

## KEY INFORMATION MEMORANDUM & APPLICATION FORM

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

### LIC NOMURA MF CAPITAL PROTECTION ORIENTED FUND - SERIES 5

A Close Ended Capital Protection Oriented Scheme

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

- regular income as well as capital appreciation over medium/long term.
- to generate returns by investing in debt and money market instruments and also in equity and equity related instruments to achieve capital appreciation.
- Low risk. ■ (BLUE)

\*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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### The offer for units at Rs. 10 per unit for cash during the New Fund Offer (NFO) Period

**New Fund Offer Opens on : September 16, 2014**

**New Fund Offer Closes on : September 24, 2014**

The AMC / Trustee may close the New Fund Offer before the above mention date by giving at least one day notice in one daily Newspaper.

The AMC/ Trustee reserves the right to extend the closing date of the New Fund Offer (NFO) period, subject to the condition that the New Fund Offer (NFO) period shall not be kept open for more than 15 days.

The Units of the scheme will not be available for Subscription / Switch - in after the closure of New Fund Offer (NFO) period. The Scheme will be listed on National Stock Exchange of India (NSE) Limited. It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for full text of the "Disclaimer Clause of NSE".

Sponsors:	Trustee:	Investment Manager:
Life Insurance Corporation of India (LIC) Registered Office: Yogakshema Building, Jeevan Beema Marg, Nariman Point, Mumbai 400 021.	LIC Nomura Mutual Fund Trustee Company Private Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai 400 020.	LIC Nomura Mutual Fund Asset Management Company Limited Registered Office: 4th Floor, Industrial Assurance 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 litigation, associate transactions etc. investor should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.licnomuramf.com](http://www.licnomuramf.com).

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

The date of this Key Information Memorandum is September 10, 2014.

