

# Multi SIP Common Application Form For Systematic Investments (for new and existing investors who wish to start a SIP in multiple schemes)



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

KEY PARTNER / ARN HOLDER INFORMATION  
(Investors applying under Direct Plan must mention "Direct" in ARN Code column.)  
\*Mandatory

Application No.

ARN* / RIA Code	Sub-broker ARN Code	Employee Unique Identification Number (EUIN)	Sub-broker code	RM Code
				INTERNAL

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

Declaration for "execution-only" transaction (only where EUIN box is left blank)

☐ Please tick (✓) and sign\*/ 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.\*

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

<input checked="" type="checkbox"/> SIGN HERE First/Sole Applicant/Guardian/POA	<input checked="" type="checkbox"/> SIGN HERE Second Applicant	<input checked="" type="checkbox"/> SIGN HERE Third Applicant
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## 01. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, with PAN & KYC validation please fill in section 1 and proceed to section 13.)

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

## 02. INVESTMENT DETAILS

Unit Holding Option ☐ Physical Mode ☐ Demat Mode The Depository Participant (DP) details are compulsory if the investor wishes to hold the units in DEMAT mode.

Mode of Holding ☐ Single ☐ Joint (Default\*) ☐ Anyone or Survivor

(In case of Demat Purchase Mode of Holding should be same as in Demat Account)

\*In the case of applications made in joint names without specifying the mode of holding, it will be deemed as 'Joint' and processed accordingly.

Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

NSDL DP ID No. Beneficiary Account No.  I N  CDSL Target ID No.

Enclosures (Please tick any one box) : ☐ Client Master List (CML) ☐ Transaction cum Holding Statement ☐ Cancelled Delivery Instruction Slips (DIS)

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

First Applicant's Name (as per PAN (Mandatory)) FIRST MIDDLE LAST New KYC ☐

PAN / PEKRN  Date of Birth/ Incorporation (mandatory) (As per PAN)

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

FIRST MIDDLE LAST New KYC ☐

PAN / PEKRN  Date of Birth (mandatory) (As per PAN)

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

Second Applicant's Name (as per PAN (Mandatory)) FIRST MIDDLE LAST New KYC ☐

PAN / PEKRN  Date of Birth (mandatory) (As per PAN)

Third Applicant's Name (as per PAN (Mandatory)) FIRST MIDDLE LAST New KYC ☐

PAN / PEKRN  Date of Birth (mandatory) (As per PAN)

## 04. POA (Power of Attorney) REGISTRATION DETAILS (Refer Instruction 5b)

Name of the POA holder

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

## 05. ADDITIONAL KYC DETAILS (Please tick ✓) (mandatory)

Tax Status details for **	1st Applicant	2nd Applicant	3rd Applicant	Guardian	Occupation details for**	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Resident Individual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Private Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NRI/PIO/OCI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>				Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Minor through Guardian	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> NRI/PIO/OCI			Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non Individual	<input type="checkbox"/> Company	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Partnership		Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Trust	<input type="checkbox"/> Society	<input type="checkbox"/> HUF	<input type="checkbox"/> Bank	Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> AOP	<input type="checkbox"/> FI	<input type="checkbox"/> FII	<input type="checkbox"/> FPI	Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> QFI	<input type="checkbox"/> Government Body			Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector			Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Others (Please specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Annual Income Range (in ₹) **	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Below 1 Lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 - 5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 - 10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10 - 25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 lac - 1cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 - 5 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 - 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
> 10 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR Networth in ₹ (Mandatory for Non Individual)(not older than 1 Year)	as on DD MM YY	as on DD MM YY	as on DD MM YY	as on DD MM YY

  

Politically Exposed Person (PEP) details **	is a PEP	Related to PEP	Not Applicable
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(\*\* Mandatory)

#### 06. MAILING ADDRESS OF FIRST / SOLE APPLICANT (MANDATORY)

Landmark	City	State	Pincode	Country
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#### 07. Overseas address (Overseas address is mandatory for NRI/OCI/PIO / FII applicants in addition to mailing address in India)

For Seafarer Please (✓) ☐ CDC document (Mandatory)

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

#### 08. GO GREEN INITIATIVE (Mandatory) [Please tick (✓) the mode for receiving the copy of Annual Report/Abridged Summary] (Refer instruction 10)

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

☐ Account Statement ☐ Annual Report

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

Please note all kinds of investor communication will be sent through email/SMS to first holder only.

