns | NIFTY Returns % | Index Fund- NIFTY Plan Returns % | SENSEX Returns % | Index Fund- SENSEX Plan Returns % | Index Fund- SENSEX Advantage Plan Returns % |
| | Last 1 year | 12.09% | 12.02% | 14.37% | 14.63% | 14.13% |
| | Last 3 years | 1.53% | 1.85% | 1.84% | 2.22% | 1.94% |
| | Last 5 years | 16.89% | 15.81% | 16.67% | 16.63% | 16.09% |
| | Since inception | 17.88% | 12.58% | 18.80% | 13.88% | 13.24% |
| Absolute Returns for each financial year for the last 5 years | | | | | | |
| Index Fund- NIFTY Plan | | Index Fund- SENSEX Plan | | Index Fund- SENSEX ADVANTAGE Plan | | |
| | | | | | | |
| Expenses of the Scheme: | | | | | | |
| (i)Load Structure | Entry Load - Nil Exit Load-1% (If redeemed before 1 month) or nil | | | | | |
| (ii)Recurring Expenses | Actual Expenses for the previous financial year | | | | | |
| | Index Fund- NIFTY Plan = 1.16% | Index Fund- SENSEX Plan = 1.38% | Index Fund- SENSEX ADVANTAGE Plan = 1.48% | | | |

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

**5.LIC Nomura MF Balanced Fund
(An Open Ended Balanced Fund)**

**6. LIC Nomura MF Tax Plan
(An open ended pure growth scheme)**

| | | | | | | | | | | | | |
|--|---|--|--|-------------------------------|---|-------------------------------|--|--|--|--------------------|-----------------------------|--|
| Investment Objective | An open ended Income and Growth scheme which seeks to provide regular returns and capital appreciation according to the selection of plan by investing in equities and debt instruments. | | | | To provide capital growth along with tax rebate and tax relief to our investors through prudent investments in the stock markets. | | | | | | | |
| Asset Allocation Pattern for the Scheme: | Investments | Indicative Allocation (% of corpus) | | Risk Profile | | Investments | Indicative Allocation (% of Corpus) | | Risk Profile | | | |
| | Equity / Equity Related Instruments | 65-80% | | Medium to High | | Equity | 80-100% | | Medium to High | | | |
| | Debt* / Money mkt. | 20-35% | | Low to Medium | | Deb/MM | 0-20% | | Low to Medium | | | |
| | *Debt securities includes securitised debt and Government Securities 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. | | | | 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. | | | | | | | |
| No. of Folios & AUM (As on 1/11/13) | Folios: 6283 AUM in Crs: 17.39 | | | | Folios: 11847 AUM in Crs: 29.44 | | | | | | | |
| Plan and Option | Plans 1.Regular 2.Direct | | Options 1.Dividend – Payout and Reinvestment 2.Growth | | | | Plans 1. Regular 2.Direct | | Options 1.Dividend – Payout and Reinvestment 2.Growth | | | |
| Minimum Application Amount | Option | Fresh Purchase including Switch-In | Additional purchase including Switch-In | | Re-purchase | | Option | Fresh Purchase including Switch-In | Additional purchase including Switch-In | Re-purchase | | |
| | | | Retail Investor | Institutional investor | Retail Investor | Institutional investor | | | | | | |
| | Dividend | INR 1,000/- and thereafter in multiples of INR 1/- | INR 500/- | INR 1000/- | INR 500/- | INR 1000/- | Dividend | INR 500/- and thereafter in multiples of INR 1/- | INR 100/- | INR 100/- | | |
| Growth | INR 1,000/- and thereafter in multiples of INR 1/- | INR 500/- | INR 1000/- | INR 500/- | INR 1000/- | Growth | INR 500/- and thereafter in multiples of INR 1/- | INR 100/- | INR 100/- | | | |
| Benchmark Index | CRISIL Balanced Fund Index | | | | BSE Sensex | | | | | | | |
| Fund Manager | Shri Surendra Jalani | | | | Shri Nobutaka Kitajima | | | | | | | |
| Performance of the Scheme (As on 1/11/13) | Compounded Annualised Returns | | Scheme Returns % | | Bench Mark Returns % | | Compounded Annualised Returns | | Scheme Returns % | | Bench Mark Returns % | |
| | Last 1 year | | 11.41% | | 9.84% | | Last 1 year | | 10.16% | | 14.37% | |
| | Last 3 years | | 2.55% | | 3.72% | | Last 3 years | | -0.56% | | 1.84% | |
| | Last 5 years | | 11.77% | | 14.17% | | Last 5 years | | 13.64% | | 16.67% | |
| | Since inception | | 8.48% | | NA | | Since inception | | 5.88% | | 11.43% | |
| | Absolute Returns for each financial year for the last 5 years | | | | | | Absolute Returns for each financial year for the last 5 years | | | | | |
| | | | | | | | | | | | | |
| Expenses of the Scheme: | | | | | | | | | | | | |
| (i)Load Structure | Entry Load – Nil Exit Load- 1% if redeemed or switched out on or before completion of 1 year from the date of allotments of units or Nil. | | | | Entry Load – Nil Exit Load- Nil. | | | | | | | |
| (ii)Recurring Expenses | Actual Expenses for the previous financial year = 2.17% | | | | Actual Expenses for the previous financial year =2.22% | | | | | | | |

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INVESTMENT STRATEGY

| | |
|--|---|
| <p>LIC NOMURA MF EQUITY FUND: 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.</p> | <p>LIC NOMURA MF GROWTH FUND: 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.</p> |
| <p>LIC NOMURA MF INFRASTRUCTURE FUND: 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.</p> | <p>LIC NOMURA MF INDEX FUND - NIFTY PLAN, SENSEX PLAN & SENSEX ADVANTAGE PLAN: 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.</p> |
| <p>LIC NOMURA MF BALANCED FUND: 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. While investment in debt instrument focuses on securities that give consistent returns at low levels of risks.</p> | <p>LIC NOMURA MF TAX PLAN: 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.</p> |