Toll Free No: 1800-258-5678

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

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

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

<b>Investment Objective</b>	The scheme seeks to achieve capital protection by investing in fixed income securities maturing on or before the tenure of the scheme and seeks capital appreciation by investing in equity and equity related instruments.														
<b>Asset Allocation Pattern for the Scheme:</b>	<b>LIC Nomura MF Capital Protection Oriented Fund - Series 5</b>														
	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1" data-bbox="570 335 1538 478"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Intended Allocation (% of total assets)</th> <th rowspan="2">Risk profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt Securities and Money Market instruments</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Options Premium<sup>^</sup>, equity and equity related instruments</td> <td>0%</td> <td>20%</td> <td>High</td> </tr> </tbody> </table> <p>The scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme.</p> <p><sup>^</sup>The Option Premium shall be for the purpose of exposure to derivative instruments which shall be restricted to long call options. The Options Premium offers the actual equity market exposure. However, the cumulative gross exposure through debt, equity and derivatives shall not exceed 100% of the net assets of the scheme. For this purpose, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. The total exposure related to option premium paid will not exceed 20% of the net assets of the scheme.</p> <p>The Scheme shall not:</p> <ol style="list-style-type: none"> <li>1. Invest in securitized debt;</li> <li>2. Invest in any foreign securities;</li> <li>3. Engage in stock lending &amp; borrowing and short selling;</li> <li>4. Invest in asset backed securities;</li> <li>5. Invest in Pass Through Certificates;</li> <li>6. Invest in mortgage backed securities;</li> <li>7. Invest in structured obligations;</li> <li>8. Invest in Banks Rediscounting Scheme (BRDS);</li> <li>9. Invest in debt instruments issued by companies in Real Estate, Retail and Gems &amp; Jewellery;</li> <li>10. Invest in Credit default swaps;</li> <li>11. Invest in Debt Derivatives;</li> <li>12. Invest in Repo in Corporate Debt Securities.</li> </ol>	Instruments	Intended Allocation (% of total assets)		Risk profile	Minimum	Maximum	Debt Securities and Money Market instruments	80%	100%	Low to Medium	Options Premium <sup>^</sup> , equity and equity related instruments	0%	20%	High
Instruments	Intended Allocation (% of total assets)		Risk profile												
	Minimum	Maximum													
Debt Securities and Money Market instruments	80%	100%	Low to Medium												
Options Premium <sup>^</sup> , equity and equity related instruments	0%	20%	High												
<b>Investment Strategy:</b>	<p>The Investment Philosophy of the fund manager is to endeavor capital protection by investing a portion of the portfolio in the highest rated debt securities &amp; money market instruments and to provide capital appreciation by investing in equity and equity related instruments.</p> <p>The Scheme will follow a passive investment strategy for the fixed income component of the Scheme except in cases where the scheme is either churning to liquidate instruments whose credit quality has gone below [ICRA]AAA equivalent. The Scheme will invest in fixed income securities with a view to hold them till the maturity. To that effect the Scheme will follow a buy and hold strategy to investment in fixed income instruments.</p> <p>The allocation to equity and equity related securities would depend on interest rates prevailing at the time of deployment of funds in debt securities and the time horizon of each series. It would typically be equal to the interest amount that can be earned from the debt securities for the tenure of the investment.</p> <p>The Fund proposes to restrict its derivative exposure only to the extent of buying of call options. Hence the maximum loss could be equivalent to the premium paid, not any more. Moreover, the premium paid will be equal or lower to the coupon receivable from fixed income securities after providing for fund expenses.</p> <p><b>Example</b></p> <p>For illustration purposes only, purely to explain the concept of the scheme and should not be taken as any indication of either capital protection or equity market returns. The actual allocation can be different and shall be within the provisions of Asset Allocation and Investment Pattern mentioned in the SID. The actual allocation &amp; performance would depend upon prevailing market conditions. Within the specified limit, the actual expense ratio could be higher or lower than the assumption below:</p> <p>If this is a scheme with duration of 38 months; Total investment amount is assumed INR 100 with interest rate assumed @ 8.85% p.a. at the time of investment, option premium assumed 22% and total expense assumed INR 5.25 for 38 months. In order to offer capital protection at the end of the tenure/duration, the fund will have to invest INR 83.83 in debt securities and money market instruments (including provisioning for expenses). The remaining amount available for the fund to invest in options premium is INR 16.17. Since the options premium is 22%, with INR 16.17 available for investment in options, the scheme will endeavor to offer ~73.5% participation in the market.</p> <p>Let's now look at potential investor returns in various market scenarios</p> <ul style="list-style-type: none"> <li>• If market goes up by 40% absolute over 38 months: Investor gets back debt investment (INR 83.83) – Expense (INR 5.25) + interest income (INR 21.42) and Gain on options (INR 100 initial corpus * % participation * 40% market gain = ~ INR 29.4). The maturity value would be INR 129.4.</li> <li>• If market goes down by 40% absolute over 38 months: Investor gets back debt investment (INR 83.83) – expense (INR 5.25) + interest income (INR 21.42) and Loss on options (premium value is lost but there is no additional loss, as the fund will not exercise the option and let it expire). The maturity value would be INR 100.</li> <li>• If market closes flat after 38 months: Investor gets back debt investment (INR 83.83) – expense (INR 5.25) + interest income (INR 21.42) and Gain / Loss on options (premium value is lost but there is no additional loss, as the fund will not exercise the option and let it expire). The maturity value would be INR 100.</li> </ul> <p>The Scheme is 'oriented towards protection of capital' and not with 'guaranteed returns'. Further, the orientation towards protection of capital originates from the portfolio structure of the Scheme and not from any bank guarantee, insurance cover, etc.</p> <p>The Fund manager shall at all times endeavor that the capital remains protected on maturity and ensure that the rating of the Scheme is not adversely affected.</p> <p><b>Portfolio Turnover</b></p> <p>The scheme has no explicit constraints either to maintain or limit the portfolio turnover. While the portfolio is intended to be largely buy and hold, the portfolio turnover will depend upon the circumstances prevalent during the tenure of the portfolio. Given the structure and objective of the portfolio, the portfolio turnover is likely to be low.</p>														