	Mobile No.	Office	Residence
<b>First Holder</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile No. provided pertains to:	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent sibling <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS		
Email ID (CAPITAL Letters only)	<input type="text"/>		
Email ID provided pertains to:	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent sibling <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS		
<b>Second Holder</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile No. provided pertains to:	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent sibling <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS		
Email ID (CAPITAL Letters only)	<input type="text"/>		
Email ID provided pertains to:	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent sibling <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS		
<b>Third Holder</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile No. provided pertains to:	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent sibling <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS		
Email ID (CAPITAL Letters only)	<input type="text"/>		
Email ID provided pertains to:	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent sibling <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor <input type="checkbox"/> POA <input type="checkbox"/> Custodian <input type="checkbox"/> PMS		

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

Account No.	<input type="text"/>	Name of the Bank
Type of A/c	<input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others	Please specify <input type="text"/> Bank Branch
Bank City	IFSC code**	MICR No.
Name as per bank		
Mode of holding as per bank <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor		

(Refer Instruction 7 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account where the investment is made) For unit holders opting to hold units in demat form, please ensure that the bank account is mentioned here.) (\*\*Mandatory to credit via NEFT/RTGS)

#### 11. LEGAL ENTITY IDENTIFIER DETAILS

LEI No:	<input type="text"/>	Validity Period of LEI:	<input type="text"/>
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Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in any financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021.

The below information is required for all applicant(s)/guardian

**Address Type:** ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in form/existing address appearing in Folio)

Category	First Applicant/Guardian in case of Minor	Second Applicant	Third Applicant
Place/City of Birth			
Country of Birth			
Country of Tax Residency#			
Is the applicant(s)/guardian's Country of Birth/Citizenship/ Nationality/Tax Residency other than India? Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below*.	<b>First Applicant/Guardian in case of Minor</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Second Applicant</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Third Applicant</b> <input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please provide the following information [mandatory]

Category	First Applicant/Guardian in case of Minor	Second Applicant	Third Applicant
Tax Payer Ref. ID No^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

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

### 13. INVESTMENT AND PAYMENT DETAILS

First Instalment Details: (Please issue consolidate cheque favouring "LIC Mutual Fund") Please write appropriate scheme name as well as the Plan / Option / Sub option.

Scheme Names	Plan/Option	Amount Invested (₹)	Cheque/DD No./UTR No (in case of NEFT/RTGS) TSL No. (in case of CASH) UMRN No ( in case of OTM)	Bank and Branch & Account Number
	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**			
	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**			
	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**			
	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**			
	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**			

\*IDCW Payout Option: Payout of Income Distribution cum capital withdrawal option. \*\*IDCW Re-Investment Option: Reinvestment of income Distribution cum capital withdrawal option.

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

In case of multiple SIPs, multiple UMRNs are not allowed. Multiple SIP can be registered through Single UMRN only.

#### 14. SIP DETAILS (Please ✓ any one)

SIP with first Cheque		SIP without Cheque		SIP through Post Dated Cheque		SIP through registered OTM		
Scheme Name / Plan / Option	SIP Installment Amount (₹)	SIP Date (Please ✓ one)	Frequency (Please ✓ one)	Enrollment Period (Please ✓ one)		LIC MF STEP - UP Facility (Optional)		
LIC MF				Start Date	End Date	Amount	Frequency	Upto Date
<b>Plan:</b> Please tick (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Regular <b>Option:</b> Please tick (✓) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**		<div> <div>DD</div> <div>(Any date from 1<sup>st</sup> to 28<sup>th</sup> of a given month)</div> </div>	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	From <div>MMYYYYYY</div>	To <div>MMYYYYYY</div> (Maximum period is allowed only 40 yrs)	₹ ..... Please refer Instruction No. VIII(d)	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<div>MMYYYYYY</div> (Mention End Date) (Default is SIP End Date)
<b>LIC MF</b>  <b>Plan:</b> Please tick (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Regular <b>Option:</b> Please tick (✓) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**		<div> <div>DD</div> <div>(Any date from 1<sup>st</sup> to 28<sup>th</sup> of a given month)</div> </div>	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	From <div>MMYYYYYY</div>	To <div>MMYYYYYY</div> (Maximum period is allowed only 40 yrs)	₹ ..... Please refer Instruction No. VIII(d)	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<div>MMYYYYYY</div> (Mention End Date) (Default is SIP End Date)

