

SIP APPLICATION FORM



LIC NOMURA MUTUAL FUND

4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400 020
 Tel.: 022-2285 1661; Fax: 022-2288 0633; Toll Free No.: 1800 258 5678;
 E-mail: corp.office@licnomuramf.com, Website: www.licnomuramf.com

(Please use separate Enrolment Form for each Scheme. A Photocopy of this form is valid)

Systematic Investment Plan through Cheque

Normal SIP Micro SIP

Name of the Authorised Centre: _____

FOR OFFICE USE ONLY RM CODE

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

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

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

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

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

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

In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than the first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

New Investors* Existing Investor (Please tick as applicable)

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

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

Folio/ Account Number (For existing investor) _____

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

Name: 2nd Holder _____ 3rd Holder _____

SIP Details: Scheme _____ Plan _____ Option _____

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

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

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

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

Frequency Monthly Quarterly(Please tick as applicable)

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

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

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

*Total Cheque Drawn Bank _____ Total Amount ₹ _____

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

Branch _____

DEMAT ACCOUNT DETAILS –(Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant).

Do you want Units in Demat Form (Please (✓)) <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, please provide the below details																					
National Securities Depository Limited (NSDL)		Central Depository Services (India) Limited (CDSL)																					
Depository Participant Name _____		Depository Participant Name _____																					
DP ID No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>												Target ID No. _____											
Beneficiary Account No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>												<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>											

DECLARATION AND SIGNATURES

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

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

TERMS AND CONDITIONS (SIP THROUGH CHEQUE)

- SIP is available for all open ended schemes of LIC Nomura Mutual Fund. The schemes offered for SIP are subject to change from time to time. For latest status, please contact any of Investor Service Centers of LIC Nomura Mutual Fund.
- All prospective or existing investors who desire to invest under Systematic Investment Plan have to fill in a Separate Enrolment Form with details of advance cheques deposited along with a fresh application for SIP. A separate folio will be created for SIP Plan investments.
- The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centers (ISCs) of LIC Nomura Mutual Fund or at the Official Points of Acceptance of Transactions of Karvy Computershare Pvt. Ltd. If there is ambiguity in the details provided or if the application for SIP is incomplete or incomprehensive, SIP will be rejected and there will be no separate communication on rejection.
- Use one form for one scheme. A photocopy of the form may be used for this purpose
- Non-MICR / Outstation Post Dated Cheques will not be accepted.
- Post-dated cheques have to be deposited along with request for SIP. Multiple cheques for the same date are not allowed. The applicant shall write the - Application Number, Scheme, Option and Name of the first holder at the back of each post dated cheque.
- The cheque numbers of the post dated cheques shall be continuous without any break. If cheques are to be drawn on more than one bank then for each bank the details are to be provided.
- All Cheques are to be dated for either 17/10/15th of every month. The first cheque may be dated according to the date of application. However, in respect of LIC Nomura MF ULIS, the cheque date should be only 15th of the month.
- The amount of each post dated cheque should be same. Please note that there should be a minimum of 21 days gap between the SIP application date and next installment date.
- The cheque shall be drawn in favour of the respective scheme name clearly.
- The aggregate SIP investments shall not be below the minimum investment requirements for the scheme.
- After completion of accounting of the initial Post Dated advance Cheques submitted by the investor, a fresh set of advance Cheques may be tendered again under the same folio.
- The Post Dated Cheques will be deposited for collection on the designated date of the Cheque. There will be no separate intimation at that time. In case of cheque dishonor at any time when they are due for lodgment, 100/- will be debited to the investor account. This will be debited in terms of units with NAV of the day when the bank informs of the Cheque dishonor.
- The applicant shall write the application number/folio number on the back side of each advance cheque
- Separate folio will be allotted for units purchased under SIP.
- Consolidation of Folios –among SIP or SIP and non- SIP is not allowed.
- NAV of the date of the Post Dated Cheque will be applied for purchase of units. If there is no NAV on the Cheque date, the NAV of the following business day as per the rules in force at that point of time will be applied
- A minimum balance of units worth Rs. 1000/- shall be maintained at all times during the currency of the plan.
- Investors may discontinue SIP at any time by sending a clear notice of 30 days from the due date of the first unadjusted cheque. The notice in writing shall reach the designated center. On termination, the balance post dated cheques will be returned to the investor.
- Minimum Investments: #