Scheme Risks and Risk Management Strategy:	Risk	Risk Management Strategy
	<p><b>Price-Risk or Interest-Rate Risk:</b> Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. However, debt securities in this scheme are intended to be held till maturity. For such securities held till maturity, there will not be any interest rate risk at the end of the tenure.</p>	<p>The fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.</p>
	<p><b>Credit Risk:</b> In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent. The Scheme is required to secure highest grade credit rating for its portfolio, as per the SEBI regulations for Capital Protection Oriented schemes. The credit rating however does not imply any capital guarantee.</p>	<p>Every investment in Debt and Money Market Instruments of any issuer would be made in accordance with Credit policy as defined and established by AMC from time to time. The Credit Policy, which is reviewed and monitored on a regular basis by Investment Committee, inter alia, enumerates issuer selection process, the various parameters to be considered for setting up credit exposure limits and Credit authorisation matrix for such limits, credit monitoring process etc.</p> <p>he negative list would be bonds of sectors like Real Estate, Retail, Gem and Jewellery etc. In case any new issuer is in the market at the time of our actual investment, AMC shall ensure that the investments are made in instruments which are AAA rated or equivalent for such new entrants</p> <p>AMC reserves the right to alter the list from time to time to the extent the same is deemed fit on the basis of Credit policy, as adopted and in the interest of protecting the capital of the investors.</p> <p>The following parameters shall be considered for selection:</p> <p>(i) The exposure to a counter party is based on the networth of the counterparty. The fund manager would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the networth of the company is done. The risk assessment by the fund manager includes the monitoring of the following:</p> <ol style="list-style-type: none"> <li>I. Capital Structure</li> <li>II. Debt Service coverage ratio</li> <li>III. Interest coverage</li> <li>IV. Profitability margin</li> <li>V. Current ratio</li> </ol> <p>(ii) The fund managers determine the sector to which the counter party relates. The fund managers assigns risk weightages to sectors and shall not invest in sectors which carry a high credit risk. The risk weightages are based upon various factors like the nature of products/services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector.</p> <p>(iii) The fund manager shall also check the track record of the company in terms of its financials and any defaults to its creditors.</p> <p>(iv) The fund managers shall consider the track record of the sponsor/ parent of the counterparty. It includes the financials of the sponsor/ parent company and whether the parent/sponsor has defaulted in the past.</p> <p>(v) The fund manager can also have a call with the Management of the company as a part of its research of the company.</p> <p>The above parameters are dependent upon the information available at the time of due diligence. The fund manager shall endeavour to include all these parameters but investors should note that these parameters are indicative and can change from time to time at the discretion of the fund manager.</p>

	<b>Reinvestment Risk:</b> Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.		Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.	
	<b>Concentration Risk:</b> The Scheme Portfolio may have higher exposure to a single sector, subject to maximum of 25% of net assets as specified in the SID, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / business environment relevant to the sector may have an adverse impact on the portfolio.		The Fund Manager endeavors to mitigate the risk by taking exposure to highest rated instruments (AAA & Equivalent) and adhering to capital protection clause of the portfolio.	
	For detailed risk factors and risk management strategy, kindly refer to the Scheme Information Document. "The mutual fund or AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.			
<b>Applicable NAV (after the scheme opens for repurchase and sale):</b>	Investors can purchase / sell the units at the applicable sale /repurchase price calculated as follows:  Sale Price = APPLICABLE NAV Repurchase Price = APPLICABLE NAV * ( 1 - Exit Load, IF ANY) Sale / Repurchase prices will be as per the prevailing load structure.  However, the scheme being a close ended scheme, will not remain open for continuous sale after the completion of the NFO period. The units will be allotted at Rs. 10 during the NFO period subject to realization of the cheque/DD. Moreover, no redemption/repurchase of units shall be allowed prior to the maturity of the scheme. The units of the scheme will be listed on National Stock Exchange of India Ltd. (NSE) and investors wishing to exit may do so, through NSE, where the scheme will be listed.  The NAV will be calculated and declared on all Business Days.			
<b>Direct Plan:</b>	As per SEBI circular no. CIR/IMD/DF/21/2012 dated 13/09/2012 there will be separate NAV for direct investment i.e. not routed through any distributor.			
<b>Minimum application Amount:</b>	<b>Option</b>	<b>Fresh Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Growth	INR 5,000/- and thereafter in multiples of INR 1/- during the NFO of the scheme.	Not applicable	Not applicable
	Dividend Payout	INR 5,000/- and thereafter in multiples of INR 1/- during the NFO of the scheme.	Not applicable	Not applicable
<b>Dispatch of Repurchase (Redemption) Request:</b>	Redemption by the Mutual Fund is not permitted during the term of the Schemes. However, once the Units are listed, an investor holding Units in demat form can sell the Units on a continuous basis on the exchange during the trading hours, like any other publicly traded stock.  The maturity redemption proceeds will be dispatched to the Unit holders within 10 working days from the Maturity Date.			
<b>Benchmark Index:</b>	CRISIL MIP Blended Index.			
<b>Dividend Policy:</b>	Under the Dividend Option, the Fund expects to declare dividends on a regular basis subject to availability of distributable surplus, as computed in accordance with SEBI (Mutual Fund) Regulations, 1996. Dividend, 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 Fund) Regulations, 1996. The decision of the Trustees in this regard shall be final.  There is no assurance or guarantee regarding rate and frequency of income distribution though it is the intention of the Fund to make income distribution under the above option.			
<b>Fund Manager:</b>	Shri Kunal Jain co-managed by Shri Sachin Relekar.			
<b>Name of the Trustee Company:</b>	LIC NOMURA Mutual Fund Trustee Company Private Limited.			
<b>Performance of the Scheme:</b>	This is a new Scheme being launched and hence there is no performance track record.			