RISK FACTOR AND RISK CONTROL

| | |
|---|--|
| <p>LIC NOMURA MF EQUITY FUND: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.</p> | <p>LIC NOMURA MF GROWTH FUND: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.</p> |
| <p>LIC NOMURA MF INFRASTRUCTURE FUND: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.</p> | <p>LIC NOMURA MF INDEX FUND - NIFTY PLAN, SENSEX PLAN & SENSEX ADVANTAGE PLAN: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.</p> |
| <p>LIC NOMURA MF BALANCED FUND: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments</p> | <p>LIC NOMURA MF TAX PLAN: The value in the investments is bound to change with changes in the factors affecting the market viz. Changes in interest rates, exchange rates, price and volume fluctuations in debt markets, taxation, govt. policies, and other economic and political developments.</p> |
| <p>RISK CONTROL: The company had constituted a Risk Management Committee headed by Chief Operations Officer (in charge of Risk Management Systems and Chief Risk Officer) and consisting of Senior Officials such as Chief Investment Officers, Chief Marketing Officer and Company Secretary as the Members of the Committee. This Committee provides the risk tools, aggregation and analysis of risk information. The basic role of the Risk Management Committee is as mentioned below:</p> <ol style="list-style-type: none"> 1) Review and monitor the overall risk management framework 2) Review and monitor the risk management policies on a regular basis 3) Review and monitor the risk management process 4) Review the risk reporting including the amount, nature, characteristics, concentration and quality of the assets <p>Review of Risk Management System is placed before the Board of AMC/Trustees in every quarter. Internal & Board approved limits are monitored by the Investment Committee in their weekly meetings and necessary corrective actions, if required, is taken within reasonable period of time. As stipulated by SEBI, an independent review of the risk management system is conducted by the Concurrent Auditors, to check on the adequacy of the risk management systems. The observations of the auditors are placed before the Board of AMC / Trustees.</p> | |

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INFORMATION COMMON FOR ALL THE SCHEMES

| | |
|--------------------------------|---|
| Expenses of the Scheme: | <p>i. Load Structure: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. The Upfront commission, if any, 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. No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to Dividend option or vice versa within the respective Plans offered under the Scheme. No exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends. Switch of investments from Regular Plan (whether the investments were made before or after January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa. Exit load/ CDSC (if any) up to 1% of the redemption value charged prior to October 01, 2012 to the unitholder by the Fund on redemption/switch-out of units shall be retained by the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unitholder as exit load/ CDSC was credited to the respective scheme immediately. Further, pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, with effect from October 01, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective Scheme immediately, net of service tax, if any. The investor is requested to check the prevailing load structure of the Scheme before investing.</p> <p>ii. Recurring expenses [% of daily Net Assets]: As per Regulation 52(6) of SEBI (MF) Regulations, the total expenses of the Scheme(s), including Investment Management and Advisory Fees, shall be subject to following limits as specified below:</p> <p>1. For all Equity /Growth Schemes, the limit on total expenses including Investment Management and Advisory fees, shall be as follows:</p> <p>i. On the First ₹100 crores of the daily net assets: 2.50%; ii. On the Next ₹300 crores of the daily net assets: 2.25%; iii. On the Next ₹300 crores of the daily net assets: 2.00%; iv. On the balance of the assets: 1.75%.</p> <p>2. For LIC Nomura MF Index Fund, the total expenses of the scheme including the investment and advisory fees shall not exceed 1.50% of the daily net assets of the respective Scheme.</p> <p>Additional Expenses in terms of newly inserted Regulation 52(6A) in addition to Maximum Total Expense Ratio on daily net assets of the Scheme(s) as permissible under Regulation 52(6) of SEBI (MF) Regulations:</p> <p>(a) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from beyond top 15 cities* are at least</p> <p>(i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The expense so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. <i>*Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.</i></p> <p>(b) Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions. Thus, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs (including service tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p> <p>(c) Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF) Regulations, not exceeding 0.20 per cent of daily net assets of the scheme. Further in terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, - the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives. - AMC may charge service tax on following Fees and expenses as below: a. Investment Management and Advisory Fees: AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Currently, service tax is levied @12.36% for AMC fees as per taxation laws in force. b. Other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, service tax on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. (d) Fungibility of Maximum Permissible expense: The said maximum TER shall either be apportioned under various expense heads, without any sub limit or allocated to any of the permissible expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as permissible under SEBI (MF) Regulations. The total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to "Section IV-FEES AND EXPENSES - B. Annual Scheme Recurring Expense" of the respective Scheme Information Document.</p> |
| Applicable NAV | In accordance with provisions of SEBI Circular No. 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 further amendments if any, thereto, the following cut-off |

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

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| | <p>timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p>FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:</p> <p>I. Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes offered through this Common KIM (for applications for an amount of less than Rs. 2 lacs under):</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable. <p>II. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes offered through this Common KIM (for an amount of Rs. 2 lacs and above):</p> <p>In respect of valid applications for purchase of units with amount equal to or more than Rs. 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.</p> <p>In respect of subscriptions/purchase/Switch-in application with amount equal to or more than Rs. 2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:</p> <ol style="list-style-type: none"> Application is received before the applicable cut-off time (i.e. 3.00 p.m.) Funds for the entire amount of subscription / purchase /switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.). The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme. <p>FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</p> <p>I. Applicable NAV for Redemptions including switch-out of Units for other schemes offered through this Common KIM:</p> <ul style="list-style-type: none"> • In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective Scheme Information Document.</p> <p># Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is Rs. 2 lacs and above.</p> <ol style="list-style-type: none"> 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 thereunder from time to time). Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM. Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) and Systematic Transfer Plans (STP). 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. 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 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 lacs. Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc). 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. |
| Daily NAV Publication | The NAV will be declared on all business days and will be published atleast in 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on www.licnomuramf.com and www.amfiindia.com Investors can also call up at our toll free number 1-800-258-5678. |
| Dividend Policy | Under the Dividend Option, the Fund expects to declare dividend on a regular basis subject to availability of distributable surplus, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. Dividends, if declared, will be paid (subject to deduction of TDS, if any) to those unitholders whose names appear in the Register of Unitholders as on the Record Date. Dividend Warrants will be dispatched to the unitholders within 30 days of the declaration of the dividend. However, it must be clearly understood that the actual declaration of dividend and the frequency thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to the unitholders as to the rate of dividend distribution or that dividends will be paid regularly. On payment of dividend, the NAV will fall to the extent of dividend amount and dividend tax (if applicable) |
| Dividend Transfer Plan (DTP) | DTP has been introduced in all our schemes w.e.f 01/07/2009. If an investor wants to opt for DTP, he can do so by filing of the transaction slip available at our offices. There is no assurance or guarantee to the unitholders as to rate of income distribution and regularity in declaration of income distribution. Though it is the intention of the fund to make monthly, quarterly and yearly income distribution under the dividend option. |
| Direct Plan | In accordance with Para D titled "Separate Option for direct investments" under SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") ("Direct Plan") is being offered under all schemes with effect from January 1, 2013: (a) Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. (b) Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the SID are eligible to subscribe under Direct Plan. (c) Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors]. (d) How to apply: i. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. ii. Investors should also |