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

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

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

21 PERMANENT ACCOUNT NUMBER: SEBI has made it mandatory for all applicants including joint holders and guardian to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase (fresh, additional, SIP). In order to verify that the PAN of the applicants (in case of applications in joint names, guardian in case minor, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investors Service Centers of LIC Nomura Mutual Fund or ISCs of Karvy. Attestation will be done after verification with the original PAN Card. Applications not accompanied with the above requirements are liable to be rejected.

As regards MICRO SIP, investors are requested to go through as mentioned below:

- In compliance with SEBI Letter No. MRD/DoP/PAN/PM/166999/2009, dated June 19, 2009 issued to AMFI and subsequent guidelines issued by AMFI in this regard, effective from 01/08/2009, SIPs upto 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a financial year (to be referred as 'Micro SIP') shall be exempt from the requirement of PAN as a proof of identification.
- This exemption will be applicable ONLY to investments by individuals including NRIs but not PIOs, Minors and Sole Proprietary Firms. HUFs and other categories will not be eligible for MICRO SIPs.
- Investor (including joint holders) will submit a photocopy of any one of 1) Voter Identity Card / Driving License / Government / Defence Identification Card / Passport / Photo Ratio Card / Photo Debit Card / Employee ID cards issued by Companies registered with Registrar of Companies / Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament / ID Card issued to employees of Scheduled Commercial / State / District Co-operative Banks / Senior Citizen / Freedom Fighter ID Card issued by Government / Cards issued by Universities / Deemed Universities or Institutes under statutes like ICAI, ICWA, ICSI / Permanent Retirement Account No. (PRAN) Card issued to New Pension System (NPS) subscribers by CRA (NSDL) / Any other photo ID card issued by Central Government / State Governments / Municipal Authorities / Government Organizations like ESIC / EPFO, for availing the MICRO SIP facility as a supporting document and same must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN Number.
- Investor has to give a declaration that he does not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs.50,000/- in a year.

For details contact our Area Offices / Business Centers / Karvy

KYC to be complied as per SEBI Regulations

- In case SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' available at any of our ISCs or our website www.licnomuramf.com along with the SIP Enrolment Form
- Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- In case the name is not pre-printed on the first SIP cheque or signature on the first SIP cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying that the details of the investor. For further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.licnomuramf.com
- a. Investors will not hold LIC Nomura Mutual Fund / LIC Nomura MF Asset Management Company Limited (LIC Nomura MF AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
b. LIC Nomura Mutual Fund / LIC Nomura MF AMC Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
c. LIC Nomura Mutual Fund / LIC Nomura MF AMC reserves the right to reject any application without assigning any reason thereof.
- The Trustee reserves the right to change/modify the terms and conditions of the SIP.
- Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.

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

SIP AUTO DEBIT FORM



LIC NOMURA MUTUAL FUND

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

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

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

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

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

Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No.33)
 "I/We hereby confirm that the EUIIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the employee/ relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction."