<b>LIC MF</b>  <b>Plan:</b> Please tick (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Regular <b>Option:</b> Please tick (✓) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**	<input type="text"/> <input type="text"/> <input type="text"/> (Any date from 1 <sup>st</sup> to 28 <sup>th</sup> of a given month)	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Maximum period is allowed only 40 yrs)	₹ ..... Please refer Instruction No. VIII(d)	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Mention End Date) (Default is SIP End Date)
<b>LIC MF</b>  <b>Plan:</b> Please tick (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Regular <b>Option:</b> Please tick (✓) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**	<input type="text"/> <input type="text"/> <input type="text"/> (Any date from 1 <sup>st</sup> to 28 <sup>th</sup> of a given month)	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Maximum period is allowed only 40 yrs)	₹ ..... Please refer Instruction No. VIII(d)	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Mention End Date) (Default is SIP End Date)
<b>LIC MF</b>  <b>Plan:</b> Please tick (✓) <input type="checkbox"/> Direct <input type="checkbox"/> Regular <b>Option:</b> Please tick (✓) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout* <input type="checkbox"/> IDCW Re-Investment**	<input type="text"/> <input type="text"/> <input type="text"/> (Any date from 1 <sup>st</sup> to 28 <sup>th</sup> of a given month)	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Quarterly	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Maximum period is allowed only 40 yrs)	₹ ..... Please refer Instruction No. VIII(d)	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly (Default)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Mention End Date) (Default is SIP End Date)

\*IDCW Payout Option: Payout of Income Distribution cum capital withdrawal option. \*\*IDCW Re-Investment Option: Reinvestment of income Distribution cum capital withdrawal option.  
 #Default SIP date is 10<sup>th</sup>. Please tick (✓), Default Option is Growth. Only Growth Option is Available under LIC MF Children Gift Fund. \*\* As per NPCI Circular dated 29th December, 2023, mandate can be for maximum duration of 40 years from the date of application.

#### 15. SIP THROUGH REGISTERED ONE TIME MANDATE (OTM)

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

#### 16. SIP THROUGH POST DATED CHEQUES

No. of cheques enclosed including first cheque ..... Drawn on Bank and Branch .....  
 Account type ..... Cheque No. should be in continuous series From       To

#### 17 A. NOMINATION DETAILS (Please note that where the sole/1st applicant is a minor, no nomination is allowed)

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

Particulars	1st Nominee	2nd Nominee	3rd Nominee
<b>Name</b> (mandatory)			
<b>Share of Nominee (%)</b> (mandatory)			
<b>Relationship with Applicant</b> (mandatory) Please tick (✓) <input type="checkbox"/> Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Sibling <input type="checkbox"/> Others (Mandatory to Specify)	<input type="checkbox"/> Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Sibling <input type="checkbox"/> Others (Mandatory to Specify)	<input type="checkbox"/> Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Children <input type="checkbox"/> Sibling <input type="checkbox"/> Others (Mandatory to Specify)	
<b>Postal Address</b> (mandatory)			
<b>Mobile Number</b> (mandatory)			
<b>Email</b> (mandatory)			
<b>Identity Number</b> (PAN / Driving Licence / Last 4 Digit of Aadhar / Passport) (mandatory)			
<b>Date of Birth</b> (in case nominee is a minor) (mandatory)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Guardian Name</b> (in case nominee is a minor)			

#### 17 B. NOMINEE INFORMATION ON STATEMENT OF HOLDING (MANDATORY)

I / we want the details of my / our nominee to be printed in the statement of account, provided to me/us by the AMC as follows: Please tick (✓)

☐ Name of nominee(s) OR ☐ Nomination: Yes/No

OR

☐ I/WE DO NOT WISH TO NOMINATE

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

**17 C. SIGNATURES (MANDATORY)**

Name(s) of holder(s)	Name	Signature as per mode of holding/ Thumb Impression	Signature of Two Witness	Name of witness & Address (Wherever applicable)*
Sole/First Holder (Mr./Ms.)		⊗	⊗	
Second Holder (Mr./Ms.)		⊗	⊗	
Third Holder (Mr./Ms.)		⊗	⊗	

\*(Required if the account holder uses a thumb impression instead of a wet signature)

**17 D. ADDITIONAL CONDITIONS (IF APPLICABLE)**
**Joint Accounts - Transmission of Assets**

Scenario	Description
Transmission of Account / Folio to Demise of One or More Joint Holders	Surviving holder(s) through name deletion: The surviving holder(s) shall inherit the assets as owners.
Demise of All Joint Holders Simultaneously - Having Nominee	Nominee: The Nominee will receive the assets.
Demise of All Joint Holders Simultaneously - Not Having Nominee	Legal heir(s) of the youngest holder: The assets will be inherited by the legal heir(s) of the youngest holder

**18. DECLARATION & SIGNATURE/S**

a) Having read & understood the contents of the Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I/We have understood the details of the scheme & I/We have neither received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. I/We confirm that the funds invested in the Scheme, legally belong to me / us, In the event "Know Your Customer" process is not completed by me / us to the satisfaction of the AMC. I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law.

b) for NRIs: I/We confirm that I am/ we are Non Resident of Indian Nationality / Origin & that I /we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary. I/We confirm that details provided by me/us are true & correct.