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

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| | <p>indicate "Direct" in the ARN column of the application form. (e) Scheme characteristics: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that: (a) Switch of investments from Regular Plan (whether the investments were made before or after the Effective Date) to Direct Plan shall be subject to applicable exit load, if any, and vice versa. (b) Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan. (f) Investments through systematic routes: (a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) etc. registered prior to the January 01, 2013 without any distributor code under the Regular Plan, installments falling on or after the January 01, 2013 will automatically be processed under the Direct Plan. (b) Investors who had registered for Systematic Investment Plan facility prior to the January 01, 2013 with distributor code and wish to invest their future installments into the Direct Plan shall make a written request to the Mutual Fund in this behalf. The Fund will take at least 21 days to process such requests. Intervening installments will continue in the Regular Plan. (g) Redemption requests: Where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> | |
| Waiver of Load for Direct Applications | Not Applicable | |
| Tax treatment for Unitholders | Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor. | |
| Name of the Trustee Company | LIC Nomura Mutual Fund Trustee Company Private Limited | |
| For Investor Grievances please contact | <p>M/s. Karvy Computershare Pvt. Ltd. Unit: LIC Nomura Mutual Fund Karvy Plaza, House No. 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 Tel. 040 - 4467 7131- 40; Fax : 040 - 2338 8705 Email : service_licmf@karvy.com Web. : www.karvycomputershare.com / www.karvymfs.com</p> | <p>LIC NOMURA Mutual Fund 4th Floor, Industrial Assurance Building Opp. Churchgate Station, Churchgate, Mumbai - 400 020 Tel.: 022-2285 1661; Fax: 022-2288 0633 Toll Free No.: 1800 258 5678 E-mail: service@licnomuramf.com Website: www.licnomuramf.com</p> |
| Unitholders' Information | <p>Account Statements / Confirmation:</p> <ul style="list-style-type: none"> On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email to the investors' registered email address not later than 5 (five) business days from the date of receipt of request. Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the Unitholder in whose folio transactions viz. subscriptions, redemptions, switches, dividend payout etc. have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month. <p><i>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan and Systematic Transfer Plan transactions.</i></p> <ul style="list-style-type: none"> In case of specific request received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement. The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN. <p>No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished periodically by respective Depository Participants (DPs) will contain the details of transactions.</p> <p>Half Yearly Consolidated Account Statement:</p> <ul style="list-style-type: none"> A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement. The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical. <p>For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. If any Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.</p> <p>Annual Report: The scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting 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 Unitholders on request on payment of nominal fees, if any.</p> | |

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

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| | <p>The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:</p> <p>(i) By e-mail only to the Unitholders whose e-mail address is available with LIC Nomura Mutual Fund;</p> <p>(ii) In physical form to the Unitholders whose email address is not available with LIC Nomura Mutual Fund and/or to those Unitholders who have opted / requested for the same.</p> <p>Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with LIC Nomura Mutual Fund.</p> <p>The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the LIC Nomura Mutual Fund. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (www.licnomuramf.com) and shall also be displayed on the website of AMFI (www.amfiindia.com).</p> <p>Half yearly Disclosures (Unaudited Financial Results / Portfolio):</p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.licnomuramf.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>The Mutual Fund / AMC shall before the expiry of one month from the close of each half year (i.e. 31st March and 30th September), publish its complete statement of the scheme portfolio in prescribed format as at end of such half year in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Further, the monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.licnomuramf.com) on or before tenth day of the succeeding month.</p> <p>Option to Hold Units in demat mode:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account. In case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account. The allotment of units in demat form shall be subject in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic (demat) form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> |
| <p>Transaction Charges</p> | <p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above.</p> <p>In accordance with the said circular, LIC Nomura Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <p>Investor Type Transaction charges^ First Time Mutual Fund Investor (across Mutual Funds) Rs. 150 for subscription application of Rs. 10,000 and above. Investor other than First Time Mutual Fund Investor Rs. 100 for subscription application of Rs. 10,000 and above.</p> <p>2. ^The transaction charge, if any, shall be deducted by the LIC Nomura Mutual Fund from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount. However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.</p> <p>3. Transaction charges shall not be deducted/applicable for:</p> <p>(a) purchases / subscriptions for an amount less than Rs. 10,000/-;</p> <p>(b) transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs etc.</p> <p>(c) Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).</p> <p>(d) Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</p> <p>4. Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.</p> |

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

COMMON APPLICATION FORM



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

APP. No

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

| | | | | | |
|----------|-----------------|--|---|---------|----------------------------|
| ARN Code | Sub-broker Code | Employee Unique Identification Number (EUIN) | Sub-broker Code (as allotted by ARN holder) | RM Code | Time Stamp No |
| | | | | | <i>For office use only</i> |

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)

| | | |
|--|-------------------------------|------------------------------|
| SIGN HERE First / Sole Applicant / Guardian | SIGN HERE Second Applicant | SIGN HERE Third Applicant |
|--|-------------------------------|------------------------------|

TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY [Refer Instruction 4 and please tick (√) any one]

| | |
|--|---|
| <input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor) | <input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor) |
|--|---|

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

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in section 1 and proceed to section 6 and 7.)

| | |
|--------------------------------|---|
| Folio No. <input type="text"/> | The details in our records under the folio number mentioned alongside will apply for this application |
|--------------------------------|---|

2. APPLICANT(S) DETAILS (In case of Minor, there shall be no joint holders)

| | | | |
|-----------------------------|---|--------|------|
| Sole/First Applicant's Name | FIRST | MIDDLE | LAST |
| DOB <input type="text"/> | DOB is mandatory in case of unit holder is minor. # Proof attached. Please (√) <input type="checkbox"/> | | |

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 |
|-------|--------|------|

| STATUS (of First/Sole Applicant) (Please tick (√)) | MODE OF HOLDING (Please tick (√)) | PAN #/PEKRN # | KYC.* (Please Tick) |
|--|--|---|--|
| Resident Individual <input type="checkbox"/> Partnership <input type="checkbox"/> HUF <input type="checkbox"/> | Single <input type="checkbox"/> | 1st Applicant <input type="text"/> | 1st Applicant <input type="checkbox"/> |
| NRI-Repatriation <input type="checkbox"/> Company <input type="checkbox"/> FIIs <input type="checkbox"/> | | | |
| NRI-Non Repatriation <input type="checkbox"/> Minor <input type="checkbox"/> PIO <input type="checkbox"/> | Joint <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> | 2nd Applicant <input type="text"/> | 2nd Applicant <input type="checkbox"/> |
| Sole Proprietorship <input type="checkbox"/> Trust <input type="checkbox"/> AOP <input type="checkbox"/> | | | |
| Body Corporate <input type="checkbox"/> LLP <input type="checkbox"/> BOI <input type="checkbox"/> | (In case of more than one holder and option is not selected then default option will be joint) | 3rd Applicant <input type="text"/> | 3rd Applicant <input type="checkbox"/> |
| Society/Club <input type="checkbox"/> Others (please Specify) | | (in case of minor Guardian's PAN# and KYC to be mentioned in 1st Applicant) Please attach proof | |

| | | | |
|-------------------------|-------|--------|------|
| Second Applicant's Name | FIRST | MIDDLE | LAST |
|-------------------------|-------|--------|------|

| | | | |
|------------------------|-------|--------|------|
| Third Applicant's Name | FIRST | MIDDLE | LAST |
|------------------------|-------|--------|------|

3. MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 11)

| | | | | |
|----------|------|-------|------------------------------|---------|
| Landmark | City | State | Pincode <input type="text"/> | Country |
|----------|------|-------|------------------------------|---------|

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

| | |
|-----------------------------|--------------------------------|
| ^E mail id (Please Specify) | Mobile No <input type="text"/> |
| Tel no (Resi) STD Code | Off STD Code |

^ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof / account statements / statutory and other documents by email.