Signature First Applicant /Parent or Guardian _____ Signature Second Applicant _____ Signature Third Applicant _____

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. 30)
 In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than the first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.
 Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

New Investors* Existing Investor (Please tick as applicable)

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

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

Folio/ Account Number (For existing investor) _____

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

Name: 2nd Holder _____ 3rd Holder _____

SIP Details: Scheme _____ Plan _____ Option _____

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

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

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

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

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

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

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

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

Account Holder name as in Bank Account _____

Bank Name _____

Branch Name _____

Address _____

City _____

Account Number _____

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

RTGS: IFSC CODE _____

Mandatory Enclosures :		
<input type="checkbox"/>	Cancelled Cheque or photocopy of Cheque, duly signed by the applicant/s	
<input type="checkbox"/>	First SIP via Cheque	
Cheque NO.	Date	Amount (₹)

Account Type Saving Current CC
 (Please tick as applicable)

DEMAT ACCOUNT DETAILS—(Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant).

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

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

Signature **Bank Account Number**
 Sole/First Applicant/Guardian _____
 2nd Applicant _____ 3rd Applicant _____

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

Investor's Name _____
 Folio/ Account Number _____
 Scheme _____
 SIP Amount (₹) _____ Frequency: Monthly Quarterly
 (please tick as applicable)

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

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

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

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

Signature

Sole/First Applicant/Guardian

2nd Applicant

3rd Applicant

Minor Name Minor's DOB

****Banker's Attestation:**

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

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

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

TERMS AND CONDITIONS (SIP ECS/DIRECT DEBT)

SIP Payment through Electronic Clearing Services/Direct Debit

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

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

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

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

- Know Your Customer (KYC) Compliance:** Units held in account statement (non-demat) form Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.licnomuramf.com. Existing KYC compliant investors can continue the practice of providing KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with LIC NOMURA Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor. Units held in electronic (demat) form For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. For further details, please refer Section 'Know Your Customer (KYC) Compliance in Statement of Additional Information available on our website www.licnomuramf.com.
- As regards MICRO SIP, investors are requested to go through as mentioned below:
 - In compliance with SEBI Letter No. MRD/DoP/PAN/PM/166999/2009, dated June 19, 2009 issued to AMFI and subsequent guidelines issued by AMFI in this regard, effective from 01/08/2009, SIPs upto 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a financial year (to be referred as 'Micro SIP') shall be exempt from the requirement of PAN as a proof of identification.
 - This exemption will be applicable ONLY to investments by individuals including NRIs but not PIOs, Minors and Sole Proprietary Firms. HUFs and other categories will not be eligible for MICRO SIPs.
 - Investor (including joint holders) will submit a photocopy of any one of 1) Voter Identity Card / Driving License / Government / Defence Identification Card / Passport / Photo Ratio Card / Photo Debit Card / Employee ID cards issued by Companies registered with Registrar of Companies / Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament / ID Card issued to employees of Scheduled Commercial / State / District Co-operative Banks / Senior Citizen / Freedom Fighter ID Card issued by Government / Cards issued by Universities / Deemed Universities or Institutes under statutes like ICAL, ICWA, ICSI / Permanent Retirement Account No. (PRAN) Card issued to New Pension System (NPS) subscribers by CRA (NSDL) / Any other photo ID card issued by Central Government / State Governments / Municipal Authorities / Government Organizations like ESIC / EPFO, for availing the MICRO SIP facility as a supporting document and same must be current and valid and shall be self attested by the investor / attested by the ARN holder mentioning the ARN Number.
 - Investor has to give a declaration that he does not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a year. For details contact our Area Offices / Business Centers / Karvy
- In case SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form. Investors are required to fill up & submit the 'Third Party Payment Declaration Form' available at any of our ISCs or website www.licnomuramf.com along with the SIP Form. In case the name is not pre-printed on the first SIP cheque or signature on the first SIP cheque does not match, then the first named applicant/investor should submit any one of the documents viz. A copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the details of the investor. For further details, please refer to the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.licnomuramf.com.
- Investor may discontinue the SIP/Micro Facility by giving a one month notice to the registrar to the scheme viz. M/s Karvy Computershare Pvt. Ltd.
- Please note that there should be a minimum of 21 business days gap between the SIP application date and next installment date.
- Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.
- 'Perpetual SIP' will be the default option in a case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.

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