<b>Expenses of the Scheme:</b>		
<b>(i) Load Structure:</b>	<p>New Fund Offer Period Entry Load: Nil Exit Load: Not applicable. Since the scheme will be listed on stock exchange, there will not be any exit load. No exit load will be charged upon maturity of the Scheme. New Fund Offer (NFO) expenses shall be borne by AMC.</p> <p>Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 there shall be no entry load for all mutual fund schemes. The same is applicable for Investments in mutual fund schemes (including additional purchases and switch-in to a scheme from other schemes) with effect from August 1, 2009, Redemptions from mutual fund schemes (including switch-out from other schemes) with effect from August 1, 2009, New mutual fund schemes launched on and after August 1, 2009 and Systematic Investment Plans (SIP) registered on or after August 1, 2009.</p>	Continuous Offer (Not Applicable)
<b>(ii) Recurring Expenses:</b>	<p>First 100 crores of average daily net assets : 2.25% Next 300 crores of average daily net assets: 2.00% Next 300 crores of average daily net assets: 1.75% Balance of average daily net assets: 1.50%</p>	Actual Expenses for the previous financial year (Not Applicable)
	Direct plan will have lower expense ratio than Regular Plan of the Scheme. The difference between regular and direct plan TER charged will be at least 5% which will be towards distribution expenses/ commission in the Regular Plan. For more detail about the fees and expenses please refer the section "Fees and Expenses" in SID.	
<b>Waiver of Load for Direct Applications:</b>	Not Applicable	
<b>Tax treatment for the Investors (Unitholders):</b>	Investors are advised to refer to the Statement of Additional Information (SAI) available on the website of AMC viz. <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> and also independently, refer to the tax advisor.	
<b>Daily NAV Publication:</b>	The NAV will be declared on all business days and will be published in two daily newspapers having circulation all over India in accordance with SEBI Guidelines. NAV can also be viewed on <a href="http://www.licnomuramf.com">www.licnomuramf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For Investor Grievances, please contact:</b>	<p>Karvy Computershare Pvt. Ltd. Unit: LIC Nomura Mutual Fund Karvy Plaza, H.No.8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 Phone: (040) 23312454/44338155 Fax: (040) 23388705 e-mail: <a href="mailto:service_licnomuramf@karvy.com">service_licnomuramf@karvy.com</a> Website: <a href="http://karvycomputershare.com">karvycomputershare.com</a> &amp;</p>	<p>LIC NOMURA Mutual Fund 4th floor, Industrial Assurance Building, Opp. Churchgate Station, Churchgate, Mumbai - 400 020 Phone: 022 -66016000 Fax: 022 - 22880633 e-mail: <a href="mailto:service@licnomuramf.com">service@licnomuramf.com</a></p>
<b>Unitholders' Information:</b>	<p><b>Allotment / Refund:</b> The AMC shall allot units / refund money within 5 Business Day from the closure of the NFO.</p> <p><b>Account Statements</b> An allotment confirmation specifying the units allotted shall be sent by way of email within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address.</p> <p>A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 Business Days from the receipt of such request.</p> <p>The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.</p> <p>A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.</p> <p>For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).</p> <p><b>Annual Financial Results :</b> The Scheme wise annual report or an abridged summary thereof shall be sent:</p>	