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

| | | | | |
|----------|------|-------|------------------------------|---------|
| Landmark | City | State | Pincode <input type="text"/> | Country |
|----------|------|-------|------------------------------|---------|

4. DEMAT ACCOUNT DETAILS* - (Optional - refer instruction 14)

| | |
|------------------------|------|
| NSDL | CDSL |
| DP NAME | |
| DP ID | |
| Beneficiary Account No | |



(TO BE FILLED IN BY THE INVESTOR)

ACKNOWLEDGEMENT SLIP COMMON APPLICATION FORM

APP. No

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

| |
|-----------------------------|
| Time Stamp No. |
| ISC Signature, Stamp & Date |

| | | | |
|--|------------------------------|--|-----------|
| 5. BANK ACCOUNT (PAY-OUT) DETAILS OF THE FIRST APPLICANT (refer instruction 8) As per SEBI Regulations it is mandatory for investors to provide their bank account details | | | |
| Account No. <input type="text"/> | | Name of the Bank | |
| Type of A/c <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others <i>Ps specify</i> | | Branch | Bank City |
| IFSC code <input type="text"/> | MICR no <input type="text"/> | Refer Instruction 8.3 (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) In case if the bank details provided by you is different from the payment bank account please enclosed a canceled cheque | |

| | | | | | |
|--|----------------------------------|-------------------------------------|---|------------------------------------|-----------------------------------|
| 6. INVESTMENT DETAILS (Investors applying under Direct Plan must mention "Direct" against the Scheme name.) (refer instruction no. 2 & 3 (Ps tick the appropriate box)) | | | | | |
| Scheme Name ----- LIC Nomura | | | | | |
| Plan | <input type="checkbox"/> Regular | <input type="checkbox"/> Direct | <input type="checkbox"/> If not specified default option growth <input type="checkbox"/> If not specified default option dividend reinvestment | | |
| Option* | <input type="checkbox"/> Growth | <input type="checkbox"/> Dividend** | <input type="checkbox"/> Payout | | |
| | | | <input type="checkbox"/> Reinvestment | | |
| Dividend Frequency | <input type="checkbox"/> Daily | <input type="checkbox"/> Weekly | <input type="checkbox"/> Monthly | <input type="checkbox"/> Quarterly | <input type="checkbox"/> Annually |

7. PAYMENT DETAILS (refer instruction 10) The name of the first/ sole applicant must be pre-printed on the cheque. Please write Application Form No. / Folio No. on the reverse of the Cheque/ Demand Draft/ Payment Instrument. Please attach a separate cheques for each scheme, Multiple cheques are not permitted with single application form. Please write Cheque/ DD/ Payment Instrument in favour of 'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name'.

| | | | | | | |
|-----------------------------------|--|--|------------------------------|------------------------------|-------------------------------|--|
| Payment Types (Please tick (√)) | <input type="checkbox"/> Non Third party payment | <input type="checkbox"/> Third Party Payment | | | | |
| Mode of payment (Please tick (√)) | <input type="checkbox"/> Cheque /DD | <input type="checkbox"/> RTGS/NEFT | | | | |
| A/c. Type (Please tick (√)) | <input type="checkbox"/> SB | <input type="checkbox"/> Current | <input type="checkbox"/> NRE | <input type="checkbox"/> NRO | <input type="checkbox"/> FCNR | <input type="checkbox"/> Others (Ps Specify) |
| Payment instrument no | Payment instrument date DD / MM / YYYY | Drawn on Bank / Branch Name | | | | |
| a. Payment Amt (in Rs.) | b. Charges (if any specifically for DD) | Total Amount (a+b) (in figures) | | | | |

In case of Third Party Payment, kindly attach Third Party Declaration Form.

| | | | | | |
|--|---------------|---|--|----------------|--|
| 8. NOMINATION (refer instruction 16) (Mandatory for new folios of Individuals where mode of holding is single) This section is to be filled in only by investors who opt to hold the Units in non-demat form. | | | | | |
| (Please (√) and sign) | | <input type="checkbox"/> I/We do not wish to Nominate | | | |
| Name | Date of Birth | Name of Guardian | Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory) | Proportion (%) | |
| (to be furnished in case the Nominee is a minor) | | | | | |
| Nominee 1 | | | | | |
| Nominee 2 | | | | | |
| Nominee 3 | | | | | |
| Proportion (%) in which the units will be shared by each (to be furnished in case the Nominee is a minor) Nominee (should aggregate to 100%) | | | | | |

DECLARATION & SIGNATURE/S

I / We have read and understood the terms and contents of the scheme related documents and hereby apply for allotment of Units of the Scheme(s) of LIC Nomura Mutual Fund indicated above. I /We agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s).

- I/We hereby declare as under:
- I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s) and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.
 - The information given in / with this application form is correct, complete and truly stated. I /We agree to furnish such other information as may be required by LIC Nomura Mutual Fund and undertake to inform the AMC / Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
I/We hereby indemnify LIC Nomura Mutual Fund and its AMC, Trustee, RTA, other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions and/or the applicant who applied on my / our behalf.
 - I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form 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. I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY LIC Nomura MUTUAL FUND/ LIC Nomura ASSET MANAGEMENT COMPANY LIMITED / ITS DISTRIBUTOR FOR THIS INVESTMENT.

- Applicable to PEKRN Holders: I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Authority and that my existing investments together with the current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year.
- Applicable to application under Direct Plan: I/We hereby declare and confirm that I/We have read and understood the Scheme related documents pertaining to the "Direct Plan" and also confirm that the investments in Scheme through "Direct Plan" is/are made at my own discretion. LIC Nomura Mutual Fund/LIC NomuraAMC/Trustee shall not be liable for any consequences arising out of such investments
I / We confirm that I am / We are foreign national(s) presently resident in India. I/We undertake to redeem my/our entire investment / encash all other proceeds including dividend due to me / us before I/We change my/our residency status. I/ We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem/encash on account of change in residential status.
I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

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

For any queries please contact our nearest Investor Service Centre or

| | |
|--|--|
| Call Toll Free Number 1800-258-5678 | Email : service@licnomuramf.com |
| Website : www.licnomuramf.com | |

INSTRUCTIONS TO COMMON APPLICATION FORM

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

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

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

3. Investments through distributors

3.1. As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III 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 plans.