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

d) I/We have read & understood the extant regulatory provisions regarding mandatory requirement of PAN. I/We confirm that I/we are holding valid PAN card / have applied for PAN.

e) I/ We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/ our Aadhaar number(s) (if provided) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/ We hereby provide my/our consent for sharing/disclosing of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund (s) and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

I/We hereby accord my/our consent to LIC MF for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company

I/We hereby confirm that I/We have not been offered/ Communicated any indicative portfolio and/ or any indicative yield by the Fund/AMC/Its distributor for investment

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

Date : .....	⊗	⊗	⊗
Place : .....	<b>SIGN HERE</b> First/Sole Applicant/Guardian/POA Holder	<b>SIGN HERE</b> Second Applicant	<b>SIGN HERE</b> Third Applicant

**ACKNOWLEDGMENT SLIP**
**Application No.**
**(TO BE FILLED IN BY THE INVESTOR)**

**ISC Signature, Stamp & Date**

Cheque/Draft No./UMRN No. .... Bank .....

Branch ..... Drawn on ..... For ₹ .....

Date DDMMYY

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

# ONE TIME MANDATE (OTM) FORM



Application No.

Name of Applicant

PAN No.

Mobile No.

Email ID

Bank Name

Account No.

Dated

D D M M Y Y Y Y

Place

⊗

SIGN HERE  
First/Sole Applicant/Guardian

⊗

SIGN HERE  
Second Applicant

⊗

SIGN HERE  
Third Applicant

- I/We declare that the particulars furnished here are correct. I/We authorize LIC Mutual Fund acting through its service providers to debit my / our bank account towards payment of SIP installments and / or any lumpsum payments through an Electronic Debit arrangement / NACH (National Automated Clearing House) as per my request from time to time.
- If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible.
- I/We will also inform LIC Mutual Fund about any changes in my bank account.
- I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form.
- Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.
- I/We hereby agree to read the respective SID and SAI of the mutual fund before investing in any scheme of LIC Mutual Fund using this facility.
- I/We request you to make provisions for me / us and / or an advisor authorized by me to be able to utilize this mandate for any transaction (not limited to SIP and / or Lumpsum payments) in all the folios associated with my PAN mentioned above any mode of transaction available to me time to time from LIC Mutual Fund.
- I give my consent to LIC Mutual Fund Limited and its agents to contact me over phone, SMS, email or any other mode to address my investment related queries and/or receive communication pertaining to transactions / non-commercial transactions / promotional / potential investments and other communication/ material irrespective of my blocking preferences with the Customer Preference Registration Facility.
- The above signatures have to be as per the bank records.
- The above mentioned PAN holder has to be first unit holder in folio/s and one of the holder in the below mentioned bank account.



UMRN

Bank use

Date

D D M M Y Y Y Y

Utility Code

Bank use

✓ Create

✗ Modify

✗ Cancel

Sponsor Bank Code

Bank use

I/We authorize LIC Mutual Fund

To debit (tick ✓)

☐

SB

☐

CA

☐

CC

☐

SB-NRE

☐

SB-NRO

☐

OTHER

Bank a/c Number

With Bank

Name of the customers bank

IFSC/MICR

an amount of Rupees

₹

Debit Type

✗

Fixed Amount

✓

Maximum Amount

Frequency

✗

Monthly

✗

Quarterly

✗

Half Yearly

✗

Yearly

✓

As & when Presented

Reference 1

PAN No.

Reference 2

All Schemes of LIC Mutual Fund

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

Form

D D M M Y Y Y Y

Maximum period of validity of this mandate is 40 years only

To

D D M M Y Y Y Y

Maximum period of validity of this mandate is 40 years only

Phone No.

⊗

SIGN HERE  
Signature of primary account holder

⊗

SIGN HERE  
Signature of account holder

⊗

SIGN HERE  
Signature of account holder

Name as in bank records

Name as in bank records

Name as in bank records

MANDATORY FIELDS : • Instrument Date • Account Type • Bank A/c number (core banking a/c no only) • Bank name • IFSC code or MICR code (as per the cheque / pass book) • Amount (in words & in figures) • Period start date and end date • Account holder signature • Account holder name as per bank records



(To be filled by the investor)

Investor Name

PAN No.