(i) by e-mail only to the Unit holders whose e-mail address is available with the Fund,  
(ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.  
The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the head office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

**Half Yearly Unaudited Financial Results:** The Mutual Fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, host a copy of its unaudited financial results on AMC's website [www.licnomuramf.com](http://www.licnomuramf.com) provided that the half-yearly unaudited report referred to in this sub regulation shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. A Mutual Fund and Asset Management Company, shall publish an advertisement disclosing the hosting of such financial results on its website in at least in one English daily newspaper having all India circulation and in a newspaper published in the language of the region where the Head Office of the Fund is situated.

**Monthly Portfolio Disclosure:** The Fund shall disclose portfolio of all schemes on its website [www.licnomuramf.com](http://www.licnomuramf.com) alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month.

**Half Yearly Portfolio Disclosure:** Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily news paper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on [www.licnomuramf.com](http://www.licnomuramf.com) and Association of Mutual Funds in India (AMFI) on [www.amfiindia.com](http://www.amfiindia.com)

The mutual fund may opt to send the portfolio of all schemes to unit holders in lieu of the advertisement.

**Transaction Charges:**

In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of Rs.10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent who have opted to receive the transaction charges based on the type of product) as under:

**First Time Mutual Fund Investor:**

Transaction charge of Rs.150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/ agent of the first time investor. The balance of the subscription amount shall be invested.

**Investor other than First Time Mutual Fund Investor:**

Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested.

Transaction charges shall not be deducted for:

- Purchases /subscriptions for an amount less than Rs. 10,000/-;
- Transaction other than purchases/ subscriptions relating to new inflows such as Switches, etc.

No transaction charges will be deducted for any purchase/ subscription made directly with the Fund (i.e. not through any distributor/ agent).



**LIC NOMURA MF CAPITAL PROTECTION ORIENTED FUND - SERIES 5**

APP NO. \_\_\_\_\_

A Close Ended Capital Protection Oriented Scheme

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

- Regular income as well as capital appreciation over medium/long term.
- To generate returns by investing in debt and money market instruments and also in equity and equity related instruments to achieve capital appreciation.
- Low risk.  (BLUE)

\*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

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.

KEY PARTNER / ARN HOLDER INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN code column) (Refer instruction No. 2 &amp; 3)

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

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
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TRANSACTION CHARGES FOR APPLICANTS THROUGH DISTRIBUTORS ONLY [Refer Instruction No. 4 ]

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 11.)

Folio No.	The details in our records under the folio number mentioned alongside will apply for this application.
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2. APPLICANT(S) DETAILS (In case of Minor, there shall be no joint holders)

SOLE/FIRST APPLICANT NAME	FIRST	MIDDLE	LAST	KYC: <input type="checkbox"/>	
DOB	DOB is mandatory in case of unit holder is minor. Proof attached. Please (√) <input type="checkbox"/>				
SECOND APPLICANT'S NAME	FIRST	MIDDLE	LAST	KYC: <input type="checkbox"/>	
THIRD APPLICANT'S NAME	FIRST	MIDDLE	LAST	KYC: <input type="checkbox"/>	
FIRST APPLICANT PAN	SECOND APPLICANT PAN	THIRD APPLICANT PAN			
NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors)					
FIRST	MIDDLE	LAST			
PAN :	KYC :	Relationship with Minor Please(√)	Father	Mother	Court Appointed Legal Guardian

3. TAX STATUS [Please tick (√)]

- Resident Individual  FIIs  NRI - NRO  HUF  Club / Society  PIO  Body Corporate  Minor  Government Body
- Trust  NRI - NRE  Bank & FI  Sole Proprietor  Partnership Firm  QFI  Others (Please Specify)

4. KYC DETAILS (Mandatory)

OCCUPATION [Please tick (√)]

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

GROSS ANNUAL INCOME [Please tick (√)]

FIRST APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore
SECOND APPLICANT	Net worth (Mandatory for Non - Individuals Rs. _____ as on D D M M Y Y Y Y [Not older than 1 year]) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____
THIRD APPLICANT	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore OR Net Worth _____