3.2. 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.

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

Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

3.4. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

4. Transaction Charges

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

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

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

4.2. TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

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

5. Existing Unit holder information

Investors already having an account in any of LIC Nomura Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 6 & 7. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. 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

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

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

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

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

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.

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

8. Bank Details

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

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

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

9. Mode of Payment :

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

9.1. NRIs, FIIs, OCIs:

9.1.1. Repatriation Basis

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

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

9.1.2. Non-repatriation Basis

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

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

10. Third Party Payments :

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

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

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

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

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

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

10.1.3.1. Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.

10.1.3.2. Obtaining necessary declaration from the Investor/unit holder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.

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

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

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

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

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

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

10.4.1. Source of funds-if paid by cheque

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

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

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

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of LIC NOMURA Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/R&TA. The original documents will be returned across the counter to the investor after due verification.

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

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

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

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

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

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

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

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

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

11. Communication to investor

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

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

It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email. The Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor.

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

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

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

12.2. National Electronic Funds Transfer (NEFT)

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

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

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

13. Electronic Clearing Service (ECS)

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

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

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

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

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

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

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

14. Dematerialization

14.1. Investors have an option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s) and also for LICNMF Unit Linked Insurance Scheme. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

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

14.3. All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

15. Signatures

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

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

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

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

16.Nomination:

- 16.1.Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of LIC NOMURA Mutual Fund would vest in and be transferred to the nominee upon death of the Unit holder. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- 16.2.Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- 16.3.Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the Scheme Information Document.
- 16.4.Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for Individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign separately confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.
- 16.5.The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Karta of Hindu undivided family, holder of Power of Attorney cannot nominate.
- 16.6. Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".
- 16.7.Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the 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.
- 16.8.The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- 16.9.Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.
- 16.10.Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- 16.11.On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- 16.12.Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.
- 16.13.In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, LIC NOMURA Mutual Fund/ LIC NOMURA Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.
- 16.14.In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

17.Permanent Account Number:

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

17.2.PAN Exempt Investments:

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

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

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

18.Prevention of Money Laundering

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

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

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

19.Know Your Customer (KYC) Compliance :**19.1.Units held in account statement (non-demat) form**

Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment.

With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.licnomuramf.com. Existing KYC compliant investors of LIC NOMURA Mutual Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC NOMURA Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

19.2.Units held in electronic (demat) form

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

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

SIP APPLICATION FORM



LIC NOMURA MUTUAL FUND
 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020
 Tel.: 022-2285 1661; Fax: 022-2288 0633; Toll Free No.: 1800 258 5678;
 E-mail: corp.office@licnomuramf.com, Website: www.licnomuramf.com
 (Please use separate Enrolment Form for each Scheme. A Photocopy of this form is valid)

Systematic Investment Plan through Cheque Normal SIP Micro SIP

Name of the Authorised Centre: _____

FOR OFFICE USE ONLY RM CODE

Agent Information (Investors applying under Direct Plan must mention "Direct" in ARN column)

| | | | |
|----------|-----------------|--|---|
| ARN Code | Sub Broker Code | EJIN (Employee Unique Identification Number) | Sub Broker Code (as allotted by ARN holder) |
| | | | |

Declaration for "execution-only" transaction (only where EJIN box is left blank) (Refer Instruction No.33)
 "I/ We hereby confirm that the EJIN 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."

| | | |
|---|----------------------------|---------------------------|
| Signature First Applicant /Parent or Guardian | Signature Second Applicant | Signature Third Applicant |
|---|----------------------------|---------------------------|

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 30)
 In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than the first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.
 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

New Investors* Existing Investor (Please tick as applicable)

I/We hereby apply to the LIC NOMURA MUTUAL FUND TRUSTEE CO. PVT. LTD. for a Systematic Investment Plan (SIP) through postdated cheque payment under the following Scheme and agree to abide by the terms, conditions, rules and regulation of the scheme(s) mentioned overleaf as on the date of this investment.

Name of Sole /First Account Holder : Mr./Mrs./M/s

Folio/ Account Number (For existing investor)

(* New investors are required to complete and submit a Common Application Form also)

Name: 2nd Holder 3rd Holder

SIP Details: Scheme Plan Option

For MICRO SIP Cases (Refer Instruction No. 21 overleaf)

| | | | |
|---------------------|---|---|---|
| DOB | 1 st Holder <input type="text"/> | 2 nd Holder <input type="text"/> | 3 rd Holder <input type="text"/> |
| Supporting Document | 1 st Holder <input type="text"/> | 2 nd Holder <input type="text"/> | 3 rd Holder <input type="text"/> |
| Reference Number | 1 st Holder <input type="text"/> | 2 nd Holder <input type="text"/> | 3 rd Holder <input type="text"/> |

Frequency Monthly Quarterly(Please tick as applicable)

Amount of each SIP Cheque for minimum period & SIP amount refer inst. no. 20 overleaf

SIP Date 1st 7th 10th 15th Account Type : Saving Current

| Cheque No.(s) | Dated 1/7/10/15 of every month/quarter | Amount (₹) | Cheque No. (s) | Dated 1/7/10/15 of every month/quarter | Amount (₹) |
|---------------|--|------------|----------------|--|------------|
| 1. |/...../..... | | 7. |/...../..... | |
| 2. |/...../..... | | 8. |/...../..... | |
| 3. |/...../..... | | 9. |/...../..... | |
| 4. |/...../..... | | 10. |/...../..... | |
| 5. |/...../..... | | 11. |/...../..... | |
| 6. |/...../..... | | 12. |/...../..... | |

*Total Cheque Drawn Bank Total Amount ₹

Enrolment Period FROM (mm/yy) TO (mm/yy)
 Branch

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

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).

| | | | |
|---|-------|---|-------|
| Do you want Units in Demat Form (Please (✓)) <input type="checkbox"/> Yes <input type="checkbox"/> No | | If Yes, please provide the below details | |
| National Securities Depository Limited (NSDL) | | Central Depository Services (India) Limited (CDSL) | |
| Depository Participant Name _____ | | Depository Participant Name _____ | |
| DP ID No. _____ | _____ | Target ID No. _____ | _____ |
| Beneficiary Account No. _____ | _____ | _____ | _____ |

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Scheme Information Documents of the scheme wherein Systematic Investment Plan is opted and also the instructions on the SIP given overleaf. I/We have neither received nor been induced by any rebate or gift, directly, in making the investment. I/We hereby authorise the fund to act as per the details above. I undertake to comply with SEBI (Central Database of Market Participants) Regulation 2003 (MAPIN) and circulars and notifications issued thereunder and as may be amended from time to time by SEBI. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We declare that I/We don't have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a year. (Applicable for Micro SIP)