Stamp & Signature

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

Registrar & Transfer Agents:  
KFin Technologies Private Limited, Karvy Selenium Tower B, Plot Nos. 31 & 32 | Financial District  
Nanakramguda | Serilingampally Mandal | Hyderabad - 500032 .  
Tel.: 040-44677131-40 | Fax: 040-22388705 | Email ID: service\_licmf@kfintech.com  
Website: [www.kfintech.com](http://www.kfintech.com)



# INSTRUCTIONS FOR ONE TIME MANDATE

1. Investors must read the Key Information Memorandum, the instructions and product labeling on cover page before completing this Form.
2. The Application Form should be completed in ENGLISH and in BLOCK LETTERS only.
3. One Time Mandate along with cancelled cheque submitted to ISCs / OPAs, contact details of which are available on [www.licmf.com](http://www.licmf.com).
4. For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
5. One Time Mandate can also be registered on stand alone basis.
6. Registration of One Time Mandate will take 30 days from the date of submission of form.
7. Mandate will be processed through NACH platform offered by NPCI.
8. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website [www.npci.org.in](http://www.npci.org.in). The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / ECS of Reserve Bank of India/Banks.
9. Mandatory fields for filling NACH Mandate are:
  - Instrument date • Account type • Bank account number • Bank name • IFSC and MICR Code (As per the cheque book / Passbook) • Maximum amount (in words and in figures) • Start date • End date to be mentioned by the investor (Maximum validity period of 40 Years from the start date). • Phone No.
  - Signatures as per bank records
  - Name as per bank records In case any of these fields are not filled, the mandate will be rejected.
10. Maximum Amount: The MAXIMUM AMOUNT is the per transaction maximum limit. As investor can register for multiple SIPs with one time NACH mandate. The transaction amount should not exceed the maximum amount mentioned in the NACH mandate. It is suggested to choose a higher amount to commence additional investments in future or to absorb Top-Up increments.
11. One Time Mandate cannot be utilized for ETF schemes.
12. The Investor/s shall not hold the AMC liable for the following:
  - For any transaction using the Facility carried out in good faith by the AMC on instructions of the Investor/s.
  - For unauthorized usage / unauthorized transactions conducted by using the Facility.
  - For any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by any reason whatsoever.
  - For any negligence/mistake or misconduct by the Investor/s.
  - For any breach or non-compliance by the Investor/s of the rules / terms and conditions stated in the Scheme Information Document.
  - For accepting instructions given by any one of the Investor/s in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor".
  - For not carrying out any such instructions where the AMC has reason to believe (which decision of the AMC the Investor/s shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or cause for doubt.
  - For carrying out a transaction after such reasonable verification as the AMC may deem fit regarding the identity of the Investor/s.
  - For accepting instructions given by any one of the Investor/s or his / her authorized person.
13. Investor will not hold LIC Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific date due to various clearing cycles of NACH Debit / Local / Bank holiday. LIC Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto Debt / Lumpsum Debit facility. The investor assumes the entire risk of using this facility and takes full responsibility.
14. LIC Mutual Fund reserves the right to reject any application without assigning any reason thereof. LIC Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
15. LIC Asset Management Company Limited (AMC) has the right to ask such information (Key Information) from the available data of the Investor/s before allowing him / her access to avail the One Time Mandate facility (the Facility). If for any reason, the AMC is not satisfied with the replies of the Investor/s, the AMC has at its sole discretion the right of refusing access without assigning any reason/s to the Investor/s.
16. It is clarified that the Facility is only with a view to accommodate / facilitate the Investor/s and offered at the sole discretion of the AMC. The AMC is not bound and / or obliged in any way to give access to the Facility to Investor/s.
17. The Investor/s shall check his / her account records carefully and promptly. If the Investor/s believes that there has been a mistake in any transaction using the Facility, or that an unauthorized transaction has been effected, the Investor/s shall notify the AMC immediately. If the Investor/s defaults in intimating the discrepancies in the statement within a period of fifteen days of receipt of the statements, he waives all his rights to raise the same in favor of the AMC, unless the discrepancy / error is apparent on the face of it. By opting for the facility the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his / her agent and to do all such acts as AMC may find necessary to provide the Facility.
18. The Investor/s shall at all times be bound by any modifications and / or variations made to these Terms and Conditions by the AMC at their sole discretion and without notice to them.
19. The Investor/s agrees and confirms that the AMC has the right to ask the Investor/s for an oral or written confirmation of any transaction request using the Facility and / or any additional information regarding the Account of the Investor/s.
20. The Investor/s agrees and confirms that the AMC may at its sole discretion suspend the Facility in whole or in part at any time without prior notice.
21. The Investor/s shall not assign any right or interest or delegate any obligation arising herein.
22. The Investor/s shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of transactions generated by the AMC. Further, the Investor/s confirms that such records generated by the AMC shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and unconditionally waives all objections in this behalf.
23. The Investor/s agrees that use of the Facility will be deemed acceptance of the Terms and Conditions and the Investor/s will unequivocally be bound by these Terms and Conditions.
24. As per NPCI Circular dated 29th December, 2023, mandate can be for maximum duration of 40 years from the date of application.