For Individuals

- I am Politically Exposed Person
- I am Related to Politically Exposed
- Not Applicable

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

- Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company:(If No, please attach mandatory UBO Declaration)  Yes  No
- Foreign Exchange / Money Charger Services  Yes  No
- Gaming / Gambling / Lottery / Casino Services  Yes  No
- Money Lending / Pawning  Yes  No

5. MODE OF HOLDING [Please tick (√)]  Joint  Single  Anyone or Survivor (Default option is anyone or survivor)

6. MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction No. 11)

Landmark \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Pincode \_\_\_\_\_ Country \_\_\_\_\_



(TO BE FILLED IN BY THE INVESTOR)

## ACKNOWLEDGEMENT SLIP

APP. No \_\_\_\_\_

Received an application for purchase of unite of LIC Nomura MF Capital Protection Oriented Fund-Series 5 \_\_\_\_\_ (Please specify Plan & Option) \_\_\_\_\_

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

Cheque/Draft No./Payment Instrument No. \_\_\_\_\_ Date \_\_\_\_\_ Bank \_\_\_\_\_ For ₹ \_\_\_\_\_

Branch \_\_\_\_\_ Date \_\_\_\_\_

Bank Charges (in cases of Draft) of ₹ \_\_\_\_\_

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

Time Stamp No. \_\_\_\_\_

ISC Signature, Stamp &amp; Date \_\_\_\_\_

**7. CONTACT DETAILS OF SOLE/FIRST APPLICANT (Mobile No & 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.

**8. 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
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**9. DEMAT ACCOUNT DETAILS\* - (Optional - Refer Instruction No. 14)**

	NSDL	CDSL
DP NAME		
DP ID		
Beneficiary Account No		

\* Investors opting to hold units in demat form should provide a copy of DP statement to match the demat details as stated in the application form.

**10. BANK ACCOUNT 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	<input type="text"/>
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	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.

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

LICN MF CPOF - SERIES 5 * Cheque / DD Favouring	Plan	Option	Amount Invested (Rs.)	^DD Charges	Net Amount Paid (Rs.)	Cheque/DD No./ UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Div Payout Default - Growth					<input type="text"/>

Account Type (Please tick (✓))  SB  NRE  NRO  FCNR  Others (Ps Specify)

\*All purchases are subject to realization of funds ^Refer to Instruction No. 10

**12. NOMINATION DETAILS (Mandatory) (Refer Instruction No. 16)**

I/We wish to nominate  I/We DO NOT wish to nominate and sign here ..... 1st Applicant Signature (Mandatory)

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

Total = 100%

**DECLARATION & SIGNATURE/S**

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

SIGN HERE

First Applicant/ Guardian

SIGN HERE

Second Applicant

SIGN HERE

Third Applicant

Date : \_\_\_\_\_ 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 FOR FILLING APPLICATION FORM

1. Please read Key Information Memorandum, terms of the Scheme Information Document of LIC Nomura MF Capital Protection Oriented Fund - Series 5 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. 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.

**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 11. 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. Unitholders 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.

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

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

**7.Accounts of Minors:** The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or 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. For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from 'minor' to 'major' as prescribed are received.

## **8.Bank Details**

**8.1.Pay - Out Bank Account Details:** An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid) in Section 10 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](http://www.licnomuramf.com)

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

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

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Banker's 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 drawerts account only.

**10.2.** In case of investment/subscriptions made via Pay Order, Demand Draft, Bankerts 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, Bankerts cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holders 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 prefunded 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](http://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](http://www.licnomuramf.com).

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

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

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

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

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

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

**11. Communication to investor**

If the investor(s) has/have provided his/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 / 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](http://www.licnomuramf.com)

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

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

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

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

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

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

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

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

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

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

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

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

### **19.2.Units held in electronic (demat) form**

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the 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](http://www.licnomuramf.com)".