Sole/First Second Third
 SIGNATURE Applicant (All applicants shall sign if the mode of holding is joint)

TERMS AND CONDITIONS (SIP THROUGH CHEQUE)

- SIP is available for all open ended schemes of LIC Nomura Mutual Fund. The schemes offered for SIP are subject to change from time to time. For latest status, please contact any of Investor Service Centers of LIC Nomura Mutual Fund.
- All prospective or existing investors who desire to invest under Systematic Investment Plan have to fill in a Separate Enrolment Form with details of advance cheques deposited along with a fresh application for SIP. A separate folio will be created for SIP Plan investments.
- The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centers (ISCs) of LIC Nomura Mutual Fund or at the Official Points of Acceptance of Transactions of Karvy Computershare Pvt. Ltd. If there is ambiguity in the details provided or if the application for SIP is incomplete or incomprehensive, SIP will be rejected and there will be no separate communication on rejection.
- Use one form for one scheme. A photocopy of the form may be used for this purpose.
- Non-MICR / Outstation Post Dated Cheques will not be accepted.
- Post-dated cheques have to be deposited along with request for SIP. Multiple cheques for the same date are not allowed. The applicant shall write the - Application Number, Scheme, Option and Name of the first holder at the back of each post dated cheque.
- The cheque numbers of the post dated cheques shall be continuous without any break. If cheques are to be drawn on more than one bank then for each bank the details are to be provided.
- All Cheques are to be dated for either 1/7/10/15th of every month. The first cheque may be dated according to the date of application. However, in respect of LIC Nomura MF ULIS, the cheque date should be only 15th of the month.
- The amount of each post dated cheque should be same. Please note that there should be a minimum of 21 days gap between the SIP application date and next installment date.
- The cheque shall be drawn in favour of the respective scheme name clearly.
- The aggregate SIP investments shall not be below the minimum investment requirements for the scheme.
- After completion of accounting of the initial Post Dated advance Cheques submitted by the investor, a fresh set of advance Cheques may be tendered again under the same folio.
- The Post Dated Cheques will be deposited for collection on the designated date of the Cheque. There will be no separate intimation at that time. In case of cheque dishonor at any time when they are due for lodgment, 100/- will be debited to the investor account. This will be debited in terms of units with NAV of the day when the bank informs of the Cheque dishonor.
- The applicant shall write the application number/folio number on the back side of each advance cheque.
- Separate folio will be allotted for units purchased under SIP.
- Consolidation of Folios – among SIP or SIP and non- SIP is not allowed.
- NAV of the date of the Post Dated Cheque will be applied for purchase of units. If there is no NAV on the Cheque date, the NAV of the following business day as per the rules in force at that point of time will be applied.
- A minimum balance of units worth Rs. 1000/- shall be maintained at all times during the currency of the plan.
- Investors may discontinue SIP at any time by sending a clear notice of 30 days from the due date of the first unadjusted cheque. The notice in writing shall reach the designated center. On termination, the balance post dated cheques will be returned to the investor.
- Minimum Investments: #

| SIP Mode | Amount of Post Dated Cheques | Min. No. of Post Dated Cheques required | Min. Initial Subscription Amount |
|-----------|---------------------------------------|---|--|
| Monthly | From ₹ 100/-* / ₹ 500/- upto ₹ 1000/- | 11 | ₹ 100/-* / ₹ 500/- |
| | > ₹ 1000/- | 5 | ₹ 1000/- |
| Quarterly | Minimum ₹ 1000/- | 3 | As per Scheme Information Document & subsequent Addendum |

are subject to changes at short notice. For details contact of any of our Area Offices, Business Centers or Karvy Centers.

* Minimum amount is Rs. 100/- in respect of equity schemes only.

- PERMANENT ACCOUNT NUMBER: SEBI has made it mandatory for all applicants including joint holders and guardian to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase (fresh, additional, SIP). In order to verify that the PAN of the applicants (in case of applications in joint names, guardian in case minor, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investors Service Centers of LIC Nomura Mutual Fund or ISCs of Karvy. Attestation will be done after verification with the original PAN Card. Applications not accompanied with the above requirements are liable to be rejected. As regards MICRO SIP, investors are requested to go through as mentioned below:
 - In compliance with SEBI Letter No. MRD/DoP/PAN/PM/166999/2009, dated June 19, 2009 issued to AMFI and subsequent guidelines issued by AMFI in this regard, effective from 01/08/2009, SIPs upto 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a financial year (to be referred as 'Micro SIP') shall be exempt from the requirement of PAN as a proof of identification. This exemption will be applicable ONLY to investments by individuals including NRIs but not PIOs, Minors and Sole Proprietary Firms. HUFs and other categories will not be eligible for MICRO SIPs.
 - Investor (including joint holders) will submit a photocopy of any one of 1) Voter Identity Card / Driving License / Government / Defence Identification Card / Passport / Photo Ratio Card / Photo Debit Card / Employee ID cards issued by Companies registered with Registrar of Companies / Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament / ID Card issued to employees of Scheduled Commercial / State / District Co-operative Banks / Senior Citizen / Freedom Fighter ID Card issued by Government / Cards issued by Universities / Deemed Universities or Institutes under statutes like ICAL, ICWA, ICSI / Permanent Retirement Account No. (PRAN) Card issued to New Pension System (NPS) subscribers by CRA (NSDL) / Any other photo ID card issued by Central Government / State Governments / Municipal Authorities / Government Organizations like ESIC / EPFO, for availing the MICRO SIP facility as a supporting document and same must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN Number.
 - Investor has to give a declaration that he does not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a year. For details contact our Area Offices / Business Centers / Karvy
- KYC to be complied as per SEBI Regulations
- In case 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 our website www.liconuramf.com along with the SIP Enrolment Form
- Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- In case the name is not pre-printed on the first SIP cheque or signature on the first SIP cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying that the details of the investor. For further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.liconuramf.com
- a. Investors will not hold LIC Nomura Mutual Fund / LIC Nomura MF Asset Management Company Limited (LIC Nomura MF AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
 b. LIC Nomura Mutual Fund / LIC Nomura MF AMC Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
 c. LIC Nomura Mutual Fund / LIC Nomura MF AMC reserves the right to reject any application without assigning any reason thereof.
- The Trustee reserves the right to change/modify the terms and conditions of the SIP.
- Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.