# INSTRUCTIONS

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

Applications incomplete in any respect are liable to be rejected.

Please note that if no Option is ticked / indicated in the Application form, the units will be allotted under the Growth Option of the Scheme. Similarly, IDCW Reinvestment of income distribution cum capital withdrawal option shall be the default sub-option.

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

### 3. Investments through distributors

- a. As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI). New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class HI and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only "Simple and performing Mutual Funds Schemes".
- b. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.
- c. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of 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.
- d. Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors. Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

### 4. Existing Unit holder information

Investors already having an account in any of LIC Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 13. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unitholder's name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled, the same shall be ignored.

### 5. Unit holder Information

- a. Name and address must be written in full, On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII/OCI/QFI/FPI, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.
- b. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to LIC Mutual Fund in writing.
- c. All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'joint' and processed accordingly.
- d. In case of fresh/ additional purchases, if the name of a particular scheme on the application form / transaction slip differs with the name on the cheque, then LIC Mutual Fund Asset Management Ltd. (The AMC) will process the application and allot units at the applicable net asset value, under the scheme which is mentioned on the application form/ transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.

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

6. **Accounts of Minors:** The minor shall only be the first and the sole holder in the folio. There shall not be any joint holders with the minor as the first holder.

Name of the Natural or Legal Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. Date of birth of the minor along with the attested copy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.. Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio.

In case of a natural guardian, document evidencing the relationship of the Guardian with the minor needs to be provided.

In case of court appointed legal guardian, supporting documentary evidence should be provided. Further, in case of SIP/STP/SWP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for

changing the status of the account from 'minor' to 'major' as prescribed are received.

### 7. Bank Details

- a. **Pay - Out Bank Account Details:** An investor at the time of purchase of units must provide the details of his/her pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid) in Section 10 in the Application Form.
- b. **Multiple Bank Account Registration:** The AMC/ Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption. Investors holding units in non demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website [www.licmf.com](http://www.licmf.com)
- c. **Indian Financial System Code (IFSC):** IFSC is a 11 digit number given banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic modes of transfers that are available with the banks.

### 8. Mode of Payment

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. Cash investments are accepted in certain select Schemes of LIC Mutual Fund. For complete details, please refer the Statement of Additional Information., money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will not be borne by the AMC. The AMC will not accept any request for refund of demand draft charges, in such cases.

### a. NRIs, FIIs, OCIs:

#### i) Repatriation Basis

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

#### ii) Non-repatriation Basis

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

### 9. Third Party Payments

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

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

- i) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
- ii) Custodian on behalf of a Foreign Institutional Investor (FII) or a client

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

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

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

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

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

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

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

### d. Source of funds-if paid by cheque

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



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

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

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

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

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

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

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

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

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

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

The AMC/Mutual Fund /R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of 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 Mutual Fund/LIC MF Asset Management Limited reserves the right to seek information and /or obtain such other additional documents/information from the investors for identifying whether it is a third party payment. In case the Third Party Declaration Form is not attached and the source of payment is not identified, LIC Mutual Fund / LIC MF Asset Management Limited retains the sole and absolute discretion to reject / not process such Application and refund the subscription money to the bank account from which the subscription amount was received and shall not be liable for any such rejection.

#### 10. Communication to investor

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

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

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

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

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

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

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

#### a. Go Green Initiative in Mutual Funds:

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

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

If the investor has provided sufficient details for electronic credit, the Fund will give direct credit for redemption/IDCW proceeds into the investor's bank account and such instruction will be adequate discharge of the Fund towards the said payment. In case the credit is not effected by the Unitholder's banker for any reason, the Fund reserves the right to make the payment by a cheque/ Demand Draft. If the direct/ electronic credit is delayed or not affected or credited to a wrong account on account of incomplete / incorrect information, the Fund will not be held responsible. Physical dispatch of redemption or repurchase proceeds or dividend payments shall be carried out only in exceptional circumstances as defined in AMFI/BPG Circular No. AMFI/ 35P/MEM-COR/74 / 2022-23.

#### 12. Dematerialization

- a. Investors have an option to hold the Units in de materialized form. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).
  - b. If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.
  - c. All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.
- Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

#### 13. Signatures

- a. Signature(s) should be in English or in any indian Language, Applications on behalf of minors should be signed by their Guardian, in case of a HUF, the Karta should sign the Application Form on behalf of the HUF.
- b. If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form then needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney then the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected.
- c. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.