## Declaration for Ultimate Beneficial Ownership [UBO]

(Mandatory for Non-individual Applicant/Investor)

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

### Part I: Applicant details:

Applicant Name:

PAN

### Part II: Listed Company / its subsidiary company [Part III Details NOT APPLICABLE]

(i) I/ We hereby declare that -

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

(ii) Details of Listed Company ^

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

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

### Part III: Non-individuals other than Listed Company / its subsidiary company

(i) Category [✓ applicable category]:

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

(ii) Details of Ultimate Beneficiary Owners:

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

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

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

### Part IV: Declaration

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

Authorized Signatories [with Company/Trust/Firm/Body Corporate seal]

sign here

sign here

sign here

Date:

Place:

# General Information & Instructions

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

## 1. Ultimate Beneficiary Owner [UBO]:

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

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

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

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

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

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

## 2. KYC requirements

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

## 3. UBO Codes:

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

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



# Third Party Payment Declaration Form



**Instructions:** All details are mandatory, including relationship, PAN and KYC. Please read scheme related documents, KIM, Instructions details on Third Party payment guidelines before investing and filling this form. The forms should be filled in English. Please tick relevant boxes where applicable.

Beneficial Investor, Application Details	
Folio No.	Application Form No.
Beneficial Investor Name (First / Sole Investor/Minor)	

Third Party Information and Relationship with Investor (Beneficial Owner)			
Name of Third Party making payment			
PAN details and KYC (Mandatory for any amount)	<input type="checkbox"/> KYC Acknowledgement of Third Party attached.		
Contact Details	Mobile	Tel.	
	Email		
Beneficial Investor status Please tick one as applicable	<input type="checkbox"/> Minor (upto Rs. 50,000/- only) (for each SIP/lumpsum)	<input type="checkbox"/> FII or <input type="checkbox"/> Client	<input type="checkbox"/> Employee/s
Relationship with Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand Parent	Custodian: SEBI Regn No.	Employer
	<input type="checkbox"/> Relative _____	Validity till: dd / mmm / yyyy	
Declaration	I hereby declare and confirm the minor stated above is the beneficial owner of the investment details mentioned above and I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.	We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the Applicant/Investor.	We confirm that the investment/s is/are on behalf of our employee/s and payment/s is/are towards Systematic Investment plan/ or Lumpsum or one time through the payroll deduction.

Payment Details	
Investment Amount in Rs.	
Payment Mode	<input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft/Pay Order <input type="checkbox"/> Funds Transfer <input type="checkbox"/> RTGS/NEFT
Cheque/DD/UTR No.	Dated: dd / mmm / yyyy
Payment from A/c No.:	A/c Type:
Payment from Bank & Branch	

**Mandatory Documents (based on payment mode):**

- Cheque: Account number and account holder name should be printed on the cheque. Else a copy of the bank passbook / bank statement account / bank letter certifying the third party account holder and account number.
- Demand Draft: Issuing Banker certificate/DD counterfoil mentioning Bank Account Holder's Name and Bank Account Number debited for issue of the demand draft.
- Funds Transfer/RTGS/NEFT: Instruction copy to the Bank stating the Bank Account Number used for payment

Declaration	Signature/s
<p><b>Third Party: Payment Declaration</b></p> <p>I/We confirm having read and understood the Third Party Payment rules and guidelines. I/We declare that the information declared herein is true and correct. I agree to furnish such further information as the Fund may require from me/us and to assist the Fund to verify directly or indirectly the details. The Fund shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies. I/We hereby declare 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. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that the Fund or AMC or RTA may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.</p>	<p style="text-align: center;">Third Party making Payment</p>
<p><b>Beneficial Owner: Sole / First Investor/Applicant /Registered Guardian</b></p> <p>I/We confirm having read and understood the Third Party Payment rules and guidelines. I/We certify that the information declared herein by the Third Party is true and correct and have no objection to the funds received from the Third Party. The Fund reserves the right in its sole discretion to reject/ not process the Application Form and refund the payment received from the aforesaid. The Fund or the AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction</p>	

ASBA Application No.

Date

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

**APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM**

BROKER/AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Regn. No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
AFN		[Name & Code]	[11 digit code]	[Name & Code]	

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

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

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

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

Name   
 Mr./Mrs./M/s.  
 PAN

**2. PARTICULARS OF SECOND APPLICANT**

Name   
 Mr./Mrs./M/s.  
 PAN

**3. PARTICULARS OF THIRD APPLICANT**

Name   
 Mr./Mrs./M/s.  
 PAN

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

Folio No.