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

SIP AUTO DEBIT FORM



LIC NOMURA MUTUAL FUND
 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020
 Tel.: 022-2285 1661; Fax: 022-2288 0633; Toll Free No.: 1800 258 5678;
 E-mail: corp.office@licnomuramf.com, Website: www.licnomuramf.com
 (Please use separate Enrolment Form for each Scheme. A Photocopy of this form is valid)

Systematic Investment Plan through ECS/DIRECT DEBIT Normal SIP Micro SIP

Name of the Authorised Centre: _____ **FOR OFFICE USE ONLY RM CODE**

Agent Information (Investors applying under Direct Plan must mention "Direct" in ARN column)

| | | | |
|----------|-----------------|---|---|
| ARN Code | Sub Broker Code | EUIIN (Employee Unique Identification Number) | Sub Broker Code (as allotted by ARN holder) |
| | | | |

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No.33)

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

Signature First Applicant /Parent or Guardian

Signature Second Applicant

Signature Third Applicant

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No.30)

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

New Investors* Existing Investor (Please tick as applicable)

I/We hereby apply to the LIC NOMURA MUTUAL FUND TRUSTEE CO. PVT. LTD. for a Systematic Investment Plan (SIP) through ECS / Direct Debit under the following Scheme and agree to abide by the terms, conditions, rules and regulation of the scheme(s) mentioned overleaf as on the date of this investment.

Name of Sole /First Account Holder : Mr./Mrs./M/s _____

Folio/ Account Number (For existing investor) _____

(* New investors are required to complete and submit a Common Application Form also)

Name: 2nd Holder _____ **3rd Holder** _____

SIP Details: Scheme _____ Plan _____ Option _____

For MICRO SIP Cases (Refer Instruction No. 19 overleaf)

DOB 1st Holder _____ 2nd Holder _____ 3rd Holder _____

Supporting Document 1st Holder _____ 2nd Holder _____ 3rd Holder _____

Reference Number 1st Holder _____ 2nd Holder _____ 3rd Holder _____

Frequency Monthly Quarterly (Please tick as applicable) **SIP Date** 1st 15th 25th

SIP Amount Rs. (per installment) _____ (For minimum period and SIP amount, please refer point No. 17 overleaf)

SIP Period from _____ **to** _____ **Perpetual** (Please refer point No. 24 overleaf)
 D D M M Y Y Y Y D D M M Y Y Y Y

I/We authorise LIC NOMURA Mutual Fund Trustee Co. Pvt. Ltd., or their authorised service providers to Debit my/ our account listed below by ECS (Electronic Clearing Services) for collection of SIP Payments and confirm that the Funds invested belongs to me/us. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment

Account Holder name as in Bank Account _____

Bank Name _____

Branch Name _____

Address _____

City _____

Account Number _____

9 Digit Code No. of the Bank appearing in MICR Band for ECS PAYMENT _____

RTGS: IFSC CODE _____

| | | |
|---|------|------------|
| Mandatory Enclosures : | | |
| <input type="checkbox"/> Cancelled Cheque or photocopy of Cheque, duly signed by the applicant/s | | |
| <input type="checkbox"/> First SIP via Cheque | | |
| Cheque NO. | Date | Amount (₹) |
| | | |
| Account Type <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> CC (Please tick as applicable) | | |

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).

Do you want Units in Demat Form (Please ✓) Yes No

If Yes, please provide the below details

National Securities Depository Limited (NSDL)

Central Depository Services (India) Limited (CDSL)

Depository Participant Name _____

Depository Participant Name _____

DP ID No. _____

Target ID No. _____

Beneficiary Account No. _____

Authorisation of the Bank Account holder

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my/our payments towards my/our investment in LIC NOMURA Mutual Fund Trustee Co. Pvt. Ltd. shall be made from my/our below mentioned Bank Account with your bank. I/We authorise the representative carrying the ECS Mandate Form to get it verified & executed.

Signature

Bank Account Number

Sole/First Applicant/Guardian _____

2nd Applicant _____

3rd Applicant _____

Acknowledgement Slip for SIP through ECS/DIRECT DEBIT (To be filled in by investor)

Investor's Name _____

Folio/ Account Number _____

Scheme _____

SIP Amount (₹) _____ **Frequency:** Monthly Quarterly (please tick as applicable)

**LIC NOMURA Mutual Fund Trustee CO. Pvt. Ltd./
 Authorised Centre
 Signature & Stamp**

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

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete information, I/We will not hold LIC NOMURA Mutual Fund Trustee Co. Pvt. Ltd. responsible. I/We further undertake that any changes in my/our Bank details will be informed to the fund immediately. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We have read & understood the contents of the Scheme Information Document of the scheme wherein Systematic Investment Plan is obtained.

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 declare that I/We don't have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a year. (Applicable for Micro SIP)

Signature

Sole/First Applicant/Guardian _____

2nd Applicant _____

3rd Applicant _____

Minor Name _____ **Minor's DOB** _____

****Banker's Attestation:**

Certified that the Signature of account holder and the details of Bank account are correct as per records.:

Signature of Authorised Official from the Bank(Bank Stamp and Date)

**Bank attestation mandatory if copy of Cheque is not enclosed or for payable at par Cheques.

TERMS AND CONDITIONS (SIP ECS/DIRECT DEBT)

SIP Payment through Electronic Clearing Services/Direct Debit

- The facility of SIP payment through Electronic Clearing Service (ECS) Debit of the Reserve Bank of India is available only to the investors having bank account in selected cities only. For details of selected cities, please refer to our Area Office / Business Center / Karvy Centers. The facility of Direct Debit is available only with the banks with which LIC NOMURA MF AMC Ltd. has tie up for Direct Debit. For details of banks where Direct Debit is available please refer to our Area Offices / Business Centers / Karvy Centers. The list of cities for ECS Debit and list of Banks for Direct Debit may be modified / updated / changed / removed at any time in future entirely at the discretion of LIC NOMURA Mutual Fund without assigning any reasons or prior notice. SIP / Micro SIP in such cities via ECS (Debit) route will be discontinued without prior notice
- New investors who wish to enroll for SIP through ECS should also fill up the Common Application Form in addition to this form.
- Investors must provide a cancelled Cheque or copy thereof, duly signed by the applicant/s and the first investment must be by means of Cheque from the account where ECS Debit is to be effected. Bankers attestation is mandatory if no Cheque is provided or for Payable At Par Cheques
- Existing investors must provide their Account Number and need not fill up a Common Application Form.
- For further details of the Scheme features like minimum amount, risk factors etc., investors should, before investment, refer to the Scheme Information Documents, Key Information Memorandum and Addenda issued till date, available free of cost at any the Area Offices/Business Centers or Distributors or from website www.liconomuramf.com
- The SIP through ECS Form, and the Common Application Form (in case of new investors), along with the necessary Cheque or copy thereof should be submitted at least 15 days in advance of the date of the first ECS Debit Transaction.
- The bank branch provided for ECS should participate in the local MICR clearing. The investor shall inform his/her Banker about the ECS mandate and LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited will not be liable for any transaction failures due to rejection by the investor's bank/branch.
- SIP through ECS is presently available on 1st/15th/25th of the Month. If any other date is mentioned, the nearest date will be automatically fixed. In case these days are non business days for the scheme, then SIP will be processed for the next business day's NAV related price
- The Investor agrees to abide by the terms and conditions of ECS facility of Reserves Bank of India (RBI)
- Investor will not hold LIC Nomura Mutual Fund Trustee Co. Pvt. Limited and its service providers responsible if a transaction is delayed or not effected by the investor's Bank or if debited in advance or after the specified SIP date due to various reasons.
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to reverse the allotments in case a ECS debit is rejected by the Bank for any reason whatsoever.
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the ESC facility and takes full responsibility for the same.
- The AMC/LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to discontinue or modify the Terms & Conditions of SIP facility at any time in future on a prospective basis.
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to discontinue the SIP in case of suspension of direct debit through ECS or in case a direct debit through ECS is rejected by the investor's bank for any reason. For load structure refer to our area offices/business centers at the addresses available on our website www.liconomuramf.com
- LIC NOMURA Mutual Fund Trustee Co. Pvt. Limited reserves the right to reject any application without assigning any reason therefor.
- PERMANENT ACCOUNT NUMBER:** SEBI has made it mandatory for all applicants including joint holders and guardian to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase (fresh, additional, SIP). In order to verify that the PAN of the applicants (in case of applications in joint names, guardian in case minor, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investors Service Centers of LIC Nomura Mutual Fund or ISCs of Karvy. Attestation will be done after verification with the original PAN Card. Applications not accompanied with the above requirements are liable to be rejected.
- Minimum Investments:#