#### 14. Nomination

- a. Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of LIC Mutual Fund would vest in and be transferred to the nominee upon death of the Unit holder. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- b. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account
- c. Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the Scheme Information Document
- d. Nomination shall be mandatory for all new folio's/accounts except jointly held folio's. However, investors who do not wish to nominate must sign separately confirming their non intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.
- e. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Karta of Hindu undivided family, holder of Power of Attorney cannot nominate.
- f. Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".
- g. Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A nonresident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- h. Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.
- i. Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- j. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- k. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.
- l. In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, LIC Mutual Fund/ LIC MF Asset Management Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form.
- m. Upon demise of one of the nominees prior to the demise of the investor and if no change is made in the nomination, then the assets shall be distributed to the surviving nominees on pro rata basis upon demise of the investor, as illustrated in Nomination Form.

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
<b>Total</b>	<b>100%</b>	<b>-</b>	<b>40%</b>	<b>60%</b>	<b>100%</b>

#### 15. Permanent Account Number

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

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

#### b. PAN Exempt Investments;

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto 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.

#### 16. Prevention of Money Laundering

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

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

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

#### 17. Know Your Customer (KYC) Compliance

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

Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ IDCW Transfer Facility to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.licmf.com](http://www.licmf.com). Existing KYC compliant investors of LIC Mutual Fund can continue the practice of providing KYC Acknowledgement Letter/Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website ([www.cvlindia.com](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 Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

##### b. Units held in electronic (demat) form

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

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

#### 18. Consent for Tele-Marketing:

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

#### 19. FATCA:

- The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as LIC Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all over account holders. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.
- Please note that you may receive more than one request for information if you have multiple relationships with LIC Mutual Fund. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.  
Certification Under penalty of perjury, I/we certify that:
- I/We understand that LIC Mutual Fund is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. LIC Mutual Fund is not able to offer any tax advice on FATCA/CRS or its impact on the account holder.
- I/we shall seek advice from professional tax advisor for any tax questions.
- I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- I/We agree that as may be required by domestic regulators/tax authorities LIC Mutual Fund may also be required to report, reportable details to CBDT or close or suspend my account.
- If you have any questions about your tax residency, please contact your tax advisor.

#### 20. KYC Details:

In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund. PEP is defined as an individual who is or has been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

#### 21. BENEFICIAL OWNERSHIP DETAILS (UBO):

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. Master Circular for Mutual Funds dated May 19, 2023 on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement. All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

#### 22. NPO INSTRUCTIONS:

- a) As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated Mar 07, 2023,
  - i. Definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
  - ii. Controlling ownership interest % has been revised from 25%/15% to 10% for Corporate/ Trust respectively to consider as an Ultimate Beneficiary Owner (UBO).
- b) As per new PML amendment, every Banking Company or Financial Institution or intermediary has to ensure that the NPO, it is servicing gets registered on the DARPAN Portal, if not already registered. New accounts / folios will not be created for NPOs by the Mutual Funds, without such registration. Visit NGO Darpan website - <https://ngodarpan.gov.in/> for DARPAN registration.

#### 23. Transaction Charges

No transaction charges shall be levied on the transaction in the Schemes of LIC Mutual Fund

# TERMS & CONDITIONS

- (i) SIP Enrolment Form should be completed in English and in Block Letters only. Please tick in the appropriate box ✓), where boxes have been provided. Enrolment Form complete in all respect should be submitted at any of the Official Points of Acceptance of LIC Mutual Fund.
- Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addendum, if any, of the respective schemes carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
  - PAN is a mandatory requirement for all investors for investing in the mutual fund, except for Micro Investments and investors from Sikkim. Micro Investments exemption will be applicable only to investments by individuals [including NRIs but excluding Persons of Indian Origin (PIOs)], minors, sole proprietary firms and to investments made by joint holders. KYC Compliance is mandatory for all investors, irrespective of the amount of investment.
  - A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding 50,000 or where there are deficiencies in supporting documents.

(ii) **SIP Registration**

- Existing unit holders need not fill in the common investment application form. New applicants need to compulsorily fill in all sections in the Common Application Form in addition to this SIP form except LIC MF Unit Linked Insurance Scheme.
  - Please furnish the existing folio number or application number in case of new investor in SIP mandate form.
  - Investors are required to submit SIP request at least 30 days prior to the date of first debit through NACH/OTM/Direct debit.
  - SIP through existence UMRN investors can start SIP on T+3 basis.
  - SIP start date shall not be beyond 60 days for monthly SIP and for Quarterly SIP 90 from the date of submission of SIP application.
  - Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates.
  - Each of the installments under each SIP (excluding the initial cheque) should be of the same date and amount.
  - Existing investors can start SIP without cheque however the copy of the canceled cheque is mandatory.
  - In case the unit holder has not indicated SIP preferences completely in the form or in case of any discrepancy, the default SIP frequency would be 'Monthly' and the default SIP date would be '10th'. In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the SIP request will get rejected. The maximum SIP registration period is 40 years. SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The facility will automatically stand terminated upon the Unitholder attaining 18 years of age.
  - The enrolment period i.e Start and End Month/ Year specified for the SIP should be less than or equal to the enrolment period mentioned in the Mandate. If the initial cheque given from different bank from the bank details mentioned in SIP mandate then it is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) in SIP Mandate.
- **Minimum amount and minimum instalments applicable for SIP Schemes other than LIC MF ELSS Tax Saver.**