**5. DEMAT ACCOUNT DETAILS**

Depository (Please ✓)  National Securities Depository Limited  Central Depository Services [India] Limited  
 Depository Participant Name   
 DP - ID   
 Beneficiary Account Number

**6. INVESTMENT DETAILS (Please ✓)**

Scheme Name **LIC Nomura MF Capital Protection Oriented Fund - Series 5**  
 Option (Please ✓)  Growth - Regular  Growth - Direct  Dividend Payout - Regular  Dividend Payout - Direct

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

Bank Account Number   
 Bank Name   
 Branch Name   
 IFS Code   
 Total Amount to be blocked (₹ In figures)   
 ₹ in words

Note : AMC, reserves the right to use any mode of payment as deemed appropriate. AMC shall not be responsible if transaction through ECS / Direct Credit could not be carried out because of incomplete or incorrect information provided by investor.



TEAR HERE  
**ACKNOWLEDGEMENT SLIP**  
 To be filled in by the Investor

ASBA Application Number \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**LIC Nomura MF CPOF - Series 5**  Growth - Regular  Growth - Direct  Dividend Payout - Regular  Dividend Payout - Direct

Received from: \_\_\_\_\_  
 Address \_\_\_\_\_  
 SCSB Account details:  
 A/c No. \_\_\_\_\_ Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Total Amount to be Blocked:  
 ₹ In figures \_\_\_\_\_ ₹ In Words \_\_\_\_\_  
 Date & time of receipt \_\_\_\_\_

SCSB Stamp, Signature

## 8. DECLARATION & SIGNATURE

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/LIC Nomura Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of LIC Nomura Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the LIC Nomura Mutual Fund or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/ First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Having read and understood the Scheme Information Document and conditions of LIC NOMURA MF CPOF - Series 5. I/We hereby apply for its units and agree to abide by the terms and conditions of the Scheme and any amendments thereof. "I/We have understood the detail of the scheme and I/We have not received or being induced by any rebate or gifts, directly or Indirectly, in making this investments". "I/We confirm that I/We have not received and will not receive any commission or brokerage or any other incentive in any form, directly for subscribing to the scheme"

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

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

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

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

Place : \_\_\_\_\_

**SIGNATURE  
OF  
APPLICANTS**

First Applicant / Parents or Guardian /  
Karta of HUF / Authorised Signatory Holders

Second Applicant/  
Power of Attorney Holder

Third Applicant /  
Power of Attorney Holder

## INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- An Application Supported by Blocked Amount (ASBA) investor shall submit a duly filled up ASBA Application form, physically or electronically, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
  - In case of ASBA application form in physical mode, the investor shall submit the ASBA Application Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
  - In case of ASBA application form in electronic form, the investor shall submit the ASBA Application Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
- Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- Upon submission of an ASBA Application Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
- On the basis of an authorisation given by the account holder in the ASBA Application Form, the SCSB shall block the subscription money in the Bank Account specified in the ASBA Application Form. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
- If the Bank Account specified in the ASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
- The ASBA Application Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
- All grievances relating to the ASBA facility may be addressed to the BANK/AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Application Form was submitted by the Investor.
- ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time
- SCSB means Self Certified Sydicate Bank registered with the SEBI, which offers the facility of ASBA. List of SCSBs is available on SEBI website: [www.sebi.gov.in](http://www.sebi.gov.in)
- TRANSACTION CHARGES: SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in small towns, wherein the role of the distributor is vital, has allowed AMCs vide its Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges, LIC NOMURA Mutual Fund Asset Management Company Ltd. ("AMC") / LIC NOMURA Mutual Fund ("Mutual Fund") shall deduct a Transaction Charge of ₹ 150/- in case you are a first time mutual fund investor and ₹ 100/- in case you are an existing investor, from your subscription amount and pay the same to your distributor. Units will be issued against the net amount invested after deduction of Transaction Charges payable to the distributor.  
Please note that Transaction Charges shall not be deducted in the following cases:
  - Where the subscription amount is less than ₹ 10000/-
  - For subscriptions received directly (irrespective of the amount of investment); and
  - For transactions other than purchases/subscriptions relating to new inflows, eg. in case of switch/systematic transfers to another scheme.







**LIC NOMURA**  
MUTUAL FUND

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

**Registered Office:**

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