| SIP Mode | Amount | Min. No. of Installment required | Min. Initial Subscription Amount |
|-----------|---------------------------------------|----------------------------------|--|
| Monthly | From ₹ 100/-* / ₹ 500/- upto ₹ 1000/- | 11 | ₹ 100/-* / ₹ 500/- |
| | > ₹ 1000/- | 5 | ₹ 1000/- |
| Quarterly | Minimum ₹ 1000/- | 3 | As per Scheme Information Document & subsequent Addendum |

are subject to changes at short notice. For details contact of any of our Area Offices, Business Centers or Karvy Centers.

* Minimum amount is Rs. 100/- in respect of equity schemes only.

- Know Your Customer (KYC) Compliance:** 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.liconomuramf.com. Existing KYC compliant investors can continue the practice of providing KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC NOMURA Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor. 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 investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance in Statement of Additional Information available on our website www.liconomuramf.com.
- As regards MICRO SIP, investors are requested to go through as mentioned below:
 - In compliance with SEBI Letter No. MRD/DoP/PAN/PM/166999/2009, dated June 19, 2009 issued to AMFI and subsequent guidelines issued by AMFI in this regard, effective from 01/08/2009, SIPs upto 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a financial year (to be referred as 'Micro SIP') shall be exempt from the requirement of PAN as a proof of identification.
 - This exemption will be applicable ONLY to investments by individuals including NRIs but not PIOs, Minors and Sole Proprietary Firms. HUFs and other categories will not be eligible for MICRO SIPs.
 - Investor (including joint holders) will submit a photocopy of any one of 1) Voter Identity Card / Driving License / Government / Defence Identification Card / Passport / Photo Ratio Card / Photo Debit Card / Employee ID cards issued by Companies registered with Registrar of Companies / Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament / ID Card issued to employees of Scheduled Commercial / State / District Co-operative Banks / Senior Citizen / Freedom Fighter ID Card issued by Government / Cards issued by Universities / Deemed Universities or Institutes under statutes like ICAI, ICWA, ICSI / Permanent Retirement Account No. (PRAN) Card issued to New Pension System (NPS) subscribers by CRA (NSDL) / Any other photo ID card issued by Central Government / State Governments / Municipal Authorities / Government Organizations like ESIC / EPFO, for availing the MICRO SIP facility as a supporting document and same must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN Number.
 - Investor has to give a declaration that he does not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs.50,000/- in a year. For details contact our Area Offices / Business Centers / Karvy
- In case 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 fill up & submit the 'Third Party Payment Declaration Form' available at any of our ISCs or website www.liconomuramf.com along with the SIP Form. In case the name is not pre-printed on the first SIP cheque or signature on the first SIP cheque does not match, then the first named applicant/investor should submit any one of the documents viz. A copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the details of the investor. For further details, please refer to the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.liconomuramf.com.
- Investor may discontinue the SIP/Micro Facility by giving a one month notice to the registrar to the scheme viz. M/s Karvy Computershare Pvt. Ltd.
- Please note that there should be a minimum of 21 business days gap between the SIP application date and next installment date.
- Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs.10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.
- 'Perpetual SIP' will be the default option in a case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.

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

STP APPLICATION FORM

SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM (Read Instructions Overleaf)

Broker Code :

Name of Sole/First Applicant (Leave space between first/middle/last name) Salutation Mr. Mrs. M/s.

STP Date 1st 7th 10th 15th Folio/Account Number (for existing investor)

Application Number

Enrolment From : To

Transfer From :

Scheme Name Plan

Amount OR Capital Appreciation

Frequency : DAILY WEEKLY MONTHLY QUATERLY HALF YEARLY

Transfer To: Scheme Name

Folio/Account Number (for existing investor) Plan

SIGNATURE Sole/first Applicant Second Applicant Third Applicant

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TERMS & CONDITIONS (STP)

1. Any new investor who wish to opt for Systematic Transfer Plan should fill this form separately along with the main application form quoting all the details clearly in this form; whereas existing investor can fill only this enrollment form giving their name, folio number, and details related to systematic transfer.
 2. Systematic Transfer Plan will not be available for schemes with lock-in period in it during stipulated lock-in period respectively.
 3. STP is effected on the dates choosen viz. 1st / 7th / 10th / 15th of the month based on the frequency. However, in case of weekly frequency, STP is effected on the Friday of the following week in which the original STP application is received at Karvy Center.
 4. Please mention the scheme name from which and to such transfer is to be effected with clearly mentioning the plan name. If you don't have account in the scheme in which you want to transfer your money, please fill the separate common application form to open an account in the scheme.
 5. Each transfer will be treated as redemption from which funds are to be transferred and repurchase price will be calculated taking into account the applicable load, if any.
 6. The Plan will automatically be terminated once there are no units in the accounts from which transfer is to be effected. An investor can change the amount / frequency of transfer with the help of written request to any of our Area Offices / Business Centers / Karvy / Agents.
 7. Systematic Transfer Plan will be available under Growth Option only.
-

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LIC NOMURA MUTUAL FUND ASSET MANAGEMENT COMPANY LIMITED

Registered Office:

Industrial Assurance Building, 4th Floor, Opposite Churchgate Station, Mumbai 400 020

Tel.: 022-22812038 | Toll Free no. 1800 258 5678 | Fax: 022 -22843660

E-mail: service@licnomuramf.com

Website: www.licnomuramf.com

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