SIP Frequency	Cycle Date	Minimum Amount	Minimum Instalments
Daily	All business days	Rs. 100 and in multiples of Rs.1 thereafter	60
Monthly	Any date between (1st to 28th)	Rs. 200 and in multiples of Rs.1 thereafter	30
Quarterly	Any date between (1st to 28th)	Rs. 1,000 and in multiples of Rs.1 thereafter	6

- **Minimum amount and minimum instalments applicable for SIP in LIC MF ELSS Tax Saver.\***

SIP Frequency	Cycle Date	Minimum Amount	Minimum Instalments
Daily	All business days	Rs. 500/- and in multiples of Rs.500/- thereafter	30
Monthly	Any date between (1st to 28th)	Rs. 500/- and in multiples of Rs.500/- thereafter	12
Quarterly	Any date between (1st to 28th)	Rs. 1,000 and in multiples of Rs. 500 thereafter	6

\*open-ended ELSS Tax Saver Scheme with a lock-in period of 3 years

(iii) **New Fund Offer**

- Investors may submit the mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such case the mandate shall commence on the dates stipulated by the Investor after a gap of at least 20 days from the date of re-opening of the Scheme for purchase and redemption of units. For e.g. If the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest Installment date can be only on 7th January of the following year.
- In case SIP/ Micro SIP investments are made through 'Third Party Payments' i.e. payment made through a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website: [www.licmf.com](http://www.licmf.com) along with the SIP Enrolment Form.
- In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure. (Please refer SID of respective scheme)

(IV) **SIP through Post dated Cheques- (Only CTS-2010 compliant cheques)**

All installment cheques excluding initial investment cheque under MSIP & QSIP should be of uniform amount and date. Any day SIP date is applicable from 1st to 28th, investor can choose any date between these dates. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested. Returned Cheques, if any, may not be presented again.

(V) **SIP Transactions related**

- The SIP enrollment will be discontinued in cases where three consecutive installments are not honored or the Bank Account [for NACH (Debit clearing)/ Direct Debit etc.]
- In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/ switch-outs shall be allowed. (Please read SID/KIM of respective scheme).

Units will be allotted on the applicable dates subject to realization of funds. In case the date falls on a Non- Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of LIC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.

The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the unitholders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:

- a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s)' bank branch;
- b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s)' bank branch, with or without any reason assigned by the unit holder(s) bank;
- c. Non registration of the debit mandate by the unit holder(s)' bank and branch.
- d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
- e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
- f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
- g. AMC/ RTA will not be responsible for the charges levied by his banker for registering / processing any transaction.

(VI) **Discontinuation of SIP**

- Investors can discontinue his SIP at any time by sending a cancelation of mandate to any Official Point of Acceptance or to the registrar Kfintech.
- Notice of such discontinuance should be received at least 20 days prior to the due date of the next installment / debit.

(VII) **Change of Bank mandate**

- Investor can change his bank mandate by sending the mandate with option selected as "Create Mandate"
- Request for change in bank account submitted at least 30 days before the next SIP Auto Debit.

(VIII) **STEP-UP Facility**

- a. STEP-UP facility offers frequency at half yearly and yearly intervals. In case the STEP-UP frequency is not specified, it will be considered as yearly frequency.
- b. Under this facility the Investor can increase the SIP installment at pre-defined intervals by a fixed amount.
- c. This facility is available for individual investors only.
- d. Minimum amount for availing STEP-UP Facility would be Rs. 100 and in multiples of Rs. 1/- thereafter for all schemes of the Fund that offer SIP facility except LIC MF ELSS Tax Saver where in minimum STEP-UP amount would be Rs.500/- and in multiples of Rs.500/- thereafter.
- e. In case the investor does not specify STEP-UP amount, ` 100/- will be considered as the STEP-UP amount and the request will be processed accordingly.
- f. STEP-UP facility would be available to all new SIP enrolments.
- g. Existing investors registered for SIP through NACH/ECS/Direct Debit facility and intending to avail STEP-UP facility will be required to cancel the existing SIP and enroll a fresh SIP with STEP-UP details.
- h. It would be mandatory for investor to mention in 'SIP cum Registration Mandate' the period (month - year) upto which he wishes to avail STEP-UP facility.

(IX) **Consent for Tele-Marketing:**

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

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